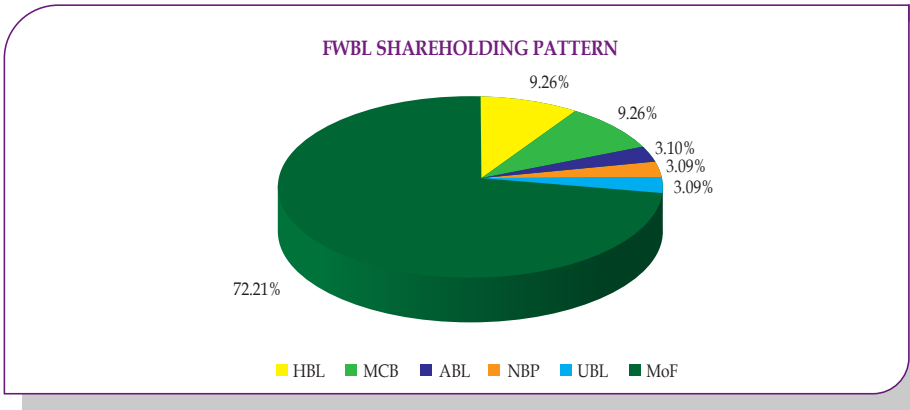




FWBL NEWS

Issue: Oct - Dec, 2014

GOVERNMENT OF PAKISTAN'S STAKE INCREASED IN FWBL UP TO 72%



The Government of Pakistan has released another Rs. 500 million as equity for First Women Bank Ltd. (FWBL) to meet its Minimum Capital Requirement (MCR), reinforcing the commitment & trust in FWBL.

The MCR for FWBL was reset in January this year by the State Bank of Pakistan, upon recommendation by the Ministry of Finance, Government of Pakistan. Under the revised

requirements, the Bank needs to maintain a paid-up capital of PKR 3 billion. This new injection after the capitalization process has increased the Government's share in the Bank by 72.21%.

The remaining shares are held by the five big commercial banks – National Bank of Pakistan, Habib Bank Limited, MCB Bank, United Bank Limited and Allied Bank Limited.

MS. NAUSHEEN AHMED – A NEW MEMBER ON THE BOARD OF FWBL



Ms. Nausheen Ahmed has been appointed as a new member on the Board of Directors, First Women Bank Limited (FWBL). She is a key member of HBL's Management team, and is currently working as Company Secretary and Head Legal.

FWBL'S NEW VISION & MISSION

The Vision & Mission statements provide a vehicle for communicating the Organization's purpose and values to all its key stakeholders, as they create a target for strategy development. Recently, the FWBL Board of Directors approved the new Vision and Mission for the Bank, along with the Core Values that have been defined for the first time. The new statements reflect FWBL's commitment to inspire all its stakeholders.

Vision

"To create value for our stakeholders, and contribute towards country's economic development through mainstreaming women by creating enabling environment as the dynamic agent of change and prosperity."

Mission

"To be a Sustainable Bank offering efficient, cost-effective and need-based financial products and services with special focus to address women's banking needs through strategic alliances. Improve governance through capacity building and restructuring the Bank."

Core Values

- Customer-Centric
- Performance Oriented
- Honesty, Trust & Integrity
- Liberating People's Potential

FWBL LAUNCHES E-BANKING SERVICES

Over the past decade, Information Technology has significantly transformed the banking industry. From Branch to Branchless Banking, the use of this technology has increased the penetration, productivity and efficiency of the banking

sector; by opening windows to new markets, new products and efficient delivery channels. These technology-driven channels are not only cost-effective but are also helpful in meeting enhanced convenience needs of customers.

Keeping in view customer needs, First Women Bank Ltd. has launched E-Banking

services, which will help customers to carry out transactions 24/7 at any FWBL ATM. All new FWBL services, including Inter Branch Funds Transfer, Inter Bank Funds Transfer and Utility Bill Payments are available for customers at FWBL ATMs.

(More details on the next page)

FWBL INTRODUCES E-BANKING SERVICES

Banking, beyond banking hours

Inter Bank Funds Transfer
(FWBL to other banks / Other banks to FWBL)

Utility Bills Payment Services

Funds Transfer
(FWBL to FWBL)

FWBL E-Banking

Conduct transactions 24/7 at any FWBL ATM

FWBL has an array of Alternate Delivery Channels that allow customers to bank 24/7. Its country-wide ATM network enables customers to withdraw cash, view statements, transfer funds and pay utility bills at the touch of a button. FWBL customers (all account holders of the Bank) can now enjoy the following services through their ATM Cards.

FWBL ATM

- Funds Transfer
- Cash Withdrawal
- Utility Bills Payment
- Balance Enquiry
- Mobile (Post-Paid) Bill Payment and Top-up
- ATM PIN Change
- Mini Statement

1. Inter Branch Funds Transfer

FWBL ATM cardholders can transfer funds between their own accounts and a beneficiary's account (any FWBL account) by using the Inter Branch Funds Transfer service through their ATM card (from any FWBL ATM only).

Benefits

- a) Instantly transfer funds on a real-time basis within the FWBL network
- b) Transfer up to Rs. 100,000 per day from your FWBL account to any other FWBL account
- c) This service is available 24 hours at FWBL ATMs

Charges: As per Bank's Schedule of Charges

2. Inter Bank Funds Transfer

A fast, secure and convenient service which allows customers to transfer funds between 1LINK/MNET member banks using their FWBL account. The IBFT facility can be used 24/7.

Benefits

- a) Instant transfer of funds (up to Rs. 100,000 per day from your FWBL account) to 1LINK/MNET member banks anytime through a FWBL ATM
- b) Receive funds in your FWBL account from 1LINK/MNET member banks anytime through their ATM
- c) Real-time funds transfer
- d) Fast, secure and reliable mode of funds transfer

Charges: As per Bank's Schedule of Charges

3. Utility Bills Payment Service

First Women Bank Ltd. now offers UBP services round the clock for its ATM cardholders across the country. Customers can now use their FWBL ATM card at any FWBL ATM to pay their utility bills and top-up their mobile credit.

Benefits

- a) Real-time payment of utility bills
- b) Pay mobile bills and top-up your mobile credit anytime
- c) Fast, transparent and reliable transfer of funds

FWBL customers can make payments using their ATM Card at any FWBL ATM to the following companies:

- KESC
- GEPCO
- LESCO
- SSGC
- SNGPL
- PTCL Landline
- MOBILINK (Prepaid & Post-paid)
- TELENOR (Prepaid & Post-paid)

- WARID (Prepaid & Post-paid)
- ZONG (Prepaid & Post-paid)
- Ufone (Prepaid & Post-paid)
- PTCL Evo (Prepaid & Post-paid)
- PTCL Vfone
- WITRIBE
- WATEEN

FWBL AUGMENTS ITS ATM NETWORK



FWBL has installed 6 more ATMs (Automated Teller Machines) at its branches.

These new ATMs are installed in Karachi (Malir and Clifton), Larkana, Sialkot, WAH Cantt. and Gilgit branches.

Previously 11 ATMs were available through the FWBL branch network in Karachi (Imperial Court Branch, Guru Mandir Branch and Sharafabad Branch), Islamabad (Allama Iqbal Open University Branch, G-9 Markaz Branch and Blue Area Branch), Rawalpindi (Fatima Jinnah Women University Branch), Lahore (Main Boulevard Branch, Allama Iqbal Town Branch and Defence Branch) and Faisalabad Branch.

This facility will not only enhance the utilization of the Bank's ATMs as a transactional medium offering a wide spectrum of services, but will also be an additional source of revenue.

FWBL COMPLETES QUARTER OF A CENTURY WORKSHOP ON 'REIMAGINING FIRST WOMEN BANK LIMITED'



“Imagination is more important than knowledge. For knowledge is limited to all we now know and understand, while imagination embraces the entire world, and all there ever will be to know and understand.” - Albert Einstein

Imagination is the key to thriving for a better future, because what was good enough yesterday is not good enough today or for the future. Through imaginative thinking, we bring to our awareness what was previously hidden or unseen and point out new ideas, and then turn these ideas into reality.

First Women Bank Ltd. (FWBL) is a living example of an imagination-led novel idea envisioned by the Islamic world's first woman Prime Minister, Benazir Bhutto (Shaheed). She envisioned a bank which would meet the banking needs of women entrepreneurs, and where women could secure economic independence and career satisfaction within the cultural ambience and social values of an Islamic society. On November 21, 1989 - FWBL was incorporated as a Scheduled Commercial Bank in the Public Sector as a Public Ltd. Company.

A women's bank named First Women Bank Limited started its operations on December 2, 1989 and became the pioneer of women banking in the world. Since then, many women have benefitted from its services.

The same banking philosophy has been replicated in India, Tanzania and a few other countries.

In March 2014, at the 58th session of the Commission on the Status of Women (CSW58) side event on Microfinance and Empowerment of Pakistani Women, Ms. Laskshami Puri, UN Women Deputy Executive Director commended and recognized FWBL. She emphasized that programs such as the First Women Bank should be replicated throughout the world and should be integrated in the broader gender equality and women's empowerment agenda.

With all this to cherish and quarter of a century of banking operations to celebrate, First Women Bank Ltd. still has a long way to go in achieving its unattained pinnacle in the banking industry.

In order to fill the industry gap and define the future direction of the Bank, FWBL needed a top to bottom plan of action. Therefore, to better understand, address and plan, an exercise was carried out. This exercise invited the opinions of all FWBL

employees on the current practices and analyzed what can be done differently so that both the Organization and employees can prosper. All employees participated in this exercise and their opinions were noted. The purpose of this activity was to gather all the useful information that can help senior management in devising a future plan for the Bank in an informed and focused manner.

Later, the observations from the exercise were discussed by FWBL's Senior Management in a one-day workshop titled "Reimagine FWBL!". It was specially designed and organized for the Bank's Senior Leadership Team on the Bank's 25th Anniversary. The objective of the event was to establish the future direction for First Women Bank, with clear parameters for the year 2015 and beyond. The workshop was facilitated by Ms. Rahila Narejo, Lead Consultant & Chief Executive, Narejo HR (Pvt.) Ltd.

Ms. Tahira Raza, President & CEO, First Women Bank Ltd. also participated in the training workshop.

While speaking at the workshop session, Ms. Raza emphasized the importance of teamwork in the organization and urged the Executives to work together to achieve goals. Each person's contribution to the success of the Organization signifies their personal success, she added.



FWBL, NOW FOCUSING MORE ON PROVIDING FINANCIAL PRODUCTS – MS. TAHIRA RAZA



“There is an acute need to promote competence and opportunity among women for the progression of Pakistan”, said Tahira Raza, President & CEO, First Women Bank Ltd. (FWBL) in an interview with Business Plus. Keeping in view that women constitute 52% of Pakistan’s total population, FWBL is

being strengthened further to serve this large market segment and other institutions are also coming forward to serve the needs of Pakistani women.

Responding to a question, she said that women’s participation in the financial sector can only be improved if impediments hampering their access to these services are removed. She said that women largely counter mobility hurdles, therefore, mobile banking and biometric identification are effective tools to counter

these issues, on which the industry is now actively focusing. She elaborated that facilitating women’s participation in all walks of life will improve the pace of economic growth and bring prosperity to the country.

Ms. Raza explained that women

entrepreneurs are in fact stronger as they have to face social restrictions, in addition to confronting complex challenges of entrepreneurship to make their businesses successful.

The President of FWBL stated that since the inception of FWBL 25 years ago, the Bank has developed the market by offering skill & entrepreneurship development programs to enable women to access banking services. However, various national and international organizations are now offering a number of similar programs. Therefore, FWBL is switching its focus from offering training to providing financial products.

She also said that the awareness to include women in all spheres of life is very encouraging. The women’s participation in the assemblies, 50% share for women in Prime Minister’s Youth Business Loan (PMYBL) scheme are just a few examples to quote in which women’s participation has been strongly emphasized.

PRIME MINISTER’S YOUTH BUSINESS LOANS



First Women Bank Limited (FWBL) is an active participant of Prime Minister’s Youth Business Loans program, aimed at the economic elevation of young

Pakistani men and women. So far, the Bank has disbursed loans to 100 successful applicants amounting up to Rs. 115,930,960. FWBL has received a total of 459 applications from all over Pakistan, out of which 255 applications were approved, 109 were rejected and 95 are in process. The approved loans were disbursed to the successful candidates with a loan size ranging from Rs. 200,000 to Rs. 2,000,000.

The applications received indicate that the successful applicants for PMYBL are more inclined towards business areas covering Education, Coaching Centers, Agriculture, Beauty Parlors, Boutiques, Garments, Dairy Farming, Logistics, Footwear, Handicrafts, Health Clubs and Gyms, Home Appliance/Electronics Shops, Driving Schools, Interior Designing, General Stores, Ice-Cream Parlors, Workshops,

Kitchen Manufacturing and Off-Season Vegetables High Tunnel Farming. FWBL is committed to empowering the nation and therefore, ready to provide advice and training links to all applicants who failed to meet the Bank’s criteria - especially women with earnest passion of doing business, should they require.

All 41 branches of FWBL in 24 cities are authorized to provide these loans, wherein special counters have been setup to facilitate the customers.

The loans offered through this program are strictly based on merit. 50% of the total loans are allocated to women and 5% quota has been reserved for the families of shaheed, widows and physically challenged individuals.

SPECIAL PRAYERS FOR PESHAWAR SCHOOL ATTACK VICTIMS AND SURVIVORS



December 16, 2014 will probably be remembered as the darkest day in the history of Pakistan. On that day, terrorists massacred more than 130 children and staff members of the Army Public School in Peshawar, leaving the entire nation in an unprecedented shock and grief.

Throughout the country, the national flag was flown at half mast as the country mourned this tragic event. Special prayers and vigils were also held for the victims, their families and loved ones.

Like every Pakistani, each and every member of the FWBL family took this pain as a personal loss. To pay tribute to and commemorate the victims and survivors of the attack, special prayers and a two-minute silence was observed at First Women Bank Head Office. Ms. Tahira Raza, President & CEO, and other Senior Executives of the Bank also attended the special prayers.

FWBL CALL CENTRE

First Women Bank Limited aims to facilitate its customers in getting assistance, support and more information about the Bank through its Call Center. Initially, the Call Centre will offer services and support to customers during office hours (Monday - Friday). Customers can expect fast, accurate, convenient and professional customer service when calling at **0331-1006767**.



FLEXI HOURS

FWBL allows Head Office employees to enjoy flexible timings, particularly those not involved in critical functions. The maximum flexi-time bend is one hour before and after the standard reporting time of 9:00 am. The work-day schedule with the same lunch/prayer break as prescribed for standard working hours employees is as follows:

Monday - Thursday Morning: Between 8:00 am and 10:00 am, Evening: Between 4:30 pm and 6:30 pm. Friday Morning: Between 8:00 am and 10:00 am, Evening: Between 4:30 pm and 7:00 pm. Flexi-time can only be utilized with the approval of the respective supervisor/department head and the HR department. The agreed timing will be recorded by the HR Department and the approval will be placed in the Personnel File of the employee, so as to avoid being marked 'Late'. Once a flexi-time schedule has been opted by the employee, they will not have the option of deviating from the selected band of work-time, and their 'late-comings' will be marked according to their schedule.

The supervisor / department head, reserves the right to refuse or partially approve the flexi-time request, for example, to the departments assigned seasonal assignments.

Critical functions include: Treasury, Money Market Security, Telephone Operator, Maintenance, Housekeeping and all functions that are required to respond to external customer inquiries.



A WARM SEND-OFF TO TWO SENIOR EXECUTIVES: MS. SHAHWANA YAMIN & MS. YASMIN ADHAMI

It is not just technology or the product that makes a company great, it's the people who dedicate their time and talents each day to bring success to the Company. They carry tremendous experience on what has worked and what hasn't worked for the Company in the past. And great employees have camaraderie and influence over their co-workers.

This December, FWBL bids farewell to two of its executives - Ms. Shahwana Yamin, Company Secretary and Ms. Yasmin Adhami, Head of Credit, both of whom dedicated their years of experience and service to the Bank.

Master's in Public Administration and qualified from the Institute of Bankers Pakistan, Ms. Shahwana Yamin, Company Secretary, is one of the pioneers of First Women Bank Limited. She started her career with MCB and later joined FWBL in 1989. She served the Bank in different capacities such as Head of CAD, Treasury and Company Secretary.

In a ceremony held at the Head Office, Ms. Tahira Raza presented gifts to the outgoing executives. FWBL's Senior Executives and executive team members also joined the



President in bidding farewell and wishing the outgoing executives a great and bountiful life ahead!

FWBL FAMILY

WELCOME ABOARD

Mr. Wajahat Aziz Qureshi – Treasurer

Mr. Wajahat Aziz Qureshi joined FWBL as a Treasurer in November 2014. With 17 years of valuable experience in managing senior roles in the banking sector and corporate world, Mr. Aziz's previous employers include State Bank of Pakistan, United Bank Limited, University of Management & Technology, Telephone Industries of Pakistan and MCB Bank.

Ms. Neelofar Hameed - Company Secretary & Head Legal Division

Ms. Neelofar Hameed brings with her 31 years of valuable experience of managing

senior roles in the corporate and banking sector. Her previous employers include International Industries Ltd., Pakistan Institute of Corporate Governance and Industrial Development Bank of Pakistan. In addition to her duties as Company Secretary, she also looks after the Legal portfolio.

OBITUARY

*If tears could build a stairway and memories a lane,
I'd walk right up to heaven and bring you home again. – Anonymous*

The mother of Ms. Sadia Batool, Officer, P.E.C.H.S. Branch, passed away on Saturday, December 20th, 2014. The FWBL family expresses their heartfelt condolences to Ms. Sadia Batool and her

bereaved family. May Allah give them the courage to bear this irreparable loss and we pray that the departed soul may rest in eternal peace. Ameen.

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Designed by: **SPECTRUM | Y&R**

HAPPENINGS

HEALTH IS WEALTH



Ms. Tahira Raza, President and CEO, First Women Bank Limited, along with the staff, attended a Seminar on Migraine, organized by the Orthopaedic and Medical Institute (OMI), Karachi.

The Seminar was aimed at educating participants about the signs, symptoms and treatments for migraine.

The participants found the seminar informative and appreciated the health awareness initiative.

'ICMA IS PRODUCING GOOD PROFESSIONALS' SAYS TAHIRA RAZA



The Cost and Management Accountants (CMA) Women's Forum & Institute of Cost Management and Accountants of Pakistan (ICMA Pakistan), organized an event titled 'HIGH ACHIEVERS' AWARDS' to confer awards upon promising female members in Karachi. Ms. Tahira Raza, President and CEO of First Women Bank Limited, graced the occasion as the Chief Guest. Ms. Raza was all praise for the CMA Women's Forum and the quality of professionals being produced by ICMA, Pakistan. Later, she presented shields to the successful female members of ICMA Pakistan.

ON THE LIGHTER SIDE

Wife: "How would you describe me?"

Husband: "ABCDEFGH IJK."

Wife: "What does that mean?"

Husband: "Adorable, beautiful, cute, delightful, elegant, fashionable, gorgeous, and humble."

Wife: "Aw, thank you, but what about IJK?"

Husband: "I'm just kidding!"

Q: What's a teacher's favourite nation?

A: Expla-nation.

Q: Name a bus you can never enter?

A: A syllabus.

Boss: My wife is the boss but I always have the final word - "Yes Ma'am!"

RIGHT AND WRONG

Mrs. Cameron, a primary school teacher, was teaching her class about the difference between right and wrong.

"Alright children, let's take an example," Mrs. Cameron said. "If I were to get into a man's pocket and take his wallet with all his money, what would I be?"

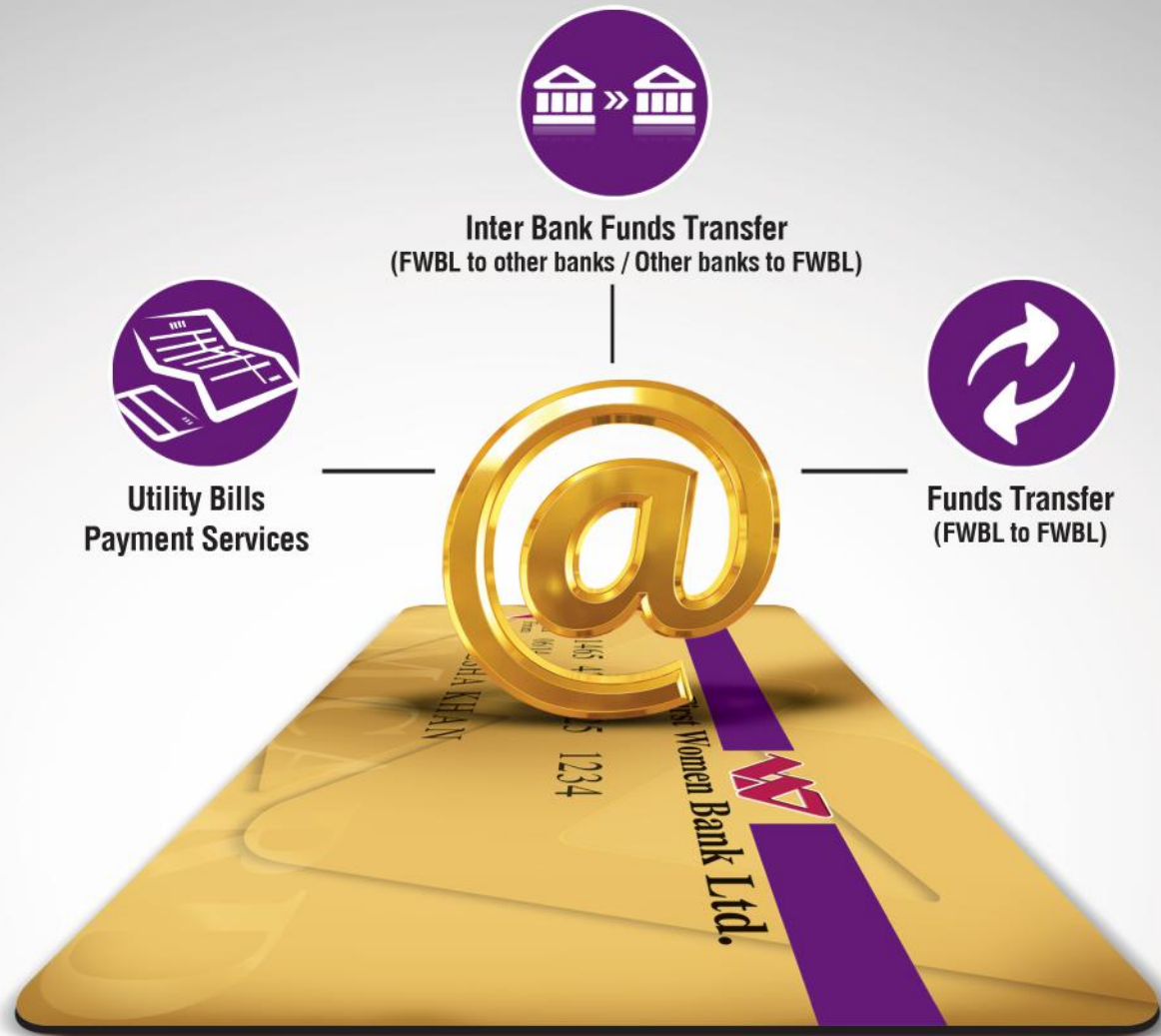
Little Tony raised his hand, and with a confident smile said, "You'd be his wife."

"QUOTES,"

- When the character of a man is not clear to you, look at his friends. – *Japanese Proverb*
- The two most important days in your life, are the day you are born and the day you find out why. – *Mark Twain*
- Dieting is the only game where you win when you lose!

- A meeting is an event in which the minutes are kept and the hours are lost. – *Unknown*
- Hire character. Train skill. – *Peter Schutz*
- Your income is directly related to your philosophy, NOT the economy. – *Jim Robn*

Banking, beyond banking hours



FWBL E-Banking

Conduct transactions 24/7 at any FWBL ATM

For further details, please call Toll Free: **0800-67676** or FWBL's Call Center: **0331-1006767**.

Empowering Women, Empowering the Nation



First Women Bank Ltd.

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