



# FWBL NEWS

(Issue: October – December 2015)

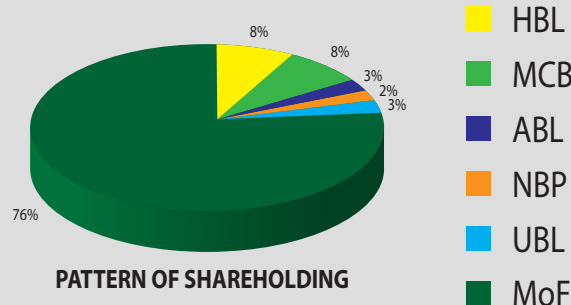
**27 YEARS**  
of EMPOWERING WOMEN

## GOVERNMENT OF PAKISTAN'S STAKE IN FWBL ROSE TO 76%

### FWBL

A Public Sector Bank

**GOVERNMENT OF PAKISTAN'S STAKE IN FWBL ROSE TO 76%.**



The Government of Pakistan's share in First Women Bank Limited has been increased from 72% to 76%, reinforcing its commitment & trust in FWBL. Now the paid-up capital of the Bank stands at PKR 2.894 billion. After the release of another PKR 600 million, which is in process, the Bank will reach PKR 3 billion; the minimum capital requirement (MCR) which was reset by SBP upon recommendation from Government of Pakistan (GoP) in 2014.

Under the revised requirements, the Bank is required to maintain a paid-up capital of PKR 3 billion and Capital Adequacy Ratio (CAR) of 18% at all times.

The remaining shares in FWBL are held by the five big commercial banks - National Bank of Pakistan (NBP), Habib Bank Limited (HBL), MCB Bank Limited (MCB), United Bank Limited (UBL) and Allied Bank Limited (ABL).

## MR. MALIK A. WAHEED NEW MEMBER BOARD

Mr. Malik A. Waheed, SEVP / Advisor to Chairman MCB Bank, has been appointed a new member on the Board of Directors of FWBL.



## FWBL WINS 2ND PRIZE IN SME MELA



First Women Bank Ltd. (FWBL) Sialkot Branch won 2nd prize in the category of 'Best Stall' at the State Bank of Pakistan (SBP) Small and Medium Enterprises (SME) Mela 2015; other winners were HBL (First) and NBP (Third).

The SBP Sialkot office organized this Mela at the Heritage Club, Cantt., Sialkot on December 15, 2015, in which both banking and non-banking sectors participated. 47 stalls at the Mela displayed financial products and services of Commercial Banks, Government Organizations and other stakeholders, including SMEs, NGOs, Sialkot Dry Port, ICIL, Insurance Companies, Boutiques, Art Galleries and Jewellers. Mr. Qasim Nawaz, Managing Director SBP Banking Services Corporation, was the Chief Guest.

(More details on Page 3)

## PRESIDENT FWBL CALLS ON FINANCE MINISTER PUNJAB

Ms. Tahira Raza, President & CEO First Women Bank Limited, called on Ms. Ayesha

Ghaus Pasha, Finance Minister Punjab in Lahore to discuss matters pertaining to Women Development, and the possibility of exploring new business opportunities for women.



Ms. Ghaus assured her Government's full support to FWBL for empowering women. Ms. Bushra Ehsan, RBH and Ms. Riffat Hussain, Vice President Central Region also accompanied the President.

## MEDIA BRIEFING



Media is one of the important pillars of the state. To commemorate 26 years of the Bank's operations in December, FWBL invited the media to brief them about the Bank's performance. Ms. Tahira Raza, President & CEO FWBL, briefed the media.

The Bank's unique credit policies promote asset ownership for women by providing financing to business entities with 50% women shareholding, or where a woman is the Managing Director or 50% or more employees are women. However, the Bank seeks deposits from and provides services to both genders, she explained.

Ms. Raza said that First Women Bank, ever since its inception, had to meet two targets; social development of women and the Bank's commercial interests by being economically and commercially viable. This double responsibility gives FWBL a new challenge and makes it different from

other banks that are only commercially focused. The President FWBL said that despite all difficulties and against all odds, FWBL has managed to carve a niche for itself and has been replicated by India in 2013 and Tanzania in 2009. However, in view of the fact that we are working with limited capital and are in little position to compete with other commercial banks, hence we are in process of diversifying our services.

She also informed that, while catering to women at all levels of economic activity such as micro, small, medium and corporate, FWBL has shifted its focus to a range of financial services for Small and Medium Enterprises (SME).

The Government has selected FWBL for financing loans to women under the Prime Minister's Youth Business Loan Scheme. "All these loans disbursed under the Scheme through FWBL had a 100% repayment," she said, mentioning that Rs. 1.2 million is the average size of these loans.

We are continuously making efforts to expand the branch network, and this year we have opened one branch at the Defence Authority Country & Golf Club in Karachi, one booth at the Government Girls Degree College in Quetta and installed two off-site ATMs at

Creek Vista and Vincy Mall in Karachi, she added.

We are committed to maintaining a balance between the fact that ours is a commercial entity with a socio-developmental agenda for which efforts are being made to improve our performance through pragmatic interventions. Ms. Raza said that we are intent on our mission of transforming the status of women from passive beneficiaries of social services to dynamic agents of change, providing them opportunities by developing need-based products, delivered through world-class services.

Ms. Tahira Raza said that the Bank is true to its roots, promoting women empowerment, and is determined to succeed by taking innovative steps with capacity-building and adopting technological advancements.



## FWBL ZINDAGI ASAAN ACCOUNT AWARENESS CAMPAIGN

In light of the State Bank of Pakistan's guidelines on the Low Risk Account 'Asaan Account' with simplified due diligence, First Women Bank Ltd. (FWBL) launched a new product 'FWBL ZINDAGI ASAAN ACCOUNT', offering easy access to a bank account and secure savings without the complex account opening procedure.

FWBL Zindagi Asaan Account is for the general public and is open to all low-income unbanked/under-banked masses, who often face obstacles in opening a bank account due to the normal account opening requirements, or lesser means. Individuals can instantly open their FWBL Zindagi Asaan Account (in Pak Rupees) as a

Savings or Current Account, with a minimum of only Rs. 100 as the initial deposit, a transaction limit of up to Rs. 500,000/- per month and no minimum balance requirement. The account holders can also avail free conversion from a Basic Banking Account, ATM Card issuance at 50% concession, Cross Border (Inward) Transactions Facility, Locker Facility (subject to availability), SMS Alerts and Nationwide Access to FWBL Banking Services. All FWBL branches are

encouraging the unbanked population to open their accounts.

Recently Team FWBL, led by Ms. Nusrat Mangi, Manager Larkana Branch, promoted financial inclusion through FWBL's Zindagi Asaan Account at the Shaheed Zulfiqar Ali Bhutto Institute of Science and Technology (SZABIST), Larkana Campus.



## PM'S YOUTH BUSINESS LOANS



Small and medium enterprises have the potential to revitalize economic activity by creating employment opportunities, reducing poverty and providing economic linkages. However, despite their strong potential, businesses opportunities for young entrepreneurs have traditionally remained credit-constrained due to the risk perception of banks towards this economic segment.

The Prime Minister's Youth Business Loan (PMYBL) Scheme was launched in 2013 by the Prime Minister Mian Muhammad Nawaz Sharif to promote youth entrepreneurship in the country. The Scheme focuses on helping

unemployed youth, especially those who are educated and looking to establish or extend their business enterprises.

First Women Bank Limited is an active participant of the Prime Minister's Youth Business Loan Scheme and encourages women to avail this opportunity.

To further empower and create more job opportunities for women, the conditions of balloting for women loan applicants have been waived, while all other instructions remain unchanged.

A total of 462 applications have been received so far, out of which 209 applications have been declined as the applicants could not meet the eligibility criteria of the Bank. 157 loan applications have been approved, with disbursed loans amounting to Rs. 122.710 million, while 96 applications are still under consideration. In order to make the Prime Minister's Youth Business Loans more affordable, Prime Minister Mian Muhammad Nawaz Sharif announced a reduction in the mark-up rate to 6%, with effect from 1st July, 2015. This reduction is also applicable on those loans which have already been availed under this scheme. Initially, when the PM Youth Business Loans were introduced, a mark-up rate of 8% was set to facility the borrowers.

All men/women holding a valid CNIC, between 21 - 45 years of age, with entrepreneurial potential, may apply for a loan at the designated branches, mapped within the areas of residence/business. The loans offered through this Scheme 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.

(continued from Page 1)

## FWBL WINS 2ND PRIZE IN SME MELA

FWBL earned this accolade with team effort. 'One Team One Goal' was the idea which was used at the first ever 'FWBL Customers' Week' celebrated in 2014. The Branch Manager, Ms. Rizwana Shafiq, and the whole team headed by Ms. Sabiha Zafar, SVP/Chief Manager Sialkot Branch, were keen to win the prize since beginning.



## STAR PERFORMERS OF BANCASSURANCE IN 2015

Bancassurance, the provision of insurance services by banks, is an established and growing channel for insurance distribution. This arrangement is highly beneficial to all stakeholders, including customers. It saves customers' time and provides an opportunity to gain access to all financial services through a single window or one-stop shop (bank branches). FWBL, in partnership with State Life Insurance Corporation, is offering insurance products to its customers since 2013. During the year, three Branch Managers performed well and were declared 'Star Performers'.



Ms. Mobina Tariq  
Manager, Multan Branch  
First Position



Ms. Zill-e-Jannat  
Manager, Mall Branch, Peshawar  
Second Position



Ms. Aowj Nawaz  
Manager, Gujranwala Branch  
Third Position

## REGION NORTH & CENTRAL WIN FWBL KNOWLEDGE BUILDING COMPETITION 2015

**'Never Stop Investing; Never Stop Improving; Never Stop Doing Something New.' - Bob Parsons**

FWBL started annually organizing State Bank of Pakistan's (SBP) Prudential Regulations' (PR) Knowledge Building Competition since 2014. This year also FWBL organized this competition to encourage a learning culture in the Bank. The Competition was open to all Bank employees, in which the participation of Branch Managers, Regional Managers and Regional Business Heads was mandatory. The Institute of Bankers Pakistan was invited to conduct tests simultaneously in Karachi, Lahore and Islamabad. The exam was based on MCQs, Short Questions and Answers, Case Studies and Problem Solving.

This year, the participants' turnout and overall scores improved from last year, highlighting the helpfulness of pre-test training. The total number of participants who appeared in the test increased from 68 to 135, showing an increasing interest in self-development.

Like last year, the top positions in the competition are achieved by North & Central regions.

Ms. Tahira Raza, President & CEO FWBL, in her letter to the Staff, appreciated all those employees who participated in this Professional Competition. She emphasized that each one of us is personally responsible for our own growth and progress, and participation in such events will accelerate career prospects.

All winners will receive cash awards, as under:

- 1st Position - Rs. 20,000/-
- 2nd Position - Rs. 15,000/-
- 3rd Position - Rs. 10,000/-



Ms. Rozina Raja  
AVP/Regional Audit North  
1st Position

Ms. Rozina Raja won first position, by scoring 87.5 marks out of 100. Last year too she was the first position holder. At present she is working as AVP/Manager Audit, Region North. She joined First Women Bank in 1992 and since then has been posted to various locations, such as FWBL Al-Amin Branch, Branch Manager at Jhelum and Gujrat branches, Credit In-Charge for the North Region. Ms. Raja holds an M.S. (Finance) and a professional qualification JAIBP from the Institute of Bankers Pakistan. Her areas of expertise include Banking Laws & Regulations.

She is also the recipient of the FWBL Young Leader Award and Certificate of Excellence. Ms. Rozina Raja is fond of reading books in her spare time.



Ms. Riffat Shaheen  
VP/Regional Audit Chief North  
2nd Position

Ms. Riffat Shaheen holds M.Sc. Economics & MBA degrees, as well as being professionally qualified from the Institute of Bankers Pakistan (AIBP). Currently, she is serving as Vice President/Regional Audit Chief North. Ms. Shaheen got second position in the contest and scored 85 marks.

Ms. Shaheen is associated with the Bank since 1992. She has served the Bank in various capacities such as Branch Manager and Regional Manager Credit North.

She believes that, "Success is not final, failure is not fatal; it is the courage to continue that counts".



Ms. Ayesha Usman  
OGH/Central Region  
3rd Position

Ms. Usman, working as a Financial & Credit Analyst in Central Region Lahore, scored 84.5 marks and got the third position.

She is an ACCA and JAIBP qualified professional from the Institute of Bankers Pakistan with a distinction in HR. Her areas of expertise include Financial Analysis, Credit & Risk Assessment of Credit Proposals in adherence with FWBL-Credit Policy, SBP Prudential Regulations, industry trends & future prospects of business.

She has received cash awards on the completion of Stage 1, 2 & 3 of JAIBP and a Certificate of 'Outstanding Performance' on completion of JAIBP in 2012.

Prior to joining FWBL in 2007, Ms. Usman was associated with APTECH Defence as CAT/ACCA Coordinator. She had also served at M/s. Rahman Sarfaraz Rahim Iqbal Rafiq - Chartered Accountants, as an Audit/Tax Trainee.

In her spare time, she likes reading books & going out with friends for shopping and movies. Ms. Usman is a strong believer that one should strive to improve knowledge and work hard, as these two factors are 'Keys to Success'.

## WELCOME ABOARD

### MR. FAISAL JAN SARHINDI – CFO

Mr. Faisal Jan Sarhindi has joined FWBL as Chief Financial Officer with effect from November 9, 2015.

Mr. Faisal Jan Sarhindi brings with him 18 years of valuable experience in senior roles in the banking sector as well as the corporate world. His previous employers include KPMG Saudi Arabia, National Bank of Pakistan, myBank, Southern Networks Ltd., etc. His last held position was Director, Risk Advisory with KPMG.

## NEWS IN BRIEF

- Mr. Wajahat Qureshi, Treasurer, has been appointed as Head of Business Development with effect from 30 December, 2015, in addition to his existing responsibility.
- 32 employees of the Bank completed 25 Years of Service with FWBL in 2015.
- HR issued new polices approved by the

Board of Directors during the last quarter of the year. They are:

1. Loan-Based Car Monetization and Assignment Related Car Benefit (A&B)
2. Vehicle Finance
3. Advance Against Salary
4. Mobile Reimbursement
5. Transfer, Relocation and Job rotation

- Biometric Attendance System at Head Office has been introduced. Now all employees are required to register their attendance via biometric verification on these machines.
- Performance Management kicks off in December 2015. The Performance Management Cycle commences in the Bank from January 1 to December 31 of each year.

## ARRANGEMENT FOR USE OF URDU LANGUAGE FOR OFFICIAL AND OTHER PURPOSES

FWBL, in line with the policy of the Government of Pakistan, took the initia-

tive and as a first step designed and started placing new bilingual signboards in English and Urdu languages. This was done in an effort to reach out to the masses.

## OBITUARY

The following FWBL family members lost their loved ones during the past few months:

- The father-in-Law of Ms. Saira Moazzam, Branch Manager G9 Markaz Branch Islamabad, passed away on Saturday, 26 September, 2015.
- The father of Mr. Shabbir, Driver posted at the Head Office, passed away on Wednesday, 30 September, 2015.

FWBL expresses its heartfelt condolences to employees and their bereaved families, and prays that the departed souls rest in peace. Ameen.

## PTV INVITES PRESIDENT FWBL IN ITS MORNING SHOW 'SUBH-E-NAU'

Ms. Tahira Raza, President FWBL, was invited by PTV in its morning show 'Subh-e-Nau'. Talking to the host of the show Ms. Nazia Malik, she highlighted the

role of FWBL in empowering women in the country. She discussed the measures taken by FWBL's management to increase the outreach of the Bank. In the hour-long

program, she also responded to live calls. The program was produced and directed by Ms. Gulzar Fatima, Senior Producer.



### CONCEPT, COORDINATION & EDITED BY:

Shaheen Zamir (SVP/Head of Marketing & PR)  
Assisted by: Jane James Din (Marketing Officer)  
First Women Bank Ltd.

Head Office: S. T. S. M. Foundation Building,  
Beaumont Road, Off Dr. Ziauddin Ahmed Road,  
Civil Lines, Karachi.

Ph.: 021-35657630, UAN: 111-676-767  
Website: www.fwbl.com.pk

Designed by: SPECTRUM | Y&R

## HAPPENINGS

### MEHFIL-E-MILAD

First Women Bank Ltd. organized a Mehfil-e-Milad in the Holy Month of Rabi-ul-Awwal for its customers and staff at the Marriott Hotel, Karachi.



Ms. Shaheen Zamir, SVP / Head of Marketing & PR, hosted the program. Ms. Sherin Shahzad, Ms. Samina Kamal, Ms. Ghazala Arif, Ms. Dilshad Mirza, Ms. Ruby Alvi, Ms. Mahrukh and Ms. Imrana Annie Naem recited the Naats and Durood.

Senator Khushbakt Shujaat, while speaking on Seerat-e-Tayyaba (PBUH), highlighted the importance of honesty and commitment in human lives. Seerat-e-Tayyaba provides a guideline to the whole world on spreading peace and love for each other. The success of this world and hereafter cannot be achieved without practicing Seerat-e-Tayyaba. Ignoring Islamic teachings is the root cause of all problems being confronted by the Muslims around the world, she emphasized.

The Mehfil-e-Milad was well-organized and well-attended. Ms. Tahira Raza, President & CEO FWBL, was present before the start of the program. The important part of the Mehfil was punctuality which was observed by the whole team of FWBL as well as the guests.

Women from all walks of life attended the Milad. Prominent guests included Ms. Humera Zubair Ahmed, Ms. Saleema

Ahmed, Ms. Masooda Ahmed, Ms. Jehan Ara Hayee, Ms. Shahida Shoaib Rizvi, Ms. Nasreen Ali, Mrs. Asif Brohi, Ms. Azra Naila, Mrs. Azra Mohiuddin, Ms. Safia Kazim, Ms. Shazleen Wahidi and Ms. Humera Ather.



## PNWA OFFICE BEARERS VISIT FWBL

FWBL invited Pakistan Navy Women Association (PNWA) Office Bearers to visit the FWBL Office. The Pakistan Navy Women Association (PNWA) Delegation, headed by Ms. Farah Hussaini, Vice President, wife of COMKAR, came across for a day-long visit where they were given an introduction to the financial products and services offered by the Bank, as well as informed about its branches.



The Team met with Ms. Tahira Raza, President FWBL, at the Head Office. Ms. Raza briefed the Team about the role of FWBL in empowering women in the country.



The PNWA Team visited the FWBL Imperial Court Branch and the Off-Site ATM at Creek Vista and DA Country & Golf Club Branch, where lunch was served. The wife of Administrator DHA, Ms. Humera Zubair Ahmed was specially invited to join the delegation.



### VISITORS' DIARY

"Thanks to the President First Women Bank, Mrs. Tahira Raza and her team for arranging such an informative and interesting visit for me and my team. I am really impressed with the services the Bank is providing for the empowerment of women, and for the nation. I hope the Bank will achieve its high goals under the guidance of its highly able President and her dedicated team."

- Mrs. Farah Hussaini  
Vice President PNWA

"I am really grateful to Mrs. Tahira Raza and her team for providing us an opportunity to get acquainted with this wonderful banking service. I hope we will be of some help to them in their mission of empowering women."

- Mrs. Hina Asmi

## HAPPENINGS

### FWBL PARTICIPATES IN CONSULTATION WORKSHOP FOR WOMEN

UN-APCICT, in coordination with Pakistan Institute of ICTs for Development (PIID), organized a two-day 'Women in ICTs Frontier Initiative (WIFI) Consultation Workshop' in Islamabad. This Workshop was in continuation of the Launch of E-Pakistan Vision 2025.

FWBL was represented by Ms. Fouzia Janjua, SVP/Regional Business Head North, and Mr. Rizwan Mehmood, Regional IT Coordinator. The two represented FWBL

by actively participating in the group discussions, joint sessions and elaborating FWBL's role in the economic empowerment of Pakistani women. They highlighted how FWBL creates an enabling business environment for women through the PM's Youth Business Loans, Business Loans offered by FWBL, and inculcates the habit of savings and using bank channels through the ease of services offered by FWBL such as Zindagi Asaan Account.

### SAY NO TO CORRUPTION

Corruption is a global menace. It comes in various forms causing inestimable costs to society. These - political, economic, social and environmental - costs deprive nations from their hard earned fruits of freedom and impede growth. Every year people gather to raise their voice against anti-corruption but somehow fail to augment its impact.

First Women Bank Limited (FWBL) joined hands with National Accountability Bureau (NAB) to raise public awareness in the fight against corruption. FWBL, across the country, supported this cause and observed Anti-Corruption Week from December 07 - 11, 2015 to reiterate a corruption-free culture in society. During this week, banners were prominently placed at branches displaying messages against corruption. This year's message was 'Say No to Corruption.'

### SHIFTING OF BRANCHES

Two Branches of Central Region have been shifted to new places. They are:

#### Rahim Yar Khan Branch

Address: Plot #7, New Officer's Colony, Near Telenor Office, Rahim Yar Khan.

Phone: 068-5872728, 068-5871462

Fax: 068-9230444

#### Main Boulevard Branch Lahore

Address: 78 E/1, Main Boulevard, Gulberg -III, Lahore.

Phone: 042-35752408

Fax: 042-35755115



## ON THE LIGHTER SIDE



#### Photographers

Photographers are violent people. First they frame you, then they shoot you and at the end they hang you on the wall.

#### Give Versus Get

My father always told that it is better to give than to get.

Was he a monk?

No, he's a boxer.

#### Boss

The boss returned from lunch in a good mood and called the whole staff in to

listen to a couple of jokes he had picked up. Everybody, but one girl, laughed uproariously.

"What's the matter?" grumbled the boss,

"Haven't you got a sense of humor?"

"I don't have to laugh," she replied, "I'm leaving Friday."

#### Riddles

Q. What starts with E, ends with E, and has only 1 letter in it?

A: Envelope.

Q. What type of waves are there in small beaches?

A. Microwaves!

## “QUOTES”

- A perfect person does not cry, does not smoke, and does not fail. Does not drink and does not exist.
- Minimum requirements and maximum adjustments are the two steps of a happy and successful life.
- Nothing is impossible; the word itself says 'I'm possible'!
- Perfection is not attainable, but if we chase perfection we can catch excellence.
- Problems are not stop signs, they are guidelines.
- Always bear in mind that your own resolution to succeed is more important than any other.
- Patience, persistence and perspiration make an unbeatable combination for success.

# FWBL LOAN AGAINST SALARY



## Easy loans for all your financial needs

FWBL introduces 'Loan Against Salary' - a quick and easy way to borrow against your salary to meet your financial needs.

- Borrow minimum Rs. 50,000 to Rs. 1,000,000 (up to 15 take-home salaries\*)
- Loan tenure – 6 months to 5 years
- Equal monthly installments
- Mark-up 18.5%

\*Terms and Conditions apply.

For more information, contact your nearest FWBL Branch, call 0331-1006767.

*Empowering Women, Empowering the Nation*



**First Women Bank Ltd.**

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# FWBL

## زندگی آسان اکاؤنٹ



### بس شناختی کارڈ سے کھل گیا اپنا ذاتی اکاؤنٹ

”فرسٹ ویمن بینک لمیٹڈ۔ زندگی آسان اکاؤنٹ“ کھلوا کر اپنے بینک اکاؤنٹ تک باسانی رسائی حاصل کریں، اور اکاؤنٹ کھلوانے کے پیچیدہ طریقوں سے چھٹکارا پائیں۔

- کرنٹ یا سیونگ کوئی بھی اکاؤنٹ فوری کھلوائیں
- صرف 100 روپے سے بھی اکاؤنٹ کھولیں
- کم از کم بیلنس کی کوئی شرط نہیں
- ماہانہ 5 لاکھ روپے تک کی ٹرانزیکشن
- اکاؤنٹ کھولنے اور بند کرنے پر کوئی سروس چارج نہیں
- ATM کارڈ کے اجراء پر 50% رعایت
- بیرون ملک سے رقم وصولی کی سہولت
- لاکر کی سہولت (دستیابی سے مشروط)
- ایس ایم ایس الرٹ
- BBA سے زندگی آسان اکاؤنٹ میں بلا معاوضہ اور باسانی منتقلی

مزید معلومات کے لیے ہماری قریبی FWBL برانچ یا 0331-1006767 پر رابطہ کریں

نوٹ: حکومتی قوانین کے تحت تمام ٹیکسز لاگو ہیں۔

Empowering Women, Empowering the Nation



First Women Bank Ltd.

ہیڈ آفس: ڈاکٹر سیدنا طاہر سیف الدین میموریل فاؤنڈیشن بلڈنگ، CL-10/20/2، بیومنٹ روڈ، متصل ڈاکٹر ضیا الدین احمد روڈ، سول لائنز، کراچی۔  
فون: 021-35657684-9 فیکس: 021-35657756 یو اے این: 111 676 767 ویب سائٹ: www.fwbl.com.pk

## وزیر اعظم یوتھ بزنس لون

اسٹور، اسکول، فٹ ویسز، کلیٹک اور دیگر کاروبار کے سلسلے میں جاری کیے گئے ہیں۔ ان قرضوں کے لیے سروس چارجز کی شرح صرف 6% ہے۔

### برانچوں کی نئی جگہ پر منتقلی

گذشتہ دنوں سینٹرل ریجن کی دو برانچوں رحیم یار خان برانچ اور مین بلیوارڈ برانچ نئے مقامات پر شفٹ ہو گئی ہیں۔

رحیم یار خان برانچ:

پلاٹ نمبر 7، نیو آفیسرز کالونی، نزد ٹیلی نار آفس، رحیم یار خان۔

فون: 068-5872728, 068-5871462

فیکس: 068-9230444

مین بلیوارڈ برانچ:

E/1 78، مین بلیوارڈ، گلبرگ-III، لاہور

فون: 042-35752408

فیکس: 042-35755115

موقع فراہم کرتے ہیں۔

کاروباری رجحان رکھنے والے 21 سال سے 45 سال کی عمر

تک کے مرد و خواتین ان

قرضوں کی بدولت کامیابی سے

کاروبار کر رہے ہیں۔ ملکی تاریخ

میں پہلی بارہ 50% تک قرضے

صرف خواتین کے لیے مخصوص

ہیں جبکہ شہداء کے خاندانوں،

بیواؤں اور جسمانی طور پر متاثرہ

افراد کے لیے 5% کوٹہ مخصوص

کیا گیا ہے۔

فرسٹ ویمن بینک کی جانب

سے اجراء کیے گئے ان قرضوں کا اوسط سائز 12 لاکھ

روپے ہے۔ یہ قرضے ڈیری فارمنگ، بیوٹی پارلر،

کنسٹرکشن، گارمنٹس، ہینڈی کرافٹ، بوتیک، جنرل



وزیر اعظم یوتھ بزنس لون کا اجرا 2013 میں کیا گیا تھا۔

یہ قرضے تعلیم یافتہ ہنرمند نوجوانوں بشمول خواتین کے

لیے انتہائی کارآمد ہیں کہ یہ انہیں معاشی خود مختاری کا

## Bancassurance - نمایاں کارکردگی



مس اوج نواز، نیچر گوجرانوالہ برانچ  
تیسری پوزیشن



مس نطل جنت، نیچر مال برانچ پشاور  
دوسری پوزیشن



مس مبینہ طارق، نیچر، ملتان برانچ  
تیسری پوزیشن

بیمہ پالیسی کی بینکوں کے ذریعے فروخت (Bancassurance) صارفین کو ون ونڈو آپریشن کی سہولت فراہم کرتی ہے۔ فرسٹ ویمن بینک اپنے کسٹمرز کو یہ سہولت 2013 سے اسٹیٹ لائف انشورنس کارپوریشن آف پاکستان کی بیمہ پالیسیاں فروخت کر کے فراہم کر رہا ہے۔ 2015 کے دوران صارفین کو یہ سہولت فراہم کرنے میں ملتان، مال پشاور اور گوجرانوالہ برانچوں نے نمایاں کارکردگی کا مظاہرہ کیا۔

## میڈیا بریفنگ

آہنگ کرنے کے لیے بھی اقدامات کیے جا رہے ہیں۔ فرسٹ ویمن بینک وزیراعظم کے یوتھ بزنس لون پروگرام کا محترم شریک کار ہے۔ بینک سے جاری کردہ ان قرضوں کی ریکوری کی شرح 100% ہے جبکہ تین قرضدار خواتین نے قرضے مکمل طور پر ادا کر دیئے ہیں۔ ایک سوال کے جواب میں محترمہ طاہرہ رضانا بتایا کہ فرسٹ ویمن بینک دنیا میں اپنی نوعیت کا پہلا بینک ہے جسے مثال بناتے ہوئے انڈیا اور تنزانیہ نے خواتین کے لیے علیحدہ بینک قائم کئے ہیں۔

کو دوسرے بینکوں سے منفرد بناتی ہے اور ساتھ ہی بینک کے لیے ایک چیلنج بھی ہے۔

انہوں نے کہا کہ بینک کی ترقی کے لیے ہماری ترجیحات واضح ہیں۔ ہم سمجھتے ہیں کہ خواتین کو صرف قرضے نہیں درکار ہوتے اس لیے کہ ہر عورت کا رو باری ذہن نہیں رکھتی۔ خواتین کو اپنی پختیں محفوظ کرنے کے لیے بھی رہنمائی اور پروڈکٹ کی ضرورت ہوتی ہے۔



میڈیا ریاست کے اہم ترین ستونوں میں سے ایک ہے۔ فرسٹ ویمن بینک لمیٹڈ کے 26 سال مکمل ہونے پر بینک نے میڈیا بریفنگ کا اہتمام کیا جس میں صدر بینک محترمہ طاہرہ رضانا کو بریفنگ دی۔

اس موقع پر گفتگو کرتے ہوئے انہوں نے بینک کی موجودہ کارکردگی اور مستقبل کے منصوبوں کے حوالے سے روشنی ڈالی۔ فرسٹ ویمن بینک لمیٹڈ کے قیام کے ساتھ ہی بینک کی دو ترجیحات تھیں ایک خواتین کی سماجی ترقی اور دوسرا معاش اور تجارتی مفاد کو مد نظر رکھنا۔ یہ دہری ذمہ داری بینک



اپنی حکمت عملی میں واضح تبدیلی کی ہے جس کا مقصد بینک کو معاشی طور پر مضبوط کرنا ہے۔ بینک کو جدید ٹیکنالوجی سے ہم

## زندگی آسان اکاؤنٹ - آگاہی مہم

جس میں تمام شرکاء نے گہری دلچسپی کا مظاہرہ کیا اور اکاؤنٹ کھولے۔

کا سلسلہ ملک کے مختلف شہروں میں جاری ہے۔ گذشتہ دنوں لاڑکانہ برانچ کی مینجر نصرت منگی کی سربراہی میں برانچ اسٹاف نے شہید ذوالفقار علی بھٹو انسٹیٹیوٹ آف سائنس اینڈ ٹیکنالوجی لاڑکانہ کیمپس میں طلباء و طالبات اور اساتذہ اور نان ٹیچنگ اسٹاف کی سہولت کے لیے آگاہی مہم کا انعقاد کیا

اسٹیٹ بینک آف پاکستان کی گائیڈ لائنز پر مبنی FWBL زندگی آسان اکاؤنٹ صرف 100 روپے کے ابتدائی ڈپازٹ سے شناختی کارڈ کی کاپی فراہم کر کے کھولا جاسکتا ہے۔ ساتھ ہی اس میں کم از کم بیلنس رکھنے کی کوئی شرط عائد نہیں۔

یہ بینک اکاؤنٹ کم آمدنی والے لوگوں اور ان افراد کے لیے سہولت فراہم کرتا ہے جنہیں بینک اکاؤنٹ کھولنے میں دشواری کا سامنا ہے۔ ساتھ ہی یہ اکاؤنٹ طلباء و طالبات کے لیے بھی انتہائی کارآمد ہے جہاں وہ اپنی چھوٹی پختیں محفوظ کر سکتے ہیں۔ اس ضمن میں آگاہی پیدا کرنے کے لیے فرسٹ ویمن بینک کی آگاہی مہم اور Road Shows



**27 YEARS**  
of EMPOWERING WOMEN

## ملک اے وحید - نئے بورڈ رکن



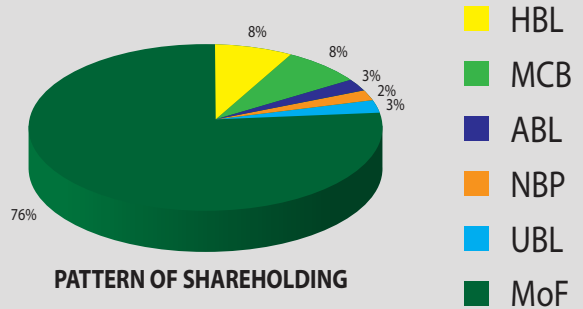
MCB بینک نے فرسٹ ویمن بینک کے بورڈ پر نمائندگی کے لیے جناب ملک اے وحید کو نیا بورڈ ممبر مقرر کیا ہے۔ جناب ملک اے وحید اس وقت MCB بینک میں SEVP اور چیئر مین ایم سی بی کے ایڈوائزر کے فرائض انجام دے رہے ہیں۔

## فرسٹ ویمن بینک - حکومتی حصص میں اضافہ

### FWBL

A Public Sector Bank

GOVERNMENT OF  
PAKISTAN'S  
STAKE IN FWBL  
ROSE TO 76%.



## FWBL کی SME میلہ میں دوسری پوزیشن



فرسٹ ویمن بینک لمیٹڈ سیالکوٹ برانچ نے بہترین اسٹال کی کیٹیگری میں اسٹیٹ بینک کی جانب سے منعقدہ SME میلہ میں دوسرا انعام حاصل کیا ہے جبکہ پہلا انعام حبیب بینک اور تیسرا انعام نیشنل بینک آف پاکستان کو دیا گیا۔ اسٹیٹ بینک سیالکوٹ آفس نے ہیرٹیج کلب سیالکوٹ کینٹ میں 15 دسمبر کو اس میلہ کا انعقاد کیا جس میں فنانشل اور نان فنانشل اسٹیٹ یوشن کی جانب سے 47 اسٹال لگائے گئے تھے۔ اسٹیٹ بینک کی بینکنگ سروسز کارپوریشن کے نیچنگ ڈائریکٹر قاسم نواز اس موقع پر مہمان خصوصی تھے۔ بینک کی نمائندگی کرتے ہوئے فرسٹ ویمن بینک کی SVP اور چیف منیجر محترمہ صبیحہ ظفر نے انعام وصول کیا۔

آف پاکستان نے کم از کم سرمائے کی حد 10 ارب روپے سے کم کر کے 2014 میں 3 ارب روپے مقرر کی تھی۔ بینک کے دوسرے حصص یافتگان میں پانچ بڑے کمرشل بینک جن میں نیشنل بینک، حبیب بینک، یو بی ایل، MCB بینک اور الائیڈ بینک شامل ہیں۔

حکومت پاکستان کے فرسٹ ویمن بینک میں شیئرز 72% سے بڑھ کر 76% ہو گئے ہیں جس کے ساتھ ہی اس کا ادا شدہ سرمایہ 2.894 ارب روپے ہو گیا۔ 600 ملین روپے جس کی ادائیگی ہونا باقی ہے کذا جرا کے بعد بینک کا ادا شدہ سرمایہ 3 ارب روپے ہو جائے گا۔

واضح رہے کہ فرسٹ ویمن بینک کے لیے اسٹیٹ بینک

## فرسٹ ویمن بینک کی صدر کی وزیر خزانہ پنجاب سے ملاقات

خواتین کی ترقی سے متعلق امور اور نئے منصوبوں کے بارے میں تبادلہ خیال کیا۔

گذشتہ دنوں محترمہ طاہرہ رضوانے حکومت پنجاب کی وزیر خزانہ محترمہ عائشہ نعوث پاشا سے لاہور میں ملاقات کی اور

وزیر خزانہ نے صدر بینک کو حکومت پنجاب کی جانب سے خواتین کی ترقی سے متعلق منصوبوں پر مکمل تعاون کی یقین دہانی کرائی۔ اس موقع پر محترمہ بشریٰ احسان ریجنل برنس ہیڈ سینٹرل اور رفعت حسین نائب صدر سینٹرل ریجن بھی موجود تھیں۔

