



FWBL LAUNCHES MERA CASH

MERA CASH is a cash-backed loan facility introduced by FWBL, which helps customers meet personal financial needs at their convenience with competitive market rates and quick processing.

Salaried individuals, self-employed business persons and professionals who are minimum 22 years of age and above can avail this facility. Under this term financing, customers can avail minimum Rs. 50,000/- and can repay the amount in monthly instalments for a minimum of 1 year to maximum 5 years tenor, with a pricing of 6 months KIBOR + Spread

(loading factors).

To avail this facility, customers can offer collaterals such as FWBL Deposits/TDRs, Other Bank's Deposits/TDRs, Defence Saving Certificates (DSCs), Special Saving Certificates (SSCs), Regular Income Certificates (RICs), Funds (Money Market Funds, Equity Fund, etc.), Pak Rupee/Foreign Currency Deposits, Prize Bonds and PIBs/T-Bills.

All FWBL Branches are authorized to provide this facility.

MR. MUHTASHIM AHMED ASHAI - NEW MEMBER BOD



Mr. Muhtashim Ahmed Ashai, Head Corporate Finance & International Banking Group MCB Bank Ltd., has been appointed

as Board Member on the FWBL Board in place of Mr. Malik Abdul Waheed, SEVP/Advisor to the Chairman, MCB Bank Ltd., who has resigned. Mr. Ashai had earlier served on the FWBL Board till June 27, 2015.

NETHERLANDS DEPUTY HEAD OF MISSION IN PAKISTAN VISITS FWBL



Ms. Renate Pors, Deputy Head of Mission, Embassy of the Netherlands in Pakistan visited FWBL Head Office Karachi and had a meeting with Ms. Tahira Raza, President & CEO FWBL. Talking to the President, Ms. Pors said that the Netherlands strives to support increased economic relations and improve the

quality of life in Pakistan. Ms. Tahira Raza informed Ms. Renate Pors about the Bank's contributions in providing women with easy access to credit facilities. She shared information on the developmental efforts being taken by the Bank for the

capacity building of women and other financing opportunities available for both women and men, to keep the balance in society intact.

Ms. Renate Pors appreciated the efforts of FWBL in the economic empowerment of women and their families in the country.

FWBL TO CELEBRATE CUSTOMER WEEK

It is said that if you want to make the transition from good to great Customer Service, and keep your customers coming back time after time, the first step is to stop looking at Customer Service as one department within your organization. At some point, every member of the staff is involved in customer service. To emphasize the importance of Customer Service and the aim to improve its quality, FWBL is going to celebrate Customer Week from November 28 to December 2, 2016. The program will also bring about improvements in the environment and ambience of the Bank's branches across Pakistan for our valued clients.

SAD DEMISE OF VETERAN JOURNALIST MR. ZAHID MALIK

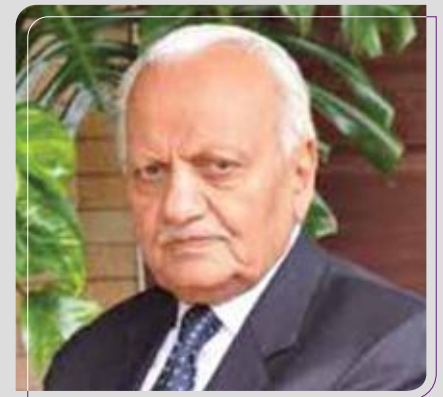
Renowned journalist and analyst, former bureaucrat, recipient of the Sitara-i-Imtiaz and Founder, Editor-in-Chief & Publisher of the English Daily Pakistan Observer, Mr. Zahid Malik passed away on September 01, 2016. He was the author of a dozen books, with over 2,000 articles and comments to his credit. He delivered over 100 lectures on varied subjects to various groups and associations within and outside Pakistan. One of his books is on Public Relations, which got the Writers Guild First Prize in 1970 and is being taught in the Mass Communications Departments of all universities in Pakistan.

Another monumental and unique work by Mr. Zahid Malik was Mazameen-i-Quran-i-Hakim, which is an 800-page

journalist. Ms. Shaheen Zamir, Head of Marketing, also accompanied the President.

Talking to Mr. & Mrs. Faisal Zahid Malik, Ms. Raza said that Mr. Zahid Malik would always live in the hearts of the people of Pakistan. They offered Fateha and prayed that Allah Almighty rest the departed soul in eternal peace.

Mr. Zahid Malik was a strong supporter of the economic empowerment of women in the country, and also, upon the appointment of Ms. Tahira Raza as President & CEO of the First Women Bank Ltd., his newspaper wrote an editorial published on April 9, 2014. Below is the text being reproduced for our readers.



by extending loans to businesswomen for the establishment of new business / development of existing business and for working capital.

The objectives to mainstream women in economic sectors and enhance women's entrepreneurial development and employability through capacity building and skill development through this exclusive Bank could not be fully realized and the institution somewhat became rather dormant. A stage came when this Newspaper heard murmurings in 'Q' Block of its winding up or merger with some other Bank.

However, Finance Minister Senator Ishaq Dar has come up with a way out and has appointed a towering lady in the banking industry who is known as an experienced and successful banker, and we hope she will galvanize the all-important institution. She is recognized as a workaholic and has the capacity to infuse new life in FWBL. Her appointment is in line with the PML-N Government's agenda to appoint heads of financial and other institutions on the basis of merit and experience. We may point out that what the Bank ignored in the past was its lack of interaction with the women entrepreneurs and to create a higher level of awareness among women folk that FWBL was exclusively meant for them and they should take full advantage of its services.

We hope the new President will go through all the lacunas in its functioning and at the same time urge the Government to create a more enabling atmosphere for FWBL by injecting more resources to enable it to expand its operations.



subject-wise classification and categorization of the Ayaat of the Holy Quran. After publishing its English version, i.e. Subjects of Quran, Mr. Zahid Malik was engaged in giving final touches to its French, German and Chinese versions. His four books on the legendary nuclear scientist of Pakistan, Dr. Abdul Qadeer Khan and Pakistan's nuclear program are the only authentic books on the life and achievements of the Scientist and the program.

Mr. Zahid Malik was the Chairman of Nazriya Pakistan Council Trust (NPC) and he also established an Aiwan-i-Quaid.

Ms. Tahira Raza paid homage to Mr. Zahid Malik, and visited his son Mr. Faisal Zahid Malik at his residence to express deep grief and sorrow over the demise of the veteran

Editorial from Pakistan Observer April 9, 2014

Tahira Raza's appointment as President of First Women Bank Limited (FWBL) has been well received in the banking industry of Pakistan and all those associated with the women-specific Bank appear to be rightly jubilant, as she is no stranger to them and the banking sector. She worked at FWBL & MCB and, before her appointment, was the SEVP at National Bank.

FWBL needed a committed and professionally competent head to put it on sound footing, at a time when the banking industry is witnessing phenomenal growth in Pakistan. We say so because the First Women Bank was conceived with a lofty agenda, and it was, among other things, believed to inspire and empower women

GENDER EQUITY PROGRAM

BUILDING FWBL'S CAPACITY TO EMPOWER HOME-BASED WORKERS & SMALL SCALE ENTREPRENEURS TO LEAD CHANGE (AF/GEP/USAID GRANT)

First Women Bank Limited is a firm believer in the economic empowerment of women in the country with a proven track record of providing opportunities to women to break the social barriers of inequality and harness their full potential to achieve economic independence. To achieve its goals, since inception of the Bank, FWBL has partnered with many national and international organizations. Recently, FWBL has been

awarded a grant of Rs. 27.5 million for a period of 10 months under the Gender Equity Program (GEP) of Aurat Foundation (AF) with the support of the American people through United States Agency for International Development (USAID). The project is titled "Building First Women Bank Limited's Capacity to Empower Home-Based Workers (HBWs) and Small Scale Entrepreneurs (SSEs) to Lead Change".

Under the project, FWBL aims to re-launch itself as a vibrant financial institution to serve the women of Pakistan by offering and developing need-based financial products.

This grant is the second in a row under the GEP. Earlier, the Bank had received a grant of Rs. 13.8 million for the project "Women Economic Empowerment through Capacity Building and Skill Development".

AF-GEP TEAM CALLS ON PRESIDENT FWBL



Ms. Simi Kamal, Chief of Party Gender Equity Program Aurat Foundation, accompanied by Ms. Mahpara Shakil Ghouri, Director Capacity Building & Execution called

on Ms. Tahira Raza, President FWBL. Talking to Ms. Raza, the Chief of Party expressed her satisfaction over the pace of progress. They discussed the project timeline and agreed to further speed up the project. Ms. Fouzia Janjua, Project Coordinator FWBL GEP, Ms. Ayesha Menai and Ms. Shaheen Zamir, Steering Committee Members FWBL GEP also attended the meeting.

TWO-DAY ORIENTATION WORKSHOP ON "WORKING TOGETHER WORKS - WOMEN'S FINANCIAL INCLUSION"

To create awareness among the senior management team about the GEP project, a two-day workshop, titled "Working Together Works - Women's Financial Inclusion", was organized in Karachi for the participants to articulate how various units/departments would engage with the Project and express their commitment to it and what it means to work as a winning team. Addressing the participants, President FWBL Ms. Tahira Raza said "The project gives us the opportunity to develop and market 3 commercially viable financial products through collaboration with over 100 GEP partner organizations. It is a platform that will enable FWBL to leapfrog in this journey."

The workshop was specially designed and conducted by renowned international trainer, Ms. Shahnaz Kapadia Rahat.

On the second day of the workshop, Director Capacity Building & Execution of the Gender Equity Program at Aurat

Foundation, Ms. Mahpara Shakil Ghouri, led a session on AF-GEP's women economic empowerment model. Ms. Shahida Sajid of Aurat Foundation GEP Karachi Office also accompanied her.

Through group and plenary discussions, and the reassuring presence of Ms. Tahira Raza, President & CEO FWBL, the participants remained actively involved

throughout the two days and made commitments during the workshop with regards to their contributions in the project.

A total of 43 participants from 13 units/departments (including the newly established Project Management Unit) attended the workshop.



MS. TAHIRA RAZA TALKS TO EDITOR, MONTHLY INVESTMENT & MARKETING

Recently, the Monthly Investment and Marketing team interviewed Ms. Tahira Raza, President and CEO FWBL. An excerpt of the interview can be read below.

I&M: Kindly share with us a brief history of First Women Bank Limited (FWBL). What changes and/or improvements have you initiated to improve the Bank's visibility and research since taking over as President?

Tahira Raza: First Women Bank Limited came into being on December 2, 1989, with the core objective of providing financial services to women as a commercial bank. This need to set up a bank that focuses on provision of financial services to women was felt by the first woman Prime Minister of Pakistan Mohtarama Benazir Bhutto (Shaheed), keeping in view the cultural and religious constraints faced by women, especially those hailing from middle and lower-middle income groups.

The dual mandate of providing services to a niche market, which is challenged in many ways, requires a lot of development work prior to offering commercially-viable financial services. Incorporating the cost of development in the services makes these products unaffordable for such communities, which brings the demand down and the process becomes unproductive.

Carrying out this development and entering high-risk projects were earlier supported by the Ministry of Women Development through a credit guarantee fund while donor agencies supported other development activities. Over the years, the financial institutions have been exposed to a number of unprecedented risks, causing serious systematic risks which necessitated a paradigm shift in the form of Basel Accords that are continuously evolving. This demands the minimum capital of banks to be increased to up to Rs. 10 billion.

Due to this change, the Bank came under pressure and sponsors did not come forward to support this, except the Ministry of

Finance (MoF). The MoF converted the development fund into capital. Since the size of the fund was too small, it hardly helped the Bank in meeting its MCR or embarking upon any restructuring activity. Subsequently, the MoF kept contributing towards capital in piecemeal but the tranches were so small that the gap still remained huge. In 2013, State Bank of Pakistan and MoF decided to reduce its MCR requirements to Rs. 3 billion which were met in January 2015 and FWBL, for the first time, became MCR compliant.



The logic behind a capital requirement of Rs. 10 billion is two-fold. Firstly, since banks are highly leveraged, there must be sufficient cushion available to sustain any losses that might be incurred in the normal course of business, without hurting depositors/investors. Secondly, it is in order to put in place a robust structure, policies & procedures, skilled HR capable of meeting the best practices and compliance standards. It was obvious that FWBL, as a scheduled commercial bank operating in the same market and expected to observe the same regulatory standards, could not upgrade itself to face the competition and develop systems, procedures and products for an unprecedented, underserved market, with a capital of Rs. 3 billion. Hence, it had required much more effort to innovate and create a product system and approaches

unique to this target market. Unfortunately, the Bank was unable to create a solid base due to shortage of capital.

First, we conducted a thorough SWOT Analysis and followed a two-pronged strategy:

FWBL strongly believes that we should continue to bring improvements by exploiting the existing potential, such as improving the compliance standards by putting in place and updating policies, aligning them with well-defined procedures and ensuring that we remain compliant in these areas, developing tools to conduct off-site assessments and trainings, carrying out competitions to acquire knowledge, etc.

Although technology plays an integral part in implementing these policies and procedures, which needs a lot of investment, we are compromising on it at this level of activity but it will start hurting badly as soon as operations increase. By the grace of God and the efforts of the team, we have been able to build a very good, professionally sound and technically strong management team, which is working hard to improve the environment, accountability and governance framework. We have come a long way, yet there are still huge challenges that we are endeavoring to manage. With regards to improvement in visibility and outreach, we believe in improving visibility for the targeted segments only for which we have the capacity to deliver. Therefore, we are not advertising at a mass level. We have opened a branch in DHA Golf Club which has improved our visibility in Phase VIII of Karachi. The purpose of the branch is to provide safe and secure banking services, especially lockers to women and open accounts of caddies and staff of DHA Golf Club. We have also opened a booth in Quetta Women College that has 5,000 students and about 60 to 100 staff members. We have also increased the number of ATMs from 15 to 20, which also helps us improve visibility. We plan to open more booths and increase the number of ATMs where needed, especially in colleges and universities.

Out of many points, we have been able to address the most critical ones; compliance with MCR, completion of an independent board, developing a strategic plan, improved governance and achieving operational profitability. As a result of this, the Bank's rating has been upgraded from BBB+ to A-.

There are still many areas that require improvement for which substantial funding is required. Our approach to address the funding issue is again two-fold:

1. Pursuing the MoF to inject equity short-fall lump sum (MoF has injected Rs. 2 billion in the past two years and set aside another Rs. 500 million in this year's (2016-2017) budget.

2. Mobilize funding and develop linkages with USAID, UN support agencies, IFC, World Bank, JICA, etc. to leverage our efforts in developing need-based products for women. Our interactions have been extremely fruitful in this regard.

I&M: What does financial inclusion mean and what are its goals?

Tahira Raza: Financial inclusion is the process of providing financial products such as savings and loans to all segments of society, based on their needs, through mainstream financial institutions.

Financial inclusion helps people as well as the economy. It helps improve savings, investment and accelerate economic growth. It is also considered a tool for poverty alleviation through inculcating the habit of saving, as an absence of saving is considered as one of the main reasons that make the poor vulnerable.

The global target for financial inclusion is providing access of services to 50% of the global population by 2030, whereas Pakistan has taken the challenge of achieving the target of 50% financial inclusion in Pakistan by 2020. This means that out of its bankable population of 110 million, we have to achieve the financial inclusion target of 55 million. Currently, only 15 million are said to be financially included by 2020, out of which 21 million are women.

Technology will play a major part in achieving this target. Mobile banking has become very popular and the regulators have played a major role in creating a good system.

I&M: What role has First Women Bank played in improving financial literacy and financial inclusion of women? Does the Bank plan to initiate awareness and education programs/seminars/workshops for women in collaboration with colleges, universities and specialized women's associations?



I&M: You had the good fortune of meeting H.E. Queen Maxima of the Netherlands during her recent visit to Pakistan. What was the main focus of your discussions with her, and how do you think Her Excellency's visit will impact the cooperation between Pakistan and the Netherlands?

Tahira Raza: Awareness and orientation around these aspects is critical for this target population, keeping in view that 21 million are women, which is 52% of the target population. Women need to be financially included, which is why awareness around financial literacy is very essential. Each Pakistani individual as well as financial institution has to play its role in creating this environment. We believe that one organization cannot or should not carry out the entire process itself. Specialized organizations must join hands to play their respective roles.

We are developing linkages with various NGOs, government and semi-government institutions to develop a value chain. We have signed MoUs with Aurat Foundation, while an MoU with the Social Welfare Department of the Government of Pakistan is in progress, with a few others in the pipeline.

FWBL, despite being a very small player in the market, and with technology and HR challenges, is fully committed to becoming a significant arm of the Government. We believe that each organization involved in development work is specialized in its core activity and so is the Bank. Therefore, it is suggested that we bring all these groups together under one umbrella and each one provide services they are specialized in, in the desired sequence. FWBL is establishing a Research and Development Cell to achieve this objective.

Tahira Raza: It was a great pleasure to meet Queen Maxima during her recent visit and we at FWBL are proud of the fact that First Women Bank was selected for this interaction. The main focus of our discussion revolved around the role of FWBL in supporting the economic independence of women. Her Excellency took great interest in the sustainable marketing facilitation provided by FWBL and GOP or NGOs. H.E. personally interviewed FWBL borrowers who had put up their stalls to showcase their businesses and asked them about their marketing strategies. Most of these women told her that they relied on personal contacts and exhibitions organized by various organizations and NGOs. She expressed deep concern over the approach and said that it's necessary to provide them with consistent marketing opportunities apart from their short-term approach. The observation is very apt and FWBL is looking at options and the possibility of creating a trade centre for women, to be managed by the private sector. We also intend to help in improving the quality of products and their marketability in collaboration with Aurat Foundation and home-based female workers, etc. Pakistan can use this opportunity and can seek its support in entering the Netherlands' markets for the products made by women.

PROMOTING SMES' DEVELOPMENT

"An entrepreneur isn't someone who owns a business, it's someone who makes things happen."

FWBL TO PROVIDE SOFT LOANS UNDER PMNHP



**PRIME MINISTER
NATIONAL HEALTH PROGRAM**

'Health is Wealth' – indeed one of the most commonly used phrases, but its importance to individuals and nations is invaluable. The access to healthcare facilities is a basic human right and in most countries around the world, ensuring public health and care is a vital responsibility of the state. This is mostly because better health improves efficiency and productivity of the labor force, which contributes to the economic growth and well-being of the country.

Keeping in view the need for better health care facilities for the people of Pakistan, the Government has recently launched the Prime Minister's National Health Program (PMNHP). The Program is aimed at providing health facilities to the poorest segments of the population by building up healthcare institutions. This facility of soft loans under PMNHP is being launched for private hospitals empanelled under PMNHP to facilitate hospitals to upgrade their facilities for the provision of better treatment and services to the target population.

Soft loans under PMNHP will be term loans

up to Rs. 10 million and with a maximum tenor of eight years. Loans will be disbursed in a single tranche, but the mode of repayment will be equal monthly instalments. Initially, First Women Bank Limited (FWBL) and National Bank of Pakistan (NBP) will offer these soft loans to private empanelled hospitals listed for the upgrade of their facilities including equipment purchase, operation theatre upgrade and improvement in emergency services as envisioned in PMNHP.

Under the scheme, pricing will be charged at KIBOR+500 basis points (bps). However, the borrower will pay a fixed 6 percent and the difference of the cost of KIBOR+500 bps will be paid by the Federal Government.

Qualified MBBS/BDS doctors from institutions recognized by PMDC, clinics/hospitals/labs registered with PMDC and PMA, sole proprietors, partnership firms, private and public limited companies and other bodies/trusts running hospitals and empanelled in PMNHP will be provided soft loans.

FWBL FOCUSES ON THE 'S' OF SME

In order to highlight the importance of SMEs in the country and to provide a platform where the industry minds and regulators can discuss the issues related to them, the 10th SME Conference 2016 was organised by Shamrock in Karachi.

The conference themed 'Facilitating SMEs Makes Economic Sense' covered key development topics like infrastructure, regulatory realignments, financing, reforms, sustainability, facilitation and empowerment. Ms. Samina Geti, VP Business Division FWBL was invited by the organizers as one of the panelists and discussed the issues faced by the borrowers, especially the women.

She said that FWBL focuses on offering a range of financial services to SMEs, available to all credit-worthy business concerns, irrespective of gender and on competitive basis to various industries including agriculture, forestry, hunting and fishing, cement, chemical and pharmaceutical, construction, electronics and electrical appliance companies.

Financial, food, beverages and allied, footwear and leather garments, individuals, insurance, oil and gas, services/social development and education, textile and garments, transport, storage and communication, wholesale and retail trade, along with other companies are also offered financial services, she added.

PM YOUTH BUSINESS LOANS

All over the world, many women-owned and operated Small and Medium Enterprises (SMEs), have faced obstacles to grow. These obstacles include inadequate access to capital, lack of skills and resources, traditional concepts of the role of women in society, weak business networks and insufficient business training. In Pakistan too, women, despite proving their mettle to the world in various fields of life, still experience many challenges impeding their advancement to economic empowerment.

The Government of Pakistan and First

Women Bank Limited are determined to remove these barriers to growth, to unleash the full potential of Pakistani women. In order to facilitate and provide equal business opportunities, First Women Bank Ltd., through Prime Minister's Youth Business Loans (PMYBL), provides financing to women with entrepreneurial potential.

The PMYBL program provides the launching platform for young educated men and women of Pakistan aged between 21 – 45 years. In this program, 50% loans have been allocated for women

and 5% quota for families of Shaheeds (martyrs), widows and disabled persons.

These small business loans are offered at a concessionary pricing of 6% with tenor up to 8 years.

FWBL has so far received a total of 551 loan applications out of which 198 loans have been approved, whereas 308 applications were declined. The remaining 45 applications are under consideration. So far the Bank has disbursed Rs. 170.515 million including adjusted cases.

OUR PEOPLE

INDEPENDENCE DAY CELEBRATIONS



This year Pakistanis celebrated the 70th Independence Day of the country. The First Women Bank Limited branches, Region and Area Offices too, depicted a sight full of jubilation with patriotic

spirit in high fervor, throughout the week. The FWBL family showed their patriotism using balloons and badges, and other memorabilia emblazoned with the national flag in green and white.

The main ceremony of Independence Day was held at FWBL Head Office in Karachi. Ms. Tahira Raza, President & CEO FWBL, hoisted the national flag and the national anthem was sung, followed by national songs. Later, the cake cutting ceremony took place and was attended by the senior management and FWBL employees. Ms. Simi Kamal, Chief of Party, AF-GEP, Ms. Mahpara Shakil Ghori, Director CB & E, and Ms. Nasreen Ali, Director General Board of Investment, also attended the Ceremony.

On this occasion, special prayers were also offered for the peace and prosperity of Pakistan. It was resolved that come what may, we all stand shoulder-to-



shoulder as one nation to protect our beloved homeland and will not hesitate from sacrificing our lives to safeguard its honor.

WELCOME ABOARD

Mr. Yasir Afzal Rajput has joined FWBL as Head General Services. Mr. Yasir Afzal brings with him 17 years of valuable experience in the banking sector. His previous employers include Samba Bank Ltd., United Bank Limited, and Citibank, etc.

OBITUARY

Sadly missed along life's way, quietly remembered every day... No longer in our life to share, but in our hearts, you're always there. - Anonymous

MS. TAHIRA RAZA CONDOLES WITH MS. AKRAM KHATOON OVER DEATH OF HER MOTHER

Ms. Tahira Raza, President & CEO, has expressed her deep grief over the sad demise of the mother of Ms. Akram Khatoon, Founder President FWBL. Her mother, Mrs. Haseena Shafi, died in Karachi after a short illness. FWBL's senior management team and large numbers of FWBL employees visited her residence, offered Fateha and prayed to Almighty Allah to rest the departed soul in eternal peace and grant courage and fortitude to the family members to bear this grief.

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

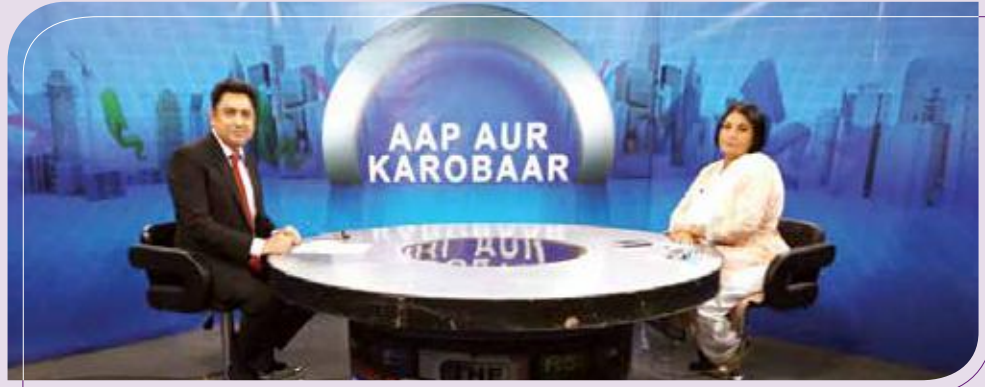
- The father of Ms. Fouzia Nusrat, Manager Compliance, passed away in August 2016.
- The father of Mr. Omair Ahmed, Core Banking Support Officer IT Division, passed away on Monday, August 22, 2016.
- The father of Mr. Salman Shamim, Assistant Manager Finance & Planning, passed away on Friday, August 26, 2016.
- The mother of Ms. Ghazala Usmani, Officer Gurumandir Branch, passed away on Friday, August 26, 2016.

- The mother of Ms. Uzma Humayun, Branch Manager AIOU Branch, passed away on Thursday, September 1, 2016.
- The mother of Ms. Seema Moulvi, Vice President - CAD, left for her eternal abode on Tuesday, September 6, 2016.
- The niece of Ms. Khadija Farid, Compliance Head North, died on September 23, 2016.

FWBL expresses its heartfelt condolences to all of them and their bereaved families and prays that Almighty Allah give their families the courage and patience to bear this irreparable loss. May the departed souls rest in peace. Aameen.

MS. TAHIRA RAZA'S LIVE INTERVIEW ON BUSINESS PLUS

Ms. Tahira Raza, President & CEO FWBL, was a guest on the Business Plus TV live program "Aap aur Karobaar", whose anchor was Mr. Khalil Ahmed. During the interview, she responded to an array of banking-related questions and discussed issues related to the economy of Pakistan as a whole.



ON THE LIGHTER SIDE

Riddles

Q: How do hair stylists speed up their job?

A: They take short cuts!

Q: What kind of dress can't be worn?

A: Address.

Q: What is only a small box but can weigh over a hundred pounds?

A: A scale.

Q: What has four legs but never stands?

A: A chair.

Help Desk

A help desk guy speaking to a lady user.

Help Desk: Double Click on 'My Computer'.

Lady: I can't see your computer.

Help Desk: No... Click on 'My Computer' on your computer.

Lady: How can I click on your computer from my computer?

Help Desk: There is an icon labelled 'My Computer' on your computer... Double-click on it.

Lady: What the hell is your computer doing in my computer?

Windows

A wife sends her husband an SMS on a cold winter evening: "Windows frozen." The husband sends answer back: "Pour some water over them." Sometime later, the husband receives an answer from his wife: "The computer is completely damaged now."

Analyse This!

The phone bill of a family of three was exceptionally high. The father called a meeting to discuss the matter.

Father: This is unacceptable! I don't use the home phone, I use my office phone to make calls.

Mother: Me too! I hardly use the home phone.

Son: I use my office mobile. I never use the home phone.

All of them were shocked and looked at the maid who's patiently listening to them.

Maid: What? So we all use our work phones. So what's the big deal?

"QUOTES,"

- If you can't fly then run, if you can't run then walk, if you can't walk then crawl, but whatever you do, you have to keep moving forward. – Martin Luther King, Jr.
- You have to do your own growing, no matter how tall your grandfather was. – Abraham Lincoln
- My great concern is not whether you have failed, but whether you are content with your failure. – Abraham Lincoln

- Continuous improvement is better than delayed perfection. – Mark Twain
- Your most unhappy customers are your greatest source of learning. – Bill Gates
- Good health is not something we can buy. However, it can be an extremely valuable savings account. – Anne Wilson Schaefer
- The golden rule for every businessman is this: "Put yourself in your customer's place." – Orison Swett Marden

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

MERA CASH

میری سہولت



اپنی ذاتی ضروریات اپنی سہولت کے مطابق پوری کیجیے

فرسٹ ویمن بینک میرا کیش سے اپنی ذاتی ضروریات پوری کرنے کے لیے کیش کے عوض باسانی قرضہ حاصل کریں اور آسان ماہانہ اقساط میں ادائیگی کریں۔

- کم از کم قرضہ -/50,000 روپے
- قرض کا دورانیہ (ٹرم لون) - 1 سے 5 سال
- فوری پروسیڈنگ، مسابقتی مارکیٹ ریٹ

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

Empowering the Nation Together



First Women Bank Ltd.

ہیڈ آفس: ڈاکٹر سیدنا طاہر سیف الدین میموریل فاؤنڈیشن بلڈنگ، بیومونٹ روڈ، متصل ڈاکٹر ضیا الدین احمد روڈ، سول لائنز، کراچی۔
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عورت فاؤنڈیشن GEP ٹیم کی صدر بینک سے ملاقات



محترمہ سہی کمال چیف آف پارٹی صنفی مساوات پروگرام عورت فاؤنڈیشن نے محترمہ طاہرہ رضا، صدر بینک سے ملاقات کی۔ صدر بینک سے باتیں کرتے ہوئے محترمہ سہی کمال نے پروجیکٹ کی رفتار پر اطمینان کا اظہار کیا۔

میٹنگ میں فرسٹ ویمن بینک کی جانب سے پروجیکٹ کو آرڈینیٹری فوریہ جنجوعہ اور اسٹیرنگ کمیٹی کی ممبران عائشہ مینائی اور شاہین ضمیر نے شرکت کی جبکہ محترمہ ماہ پارہ تشکیل غوری ڈائریکٹر برائے استعداد کار و عملدرآمد عورت فاؤنڈیشن بھی اس موقع پر موجود تھیں۔

دوروزہ آگاہی ورکشاپ بعنوان ”مل کر کام کرنا فائدہ مند۔ خواتین کی مالی شمولیت“



فرسٹ ویمن بینک کی سینئر مینجمنٹ ٹیم کو صنفی مساوات پروگرام سے متعلق آگاہی دینے کے لئے دوروزہ آگاہی ورکشاپ بعنوان ”مل کر کام کرنا فائدہ مند۔ خواتین کی مالی شمولیت“ کا انعقاد انسٹیٹیوٹ آف بیکرز پاکستان، کراچی میں کیا گیا۔

شرکاء سے خطاب کرتے ہوئے بینک کی صدر محترمہ طاہرہ رضا نے کہا کہ یہ پروجیکٹ ہمیں موقع فراہم کرتا ہے کہ ہم خواتین کی ضروریات کو مد نظر رکھتے

مسوات کے پروگرام سے آگاہ کیا۔ جن کی معاونت محترمہ شاہدہ ساجد نے کی۔ AF کے پروگرام GEP کے لئے مالی معاونت یو ایس ایڈ نے فراہم کی ہے۔

فرسٹ ویمن بینک کے 43 ایگزیکٹوز نے، جن کا تعلق بینک کے 13 مختلف شعبوں سے تھا اس ورکشاپ میں شرکت کی۔

ہوئے پروڈکٹ بنا سکیں۔

اس ورکشاپ کو بین الاقوامی شہرت یافتہ ٹریڈ محترمہ شہناز کپاڈیا نے خصوصی طور پر ڈیزائن اور کنڈکٹ کیا۔

ورکشاپ کے دوسرے روز شرکاء سے خطاب کرتے ہوئے محترمہ ماہ پارہ تشکیل غوری، ڈائریکٹر برائے استعداد کار و عملدرآمد عورت فاؤنڈیشن نے صنفی



فرسٹ ویمن بینک کسٹمر ویک کا آغاز: 28 نومبر سے

کا آغاز کیا جا رہا ہے جو 2 دسمبر تک جاری رہے گا جس میں تمام ملازمین کی شرکت کو یقینی بناتے ہوئے سروس کو بہتر سے بہتر بنایا جائے گا۔

ڈپارٹمنٹ پر انحصار چھوڑنا ہوگا اور تمام ملازمین کو اس کا حصہ بنانا ہوگا۔
کسٹمر سروس کی اہمیت کو مد نظر رکھتے ہوئے فرسٹ ویمن بینک کی جانب سے 28 نومبر سے کسٹمر ویک

کہا جاتا ہے کہ اگر آپ اپنی کسٹمر سروس کو خوب سے خوب تر بنانا چاہتے ہیں اور چاہتے ہیں کہ آپ کے پرانے چھوڑ جانے والے کسٹمرز دوبارہ آپ کے ساتھ ہوں تو آپ کو صرف کسٹمر سروس کے ایک



ہوئی ہیں، جن میں سے 198 کو منظور کیا گیا ہے اور 308 درخواستیں مقررہ معیار پر پوری نہیں اتر سکیں، جب کہ 45 درخواستیں زیر غور ہیں۔ اب تک فرسٹ ویمن بینک کی جانب سے 170 ملین روپے سے زیادہ کے قرضے جاری کیے جا چکے ہیں، جن میں ادا کیے گئے قرضے بھی شامل ہیں۔

پرائم منسٹر یوتھ بزنس لون

پرائم منسٹر یوتھ بزنس لون فرسٹ ویمن بینک کی 24 شہروں میں موجود تمام برانچیں فراہم کر رہی ہیں۔ یہ قرضے بینک ان خواتین کو فراہم کر رہا ہے جن کی عمریں 21 سال سے 45 سال کے درمیان ہیں اور جو اپنا کاروبار شروع کرنے کا عزم رکھتی ہیں۔ بینک کو اب تک قرضے کی 551 درخواستیں موصول

پرائم منسٹر نیشنل ہیلتھ پروگرام: فرسٹ ویمن بینک بھی قرضے جاری کرے گا



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یہ قرضے فرسٹ ویمن بینک اور نیشنل بینک آف پاکستان فراہم کریں گے۔ ابتدائی طور پر یہ اسکیم ملک کے 23 اضلاع میں شروع کی جا رہی ہے۔

ملک کی ترقی کی ضامن ہے۔
اس اسکیم کے تحت نجی اسپتالوں (empanelled) کو اسپتال کی توسیع اور سہولتوں کی بہتر فراہمی کے لئے آسان شرائط پر 10 ملین روپے تک کے قرضے دیئے جائیں گے۔

تندرستی ہزار نعمت ہے۔ اس نعمت کی اہمیت افراد اور قوموں دونوں کی زندگی میں انتہائی اہمیت کی حامل ہے۔ ترقی یافتہ ملکوں میں صحت کی سہولتوں کی فراہمی ریاست کی ذمہ داری ہوتی ہے اس لئے کہ ریاستیں اس بات پر یقین رکھتی ہیں کہ تندرست و توانا قوم

میرا کیش - میری سہولت

MEERA CASH فرسٹ ویمن بینک لمیٹڈ نے کسٹمرز کی ذاتی نوعیت کی مالی ضروریات کو پورا کرنے کے لئے متعارف کروائی ہے۔ اس پراڈکٹ کی خاص بات مسابقتی مارکیٹ ریٹ اور فوری پروسیڈنگ ہے۔ تنخواہ دار، پروفیشنل یا خود روزگار افراد جن کی کم از کم عمر 22 سال یا اس سے زیادہ ہے اس اسکیم سے

استفادہ کر سکتے ہیں۔ اس اسکیم میں قرضے کی کم سے کم حد 50 ہزار روپے رکھی گئی ہے۔ اس سہولت سے استفادہ کرنے کے لئے کسٹمرز اپنے FWBL ڈپازٹس/TDRs، دوسرے بینکوں کے ڈپازٹ / ڈیفنس سیونگ سرٹیفکیٹ (DSCs)، اسپیشل سیونگ سرٹیفکیٹ (SSCs)، ریگولر انکم سرٹیفکیٹ (RICs)، فنڈز (منی مارکیٹ فنڈز، ایکویٹی فنڈز وغیرہ)، پاک روپی/فارن کرنسی ڈپازٹس، پرائز بانڈز اور PIBs یا TBills بطور ضمانت پیش کر سکتے ہیں۔ فرسٹ ویمن بینک کی تمام برانچیں یہ سہولت فراہم کرنے کی مجاز ہیں۔

نیدرلینڈ کی ڈپٹی ہیڈ آف مشن کا دورہ فرسٹ ویمن بینک

بڑھانے میں گہری دلچسپی رکھتا ہے۔ محترمہ طاہرہ رضوانے مس پورز کو بینک کی جانب سے خواتین کو قرض کی آسان فراہمی کے طریقہ کار سے آگاہ کیا۔ انہوں نے خواتین کی ترقی و بہبود کے لئے بینک کے ان اقدامات سے بھی آگاہ کیا جو ان کی استعداد کار کو بہتر بنانے کے لئے کئے جا رہے ہیں۔

نیدرلینڈ کی پاکستان میں ڈپٹی ہیڈ آف مشن مس ریمنٹ پورز نے گزشتہ دنوں فرسٹ ویمن بینک لمیٹڈ کا دورہ کیا اور صدر بینک محترمہ طاہرہ رضوانے سے ملاقات کی۔ صدر سے گفتگو کرتے ہوئے مس پورز نے کہا کہ ان کا ملک پاکستان میں رہائش پذیر افراد کی زندگی میں بہتری لانے اور پاکستان کے ساتھ تجارتی روابط



جناب محتشم احمد عشائی کی بحیثیت ڈائریکٹر تقرری



پی/ایڈوائزر ٹو چیئرمین ایم سی بی بینک کی جگہ عمل میں آئی ہے جنہوں نے گزشتہ دنوں استعفیٰ دے دیا تھا۔ جناب عشائی اس سے پہلے 27 جون 2015 تک بینک کے ڈائریکٹر کے عہدے پر فائز تھے۔

جناب محتشم احمد عشائی ہیڈ آف کارپوریٹ فنانس اینڈ انٹرنیشنل بینکنگ گروپ ایم سی بی بینک کی تقرری فرسٹ ویمن بینک کے بورڈ پر عمل میں آئی ہے۔ ان کی تعیناتی جناب ملک عبدالوحید، ایس ای وی