



FWBL LAUNCHES LOW-COST HOUSING FINANCE FOR A SPECIAL SEGMENT

Pakistan is the seventh-most heavily populated country in the world. According to the Census conducted in 2017, its population is 207.7 million. Like any other developing country, Pakistan has been facing a shortage of housing units. The current urban housing demand in Pakistan is 350,000 units. Of this, 62% is for lower-income groups while 25% is for lower-middle income groups. Lack of affordability is a key factor depriving the low-income strata of the population from full access to institutionalized housing finance to meet their housing needs.

First Women Bank Limited has recently launched a Low-Cost Housing Scheme for the lower-income strata, including widows,

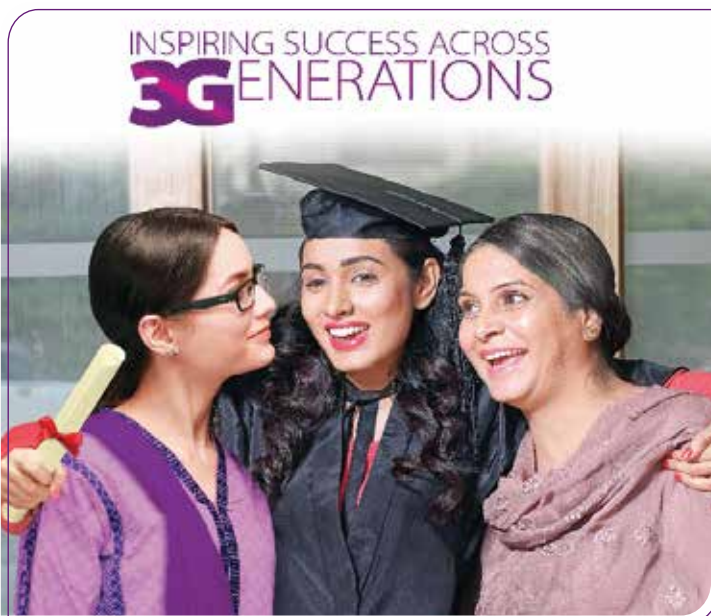
children of Shaheed, transgenders, special persons (having physical disabilities) and people in the areas severely affected by the war against terrorism. The product is specially targeted towards lower-income groups with lower mark-up rates to make the provision of economic empowerment affordable.

This facility can be utilized for the purchase of residential plots plus construction at affordable rates.

The applicant/co-applicant must be a salaried person (Govt., Semi-Govt., Autonomous Bodies/Multinational Companies, Pensioners/Widows) or Self-employed Businessperson/Professional, must not own any residential

housing unit/flat/apartment, should not have availed any housing finance facility previously from any bank/DFI, and the monthly income of the borrower/co-borrower should not be less than Rs. 25,000. Under the scheme, the borrower can avail a minimum of Rs. 500,000/- to a maximum of Rs. 2,700,000/-. The loan is available at a fixed rate of 5% for the tenure, which is a minimum of 2 years to a maximum of 12 years, with a maximum of 6 months' grace period. All FWBL Branches are authorized to provide loans. For more information, the applicant may visit the website: www.fwbl.com.pk, contact their nearest Branch or call: 0331-392-5111 / 021-111-11-3925.

30 YEARS OF INSPIRING SUCCESS ACROSS 3 GENERATIONS



“Banks are the happiest engines that ever were invented for creating economic growth.”

On 2nd December 1989, FWBL lit the first candle of hope for the women of Pakistan - hope for voice and power and hope to play an increasingly impactful and influential role in society.

The Bank started as a unique financial institution, a Scheduled Commercial Bank, set up by the Islamic world's first woman Prime Minister Mohtarma Benazir Bhutto (Shaheed), who wanted a Bank that would meet the banking needs of women.

FWBL is an institution that empowers women. It's a unique entity, as its charter undertakes the conduct of all forms of business of Banking Company in a manner designed to meet the special needs of women and to encourage and assist them in the promotion and running of trade and industry, and practice of profession.

30 YEARS OF INSPIRING SUCCESS ACROSS 3 GENERATIONS

(Continued from Page 1)

In the last 30 years, FWBL has laid the foundation for being change-enablers for the women of Pakistan, enriching the lives of thousands of women and their families. As an iconic torchbearer of economic empowerment, FWBL also enriches the lives of many nationwide through financial inclusion. On achieving its 30-year milestone, FWBL's management renewed its commitment to continue giving future generations the financial support to rise, achieve and most importantly, succeed.

*WHAT PEOPLE SAY ABOUT FWBL

On its 30th Anniversary, Asiamoney, in its September 2019 issue, described FWBL as:

“First Women Bank: An Agent of Change.”

In 2014, UN WOMEN (Ms. Lakshmi Puri, UN Women Deputy Executive Director) commends and recognizes FWBL:

“First Women Bank Limited should be replicated throughout the world and integrated in the broader gender

equality and women’s empowerment agenda.”

The Finance Division Government of Pakistan, in its Year Book 2011-2012, wrote:

“First Women Bank Ltd. has a wider vision than any other commercial bank’s to cater to women’s economic needs and to encourage them into trade, business, industry and the practice of their professions to promote economic prosperity and self-reliance in women of urban and rural areas.”

*Most Recent

DR. FIRDOUS ASHIQ AWAN VISITS FWBL’S STALL



State Bank of Pakistan, along with the financial institutions in the country, has been continuously working to enhance the financial literacy of women and escalating the role of women in the economy through entrepreneurship. To encourage and facilitate women in establishing/growing their own business, SBP has assigned targets to Commercial

Banks, organizing Seminars & Fairs and also launched the Credit Guarantee and Refinance Scheme at a very nominal rate. First Women Bank Limited has been actively participating in such activities by placing stalls and conducting Awareness Sessions across the country.

In line with the above, State Bank organized a women-specific awareness session in collaboration with the Sialkot Chamber of Commerce & Industry, WRC, commercial banks, NGOs & educational institutions at Sialkot. At the event, the Bank also set up a stall. The Chief Guest of the event, Dr. Firdous Ashiq Awan, Special Assistant to the Prime Minister for Information and Broadcasting, along with Mr. Syed

Samar Hasnain, Executive Director SBP, visited the FWBL Stall. The FWBL team, headed by Mr. Aamir, Branch Manager, briefed them about the products and facilities offered by the Bank for women entrepreneurs.

Dr. Awan appreciated the pivotal role in women empowerment played by FWBL in the country.



FWBL COMPLAINT MANAGEMENT SERVICE



FWBL values customers’ feedback and aims to serve them better by asking them to share their complaints or suggestions via its Call Center: 021-111-11-3925, 0331-3925111. They can also E-mail: complaint.management@fwbl.com.pk or fill the Complaint Form available at any FWBL branch, ATM or on the website, or Fax: 021-35657756.

BIOMETRIC ACCOUNT VERIFICATION OF OVERSEAS PAKISTANIS



In light of the problems being faced by overseas Pakistanis in operating their biometrically unverified bank accounts, the State Bank of Pakistan has issued detailed guidelines on the alternative arrangements made to facilitate their verification.

As per these arrangements, overseas Pakistanis are required to get in touch with their respective banks through an e-mail/surface mail for the provision of identity documents like a valid CNIC, Visa, Passport and NICOP (National Identity Card for Overseas Pakistanis) for biometric verification to be able to keep their bank accounts operational.

FWBL is extending its fullest cooperation to its overseas customers in this regard.

SME DEVELOPMENT

“The way to get started is to quit talking and begin doing.” - Walt Disney



Small & Medium Enterprises make up nearly 90% of all the enterprises in

Pakistan, employ nearly 80% of the non-agricultural workforce, and their share in the annual GDP is approximately 40%. However, as opposed to large enterprises, small and medium enterprises are deprived of financial and other resources required by any enterprise to prosper. This intrinsic characteristic of SMEs makes it crucial that a mechanism is put in place for the support of these SMEs in various aspects of business such as marketing, human resource development, financial & technical support, etc.

Supporting SME development has always been one of the priority areas for FWBL. The Bank has redefined itself as a niche player with the focus on the 'S' of the SME market segment. In this regard, the Bank frequently organizes SME product awareness sessions to push entrepreneurs to pursue their dreams, as well as organizes training sessions for the team, so that they are fully well-versed with techniques, market trends and SBP Regulations. Below are the details of the sessions organized for FWBL employees and the general public.

SME TRAININGS FOR EMPLOYEES IN KARACHI & LAHORE

While addressing both sessions held in Karachi and Lahore, Ms. Naushaba Shahzad, President & CEO (A) FWBL, reminded the participants that FWBL believes in engaging with its customers through the entire process of lending and helping out wherever it can. FWBL offers SME products to its customers, especially women, with the core purpose to truly identify, support and empower women in business. The FWBL team

should be well-versed with and have a good command over SME financing procedures, she added.

The main purpose was to build the capacity and learning of the sessions regarding SME product features, and provide the knowledge to complete the SME proposals in the minimum time to increase the SME portfolio. During the session, a knowledge cum solution-based

approach was adopted by the lead trainer, Ms. Samina Geti, Deputy Head SME, so that the team ambiguities may be resolved while assessing the SME proposals.

In Karachi, the training session was held at the Mövenpick Hotel while in Lahore it was held at the Maisonette Hotel, and these were attended by 22 and 24 officers respectively.

SME AWARENESS SESSIONS

KARACHI

FWBL participated in the SME Awareness Session organized by SBP BSC, North Nazimabad in Taiser Town, Karachi. Ms. Samina Geti, Deputy Head SME FWBL, represented the Bank at the Session and provided detailed awareness regarding the SBP WERS Scheme to the participants.

FWBL also participated in a Session arranged by HomeNet with a focus group of women HBWs/Entrepreneurs in Karachi at the NCHR (National Center for Human Rights) Office. Ms. Rozina Sarfaraz, BM FWBL Malir Branch, and Ms. Samina Geti, Deputy Head SME, represented the

Bank at the Session. The participants were educated on the importance of saving, account opening & various loans and facilities offered by the Bank for the facilitation of HBWs and Women Entrepreneurs.

LARKANA

An SME Awareness Session was organized by the FWBL Larkana Branch at the SRSO Unit Office, Larkana for people associated with the dairy farming business and who wanted to start the same. Ms. Nusrat Mangi, ABM South C, and Ms. Rabil Hadi, Credit Officer Larkana Branch, informed participants about the SME Loans offered by the Bank which could help them

in expanding their existing or setting up new dairy farming businesses.

KHAIRPUR

Ms. Marvi Junejo, BM Khairpur Branch, conducted an SME Awareness Session at Goth Gabar Khan Metlo, Thehri, Khairpur Mirs, for women associated with the handicrafts industry. The participants were briefed regarding various SME Loan products like WERS and Business Loans for Women along with the FWBL Salary Loan product. Women were encouraged to avail these loans for the development and expansion of their businesses and were also offered non-financial advice and support by the Bank in this regard.

SME DEVELOPMENT

“The way to get started is to quit talking and begin doing.” - Walt Disney

SME AWARENESS SESSIONS

SHIKARPUR

The Branch Manager Shikarpur Branch, Ms. Aneela Awan, under the supervision of Regional Head South C, Ms. Nusrat Mangi, organized an Awareness Session which was attended by 40 women, held at the HMB Tower, Shikarpur. The SBP team from Sukkur also joined the session and briefed attendees about the Credit Guarantee Scheme by SBP for Women Entrepreneurs.

Representatives from the Indus Resource Centre (IRC) also attended the Session. The participants were briefed about various products of the Bank. The Session was also followed by a Q/A session, where all queries from the participants were answered diligently by the Bank's team.

credit facilities offered by the Bank including SBP Credit Schemes such as the Refinance and Credit Guarantee Scheme for Women Entrepreneurs (WERS).



the Rawalpindi Chamber of Commerce. Ms. Fauzia Samee, Branch Manager, and Ms. Sana Farooq, Credit Officer, provided information to the participants regarding various loans and schemes offered by the Bank, such as Business Loans for Women, WERS & Nikhar Schemes, etc.

GILGIT

An SME Awareness Session was organized by the FWBL Gilgit Branch in a small village of Gilgit called Oshikhandass. Participants included people from honey bee farming, vegetable agriculture sectors, as well as those from a vocational center situated there. Ms. Shela Sehar, BM, and Ms. Humaira Nisar, Credit Officer FWBL Gilgit Branch, informed the participants regarding the SME Loans in particular and other loans and facilities offered by the Bank in general.

MULTAN

FWBL Multan Branch organized an SME Awareness Session at Bolca Factory, Multan. Ms. Shabana Naz, BOM Multan Branch, along with Credit Officers, Ms. Iram Rehman and Ms. Sobia Latif, informed the staff of the factory regarding the SBP Refinance and Credit Guarantee Scheme for Women Entrepreneurs (WERS) and also provided financial advice covering suitable loan schemes, saving schemes, etc.

BAHAWALPUR

Ms. Qudsia Khokhar, Branch Manager Bahawalpur Branch, conducted an Awareness Session at Sanatzar Office, Bahawalpur. Sanatzar is a skill development and vocational training center that provides training to females in local arts & crafts. The women present at the Session were informed about the SBP WERS Scheme and encouraged to avail the WERS facility to start their own arts & crafts businesses by making use of the skills they were learning at the Training Center.

GUJRANWALA

An Awareness Session was conducted by Ms. Aowj Nawaz, Branch Manager Gujranwala Branch, held at the GIFT University, Gujranwala. She educated the participants regarding various loans and

RAWALPINDI

FWBL Murree Road Branch, Rawalpindi organized an SME Awareness Session at

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Website: www.fwbl.com.pk

Facebook: [f](#) /FirstWomenBank

Twitter: [t](#) /FWBLbank

Instagram: [i](#) /firstwomenbank

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OUR PEOPLE

FWBL FAMILY - WELCOME ABOARD

- Mr. Munib Shah joined FWBL as Head of Operations Division from October 07, 2019. He is a seasoned banker with over 23 years of experience. Mr. Shah brings with him 23 years of valuable banking experience in different capacities. He was associated with Standard Chartered Bank, MCB and Habib Bank Limited before joining FWBL.
- Mr. Majid Zaman joined FWBL as a Regional Business Head - Central with effect from October 30, 2019. He brings with him 25 years of valuable banking experience in different capacities. Before joining FWBL, he served at Standard Chartered Bank, NIB and United Bank Limited.

NEWS IN BRIEF

- First Women Bank Limited has declared the rates of profit on PLS Deposits for the period from 1st July - 31st December, 2019 which are available on the website: www.fwbl.com.pk
- FWBL's Schedule of Bank Charges for the period of January - June 2020, effective from January 1, 2020, are available on the website.

MS. SHAHEEN ZAMIR INVITED TO SPEAK AT SCSW MAI BAKHTAWAR AWARD

Ms. Shaheen Zamir, Head of Marketing, PR & Service Quality FWBL (also a member of the Women's Economic Empowerment Committee of SCSW), while speaking at the Mai Bakhtawar Award Ceremony, held in Hyderabad under the auspices of the Sindh Commission on the Status of the Women (SCSW), highlighted the role of FWBL during the last 30 years in transforming the lives of thousands of women through financial inclusion & targeted products. She also shared some

success stories of women entrepreneurs who availed loans from the Bank. She also mentioned that various products of the Bank, specially WERS, are available at the flat rate of 5%, which is highly beneficial for women entrepreneurs.

The Sindh Commission on the Status of Women is headed by Chairperson Ms. Nuzhat Shirin, who has been organizing the Mai Bakhtawar Award in connection with Rural Women's Day for the last two years.

MS. MOBINA TARIQ, AREA MANAGER, SPEAKS AT THE WEINSPIRE SEMINARS



Ms. Mobina Tariq, Branch Manager FWBL Multan Branch, attended the WEinSPIRE D.G. Khan Project Launch as a speaker and shared the progress of the project in Bahawalpur. The ceremony was held at Avari Xpress Hotel, Multan. The FWBL Bahawalpur Branch is providing financing to empower women involved in the livestock sector of the area.

In 2018, USAID PEEP and First Women Bank Ltd. signed a Memorandum of Understanding (MoU) to formalize the

Bank's partnership. The WEinSPIRE (Women Empowerment in South Punjab



through Investment in Rural Economy) is an initiative by USAID PEEP, aimed at bridging the void between public and private sector stakeholders.

She also attended and shared her views at a seminar held to review the WEinSPIRE initiative at the Cholistan University of Veterinary and Animal Sciences, Bahawalpur.

OBITUARY

- The father of Ms. Tehreem Rasheed, Operations Officer posted at the P.E.C.H.S. Branch, passed away on Tuesday, 1st October, 2019.
- The father of Ms. Farzana Aftab, Branch Manager, Imperial Court Branch, Karachi departed for his eternal abode on 17th November, 2019.
- The younger brother of Ms. Shahida Javed, SVP - Regional Business Head South, passed away on 24th November, 2019.
- The mother-in-law of Ms. Khola Abid, AVP - Trade Manager, passed away on 25th November, 2019.
- The mother of Ms. Ruqia Shaheen, Off. BM Abbottabad Branch, left for her eternal abode on 4th December, 2019.
- The mother of Ms. Mobina Tariq, Chief Manager Multan, passed away on 16th December, 2019.
- The mother of Ms. Azra Shaheen, BOM Mardan Branch, passed away on 28th December, 2019.

HAPPENINGS

MEHFIL-E-MILAD

Rabi-ul-Awwal is the most significant month in the Islamic Calendar as humanity was blessed by the birth of the last Holy Prophet Muhammad (SAW) in this Holy Month. To commemorate Eid-e-Milad-Un-Nabi (SAW) in the holy month of Rabi-ul-Awwal, First Women Bank organized a Mehfil-e-Milad for its customers and staff at the Marriot Hotel, Karachi.

Ms. Shaheen Zamir, Head of Marketing, PR & Service Quality, hosted the ceremony. Prof. Shaista Zaidi, Ms. Dilshad Mirza, Ms. Rubina Alvi, Ms. Saba Syed, Ms. Imrana Aeni Naeem, Ms. Kausar Salmani, Ms. Mahrukh Khan, Ms. Shirin Shahzad, Ms. Ghazala Arif and Ms. Sana Ali Taj recited the Naats & Durood.

Prof. Dr. Shaista Zaidi, while speaking on Hayat-e-Tayyaba (PBUH) and Tazkiyah Nafs, emphasized the need to follow the

teachings of Islam and life of Prophet Muhammad (PBUH). “We need to grow in purity and move away from evil desires as they lead us on the wrong path and in doing wrong,” she stressed.

While thanking the audience, Ms. Naushaba Shahzad, President & CEO (A) FWBL, said that ‘Alhamdulillah, we are very proud that our Bank is going to complete 30 years of its operations this year. We are thankful to our customers and women of Pakistan who believe in the Bank - a face of Pakistan and symbol of Women Economic Empowerment’, she added.

She also thanked the founder President, Ms. Akram Khattoon, and former President, Mrs. Shafqat Sultana, who attended the Milad.

A large number of women from all walks of life attended the Milad, including the former Executive Ms. Safia Hasan and first Branch Manager of the Bank, Ms. Siddiqueh Khalil.



REMEMBERING A ROLE MODEL - ARIFA SHAMSA



From R to L: Ms. Safia Hasan, Ms. Arifa Shamsa, Ms. Naushaba Shahzad, Ms. Shaheen Zamir and Ms. Masudah Ahmad.

Renowned broadcaster, compere, anchorperson and social worker, Arifa Shamsa died in November 2019 after a protracted illness. Born to a well-known literary and social family in pre-partitioned Delhi, Ms. Shamsa moved to Karachi with her family, where she completed her Master's in Social Work from Karachi University with distinction, while bagging a gold medal in 1967. She joined the Ministry of Population in 1969 and retired as an Additional Secretary after

serving in the National Reconstruction Bureau in 2002.

Ms. Arifa Shamsa had also been an active member of the All Pakistan Women's Association (APWA) where she worked with Begum Ra'ana Liaquat Ali Khan for a long time.

She was last settled in Islamabad. Last year she came to Karachi and attended the FWBL Mehfil-e-Milad.

HAPPENINGS

PINKTOBER



Each October marks Breast Cancer Awareness month around the world, and events are held to raise awareness about the disease, increasing understanding of how to detect the disease in its early

stages and to encourage discussions on how to care for those suffering from the illness.

According to the International Agency for Research on Cancer, approximately 1.38 million cases of breast cancer are detected each year, resulting in 458,000 annual deaths. Additionally, breast cancer is the most prevalent form of cancer amongst women, with

those from low or middle-income brackets most likely to suffer due to late detections, and the second most prevalent form of cancer in the world. While there is no cancer registry system in place to

determine just how widespread the disease is in Pakistan, Pink Ribbon estimates that there is an average of 90,000 patients diagnosed each year, while around 40,000 die from the disease. Meanwhile, the Journal of Pakistan Medical Association claims that Pakistan has the highest rate of breast cancer in Asia.

FWBL, as one of the collaborating partners with the Pink Ribbon Pakistan, has been highlighting the issue and creating awareness amongst the masses since 2011. To raise awareness and show solidarity with the cause, FWBL Imperial Court Branch Karachi was lit pink.

ON THE LIGHTER SIDE

1. I come from a mine and get surrounded by wood always. Everyone uses me. What am I?
2. If you have me, you want to share me. If you share me, you don't have me. What am I?
3. If I am holding a bee, what do I have in my eye?
4. You're in a dark room with a candle, a wood stove, and a gas lamp. You only have one match, so what do you light first?
5. Why is the letter 'B' always cool?
6. What flies without wings?

ANSWERS

1. Pencil
2. Secret
3. Beauty
4. The match
5. Because it's between "AC"
6. Time

Violin

Grandson: Thank you, Grandpa. The violin you gave me for my last birthday already brought me a lot of money.

Grandpa: Really? You play so well?

Grandson: Not at all. But mom and dad give me money to stop playing.

Examination

Teacher: Name the nation people hate most?

Student: Exami-nation.

How Did Your Exams Go?

Father: How did your exams go?

Son: I got nearly 100 in every subject.

Father: What do you mean, nearly 100?

Son: The questions didn't give me any trouble, just the answers!

“QUOTES”

- "Failure doesn't mean you are a failure; it just means you haven't succeeded yet." – **Robert H. Schuller**
- "Our greatest weakness lies in giving up. The most certain way to succeed is always to try just one more time." – **Thomas A. Edison**
- "All you need in this life is ignorance and confidence, and then success is sure." – **Mark Twain**
- "Take risks: if you win, you will be happy; if you lose, you will be wise." – **Author Unknown**
- "A person who never made a mistake never tried anything new." – **Albert Einstein**
- "Success consists of going from failure to failure without loss of enthusiasm." – **Winston Churchill**
- "Time is more valuable than money. You can get more money, but you cannot get more time." – **Jim Rohn**

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For more information, visit a FWBL Branch near you,
go online at www.fwbl.com.pk
or call **111-11-3925, 0331-3925-111**

Empowering the Nation Together



First Women Bank Ltd.

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فیول اسٹیشنز



شاپنگ



ڈائننگ آؤٹ



اے ٹی ایبز

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- ملک بھر میں اپنے من پسند ریٹیل آؤٹ لیٹ پر خریداری اور ادائیگی کریں
- خریداری کی زیادہ حد، وہ بھی بغیر پوشیدہ چارجز کے
- ملک بھر میں اے ٹی ایبز سے رقم نکالنے کی آزادی

مزید تفصیلات کے لیے ابھی کال کریں: 021-111-11-3925 یا 0331-3925-111

Empowering the Nation Together



First Women Bank Ltd.

ہیڈ آفس: ڈاکٹر سیدنا طاہر سیف الدین میموریل فاؤنڈیشن بلڈنگ، CL-10/20/2، بیہمنٹ روڈ، متصل ڈاکٹر ضیا الدین احمد روڈ، سول لائنز، کراچی۔

محفل میلاد النبی صلی اللہ علیہ وسلم

معنوں میں اختیار کیا جائے۔ انہوں نے مزید کہا کہ اس حوالے سے خواتین پر بھاری ذمہ داری ہوتی ہے کہ بچوں کی تربیت میں کوئی کمی نہ چھوڑی جائے اگر بچوں کی تربیت اچھی ہوگی تو وہ دینی اور دنیاوی دونوں زندگیوں میں کامیاب ہوں گے۔ سلام بحضور سرور کونین صلی اللہ علیہ وآلہ وسلم کے بعد ملک و قوم کی ترقی بشمول فرسٹ ویمن بینک کی کامیابی کے لیے خصوصی دعا کی گئی۔

تقریب کے آخر میں بینک کی قائم مقام صدر محترمہ نوشابہ شہزاد نے حاضرین محفل کا شکریہ ادا کیا۔ انہوں نے کہا کہ اس سال فرسٹ ویمن بینک اپنے قیام کے 30 سال مکمل کرنے جا رہا ہے۔ یہ پاکستانی خواتین کا اعتماد اور اس کے ملازمین کی شبانہ روز محنت ہے جس کی بدولت اس بینک نے تین دہائیوں کا سفر نہایت کامیابی سے طے کیا ہے۔ محترمہ نوشابہ شہزاد نے خصوصی طور پر بینک کی بانی صدر محترمہ اکرم خاتون اور سابق صدر مسز شفقت سلطانہ کا شکریہ ادا کیا جنہوں نے خصوصی طور پر محفل میلاد میں شرکت کی۔

آؤ کہ ذکر حسن شہ مجرور کریں، جلوے بکھیر دیں، شہِ غم کی سحر کریں، مل کر بیان محاسن خیر البشر صلی اللہ علیہ وسلم کریں، عشق نبی صلی اللہ علیہ وسلم کی آگ کو کچھ تیز تر کریں۔

ہر سال کی طرح اس سال بھی فرسٹ ویمن بینک لمیٹڈ کی جانب سے محفل میلاد النبی صلی اللہ علیہ وسلم، شایان شان طریقہ سے مقامی ہوٹل میں منعقد کی گئی۔ محفل کی نظامت کے فرائض بینک کی ہیڈ آف مارکیٹنگ اینڈ سروس کوالٹی شاہین ضمیر نے انجام دیئے۔ شہزاد کی سعادت عمرانہ عینی، ماہ رخ خان، صبا سید، کوثر سلمانی، روبینہ علوی، شہزاد، شیریں شہزاد، غزالہ عارف اور دلشاد مرزا نے حاصل کی۔

ممتاز مقررہ پروفیسر شائستہ زیدی نے سیرت النبی صلی اللہ علیہ وآلہ وسلم پر اظہار خیال کرتے ہوئے شریعت محمدی صلی اللہ علیہ وآلہ وسلم پر عمل پیرا ہونے کو وقت کی اہم ترین ضرورت قرار دیا۔ انہوں نے کہا کہ اسلام تزکیہ نفس کا حکم دیتا ہے اس لیے ضروری ہے کہ اسلامی تعلیمات کو درست



کراچی اور لاہور میں بینک ملازمین کے لیے ایس ایم ای ٹریننگ کا انعقاد



کراچی اور لاہور میں ایس ایم ای ٹریننگ کے شرکاء سے خطاب کرتے ہوئے بینک کی قائم مقام صدر محترمہ نوشابہ شہزاد نے انہیں یاد دلایا کہ پیشہ ورانہ اہلیت اور لگن بینک اور اسٹاف دونوں کی ترقی کی ضامن ہے۔ چھوٹے اور درمیانے درجے کے کاروبار کا فروغ اور انہیں زیادہ سے زیادہ سہولیات مہیا کرنا فرسٹ ویمن بینک کا نصب العین ہے اور یہ جب ہی ممکن ہے جب ملازمین کو اس میں عبور حاصل ہو۔ انہوں نے امید ظاہر کی کہ تربیتی سیشن کے بعد اسٹاف کی استعداد کار بہتر ہوگی۔ ڈپٹی ہیڈ آف ایس ایم ای محترمہ شمینہ گیتی نے اسٹاف کو ٹریننگ دی، کراچی اور لاہور میں بالترتیب 22 اور 24 افسران نے تربیت مکمل کی۔



First Women Bank Ltd.

لوگوں کی نظر میں*

فرسٹ ویمن بینک کو بین الاقوامی میگزین ایشیا منی (Asia Money) نے اپنے ستمبر 2019 کے شمارے میں ان الفاظ میں خراج تحسین پیش کیا ”فرسٹ ویمن بینک - تبدیلی کا ایجنٹ“

2014 میں یو این ویمن کی ڈپٹی ایگزیکٹو ڈائریکٹر محترمہ لکشمی پوری نے بینک کی مسلمہ حیثیت اور کردار کو تسلیم کرتے ہوئے لکھا ”وسیع تر صنعتی مساوات اور خواتین کو باختیار بنانے کے لیے دنیا بھر میں فرسٹ ویمن بینک کے ماڈل کو اختیار کرنا چاہیے“

فنانس ڈویژن حکومت پاکستان نے اپنی سالانہ کتاب 2011-12 میں لکھا ”خواتین کی معاشی ضروریات کو پورا کرنے اور انہیں تجارت، کاروبار، صنعت، معاشی خوشحالی اور خود انحصاری کو فروغ دینے کے لیے فرسٹ ویمن بینک کسی دوسرے تجارتی بینک کے مقابلے میں واضح وزن رکھتا ہے۔“

*تازہ ترین

24/7 کمپلینٹ مینجمنٹ سروس

فرسٹ ویمن بینک صارفین کو خوب سے خوب تر خدمات کی فراہمی کے لیے کوشاں ہے۔ صارفین اپنی تجاویز اور شکایات اب کسی بھی وقت درج کرا سکتے ہیں۔ شکایات/تجاویز درج کرانے کے لیے وہ درج ذیل طریقہ اختیار کر سکتے ہیں:

ٹیلی فون کالز کے لیے نمبر:

0331-3925-111 اور 021-111-11-3925

ای میل:

complaint.management@fwbl.com.pk

بذریعہ فیکس: 021-3567756

رابطہ شکایت فارم: شکایت فارم ویب سائٹ برائچوں اور ایس ٹی ایم Vestibuls پر دستیاب ہے جسے پُر کر کے شکایات اور تجاویز درج کرائی جاسکتی ہیں۔



کم لاگت کے مکانات کی تعمیر کے لیے خصوصی قرضہ اسکیم کا اجراء

اسکیم کے تحت کم سے کم پانچ لاکھ اور زیادہ سے زیادہ 27 لاکھ روپے تک قرضہ حاصل کیا جاسکتا ہے جو دو سال سے لے کر 12 سال کے دوران واجب الادا ہوگا۔ فرسٹ ویمن بینک کی تمام برانچیں قرضہ مہیا کرنے کی مجاز ہیں۔ تفصیلات کے لیے قریبی برانچوں، ویب سائٹ یا ان نمبروں پر رابطہ کیا جاسکتا ہے: 0331-3925-111/021-111-11-3925۔

وجہ سے کم آمدنی والے طبقے کو رہائشی ضروریات کے لیے ادارہ جاتی ہاؤسنگ فنانس میسر نہیں آتی۔ فرسٹ ویمن بینک کی طرف سے حال ہی میں کم آمدنی والے افراد کے لیے، جن میں بیوائیں، شہداء کے بچے، ٹرانس جینڈر، خصوصی افراد (جسمانی معذوری کا شکار اور ایسے افراد، جو دہشت گردی کے خلاف جنگ سے شدید متاثر ہوئے) شامل ہیں۔ اس اسکیم کا اجراء گھر کی خریداری اور تعمیر کے لیے کیا گیا ہے۔

پاکستان دنیا کا ساتواں کثیر آبادی والا ملک ہے۔ 2017 میں کی گئی مردم شماری کے مطابق اس کی آبادی 207.7 بلین ہے۔ کسی دوسرے ترقی پذیر ملک کی طرح پاکستان کو بھی ہاؤسنگ یونٹوں کی کمی کا سامنا ہے۔ پاکستان میں شہری رہائش کی موجودہ مانگ ساڑھے تین لاکھ یونٹس ہے جس میں سے 62% کم آمدنی والے خاندانوں اور 25% متوسط آمدنی والے افراد کی ہے۔ لوگوں میں استطاعت کی کمی ایک اہم عنصر ہے جس کی

فرسٹ ویمن بینک لمیٹڈ کامیابی کے 30 سال

گذشتہ تین دہائیوں میں خواتین کے لیے معاشی خود مختاری کا استعارہ بن کر ابھرا ہے۔

فرسٹ ویمن بینک ایک ایسا منفرد ادارہ ہے جو خواتین کو معاشی طور پر خود مختار بناتا ہے۔ اس کا منفرد چارٹر خواتین کی خصوصی ضروریات کو پورا کرنے اور تجارت و صنعت کے فروغ اور چلانے اور پیشہ ورانہ امور میں ان کی حوصلہ افزائی اور مدد کرتا ہے۔

اپنے قیام سے لے کر جہاں اب تک فرسٹ ویمن بینک نے ہزاروں خواتین اور ان کے اہل خانہ کی زندگیوں کو معاشی طور پر خود کفیل بنانے میں اہم کردار ادا کیا ہے، وہیں پر فرسٹ ویمن بینک نے مالیاتی شمولیت کے ذریعے ملکی سطح پر ہزاروں خواتین اور ان کے خاندانوں کو مستفید کیا ہے۔

1989 میں بینک کے قیام کے وقت خواتین بینکاروں کی تعداد ایک فیصد کے لگ بھگ تھی جو اب 10% سے تجاوز کر چکی ہے۔

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پاکستان جیسے ترقی پذیر ملک میں خواتین کے لیے علیحدہ بینک کا قیام اسلامی دنیا کی پہلی وزیر اعظم محترمہ بے نظیر بھٹو (شہید) کا ایک انقلابی قدم تھا جس نے دنیا بھر کی توجہ پاکستان کی جانب مبذول کی، فرسٹ ویمن بینک

آج سے 30 برس پہلے فرسٹ ویمن بینک لمیٹڈ نے خواتین کے لیے امکانات کی ایک نئی دنیا کے دروازے کھولے جس نے پاکستانی خواتین اور لڑکیوں میں خود اعتمادی اور خود مختاری کے احساس کو فروغ دیا۔