FWBL NEWS

Issue: July - December, 2023

FWBL SIGNS MOU WITH THE ISLAMIA UNIVERSITY OF BAHAWALPUR

35 YEARS OF EMPOWERING WOMEN



FWBL and The Islamia University of Bahawalpur joined hands to provide easy and approachable access to financial services. The objective was to ensure the smooth execution of financing facilities offered to eligible university students by providing an online fee collection facility, and extending specialized loans and other banking services to University employees. Mr. Farrukh Iqbal Khan, President & CEO FWBL, and Professor Dr. Naveed Akhtar, Vice Chancellor The Islamia University of Bahawalpur, signed the MOU.

The Islamia University of Bahawalpur, formerly known as Jamia Abbasia, is a public university in Bahawalpur that was originally established by His Highness Nawab Sir Sadiq Muhammad Khan Abbasi. The Islamia University of Bahawalpur (IUB) started functioning in 1975 as an authoritative body for conducting Graduation and Master's level examinations in different faculties. It has five campuses, of which the Abbasia Campus, Baghdad-ul-Jadeed Campus and Khawaja Farid Campus are located in Bahawalpur; two sub-campuses are situated in Bahawalnagar and Rahim Yar Khan. The University has more than 50,000 students and over 1,800 faculty members serving both full-time and part-time, including 550 PhDs. There are more than 120 teaching departments offering almost 300 disciplines, providing the latest education facilities to students. Ms. Mobina Tariq, Regional Business Head Central FWBL, and Ms. Khokhar, Branch Manager Bahawalpur branch, FWBL, also attended the Ceremony.

FWBL OPENS A BRANCH IN DHA, ISLAMABAD

FWBL's International Islamic University Branch, Islamabad has shifted to Sector E, Phase II, DHA, Islamabad. The Branch was inaugurated by Mr. Farrukh Iqbal Khan, President & CEO FWBL. The Bank has four branches in Islamabad.

The Ceremony was attended by customers and dignitaries. Ms. Naheed Nazli, RBH North FWBL, Ms. Rozina Raja, Area Manager Operations FWBL, and other senior officials also attended the Ceremony. Ms. Lubna Tariq is Manager of the Branch.





Continued on Page # 6

35 YEARS OF EMPOWERING WOMEN

PRESIDENT FWBL VISITS HYDERABAD & QUETTA BRANCHES

Mr. Farrukh Iqbal Khan, President & CEO FWBL, visited the Hyderabad and Quetta branches after their renovation for a formal inauguration. Mr. Faisal Hussain, Head of Business FWBL, and Mr. Irfan Malik, Head of Operations FWBL, also accompanied the President. The Ceremony was attended by customers and dignitaries. Ms. Rukhsana Moulabux, South Region A Business Head FWBL, was also present at the occasion. Ms. Uzma Naqvi is the Branch Manager of the Quetta Branch, while Ms. Shabana Hakro is the Manager of the Hyderabad Branch.

GLIMPSES













FWBL CELEBRATES 34 YEARS OF OPERATIONS

In 1989, FWBL was born an emblem of hope - today, it is an icon of trust. Staying true to its vision, FWBL has served three generations with innovative and modern banking services at every turn.



This year, FWBL celebrated 34 momentous years of empowering change across generations, ushering in a new era of ambition, growth and success. This milestone in the Bank's journey propels it forward in its mission. The Bank renews its commitment to facilitating future generations with the financial support that empowers them to aspire to greater ambitions.



A Ceremony was held at the Head Office, Karachi, to mark this occasion, where Mr. Farrukh Iqbal Khan, President & CEO FWBL, cut the cake. This event was attended by the Bank's senior executives and employees.

FWBL HOLDS A DIGITAL MEDIA CONTEST FOR ITS EMPLOYEES

FWBL encourages its employees to actively use digital media in order to promote the Bank's regional and national activities. On the occasion of Pakistan's Independence Day, a competition was initiated on Facebook, using the Bank's posts in a constructive and value-added manner.

The employees eagerly participated in the competition, which was won by Ms. Darakshan Khan, Finance Division, FWBL Head Office Karachi. Mr. Muhammad Safdar, Support Staff Operations Division, FWBL Head Office, held the 2nd position, and Mr. Qadeer Qayyum Officer, Faisalabad Branch, Central Region FWBL, stood in the 3rd position.





On the occasion of the Bank's anniversary, Mr. Farrukh Iqbal Khan, President & CEO FWBL, distributed the prizes.

FWBL News extends its congratulations to all the winners, and hopes they will continue promoting the Bank on digital platforms. We encourage others to follow in the footsteps of the winners in the future.

PROMOTING SME DEVELOPMENT

"Some people dream of success, while other people get up every morning and make it happen." – Wayne Huizenga, Serial Entrepreneur

Small and medium-sized businesses - SMEs - constitute the backbone of the economy. They are the economic engines that boost growth and exports. Recognizing the significance of SMEs, FWBL offers financing to all borrowers, regardless of gender, with a special emphasis on the 'S' of SMEs.

The Bank has helped SMEs related to Agriculture, Forestry, Hunting & Fishing, Cement, Chemicals and Pharmaceuticals, Construction, etc. To promote the Sector, FWBL organizes awareness campaigns, takes part in seminars, and sets up stalls to serve the segment.

FWBL PARTICIPATES IN WEXNET 2023



FWBL participated in the 11th WEXNET 2023 event by setting up a stall. Spread over three days, the Exhibition ran from September 30th - October 2nd, 2023 at the Expo Center, Lahore. WEXNET, also known as Women Entrepreneurs Network, is Pakistan's largest women-exclusive exhibition. It provides women entrepreneurs with an exciting & unique opportunity to showcase their products, develop network linkages, engage in mutually beneficial collaborations, share their experiences, and develop female entrepreneurship, all under one roof. Ms. Mobina Tariq, Regional Business Head Central FWBL, spoke at the Seminar organized by TDAP. She discussed the women empowerment initiatives taken by the Bank, in special context of the women entrepreneurs. It is pertinent to mention that FWBL and TDAP signed an MOU to facilitate the women entrepreneurs last year.



FWBL 'SOUTH B' TEAM CONDUCTED AN AFLP SESSION



Ms. Nusrat Mangi, Regional Business Head 'South B' FWBL, conducted an AFLP session at Village Heesab Chandion, District Larkana, in coordination with the SRSO Community women. 32 women attended the session.

The SBP Banking Services Corporation (SBP-BSC) recently launched the Agriculture Financial Literacy Program (AFLP). AFLP stands out as a pioneering effort as it unites all major stakeholders, including SBP, Commercial Banks and Federal & Provincial Govt. Departments, to engage with farmers collectively. Over the next five years, AFLP aspires to integrate 500,000 farmers in the Crop, Livestock, Poultry and Fisheries sectors into the financial ecosystem. This Program will significantly contribute to Pakistan's agricultural growth and sustainability by effectively addressing the primary constraint, which is meeting financing requirements.

OUR PEOPLE

WELCOME ABOARD



MR. IRFAN MALIK APPOINTED HEAD OF OPERATIONS

The Board of Directors of the Bank has confirmed Mr. Irfan Malik as the Head of Operations Division, with effect from July 1, 2023. Mr. Irfan Malik is a seasoned banker with 40 years of core banking experience, and has a proven track record of handling Operations assignments with great expertise.

He has held a variety of different jobs with United Bank Limited, where he began his professional journey. Thereafter, he worked as a Senior Manager of Operations for Askari Bank Ltd. from 1997 to 2022, and got various elevations to Senior Management positions due to his dedication and hard work.



MR. DILDAR KHAWAJA JOINS AS HEAD OF AUDIT

Mr. Dildar Ali Khawaja has joined FWBL as the Head of Audit Division. Mr. Khawaja brings 15 years of diversified experience in Internal Audit, Accounting, Finance and Financial Reporting. He has extensively worked in this field in various positions, i.e., Manager / Audit Team Leader and also as Regional Audit Manager - South at Askari Bank Ltd. Mr. Khawaja is a certified Chartered Accountant, and has completed training in Articleship with international exposure from Deloitte Dubai, UAE.



MR. MUHAMMAD RAZA APPOINTED HEAD OF IT DIVISION

Mr. Syed Muhammad Raza has joined FWBL as Head of the IT Division. Mr. Syed Muhammad Raza is a seasoned banker with 21 years of experience in IT Infrastructure, Operations, Applications & Core Banking Systems, with a strong track record of innovation and success in the industry. Mr. Raza brings a wealth of knowledge and expertise to our Organization. He has worked in multiple organizations and gained various elevations from Officer level to senior level positions due to his expertise, dedication and hard work.

NEWS IN BRIEF

- Ms. Bareera Amir, VP-I / Regional CAD Custodian North A - Risk Management Division, has been re-designated as Regional Operations Manager North B.
- The interim charge of Chief Digital Officer (Officiating) was given to Mr. Syed Muhammad Raza, Head of Information Technology Division, along with his current responsibilities, with effect from November 3, 2023.
- Ms. Samina Geti is redesignated as Head Government / SBP mandated scheme. She has also given the additional charge of Green Banking.
- Mr. Shah Faisal, Head of SAM, has been given the additional charge as Head of Corporate, Commercial and SME, from July 17, 2023.
- Credit Hub is now dissolved, and all Credit staff in branches, including RMs, SRMs and Credit Officers, are re-designated as RMs Credit.

OBITUARY

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

- The father of Ms. Yasmeen Shabbir, Branch Operations Officer, DHA Branch Lahore, passed away on August 18, 2023.
- The mother of Ms. Farzana Yasmin, Branch Operations Manager, The Mall Branch Peshawar, passed away on December 29, 2023.

FWBL expresses heartfelt condolences to the bereaved families and everyone affected. We pray that Almighty Allah grants courage and patience to their families as they bear this irreparable loss. May the departed souls rest in peace, Aameen.

FWBL LOSES A FAMILY MEMBER

Mr. Muhammad Rafiq, Messenger Faisalabad branch, died on July 15, 2023. FWBL expresses heartfelt condolences to his bereaved family on his sudden passing. May Almighty Allah give them the courage and patience to bear this great loss, and may the departed soul rest in peace, Aameen.

35 YEARS OF EMPOWERING WOMEN

GO GREEN WITH FWBL

FWBL customers can sign up to get their account statement mailed directly to their inbox. This simple, hassle-free and convenient e-statement facility gives instant access to the account statement via email, and helps us protect the environment. To apply for the e-statement facility, customers may visit their nearest branch or call 021-111-11-3925 or 0331-3925-111.



Continued from Page # 1

FWBL OPENS A BRANCH IN DHA, ISLAMABAD







The Branch address is: Plot #38, Jinnah Boulevard, Farooq Plaza, Commercial Area, Sector-E, Phase II, DHA, Islamabad, Pakistan. Phone: 051-2742932.

FWBL COMPLAINT MANAGEMENT SERVICE

Customer satisfaction is FWBL's top priority. Customers are encouraged to lodge their complaints or suggestions via 24/7 Call Center: 021-111-11-3925, 0331-3925111, Complaint Boxes or Fax: 021-35657756. Customers can also use Internet Banking or the Mobile Banking App, as well as send an e-mail to complaint.management@fwbl.com.pk. Customers can also lodge complaints online through the FWBL website: https://fwbl.com.pk/contact-us.



CONCEPT, COORDINATION & EDITED BY:
Shaheen Zamir (SVP/Head of Marketing & Product Development)
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
Facebook: /FirstWomenBank
Twitter: /FWBLbank
Instagram: /firstwomenbank
LinkedIn: /company/fwbl
YouTube: /First Women Bank Limited
Designed by: SPECTRUM | VML

35 YEARS OF EMPOWERING WOMEN

AML & CFT TRAINING FOR STAFF

Employees have a legal obligation to spot and report suspicious activity. AML training provides employees with enough information to recognize suspicious behavior and red flags. In order to accomplish this objective, the FWBL Compliance Division recently organized the AML training for employees, wherein Ms. Farida Yasmeen, Branch Manager Johar Town Lahore, FWBL Central Region, scored the first position. The other distinguished scorers were Ms. Nosheen Salam, Branch Manager Wah Cantt., FWBL North A; Ms. Asiya Akhtar, Branch Operations Manager Wah Cantt., FWBL North A; and Ms. Shumaila Abbas, Officiating Branch Manager Sialkot Branch, FWBL Central Region. The training was attended by Ms. Firdous Jatoi, Ms. Nabeela Khursheed Ansari, Ms. Rukhsana Nawab, and Mr. Zuhaib Ali. They were all awarded certificates.

ON THE LIGHTER SIDE

HIGH SCHOOL

Teacher: "Why did the kid bring a ladder to school?"

Student: "Because he wanted to go to high school!"

FIXING BROKEN COMPUTERS

An office technician got a call from a user. The user told the technician that her computer was not working. She described the problem and the technician concluded that the computer needed to be brought in and serviced. He told her to unplug the power cord and bring it across, he would fix it. About fifteen minutes later, she showed up at his door with the power cord in her hand.

RIDDLES

1. What has teeth but can't bite?
2. What two lines never touch?
3. What key is hardest to turn?
4. What goes to Z to A?
5. Who is the king of the classroom?

ANSWERS:

1. Comb
2. Parallel lines
3. Donkey
4. Zebra
5. Ruler

"QUOTES"

- "Life is like riding a bicycle. To keep your balance, you must keep moving." – **Albert Einstein**
- "It's fine to celebrate success but it is more important to heed the lessons of failure." – **Bill Gates**
- "The thing women have yet to learn is nobody gives you power. You just take it." – **Roseanne Barr**
- "If you want something said, ask a man; if you want something done, ask a woman." – **Margaret Thatcher**
- "We need women at all levels, including the top, to change the dynamic, reshape the conversation, to make sure women's voices are heard and heeded, not overlooked and ignored." – **Sheryl Sandberg**
- "The two most powerful warriors are patience and time." – **Leo Tolstoy**
- "The only way to do great work is to love what you do." – **Steve Jobs, Co-Founder Apple**

DO YOU KNOW?

What is the longest word in English?

A. *Pneumonoultramicroscopicsilicovolcanoconiosis*
This word is the longest one you are going to find at a whopping 45 letters long. It refers to a lung disease caused by Silica dust.

Which is the largest and smallest country in the world?

A. The largest country in the world is Russia, and the smallest country is the Vatican City.

What is the longest river in the world?

A. The Nile. It extends 6,695 Km (4,160 miles) in length.

What is the longest road in the world?

A. The Pan-American Highway. It spans from the North and South American continents, from Prudhoe Bay in Alaska to the southern-most city in the world Ushuaia in Argentina. It is a distance of 19,000 miles (30,000 Km), making it the longest road in the world.

WOMEN'S FIRST CHOICE

FWBL Pearl ACCOUNT

An account you can trust
to grow with you & your loved ones

Open your **FWBL PEARL Account** today for as little as Rs. **100.**
For details, visit **www.fwbl.com.pk** or call **021-111-11-3925, 0331-3925-111**



*Subject to change. Terms & Conditions apply.

Empowering the Nation Together

First Women Bank Ltd.

HEAD OFFICE: S.T.S.M. Foundation Building, CL-10/20/2, Beaumont Road, Off Dr. Ziauddin Ahmed Road, Civil Lines, Karachi.
Ph.: 021-35657684-9, Fax: 021-35657756, UAN: 111 676 767, Website: www.fwbl.com.pk
/FirstWomenBank /FWBLbank /firstwomenbank /company/fwbl /First Women Bank Limited

FWBL MOBILE BANKING APP

Banking That Moves With You

Access your FWBL account 24/7 in a secure & reliable manner on your mobile phone

- Account Balance Inquiry
- Full Account Statement
- IBFT
- Utility Bill Payments
- Mini Statement
- Lodgment of Complaints

For details, visit **www.fwbl.com.pk**
or call **021-111-11-3925, 0331-3925-111**



Terms & conditions apply

Empowering the Nation Together

First Women Bank Ltd.

HEAD OFFICE: S.T.S.M. Foundation Building, CL-10/20/2, Beaumont Road, Off Dr. Ziauddin Ahmed Road, Civil Lines, Karachi.
Ph.: 021-35657684-9, Fax: 021-35657756, UAN: 111 676 767, Website: www.fwbl.com.pk
/FirstWomenBank /FWBLbank /firstwomenbank /company/fwbl /First Women Bank Limited

FWBL کی ویکس نیٹ 2023 میں شرکت



فرسٹ ویمن بینک نے گیارہویں WEXNET 2023 نمائش میں شرکت کی۔
یہ نمائش 30 ستمبر سے 2 اکتوبر تک ایکسپو سینٹر لاہور میں منعقد ہوئی۔ WEXNET کو ویمن انٹر پرینیورز نیٹ ورک بھی کہا جاتا ہے۔ یہ خواتین کے لیے پاکستان کی سب سے بڑی نمائش ہے جو خواتین تاجروں کو اپنی مصنوعات کی نمائش، روابط کو فروغ دینے اور ایک دوسرے کے تجربات سے سیکھنے کا ایک دلچسپ اور منفرد موقع فراہم کرتی ہے۔
یہ نمائش ٹریڈ ڈیولپمنٹ اتھارٹی کے زیر اہتمام منعقد کی جاتی ہے۔



فرسٹ ویمن بینک کمپلینٹ مینجمنٹ سروس



صارفین کا اطمینان فرسٹ ویمن بینک کی اولین ترجیح ہے۔ صارفین اپنی شکایات کے ازالے اور تجاویز درج کروانے کے لیے مندرجہ ذیل میں سے کوئی بھی طریقہ اختیار کر سکتے ہیں۔

بذریعہ 24/7 کال سینٹر: 021-111-11-3925 اور 0331-3925-111۔

بذریعہ فیکس 021-3565775۔

بذریعہ ای میل: complaint.management@fwbl.com.pk

برانچ میں دستیاب شکایت بکس، انٹرنیٹ بینکنگ اور موبائل بینکنگ ایپ کے ذریعے۔

اس کے لیے صارفین اپنی شکایات بینک کی ویب سائٹ www.fwbl.com.pk کے ذریعے آن لائن بھی درج کروا سکتے ہیں۔

35 YEARS OF EMPOWERING WOMEN

جناب فرخ اقبال خان کا حیدرآباد اور کوئٹہ برانچوں کا دورہ

جناب فرخ اقبال خان، صدر FWBL نے حیدرآباد اور کوئٹہ برانچوں کی تزئین و آرائش کے بعد ان کا باقاعدہ افتتاح کیا۔ جناب فیصل حسین بزنس ہیڈ اور جناب عرفان ملک آپریشنز ہیڈ بھی ان کے ہمراہ تھے۔ تقریب میں صارفین اور معززین علاقہ نے شرکت کی۔ ساؤتھ اے ریجن کی بزنس ہیڈ محترمہ رخسانہ مولا بخش بھی اس موقع پر موجود تھیں۔ محترمہ عظمیٰ نقوی کوئٹہ برانچ کی اور محترمہ شبانہ ہبکر و حیدرآباد برانچ کی منیجر ہیں۔

جھلکیاں








''گو۔گرین'' FWBL کے ساتھ



فرسٹ ویمن بینک کے صارفین اب اپنے اکاؤنٹ اسٹیٹمنٹ 'ای میل' کے ذریعے بھی حاصل کر سکتے ہیں، جو نہایت سادہ، آسان اور اسٹیٹمنٹ حاصل کرنے کا فوری ذریعہ ہے جو ماحول کے تحفظ میں بھی مدد فراہم کرتا ہے۔ ای اسٹیٹمنٹ کی سہولت کے لیے صارفین اپنی قریبی برانچ سے رابطہ کر سکتے ہیں یا مزید تفصیلات کے لیے بینک کے کال سینٹر سے رابطہ کر سکتے ہیں۔ فون نمبر یہ ہیں: 021-111-11-3925 اور 0331-3925-111۔

فرسٹ ویمن بینک لمیٹڈ نیوز

جولائی ۲۰۲۳ء تا دسمبر ۲۰۲۳ء

35 YEARS OF EMPOWERING WOMEN

FWBL اور IUB کے مابین مفاہمتی یادداشت



فرسٹ ویمن بینک اور اسلامیہ یونیورسٹی بہاولپور کے مابین مفاہمتی یادداشت پر دستخط ہوئے ہیں جس کی رو سے مالیاتی خدمات تک بروقت اور آسان رسائی کے لیے دونوں ادارے تعاون کرینگے۔

یادداشت پر فرسٹ ویمن بینک لمیٹڈ کے صدر فرخ اقبال خان اور اسلامیہ یونیورسٹی بہاولپور کے وائس چانسلر پروفیسر ڈاکٹر نوید اختر نے دستخط کئے۔

اسلامیہ یونیورسٹی بہاولپور، جسے پہلے جامعہ عباسیہ کہا جاتا تھا، نواب سر صادق محمد خان عباسی نے قائم کی تھی۔ اسلامیہ یونیورسٹی نے 1975 میں مختلف فیکلٹیز میں گریجویشن اور ماسٹر کی سطح کے امتحانات کے انعقاد کے لیے ایک بااختیار ادارے کے طور پر کام کرنا شروع کیا۔ یونیورسٹی کے پانچ کیمپس ہیں۔ عباسیہ کیمپس، بغداد الجدید کیمپس اور خواجہ فرید کیمپس بہاولپور میں واقع ہیں جبکہ دو ذیلی کیمپس بہاولنگر اور رحیم یار خان میں واقع ہیں۔ یونیورسٹی میں 50 ہزار سے زیادہ طلبہ و طالبات اور 1800 سے زیادہ فیکلٹی ممبران کل وقتی اور جز وقتی طور پر خدمات انجام دے رہے ہیں، جن میں 550 پی ایچ ڈی شامل ہیں۔ یونیورسٹی میں 120 سے زیادہ تدریسی شعبے ہیں جو تقریباً 300 مضامین میں طلبہ کو جدید اور معیاری تعلیم فراہم کرتے ہیں۔ اس تقریب میں ریجنل بزنس ہیڈ محترمہ مبینہ طارق اور برانچ منیجر محترمہ قدسیہ کھوکھر نے بھی شرکت کی۔

DHA اسلام آباد میں بینک کی شاخ کا افتتاح



فرسٹ ویمن بینک کی انٹرنیشنل اسلامک یونیورسٹی برانچ کو ڈی ایچ اے اسلام آباد میں منتقل کر دیا گیا ہے۔ برانچ کا افتتاح بینک کے صدر جناب فرخ اقبال خان نے کیا۔ تقریب میں صارفین اور معززین نے شرکت کی۔ محترمہ ناہید نازلی ریجنل بزنس ہیڈ نارتھ اے اور دیگر افسران نے بھی تقریب میں شرکت کی۔

بینک کی اسلام آباد میں 4 شاخیں ہیں، DHA برانچ کی منیجر محترمہ لبنیٰ طارق ہیں۔

برانچ کا پتہ: پلاٹ نمبر 38، جناح بلیوارڈ، فاروق پلازا، کمرشل ایریا، سیکٹر 'ای'، ڈی ایچ اے فیز II، اسلام آباد۔

