FWBL NEWS

Issue: Jan 2022 - Jun 2022

MR. FARRUKH IQBAL KHAN JOINS AS CEO & PRESIDENT FWBL



The Federal Government appointed Mr. Farrukh Iqbal Khan as President & CEO of First Women Bank Limited (FWBL). He assumed charge on January 3, 2022. Mr. Farrukh is a career banker with over 28 years of experience in the areas of Credit, General Banking, Operations, Digital Banking, Corporate Governance, Insurance and Mutual Funds Management.

Prior to his appointment as President FWBL, Mr. Iqbal was working with Askari Bank as SEVP / Group Head Operations, where he was actively involved in the strategic planning of the Bank. He played a vital role in the day-to-day decision-making of the Bank's core areas such as Business, HR, Finance, Information Technology, as well as liaising with regulatory institutions.

His interests and commitment enabled him to avail opportunities which helped in shaping him into a competent and successful banker. He has also held key positions with Askari Bank such as the Chief Credit Officer and Head of Audit.

Mr. Iqbal also served as the Chairman of the Board of Directors at 1LINK (Private) Limited, as well as Director on the Board of Askari General Insurance Company Ltd. (AGICO) and Askari Investment Management (AIM).

He started his career in 1993 as a Central Banker with the State Bank of Pakistan, where he served for 10 years and played an active role in the formulation of various regulatory frameworks. Later, he moved to Commercial Banking.

Academically, Mr. Iqbal holds a Master's Degree in Business Administration. Professionally, he is CISA (USA) and CICA (USA) qualified, and also holds a Banking Diploma from the Institute of Bankers Pakistan.

He has also received the Certificate for the Director Education Program from the Pakistan Institute of Corporate Governance.

MAINTAINS FWBL'S RATING

The Pakistan Credit Rating Agency (PACRA) has maintained the long-term & short-term entity ratings of First Women Bank Limited (FWBL) at A- (Single A Minus) and A2 (A Two) respectively. These ratings denote a low expectation of credit risk while the capacity for timely payment of financial commitments is considered strong. The ratings primarily reflect the strong association of FWBL with the Government of Pakistan (GoP) - the major shareholder.



FWBL JOINS THE PAYPAK LOYALTY PROGRAM

FWBL PayPak Cardholders can now enjoy discounts all year round by swiping their FWBL PayPak Debit Cards at Golootlo Merchant POS, or by showing their cards at various outlets to avail amazing offers.

Mr. Farrukh Iqbal Khan, President & CEO First Women Bank Ltd., Mr. Najeeb Agrawala, CEO 1LINK (Pvt) Ltd., Air Marshal Arshad Malik, Chief Executive Officer PIA, and Mr. Majid Bashir, Chairman Decagon, attended the Joining Ceremony.

PROMOTING SME DEVELOPMENT

'Knowledge Without Action is Meaningless'

FWBL AND TDAP SIGN MOU TO PROMOTE WOMEN ENTREPRENEURS



First Women Bank Ltd. (FWBL) and TDAP have joined hands to work together for the promotion and development of women entrepreneurship in Pakistan.

Under the MoU, the two sides will have bilateral cooperation on a regular basis as a part of their efforts and commitment towards the empowerment of women.

The MoU was inked by Mr. Farrukh Iqbal Khan, President & CEO FWBL, and Mr. Ahsan Ali Mangi, Secretary TDAP.

Speaking on the occasion, Mr. Farrukh Iqbal Khan, President & CEO FWBL, said this partnership will strengthen, promote and create new value, and aim to provide financial services in the wider interest of women / women entrepreneurs.

Mr. Ahsan Ali Mangi, Secretary TDAP, highlighted the issues faced by women entrepreneurs in the country, and said that this MoU shall also help to establish a single front in agreed upon areas and promote coordination & collaboration between TDAP and FWBL in working towards common goals.

FWBL & PPAF SIGN MOU TO UPLIFT AGRI-BUSINESSES IN PAKISTAN



The MoU signed between First Women Bank Limited (FWBL) and Pakistan Poverty Alleviation Fund (PPAF) aims to facilitate Micro, Small and Medium Enterprises (MSMEs) with financial support to develop Livestock and Horticulture sectors in 22 districts of Sindh and Balochistan. The organizations reached this shared understanding at a Signing Ceremony, partnering under the EU-funded Growth for Rural Advancement and Sustainable Progress (GRASP) project, being implemented by the International Trade Centre (ITC) in partnership with PPAF and Food & Agriculture Organization (FAO). FWBL is now a part of a consortium of 22 leading Financial Institutions (FIs) of Pakistan that have partnered with PPAF to uplift the agri-businesses in the GRASP target areas.

Speaking on the occasion, Mr. Nadir Gul Barech, COO PPAF, shared PPAF's over two decade role in poverty reduction through various indigenous programs across Pakistan. He emphasized the role of collaboration with the commercial banking sector to achieve other common goals and offered linkages for the deliberation of FWBL's CSR component.

Mr. Farrukh Iqbal Khan, President & CEO FWBL, highlighted that FWBL's mandate is women's economic empowerment, and emphasized the Bank is always forthcoming and excited to take this mandate forward. He further elaborated that partnership through the GRASP project will help reach women in the remotest regions of the country, facilitating their participation in the country's formal economy.

Mr. Irshad Abbasi, Group Head PPAF, supported PPAF's commitment towards helping reduce poverty through different enabling programs, such as the provision of Digital Financial Services at the grassroots level. Ms. Robila Agha, Access to Finance Specialist GRASP, summing up, spoke about the collaboration of a commercial bank targeted towards empowering women viz. FWBL and the GRASP project, facilitating graduating MSMEs to enable a higher paradigm of economic growth.

FWBL EXHIBITS AT WEXNET

First Women Bank Limited set up a stall and participated at the 10th WEXNET 2022 Exhibition, held at the Expo Center, Lahore on March 17 – 18, 2022. The FWBL Team provided financial and technical guidance to women entrepreneurs and potential women entrepreneurs. A large number of people, including women and men, visited the stall. WEXNET (Network for Women Exporters) is the largest exhibition in Pakistan for women entrepreneurs to support and promote the SME Sector, where buyers can find good quality products to suit varying tastes and budgets.



FWBL CELEBRATES INTERNATIONAL WOMEN'S DAY

"No Nation Can Rise to the Height of Glory Unless Your Women are Side by Side With You."

QUAID-E-AZAM, MUHAMMAD ALI JINNAH



In the context of climate change and disaster risk reduction, two of the world's biggest concerns of the 21st century, the year 2022 is crucial for achieving gender equality. A sustainable and egalitarian future is still out of our reach without gender equality now. The UN theme for this year's observance is 'Gender Equality Today for a Sustainable Tomorrow', which is meant to honor the leadership and contributions of women leading the charge in climate change adaptation and response.

At FWBL, we firmly believe that women play a tremendous role in contributing not only to the well-being of their households, but also to the nation's prosperity.

This time, FWBL celebrated International Women's Day in a big way. On March 8, 2022, the main Ceremony was held at the Regional Office in Islamabad, where Mr. Farrukh Iqbal Khan, President & CEO FWBL, cut the cake in the presence of the executives and the staff.

Ms. Shaheen Zamir, Head of Marketing & Official Business Head FWBL, Ms. Sakina Alam, Head HR FWBL, and Mr. Irfan Malik, Head GSD FWBL, also participated in the event.

During the Ceremony, the President reaffirmed the Bank's commitment towards empowering women in their efforts to achieve their ambitions, giving them the strength to lead with pride and serve as an inspiration for those around them.

On March 9, 2022, for an International Women's Day celebration, First Women Bank Ltd. collaborated with the Prime Minister's Kamyab Jawan Program and organized the Kamyab Khatoon Convention. The Kamyab Khatoon Convention was held at the Jinnah Convention Center in Islamabad, where Dr. Arif Alvi, President of Pakistan, and Mrs. Samina Alvi were the Chief Guests. Addressing the Ceremony, President Dr. Arif Alvi said the country could never achieve development until its women enjoyed their due rights, as well as financial and digital empowerment. He also advised women to show their leadership skills to claim their rights guaranteed by Islam as well as the Constitution of Pakistan.

Ms. Sima Kamil, Deputy Governor State Bank of Pakistan, also addressed the audience at the Event and highlighted the Central Bank's efforts to promote women's financial inclusion.

Mr. Farrukh Iqbal Khan, President & CEO FWBL, stated on the occasion that FWBL, the pioneer of women's banking in Pakistan, will fight towards the goal of financial empowerment for those in need with renewed devotion. "We will keep looking into projects and concepts that help us in achieving our goals", he said.

Throughout the week, FWBL ran a digital campaign emphasizing its dedication and offerings. For the readers' interest, here is a glimpse:











FWBL PARTICIPATES AT THE ISLAMABAD CHAMBER EXPO

The FWBL North Region A Team put up a stall to participate in the Expo, organized by the Islamabad Chamber of Commerce & Industry to mark International Women's Day.

MR. FARRUKH IQBAL KHAN, PRESIDENT & CEO FWBL, VISITS KCCI



"First Women Bank Ltd. is striving to champion women's economic empowerment by taking a holistic and integrated approach based on the needs of underserved women markets. At the same time, the Bank aims to build a strong foundation in line with the current market benchmark to make FWBL a commercially viable bank". This was stated by Mr. Farrukh Iqbal Khan, President & CEO First Women Bank Ltd., during his visit to the Karachi Chamber of Commerce and Industry.

"Our Charter commits us to all forms of business a Commercial Bank would undertake, but with a view that supports the economic emancipation of women", he said.

Mr. Farrukh Iqbal Khan, President & CEO FWBL, said that FWBL's main focus and key goal is the 'S' of the SME Market Segment and diversity in the products and services, access to distant markets, and making the Bank a natural choice of women and their families.

The Bank is actively involved in the Government Loan Schemes, i.e. the PM's Kamyab Jawan Youth Entrepreneurship Scheme and Mera Pakistan Mera Ghar, with its main target being women borrowers. It is evident from the fact that under the Kamyab Jawan Program alone, almost 50% of the total disbursements have been made to the women entrepreneurs.

FWBL, as the pioneer of women banking in Pakistan will, with renewed commitment, work towards the cause of financial empowerment for those in need. "We will continue to explore initiatives and ideas that facilitate us in our mission", he added.

In his Welcome Note, Mr. Abdul Rehman Naqi, Senior Vice President KCCI, gave a short introduction about KCCI to Mr. Farrukh Iqbal Khan, President & CEO FWBL. Ms. Durre Shahwar Nisar, Member Managing Committee KCCI, lauded the role of the Bank in promoting women entrepreneurs. She said FWBL is always there to help women entrepreneurs.

Later, Mr. A.Q. Khalil, General Secretary BMG, presented a shield to Mr. Farrukh Iqbal Khan, President & CEO FWBL.



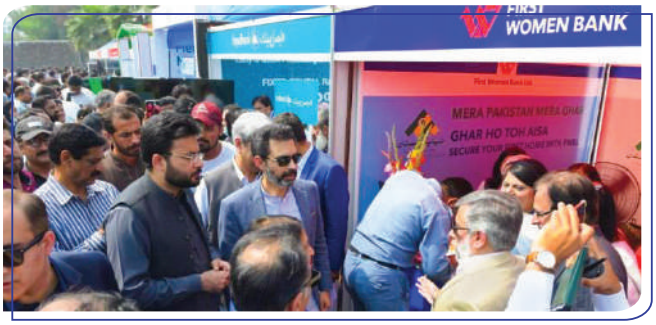
AGENCE FRANCAISE DE DEVELOPPEMENT (AFD) TEAM VISITS FWBL

Mr. Philippe Steinmetz, Country Director of AGENCE FRANCAISE DE DEVELOPPEMENT (AFD), and Ms. Annie Tran, Regional Senior Investment Officer, Asia Access to Finance and Structured Finance at AGENCE FRANCAISE DE DEVELOPPEMENT (AFD), visited the FWBL Head Office and had a meeting with Mr. Farrukh Iqbal Khan, President & CEO FWBL, along with the senior FWBL team. The President briefed the AFD visitors about the women's economic empowerment initiatives being taken by the Bank.

FWBL PARTICIPATES IN THE FAISALABAD HOUSING MELA

The FWBL Central Region Team participated in the 'Mera Pakistan Mera Ghar' Faisalabad Housing Mela under the auspices of the State Bank of Pakistan. Held at the Circle Club, Faisalabad, the FWBL stall at the Faisalabad Housing Mela was visited by the Governor SBP Dr. Raza Baqir, Deputy Governor SBP, Ms. Sima Kamil, President & CEO FWBL, Mr. Farrukh Iqbal Khan, and other dignitaries. The President FWBL also visited the builders' stalls, namely Qita Builders and Lyallpur Builders, invited by the Bank to participate in the Mela.

The FWBL team approved eligible loans on the spot.



33 YEARS OF EMPOWERING WOMEN

MR. FARRUKH IQBAL KHAN, PRESIDENT & CEO FWBL, VISITS ISLAMIA UNIVERSITY BAHAWALPUR



Mr. Farrukh Iqbal Khan, President & CEO FWBL, visited Islamia University Bahawalpur (IUB) and had a meeting with Treasurer IUB, Dr. Abou Bakar. A discussion followed regarding matters of mutual interest, and efforts to build and enhance relationships between Islamia University Bahawalpur and FWBL. Ms. Mobina Tariq, RBH Central FWBL, also accompanied the President.

MR. FARRUKH IQBAL KHAN MEETS WITH MS. CHARMAINE HIDAYATULLAH



Mr. Farrukh Iqbal Khan, President & CEO First Women Bank Ltd., had a meeting with Ms. Charmaine Hidayatullah, President APWA, in Karachi to discuss matters of mutual interest and their work towards women's economic empowerment.

FPCCI INVITES FWBL'S MARKETING HEAD TO BRIEF MEMBERS REGARDING THE INITIATIVES TAKEN BY THE BANK

Ms. Shaheen Zamir, SVP / Head of Marketing & Service Quality FWBL, was invited as a Guest Speaker by the



Central Standing Committee of Women Entrepreneurs of the Federation of Pakistan Chamber of Commerce & Industry (FPCCI). She briefed the participants about the Bank's initiatives on Women Economic Empowerment, especially in regards to facilitating women through technology.

The Meeting was attended over Zoom and in person by Ms. Riffat Malik, Vice President FPCCI, Mr. Suleman Chawla, Senior Vice President FPCCI, Ms. Nazli Abid Nisar, Former Vice President FPCCI, Convener of the Women Entrepreneurs Committee, Mr. Shabbir Mansha, Vice President FPCCI, Ms. Nadia Patel, CEO Femprow, Ms. Darakshan Saleh, Member Sindh Commission on the Status of Women, Government of Sindh, Ms. Hina Mansab Khan, Chairperson of the National Business Council, and women entrepreneurs across Pakistan.

NEWS IN BRIEF

FWBL crossed a tremendous milestone of PKR 500,000,000 under the Prime Minister's Kamyab Jawan Youth Entrepreneurship Scheme (PMKJ-YES).

FWBL COMPLAINT MANAGEMENT SERVICE



Customer satisfaction is FWBL's top priority, and customers are encouraged to lodge their complaints or suggestions via its 24/7 Call Center: 021-111-11-3925, 0331-3925111 or e-mail: complaint.management@fwbl.com.pk. Customers can also fill in the Complaint Form available at any FWBL branch, on the FWBL website, via Internet Banking / Mobile Banking App or through Fax: 021-35657756.

33 YEARS OF EMPOWERING WOMEN

OUR PEOPLE

"You Don't Build a Business. You Build People and People Build the Business." - Zig Ziglar

WELCOME ABOARD

MS. SAKINA ALAM APPOINTED AS HEAD HR FWBL



Ms. Sakina Alam has joined FWBL as the Head of the Human Resources Division.

She is a banker with over 27 years of diversified work experience in various institutions, including SOS Children's Villages Pakistan, United Bank Limited, Standard Chartered Bank and Citibank.

Prior to joining FWBL, she was associated with Askari Bank Limited as 'Unit Head HR Relationship Management'. She holds a Master's Degree in Business Administration from IBA.

MUHAMMAD FARRUKH JOINS AS CFO FWBL

Mr. Muhammad Farrukh has re-joined the Bank as CFO (Officiating). Prior to joining FWBL, he was associated with PIA Investments Limited as Deputy General Manager Finance. He has over 15 years of diversified working experience in various financial institutions, which include First Women Bank Limited as Unit Head Financial Control & Policy, Pak Oman Asset Management Company Limited as CFO and Company Secretary, Unity Foods Limited as Chief Financial Officer, Askari Bank Limited as Vice President, Askari Investment Management Limited as Head of Internal Audit, Compliance and Company Secretary, and AMZ Asset Management Limited as CFO and Company Secretary.

He is a Chartered Management Accountant (CMA) from the Chartered Institute of Management Accountants (UK).

MR. AAMIR ZUBERI JOINS AS CRO FWBL



Mr. Aamir Zuberi has joined FWBL as Head of Risk Management (Chief Risk Officer). He brings with him diversified banking experience of more than 30 years, both with local and international banks. His last assignment was with Askari Bank as Group Head Risk Management (Chief Risk Officer), where he was responsible for the supervision of the entire Risk Function of the Bank.

Mr. Zuberi holds a Master's Degree in Business Administration from West Coast University, USA, and a Bachelor's of Science in Business Administration from the University of Texas.

MR. FAISAL HUSSAIN APPOINTED AS HEAD OF BUSINESS FWBL



Mr. Faisal Hussain, Head Business FWBL, brings with him excellent and diversified banking experience of 30 years with prestigious institutions in the banking industry. He started his career with American Express Bank and continued with Prudential Commercial Bank, Schon Bank Ltd. (Gulf Bank) and Platinum Bank. Prior to this, Mr. Faisal worked for Bank Alfalah Limited for 13 years in various senior positions within the domain of Banking Operations. Lastly, he was associated with Askari Bank Limited for almost 9 years, where he was leading the Bank as Regional General Manager and served the Bank with exceptional service and performance.

NEWS IN BRIEF

- Mr. Sajid Ahmed Hashmi has been re-designated as Head of Audit Division with immediate effect.
- Mr. Shah Faisal joined the Bank as Head of Special Asset Management (SAM).



FWBL LOSES A FAMILY MEMBER

Mr. Muhammad Afzal, Assistant, posted at the Shadman Branch, Lahore, passed away on May 11, 2022, after a serious illness. He was associated with the Bank for more than a decade. He joined the Bank in the non-clerical cadre, served the President's Secretariat, and was later promoted as an Assistant. He also served in the IT Division of the Bank.

OBITUARY

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

- The father of Ms. Ruqia Shaheen, Credit Officer, Abbottabad Branch FWBL, left for his eternal abode on January 21, 2022.
- The father-in-law of Ms. Rukhsana Moulabux, RBH South FWBL, passed away on February 19, 2022.
- The mother of Ms. Samina Qazi, VP Business Division FWBL, passed away on February 22, 2022.
- The mother of Ms. Zeba Syed, Officer Finance Division FWBL, passed away on March 13, 2022.
- The elder sister of Ms. Samina Manzar, Manager Archiving Unit, GSD FWBL, posted at the PECHS Office, Karachi, died on April 16, 2022.

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

33 YEARS OF EMPOWERING WOMEN

HAPPENINGS



FWBL PRESIDENT MEETING WITH THE AURAT FOUNDATION TEAM

Mr. Farrukh Iqbal Khan, President & CEO First Women Bank Ltd., held a meeting with the Aurat Foundation Team headed by Ms. Mahnaz Rahman, Resident Director, in Karachi.

The meeting was also attended by Ms. Muneezeh Khan of the Aurat Foundation, Ms. Shaheen Zamir, Head of Marketing and Service Quality for FWBL, and Ms. Sakina Alam, Head of HR FWBL.

MS. SHEEMA KERMANI CALLS ON PRESIDENT FWBL

Ms. Sheema Kermani, Founder Tehreek-e-Niswan, called on Mr. Farrukh Iqbal Khan, President & CEO FWBL. They discussed mutual points of interest to uplift women's empowerment initiatives. Ms. Fainaana, Manager President Secretariat, also attended the meeting.



ON THE LIGHTER SIDE

RIDDLES

1. What can you break, even if you never pick it up or touch it?
2. What disappears as soon as you say its name?
3. What kind of room has no doors or windows?
4. What can fill a room, but takes up no space?

ANSWERS:

1. A promise
2. Silence
3. A mushroom
4. Light

BOOK

Teacher: "Which book has helped you the most in your life?"

Student: "My father's cheque book."

SHAKESPEARE

A lady was newly appointed as a clerk in a bank. The manager of that branch was fond of Literature and books. He asked the clerk: "Do you know William Shakespeare?"

The clerk replied: "No. Which branch does he work in?"

"QUOTES"

- "A leader is one who knows the way, goes the way, and shows the way."
  - **John C. Maxwell**
- "Life's most persistent and urgent question is, 'What are you doing for others?'"
  - **Martin Luther King, Jr.**
- "There are two types of people who will tell you that you cannot make a difference in this world: those who are afraid to try, and those who are afraid you will succeed."
  - **Ray Goforth**
- "Continuous improvement is better than delayed perfection."
  - **Mark Twain**

CONCEPT, COORDINATION & EDITED BY:

Shaheen Zamir (SVP/Head of Marketing, PR & Service Quality)
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 | VMLY&R

FWBL LOAN AGAINST SALARY



Easy loans for all your financial needs

A quick and easy way to borrow against your salary to meet your financial needs.

Mark-up

23.00%*

* 1% concession rate will be granted to female borrowers

Loan Amount

- Up to 1 Million or 15 take-home salaries, whichever is less*
  (Employees of Multinational Companies & Local Private Sector)
- Up to 2 Million or 20 take-home salaries, whichever is less*
  (Govt. Employees/Employees of Armed Forces/Local Government Bodies)

*Terms and Conditions apply.

For more information, contact 021-111-11-3925 or 0331-3925-111

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 کا PayPak ڈیبٹ کارڈ

ادائیگی کی سہولت ہر وقت، ہر جگہ





اے ٹی ایمز | ڈائننگ آؤٹ | شاپنگ | فیول اسٹیشنز

- FWBL کے PayPak ڈیبٹ کارڈ سے ملک بھر میں بنا کیش ادائیگی اور اے ٹی ایمز سے رقم نکالنے کی آزادی
- ڈیبٹ کارڈ کے ذریعے پاکستان بھر میں مختلف برانڈز پر ''گولوٹ لو'' کی شاندار رعایت
- سال بھر ''گولوٹ لو'' ایپ کے ذریعے پی آئی اے کی تمام ڈومیسٹک اور بین الاقوامی پروازوں پر 10 فیصد ڈسکاؤنٹ کی سہولت
- ملک بھر میں اپنے من پسند ریٹیل آؤٹ لیٹ پر خریداری اور ادائیگی
- خریداری کی زیادہ حد، وہ بھی بغیر پوشیدہ چارجز کے

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: ایس ٹی ایس ایم فاؤنڈیشن بلڈنگ، CL-10/20/2، بیومانٹ روڈ، آف ڈاکٹر ضیاالدین احمد روڈ، سول لائنز، کراچی۔
فون نمبر: 021-35657684-9 فیکس: 021-35657756 یو اے این: 111 676 767 ویب سائٹ: www.fwbl.com.pk
/FirstWomenBank /FWBLbank /firstwomenbank /company/fwbl /First Women Bank Limited

33 YEARS OF EMPOWERING WOMEN

فرسٹ ویمن بینک اور ٹڈاپ کے درمیان مفاہمتی یادداشت



فرسٹ ویمن بینک اور TDAP نے ملک بھر کی کاروباری خواتین کی حوصلہ افزائی اور فروغ کے لیے مفاہمتی یادداشت پر دستخط کیے ہیں۔

یہ تقریب ٹڈاپ کے ہیڈ آفس میں ہوئی جس میں TDAP کے سیکریٹری احسن علی منگی اور فرسٹ ویمن بینک کے صدر اور چیف ایگزیکٹو آفیسر جناب فرخ اقبال خان نے دستخط کیے۔

اس موقع پر خطاب کرتے ہوئے فرسٹ ویمن بینک کے صدر جناب فرخ اقبال خان نے کہا کہ یہ شراکت داری خواتین/ کاروباری خواتین کے وسیع تر مفاد میں مالیاتی خدمات فراہم کرنے کے ساتھ مضبوط فروغ اور نئی قدر پیدا کرے گی۔

TDAP کے سیکریٹری جناب احسن علی منگی نے ملک میں کاروباری خواتین کو درپیش مسائل پر روشنی ڈالی اور کہا کہ دونوں اداروں کے تعاون سے خواتین کے دیرینہ مسائل کو حل کرنے میں مدد ملے گی۔

PPAF اور ''ایف ڈبلیو بی ایل'' کے درمیان مفاہمتی یادداشت



پاکستان پورٹی ایلیویشن فنڈ (PPAF) اور فرسٹ ویمن بینک لمیٹڈ (ایف ڈبلیو بی ایل) کے درمیان مفاہمت نامہ سے سندھ اور بلوچستان کے 22 اضلاع میں لائیو اسٹاک اور باغبانی کے شعبوں کو ترقی دینے کے لیے چھوٹے اور درمیانے درجے کے کاروبار کو مالی مدد دینے میں آسانی ہوگی۔

اس پراجیکٹ کے لیے یورپی یونین (EU) انٹرنیشنل ٹریڈ سینٹر (ITC) اور خوراک و زراعت کی تنظیم (FAO) نے معاونت فراہم کی ہے۔

اس موقع پر پی پی اے ایف کے چیف آپریٹنگ آفیسر جناب نادر گل بارتیچ (Bareech) اور فرسٹ ویمن بینک کے صدر جناب فرخ اقبال خان نے مفاہمتی یادداشت پر دستخط کیے۔

اس موقع پر گفتگو کرتے ہوئے بینک کے صدر جناب فرخ اقبال خان نے کہا کہ FWBL کا مینڈیٹ خواتین کو معاشی طور پر بااختیار بنانا ہے اور بینک اس مینڈیٹ کو آگے بڑھانے میں اپنا فعال کردار ادا کرے گا۔

انہوں نے مزید کہا کہ اس پروجیکٹ کے ذریعے ملک کے دور افتادہ علاقوں میں خواتین تک مالی رسائی ممکن ہو سکے گی۔

جناب نادر گل بارتیچ سی ای او، پی پی اے ایف نے اس موقع پر گفتگو کرتے ہوئے ادارے کی کارکردگی پر روشنی ڈالی۔

جناب ارشاد عباسی، گروپ ہیڈ، پی پی اے ایف اور محترمہ روبیلا آغا نے بھی تقریب میں شرکت کی جو فرسٹ ویمن بینک کے علاقائی دفتر اسلام آباد میں ہوئی۔

24/7 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۔

کال سینٹر کے ذریعے 021-111-11-3925 اور 0331-3925-111، برانچ میں دستیاب شکایت بکس، انٹرنیٹ بینکنگ، موبائل ایپ، فیکس 021-3565775، ای میل complaint.management@fwbl.com.pk۔

صارفین کی سہولت کے لیے شکایت فارم بھی دستیاب ہے جسے پُر کر کے بھی شکایت درج کرائی جا سکتی ہے۔

مزید تفصیلات کے لیے بینک کی ویب سائٹ www.fwbl.com.pk بھی ملاحظہ کی جا سکتی ہے۔

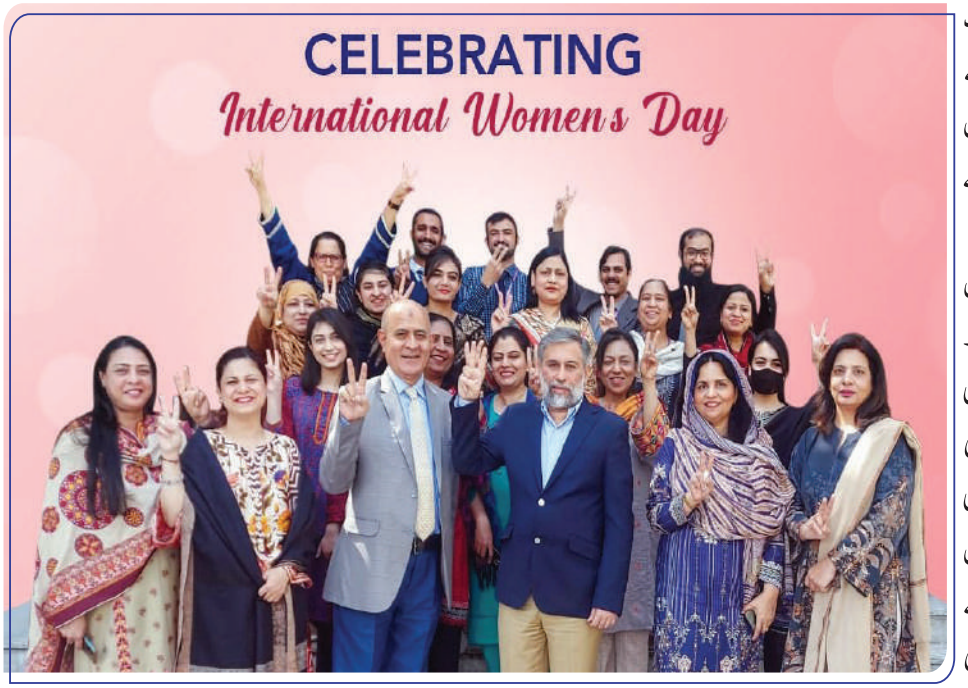
فرسٹ ویمن بینک کی WEXNET میں شرکت



فرسٹ ویمن بینک نے 10 ویں WEXNET نمائش میں، جو لاہور میں 17 اور 18 مارچ 2022 کو منعقد ہوئی، اس میں شرکت کی اور کاروباری خواتین اور ممکنہ کاروباری خواتین کو مالی اور تکنیکی اعانت فراہم کی۔

FWBL کے زیرِ اہتمام ''عالمی یوم خواتین''

''کوئی قوم اس وقت تک عظمت کی بلندی تک نہیں پہنچ سکتی جب تک آپ کی خواتین آپ کے شانہ بشانہ نہ ہوں''۔ قائداعظم محمد علی جناح



موسمیاتی تبدیلی اور آفات کے خطرے میں کمی کے تناظر میں، جو 21 ویں صدی کے دنیا کے دو بڑے خدشات ہیں، 2022 صنفی مساوات کے حصول کے لیے بہت اہم ہے۔ ایک پائیدار اور مساوی مستقبل اب بھی صنفی مساوات کے بغیر ہماری دسترس سے باہر ہے۔ اس سال کے جشن کے لیے اقوام متحدہ کی تھیم 'صنفی مساوات آج، پائیدار کل کے لیے ہے، جس کا مقصد خواتین کی قیادت اور کوششوں کو سراہنا ہے جو موسمیاتی تبدیلی کے ساتھ موافقت اور ردعمل میں قائدانہ کردار ادا کر رہی ہیں۔

FWBL میں، ہم اس بات پر پختہ یقین رکھتے ہیں کہ خواتین نہ صرف اپنے گھرانوں کی بہبود بلکہ ملک کی خوشحالی میں بھی اہم کردار ادا کرتی ہیں۔

اس بار ایف ڈبلیو بی ایل نے خواتین کا عالمی دن بڑے اہتمام سے منایا۔ 8 مارچ 2022 کو اسلام آباد کے ریجنل آفس میں مرکزی تقریب منعقد ہوئی، جہاں FWBL کے صدر اور سی ای او جناب فرخ اقبال خان نے ایگزیکٹوز اور عملے کی موجودگی میں کیک کاٹا۔ اس تقریب میں مارکیٹنگ اور آفیشل بزنس ہیڈ محترمہ شاہین ضمیر، ''ایچ آر'' کی سربراہ محترمہ سکینہ عالم اور ''جی ایس ڈی'' کے سربراہ عرفان ملک نے بھی شرکت کی۔

تقریب کے دوران، صدر نے خواتین کو اپنے عزائم کے حصول کی کوششوں میں بااختیار بنانے، انہیں فخر کے ساتھ قیادت کرنے اور اپنے اردگرد کے لوگوں کے لیے ایک تحریک کے طور پر کام کرنے کی طاقت فراہم کرنے کے لیے بینک کے عزم کا اعادہ کیا ہے۔

9 مارچ 2022 کو خواتین کے عالمی دن کی تقریب کے لیے، فرسٹ ویمن بینک لمیٹڈ نے وزیر اعظم کے کامیاب جوان پروگرام کے تعاون سے ''کامیاب خاتون کنونشن'' کا اہتمام کیا۔ کامیاب خاتون کنونشن اسلام آباد کے جناح کنونشن سینٹر میں منعقد ہوا جس میں صدر پاکستان ڈاکٹر عارف علوی اور محترمہ ثمینہ علوی مہمانانِ خاص تھے۔ تقریب سے خطاب کرتے ہوئے صدر مملکت ڈاکٹر عارف علوی نے کہا کہ ملک اس وقت تک ترقی نہیں کر سکتا جب تک خواتین کو ان کے جائز حقوق کے ساتھ ساتھ مالی اور ڈیجیٹل اختیارات بھی نہیں مل جاتے انہوں نے خواتین کو مشورہ دیا کہ وہ اپنی قائدانہ صلاحیتوں کا مظاہرہ کر کے ان حقوق کا دعویٰ کریں جن کی اسلام اور آئین پاکستان نے ضمانت دی ہے۔

محترمہ سیما کامل، ڈپٹی گورنر اسٹیٹ بینک آف پاکستان نے بھی تقریب میں حاضرین سے خطاب کیا اور خواتین کی مالی شمولیت کو فروغ دینے کے لیے مرکزی بینک کی کوششوں پر روشنی ڈالی۔

FWBL کے صدر اور سی ای او جناب فرخ اقبال خان نے اس موقع پر کہا کہ FWBL، پاکستان میں خواتین کی بینکاری کا علمبردار، نئی لگن کے ساتھ ضرورت مندوں کو مالی لحاظ سے بااختیار بنانے کے مقصد کے لیے جدوجہد کرے گا۔ انہوں نے کہا کہ ''ہم ایسے منصوبوں اور تصورات کی کھوج میں رہیں گے جو ہمارے مقاصد کو حاصل کرنے میں ہماری مدد کرتے ہیں''۔ پورے ہفتے کے دوران، FWBL نے اپنی لگن اور کاوشوں کو نمایاں کرتے ہوئے ایک ڈیجیٹل مہم چلائی۔









فرسٹ ویمن بینک لمیٹڈ نیوز

جنوری ۲۰۲۲ء - جون ۲۰۲۲ء

جناب فرخ اقبال خان بطور سی ای او اور پریذیڈنٹ FWBL تعینات



وفاقی حکومت نے جناب فرخ اقبال خان کو فرسٹ ویمن بینک لمیٹڈ کا صدر اور چیف ایگزیکٹو آفیسر مقرر کیا ہے۔ انہوں نے 3 جنوری 2022 کو اپنے عہدے کا چارج سنبھالا۔

جناب فرخ اقبال خان ایک ماہر بینکار ہیں جنہیں کریڈٹ، جنرل بینکنگ، آپریشنز، ڈیجیٹل بینکنگ، کارپوریٹ گورننس، انشورنس اور میوچل فنڈ مینجمنٹ کا 28 سال سے زیادہ کا تجربہ ہے۔

FWBL کے صدر کے طور پر تقرری سے پہلے جناب فرخ اقبال خان عسکری بینک کے ساتھ بطور SEVP/گروپ ہیڈ آپریشنز وابستہ تھے جہاں وہ بینک کی اہم فیصلہ سازی میں شریک تھے۔ انہوں نے بینک کے بنیادی شعبوں، جن میں بزنس، HR، فنانس، انفارمیشن ٹیکنالوجی وغیرہ شامل ہیں، کی ترقی میں اہم کردار ادا کیا، جس نے انہیں ایک کامیاب اور ماہر بینکر بننے میں مدد فراہم کی۔

عسکری بینک میں انہوں نے چیف آف کریڈٹ اور ہیڈ آف آڈٹ کے طور پر بھی خدمات انجام دیں۔

جناب فرخ اقبال خان 1 لنک پرائیویٹ لمیٹڈ سے بطور چیئرمین بھی وابستہ رہے۔ انہوں نے عسکری جنرل انشورنس کمپنی (AGICO) اور عسکری انویسٹمنٹ مینجمنٹ (AIM) کے ممبر بورڈ آف ڈائریکٹرز کے طور پر بھی خدمات انجام دیں۔

انہوں نے اپنے کیریئر کا آغاز 1993 میں اسٹیٹ بینک آف پاکستان میں شمولیت سے کیا، جہاں انہوں نے 10 سال تک خدمات انجام دیں اور مختلف ریگولیٹری فریم ورکس کی تشکیل میں مرکزی کردار ادا کیا۔ بعد میں انہوں نے کمرشل بینکنگ میں شمولیت اختیار کی۔

تعلیمی لحاظ سے وہ بزنس ایڈمنسٹریشن میں ماسٹرز ڈگری رکھتے ہیں جبکہ وہ پیشہ ورانہ طور پر انسٹی ٹیوٹ آف بینکرز سے بینکنگ ڈپلومہ اور CICA (USA) اور CISA (USA) کوالیفائیڈ ہیں۔ اس کے علاوہ وہ پاکستان انسٹی ٹیوٹ آف کارپوریٹ گورننس (PICG) سے ڈائریکٹر ایجوکیشن کی سند بھی رکھتے ہیں۔

فرسٹ ویمن بینک کی کریڈٹ ریٹنگ برقرار

پاکستان کریڈٹ ریٹنگ ایجنسی (PACRA) نے فرسٹ ویمن بینک کی طویل اور قلیل مدت کے لیے ریٹنگ کو برقرار رکھا ہے۔ طویل مدت کے لیے بینک کی ریٹنگ اے مائنس اور قلیل مدت کے لیے اے ٹو ہے۔

یہ ریٹنگ بنیادی طور پر حکومت پاکستان کے ساتھ بینک کی مضبوط وابستگی کی عکاسی کرتی ہے جو کہ اہم شیئر ہولڈر ہے۔

FWBL کی پے پاک لائلٹی پروگرام میں شمولیت



FWBL کے پے پاک کارڈ ہولڈر اب گولوٹلو مرچنٹ پوائنٹ آف سیل پر بینک کے کارڈ کو استعمال کرتے ہوئے حیرت انگیز پیشکشوں سے فائدہ اُٹھا سکتے ہیں۔

فرسٹ ویمن بینک لمیٹڈ کے صدر جناب فرخ اقبال خان، سی ای او ون لنک جناب نجیب آگرہ والا، پی آئی اے کے چیف ایگزیکٹو آفیسر جناب ایئر مارشل ارشد ملک اور جناب ماجد بشیر چیئرمین ڈیکا گون نے شمولیت کی تقریب میں شرکت کی۔