



Mr. Hasanali Abdullah conferred Brand Scientist Award 2014

Mr. Jaffer Dossa, Deputy Managing Director receiving
“Brand Scientist Award 2014” from Federal Minister of
Commerce, Mr. Khurram Dastgir Khan.

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Mahmood Lotia, A.C.I.I.
Qamber Hamid , L.L.B., L.L.M.
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BRAND SCIENTIST AWARDS 2014

Masters behind the Brand

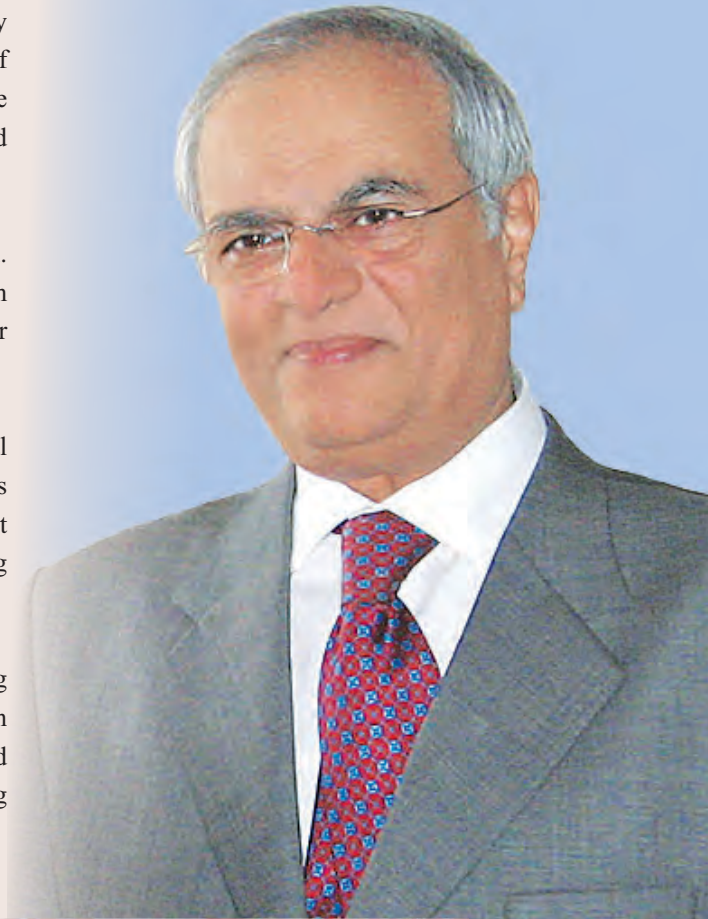


Mr. Hasanali Abdullah, Managing Director, EFU General was conferred with Brand Scientist Award 2014. Mr. Jaffer Dossa, Deputy Managing Director, Southern Zone received this award on behalf of Mr. Hasanali Abdullah. It was the first ever distribution of these awards, initiated in 2014, aimed at recognizing the “Masters Behind the Brands” organized by Brand Foundation.

This magnificent event was held at Pearl Continental Hotel, Karachi. The ceremony was graced by high profile personalities from government, public and private sectors. Federal Minister for Commerce, Engineer Khurram Dastagir Khan was the chief guest.

This award is conferred on those individuals who act as analytical experts dedicated to understanding how marketing affects business performance. In tough market competition, they offer innovative but workable options to select the right alternative under the prevailing conditions.

Brand Scientist is a showcase that profiles the people who are making things happen. They are the innovators who keep the brands stay on top of the list. They are the Chief Brand Strategists of most trusted and inspiring brands that have performed exceptionally well by following their own benchmarks by persistently raising the bar.



Pride of EFU Family

Upside and Downside of Risk Management



Fauji Fertilizer Bin Qasim (FFBL) organized the 3rd International Safety Seminar at Marriot Hotel Karachi. The ceremony was graced by the President of Pakistan Mr. Mamnoon Hussain as Chief Guest. EFU General was represented by Mr. Hasanali Abdullah, Managing Director.

The seminar attracted speakers from Bahrain and United Kingdom along with professionals from Pakistan. Mr. Khurram Ali Khan, Executive Director at Head Office was one of the speakers who presented a paper on Upside and Downside of Risk Management.

As this was a high profile international seminar organized by FFBL, many distinguished speakers wanted to present papers on the occasion. A very strict selection criteria was adopted by FFBL's organising committee and after detailed review only 8 speakers were selected.



Congratulations

EFU conferred *Corporate Social Responsibility Award* 2015

EFU General Insurance Limited has added another coveted award in the list recently, when National Forum for Environment & Health conferred its 7th CSR Corporate Social Responsibility Award 2015 to the company.

Mr. Akbar Awan, Deputy Managing Director, Islamabad Region received this award on behalf of EFU General from Federal Minister for Commerce Engineer Khurram Dastgir Khan the Chief Guest for this event.

National Forum for Environment & Health (NFEH) organized CSR 7th International Summit at Islamabad Club. Representatives of renowned organizations, journalists, doctors, social activists and prominent media personalities attended the ceremony.

The CSR Awards are widely regarded as one of the highest accolades of recognition, image building and sustainability in the corporate sector.

The objective of this event is to provide an innovative platform for interaction and networking, while creating awareness about CSR among the conference delegates. The experts also discuss the emerging concepts and issues related to CSR in Pakistan and provide remedies based on practical approach and implementation techniques.



Federal Minister of Commerce Mr. Khurram Dastgir Khan presenting Award to Mr. Akbar Awan, Deputy Managing Director

Mian Muhammad Adrees has been elected as President of The Federation of Pakistan Chambers of Commerce and Industry (FPCCI). It is the first time when the President elected from Faisalabad.

Mr. Rizwan Ashraf, President and Mr. Nadeem Allahwala, Senior Vice President Chamber of Commerce Faisalabad and Dr. Ghulam Jaffar, Senior Vice President EFU Faisalabad Branch congratulated him on his success and greeted him with best wishes.





Workshop ISO 9001 : 2008 at Karachi



Mr. D. H. Sidhwa

Human Resource Department, Head Office in coordination with Southern Zone arranged 'ISO 9001:2008 Workshop' for officers of Branches located in Karachi.

Mr. Darius H. Sidhwa, Deputy Executive Director & Management Representative conducted the workshop.

This training session was attended by 34 officers.



Developing Effective Presentations

To facilitate the officers engaged in dealing with customers and making presentations, HRD arranged a workshop on 'Developing Effective Presentations' at Pakistan Institute of Management' (PIM) by their professional facilitator. Two groups of officers of Head Office and Southern Zone Branches attended the workshop.

This customize base training workshop was designed to process both developing and delivering presentation and handling tough Q&A sessions with ease.





Workshop ISO 9001 : 2008 at Lahore

Report by: Mr. Liaquat Ali Khan, SEVP, Lahore Division

As per the ISO standard requirement training was required for all the employees of Northern Zone. The Management Review (MR) Committee planned to undertake the required training in consultation with Mr. Qamber Hamid, Zonal Head of Northern Zone and decided to conduct these workshops in groups of 20 people each. It was decided to conduct these workshops for all the employees of Punjab Region at Lahore and for Islamabad Region at Rawalpindi.



The employees of Punjab Region were divided into eight groups. In these workshops held in October and November 2014 about 145 employees participated from the entire Punjab Region. These workshops created awareness, understanding and zeal to implement the quality policy,



objective and plan, quality manual and procedures, organogram and job description.

These training sessions were conducted by Mr. D. H. Sidhwa and Mr. Mohammad Nasir, who travelled a long way to impart the knowledge among the participants. As per daily schedule of these training sessions, the registration of the participants was made at 10:00am, training session started at 10:15am with tea break and lunch break and the training continued after the lunch till completion up to 14:30pm.



At the end of training Q&A session was conducted and evaluation of the participants was carried out through a simple test. On daily basis senior officers of Punjab Region awarded these certificates. These executives included Mr. Qamber Hamid, Zonal Head, Northern Zone, Mian Shaukat Saeed Ahmad, Regional Head, Punjab Region and Mr. Liaquat Ali Khan, Head of Lahore Division.



The purpose of workshop was to ensure quality management at all levels of the organization.



Workshop ISO 9001 : 2008 at Islamabad Region

Report by: Mr. Muhammad Mubeen, Manager, Rawalpindi Division

To implement and persistently improve the effectiveness of quality management system, HRD, Head Office Department in coordination with Northern Zone organized a workshop: ISO 9001:2008 for Islamabad Region, which was held at Rawalpindi Division. In five training sessions 75 officers from 7 branches of Islamabad Region participated.



Mr. Darius H. Sidhwa, Deputy Executive Director, Management Representative and Mr. Muhammad Nasir, SEVP and Deputy Management Representative, conducted these training sessions with the assistance of Mr. Muhammad Mubeen, Manager Underwriting, Rawalpindi Division.



Mr. M. Akbar Awan, Deputy Managing Director, Islamabad Region distributed the certificates among the participants. Syed Aftab Hussain Zaidi, Deputy Executive Director, Rawalpindi Division presented vote of thanks.





Annual Prize Distribution Ceremony of EFU Sports and Recreation Club



Mr. Jaffer Dossa



Mr. Hasanali Abdullah

Annual Prize Distribution Ceremony of EFU Sports and Recreation Club was held at EFU House, Karachi. Mr. Hasanali Abdullah, Managing Director was the Chief Guest. Mr. Jaffer Dossa, Chairman EFU Sports and Recreation Club and Mr. M. Iqbal Lodhia, Senior Executive Director, Jinnah Division also graced the ceremony. A large numbers of EFU Family members attended the occasion.

The Chief Guest emphasized the need for discipline, the first lesson of sports, and urged the participants to maintain it in their business as well as personal lives. He said sports are the best form of recreation that provides healthy ways to relax and relieve stress. He also appreciated the participation of ladies in sports activities.



Mr. M. Saeed



Mr. Naseem Qureshi

Managing Director encouraged the new comers in EFU General for their active involvement and keen interest in the sports activities.

Mr. Jaffer Dossa said, "EFU Sports Club plays a significant role by providing congenial atmosphere to play, socialize and have a pleasant time-out from strenuous work".

Earlier, Mr. Naseem Qureshi, Secretary of the club presented the welcome address. He thanked all the guests and the top management for their cooperation and support in arranging sports activities.

At the end, Mr. Hasanali Abdullah, Mr. Jaffer Dossa and Mr. M. Iqbal Lodhia distributed prizes among the winners and members of sports committee.

The photos of award winners are given on the following page.

Reported by: *Mr. Naseem Qureshi,
Secretary EFU Sports Club*



Prize Distribution Ceremony



Mr. Abdul Ghaffar



Mr. Abdul Hameed



Mr. Amjad Shehzad



Ms. Samreen Kashif



Ms. Amreen Sarwar



Ms. Asifa Waseem



Mr. Furqan Ansari



Mr. Muhammad Iqbal



Mr. Mohammad Ali



Ms. Khalida Ghafoor



Mr. Kawish Chohan



Mr. Zaigham Abbas



Umra Mubarak

Following Officers of EFU General performed *Umra*.
EFU Family members congratulate them for this sacred pilgrimage.



Ms. Mussart Jahan
Deputy Manager
Mehran Branch



Mr. Riaz Ali
Assistant Manager
Personnel & Admin, H.O.



Shaikh Muhammad Ali
Sr. Development Officer
Mehran Branch

Meritorious 25 Years

To commemorate Silver Jubilee association with EFU General Insurance Limited the senior executives of EFU General awarded gold medals and certificates among the following officials for rendering their meritorious services to the company.

1. Syed Kamran Rasheed	Executive Director	Central Division (Unit D)
2. Mr. Khalid Usman	Deputy Executive Director	Port View Branch
3. Syed Ashad Hussain Rizvi	Sr. Executive Vice President (Dev.)	Corporate Division
4. Mr. S. Anwar Hasnain	Executive Vice President	Motor, Head Office
5. Mr. Zia Mahmood	Executive Vice President	Southern Zonal Office
6. Mr. Abdul Rashid	Senior Vice President	Central Division
7. Mr. Kaleem Imtiaz	Senior Vice President	Central Division
8. Mr. Mansoor Ahmed	Senior Vice President	Multan Division
9. Mr. Rana Zafar Iqbal	Vice President	Internal Audit, Head Office
10. Mian Ikramul Ghani	Vice President	Faisalabad
11. Mr. Sirajuddin	Vice President (Dev.)	Central Division
12. Mr. Rizwan Jalees	Assistant Vice President	Corporate Division
13. Mr. Jalaluddin Ahmed	Assistant Vice President (Dev.)	Jinnah Division
14. Mr. Siraj Ahmed Alvi	Chief Manager (Dev.)	Corporate Division
15. Mr. Azizur Rehman	Manager	Finance, Head Office
16. Mr. Imran Younus	Manager	Egerton Road Branch
17. Mr. Muhammad Ashraf	Manager	Property, Head Office
18. Mr. Muhammad Mubeen	Manager	Rawalpindi Division
19. Mr. Muhammad Yamin	Manager	SITE Division
20. Mr. Qazi Maqsood	Manager	Southern Zonal Office
21. Mr. Ziaul Hasan	Manager (Dev.)	Peshawar Branch
22. Mr. Mazharuddin	Deputy Manager	Finance, Head Office
23. Mr. Muhammad Iqtada Khan	Deputy Manager	Internal Audit, Head Office
24. Mr. Muhammad Shafique	Deputy Manager	Central Division (Unit B)
25. Mr. Ubaidullah	Deputy Manager	Motor, Head Office
26. Ms. Ishrat Jahan	Assistant Manager	Marine, Head Office
27. Mr. Muhammad Younus	Assistant Manager	Motor, Head Office
28. Mr. Noorani Azam	Assistant Manager	Lahore Division
29. Mr. Shaikh Abdul Saleem	Assistant Manager	Central Division
30. Mr. Majid Badar Khan	Executive Officer	Internal Audit, Head Office
31. Mr. Muhammad Waqar	Junior Officer	Finance, Head Office
32. Mr. Faizullah	Assistant Supritendant	Central Division
33. Mr. Imtiaz Ali	Assistant Supritendant	Gulberg Arcade Unit
34. Mr. Mr. Muhammad Arif Khan	Assistant Supritendant	AWP Unit, Karachi
35. Mr. Muhammad Saeed	Daftari/Qasid	Faisalabad
36. Mr. Akhtar Hussain	Chowkidar	Lahore Division
37. Mr. Amin Khan	Chowkidar	Personal & Admin, Head Office

Pictorial Moments of Gold Medal distribution Ceremonies



Mr. Saifuddin N. Zoomkawala, Chairman, EFU General Presenting Gold Medal and Certificate to Mr. Khalid Usman, D.E.D, Port View Branch.



Mr. Mahmood Lotia, Sr. Deputy Managing Director presenting Gold Medal and Certificate to Mr. M. Ashraf, Mr. Ahmed Hasan, Sr. Executive Vice President, Property, H.O. also present.



Mr. Mahmood Lotia, presenting Gold Medal and Certificate to Ms. Ishrat Jahan. Mr. Jawahar Ali Kassam, A.E.D, is also present on the occasion.



Mr. Mahmood Lotia presenting Gold Medal and Certificate to Mr. S. Anwar Hasnain, Mr. Ubaidullah and Mr. Muhammad Youmus Mr. Imran Ahmed, Sr. Executive Director, Motor; H.O. also present.



Mr. Jaffer Dossa, Deputy Managing Director and Southern Zonal Head, Presenting Gold Medal and Certificate to Mr. Zia Mehmood and Mr. Qazi Maqsood

Mr. Salman Rashid, Deputy Managing Director, Central Division presenting Gold Medal and Certificate to



Mr. Kamran Rashid Mr. Abdul Rashid Mr. Kalim Intiaz Mr. Sirajuddin Mr. M. Shafique Mr. Shaikh A. Saleem Mr. Faizullah



Mr. Altaf Q. Gokal, Chief Financial Officer presenting Gold Medal and Certificate to Mr. Azizur Rehman, Mr. Mazharuddin and Mr. Muhammad Waqar Mr. Munwar Saleemwala, Vice President, Finance, H.O. also present.



Mr. Jaffer Dossa and Mr. M. Iqbal Lodhia, Sr. Executive Director; Jinnah Division presenting Gold Medal and Certificate to Mr. Jalaluddin Ahmed. Colleagues of Jinnah Division also seen in the picture.



Mr. A. Rahman Khandia, Deputy Managing Director; Corporate Division presenting Gold Medal and Certificate to Syed Ashad H. Rizvi, Mr. Rizwan Jalees and Mr. Siraj Ahmed Alvi



Mr. M. Iqbal Lodhia and Mr. A. Wahab Polani, Executive Director (Dev.), AWP Unit presenting Gold Medal and Certificate to Mr. M. Arif Khan. Mr. Abdul Aziz, Vice President also present.



*Mr. Ali Ghulam Ali, Sr. Vice President, Internal Audit, Head Office
Presenting Gold Medal and Certificate to
Mr. M. Iqtada Khan and Mr. Majid Badar*



*Syed Shahid Hussain, Executive Vice President, Personnel & Admin, H.O.
Presenting Gold Medal and Certificate to Mr. Amin Khan
(L to R) Mr. Aftab A. Khan, Mr. Furqan, and Mr. Riaz also seen.*

Congratulations

Mr. Iftikhar Ali won Carrum Tournament 2014

Mr. Iftikhar Ali, Assistant Manager, Gulberg Branch, Lahore has won the trophy and Cash Prize in the Carrum Tournament 2014 held at Wapda Complex, Lahore. Mr. Iftikhar Ali was also the winner of Carrum Trophy for the year 2011 and 2012.

Mr. Qamber Hamid, Sr. Deputy Managing Director of EFU General can also be seen in the Prize Distribution Ceremony.



Mr. Zulfiqar completed Chartered Property and Casualty Underwriter



Mr. Zulfiqar Ali Khan, Senior Vice President, Leeds Centre Branch, Lahore has successfully completed his Chartered Property and Casualty Underwriter (CPCU) under President's CPCU Scholarship Program from the American Insurance Institute of Chartered Property and Casualty Underwriters, USA.

Mr. Zulfiqar has already obtained the following professional qualifications:

1. Fellow of Chartered Insurance Institute London (FCII).
2. Chartered Insurer from the Chartered Insurance Institute, London (Chartered Insurer).
3. Associate in Risk Management from the American Insurance Institutes, USA (ARM).
4. Certificate in Information Technology for Insurance Professionals (CITIP).

Solution Quiz - 14 Property Insurance

Q 1. A client wishes to insure three godowns at different locations for which breakup of values is not known. How would the insurer rate this policy?

Ans. c) A rate 25% higher than the highest value applicable to any one of the godowns would be charged.

Q 2. The maximum number of cotton bales that can be stored in a godown is

Ans. a) 3000

Q 3. A client wishes to get his factory insured which is not in operation (silent). What items will the insurer provide coverage to?

Ans. b) BMC and Stock

Q 4. A restaurant owner takes Fire & Allied perils insurance policy for his restaurant. Will the policy cover the restaurant's neon sign ?

Ans. b) No

Q 5. On which of the following 'PP' Warranty on cotton bales is applicable:

Ans. b) In Open

Q 6. How much is an FEA discount in a fire policy.

Ans. b) 5%

Q 7. A client suffered loss due to aircraft damage. It was not payable because damage was caused

Ans. c) by an aircraft to which permission to land in the insured's premises was given.

Q 8. An insurer calculates Household Insurance premium at 9.0% for initial Rs. 600,000 of cash and jewelry and 2.0% for any additional suminsured. What will be the Gross Premium of Rs. 1,800,500 of cash and jewelry?

Ans. b) Rs. 29,410

Q 9. The maximum limit of cash and jewelry In transit on a Household Policy is

Ans. c) Rs. 100,000

Q 10. An insured has suffered loss to its property due to impact damage. It will be covered only if impact is made by

Ans. c) any road vehicle not belonging to the insured.

Condolence Meeting

Mr. Abdul Razak Bramchari, Executive Director (Dev.), Tower Branch sadly passed away in Canada. (*Inna Lillahay Wa Innah Elahay Rajion*).



Mr. A. Razak Bramchari

A condolence meeting was held at Head Office which was attended by the Chairman, Managing Director, senior executives and staff members. *Fatiha* was offered for his soul. May the Almighty Allah give patience and courage to the bereaved family to bear this loss (*Ameen*).



General Connection 15 YEARS AGO TODAY

Issue No. 22

August 1999

Foundation To Build Career

Dear Colleagues,

Integrity, maturity and energy are the foundation stones for building a career.

The integral part of success is the "INTEGRITY" of the person, that is, the quality of being honest and morally strong. It is the power to get closer to the subordinates and involve in decision making and provide strength to them to achieve the objectives.

MATURITY is a quality to control anger and use the natural talent for settling differences in an acceptable manner at both the ends. It is willingness to give up immediate gain for obtaining permanent benefits through continuous efforts.

ENERGY is the ability to put effort and enthusiasm into activity. People can only succeed when their energy is channeled in the right direction.

These valuable assets "Integrity, Maturity and Energy", be made your aim for a successful career.

With best wishes,

Saifuddin N. Zoomkawala

Mehfil-e-Mushaira



Arts Council of Faisalabad organized a 'Mahfil-e-Mushaira' in memory of the legend Pakistani Urdu Poet (Late) Parveen Shakir. Dr. Ghulam Jaffar, Branch Head, EFU City Branch, Faisalabad attended this event as a guest alongwith other poets and authors. Ms. Noshi Gillani an internationally famous poetess also graced the occasion.

Quiz 15 - Marine Insurance

Refresh Your Underwriting Skills and Win Prizes

Select The Box You Think is Correct

1.	Institute Classification Clause is applicable on shipments by air.	True	False
2.	Shipment by road from India falls under the category of Inland Transit.	True	False
3.	RO/RO vessel is specially designed to carry automobiles.	True	False
4.	Jettison is voluntary throwing overboard of cargo or of ship's material to protect other property.	True	False
5.	The company providing insurance under a marine policy is called the insured.	True	False
6.	The person, or firm, to whom a vessel is chartered to by a vessel owner is called charterer.	True	False
7.	Bulk Cargo is a term used to denote any unpacked dry cargo shipped in bulk such as grain, coal and ore.	True	False
8.	Shipper is the exporter, consignor or the seller of the goods/cargo.	True	False
9.	Risk of Piracy is covered under ICC "B".	True	False
10.	CIF stands for Cost, Insurance & Freight.	True	False

Terms and Conditions

- ◆ All Officials (Except Marine Department, H.O.) can participate in this contest.
- ◆ Prizes will be awarded to three correct replies. If correct entries are more than three, selection will be by ballot.
- ◆ Correct answers will also be published in General Connection so that participants may tally their entries.
- ◆ Entries will be accepted till 20th April, 2015.
- ◆ This form may be photostated.
- ◆ All entries should be sent to Chief Editor of General Connection.
- ◆ Give your full name, designation and official address in the space provided:

Name: Designation:

Office: Signature:

Happy
Birthday
to you!



*Wishing you success, joy
and happiness always!*

1.	M. Yasir Hussain Choudhry	Vice President	Airport Protocol Unit	25-Mar
2.	Naif Javaid	Assistant Vice President	Clifton Division	25-Mar
3.	Arshad Iqbal	Assistant Vice President (Dev)	Mardan Branch	25-Mar
4.	Muhammad Asif	Senior Development Officer	Clifton Division	25-Mar
5.	Muhammad Afsar Khan	Assistant Superintendent	Central Division (Auto Leasing Unit)	25-Mar
6.	Umer Muhammad	Assistant	I.T. Department, Head Office	25-Mar
7.	Shakil Wahid	Senior Vice President (Dev)	Central Division	26-Mar
8.	Batool Haider	Executive Officer	S.I.T.E. Division	26-Mar
9.	Muhammad Hanif	Vice President	Central Division Unit (B)	27-Mar
10.	Muhammad Sajid	Assistant Manager	Hyderabad Branch	27-Mar
11.	Asif Hasan Khan	Executive Officer	Corporate Division	27-Mar
12.	Syed Arsalan Ashraf	Executive Officer	Metropolitan Division	27-Mar
13.	Muhammad Amjad Riaz	Development Officer	Al-Hamd Branch	27-Mar
14.	Maqsood Ahmad	Assistant Superintendent	Egerton Road Branch	27-Mar
15.	Syeda Maria Rizvi	Deputy Manager	Property Department, Head Office	28-Mar
16.	S. Salman Haider	Executive Officer	Clifton Division	28-Mar
17.	Zahidullah Farooqui	Executive Officer	Corporate Division	28-Mar
18.	Amin Yaqoob	Executive Vice President (Dev)	Metropolitan Division	29-Mar
19.	Aman Nazar Muhammad	Manager (Dev)	Central Division Unit (A)	29-Mar
20.	S. Imran Mansoor	Deputy Manager	Leeds Centre Branch	29-Mar
21.	Muhammad Ismail	Assistant	Personnel & Administration, H.O.	29-Mar
22.	Saifuddin N. Zoomkawala	Chairman	M.D's Secretariat	31-Mar
23.	Suhail Akhtar	Manager	Model Branch	31-Mar
24.	Fazil Hussain	Junior Officer	Personnel & Administration, H.O.	31-Mar
25.	Imtiaz Ali	Assistant Superintendent	Gulberg Arcade Unit	31-Mar
26.	M Akbar Awan	Deputy Managing Director	Rawalpindi Division	1-Apr
27.	Jawed Aslam Awan	Vice President (Dev.)	Jinnah Division	1-Apr
28.	Naseer Ahmad	Vice President	Gulberg	1-Apr
29.	Muhammad Usman	Assistant Vice President	Multan	1-Apr
30.	Akhtar Hayat Khan	Chief Manager (Dev)	Clifton Division	1-Apr
31.	K.M. Elias	Deputy Manager	Jinnah Division	1-Apr
32.	Ghulam Nabi	Assistant Manager	New Unit Lahore	1-Apr
33.	Shahidullah	Executive Officer	Jamrud Road Peshawar	1-Apr
34.	Syed Manzar Raza Naqvi	Executive Officer	Central Division	1-Apr
35.	Tariq Ajaz	Executive Officer	Central Division Unit (B)	1-Apr
36.	Naveed Ali	Junior Officer	Faisalabad	1-Apr
37.	Naveed Iqbal	Junior Officer	Faisalabad	1-Apr
38.	Muhammad Aijazuddin	Senior Development Officer	Central Division	1-Apr
39.	Basharat Ahmed	Junior Assistant Cadre	Lahore Division	1-Apr
40.	Muhammad Ilyas Khan	Executive Vice President	Central Unit	2-Apr
41.	M. Mushtaq Najam	Executive Vice President (Dev)	Multan	2-Apr
42.	Shah Asghar Abbas	Senior Vice President	S.I.T.E. Division	2-Apr
43.	Arshia Afzal	Executive Officer	Central Division	2-Apr
44.	Nadeem Abbas	Surveyor	S.I.T.E. Division	2-Apr
45.	Ferozuddin	Junior Assistant Cadre	Corporate Division	2-Apr
46.	Naveed Akhtar	Assistant	Islamabad	2-Apr
47.	Khalid Hussain Shah	Daftri/Qasid	Multan	2-Apr
48.	Satwat Mahmood Butt	Deputy Executive Director	Gulberg Arcade Unit	3-Apr
49.	Muhammad Amin Sattar	Executive Vice President	Hyderabad	3-Apr
50.	Riazuddin	Vice President	Property Department	3-Apr
51.	Muhammad Tabraiz	Deputy Manager	Crescent Branch	3-Apr
52.	Husnain Raza	Assistant Manager	Bank Square Lahore	3-Apr
53.	Raja Asif Ali Sharif	Assistant Manager	Al-Hamd	3-Apr
54.	Muhammad Ziaul Hassan	Assistant Superintendent	S.I.T.E. Division	3-Apr
55.	Syed Shahid Mehmood	Sr. Exec. Vice President (Dev)	Central Division Unit (B)	4-Apr
56.	M. Mussarrat Hussain	Assistant Vice President (Dev)	Corporate Division	4-Apr
57.	Mahmood Sualeh	Manager	Central Division	4-Apr
58.	Mohammad Moosa	Manager	Central Division	4-Apr
59.	Arshad Ali	Deputy Manager	Motor Department	4-Apr
60.	Iftikhar Hussain Shah	Assistant Manager	City Lahore	4-Apr
61.	S.Rashid Mehmood	Executive Officer	Corporate Division	4-Apr
62.	Zahid Ali	Senior Surveyor	Central Division Auto Leasing	4-Apr
63.	Shahab Khan	Senior Vice President	Central Division Auto Leasing	5-Apr
64.	A.Qayyum A.H. Khalfé	Manager	Corporate Division	5-Apr
65.	Muhammad Iqbal Hussain	Executive Officer	Motor Department	5-Apr
66.	Nadeem Ashiq	Junior Assistant	Al-Hamd	5-Apr

Heartiest congratulations to all of you,
Leading, market position for EFU ...

It is our history & culture one can view,
With professionalism & efforts we grew ...

Enhancing quality, to make dreams true,
We are in flight with our excellent crew ...

Not only officers and staff but peons too,
In achievement, all stand in a single queue...

We shall not stop at this mere goal,
We commit keep doing something new ...



Contributed by:
Mr. Rashid Iqbal
Executive Vice President
Motor, Head Office



**NOTICE
BOARD**

Clifton Division

Clifton Division has shifted to new premises. The address. Telephone and Fax numbers are as under:

Address: 4th Floor, EFU House
M. A. Jinnah Road, Karachi

Tel. Nos. : 021-32313571-9
Fax Nos. : 021-32201466 & 021-32203797

Mardan Branch converted into Mardan Sub-Office

It has been decided by the management to convert Mardan Branch into Mardan (Sub-Office) under the supervision of Peshawar Branch. Mr. Arshad Iqbal, Assistant Vice President (Dev.) will look after all affairs of Mardan Sub-Office as Office Incharge.

AAA+

STRONG
Financial Strength
you can count on



GENERAL

EFU GENERAL
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your insurance company
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HIGHLIGHTS 2014

Top 10 Divisions/Branches of Northern Zone in 2014 Premium Performance

Name of Division/Branch	Rank
Rawalpindi Division	1
Lahore Division	2
Islamabad Branch	3
Faisalabad Branch	4
Gulberg Branch	5
Bank Square Branch	6
Leeds Centre Branch	7
New Unit, Lahore	8
Peshawar Branch	9
Gulberg Arcade Unit	10

Top Three Leading Divisions/Branches



Syed Aftab H. Ziadi
Deputy Executive Director
Rawalpindi Division



Mr. Liaquat Ali Khan
Executive Vice President
Lahore Division



Mr. Malik Firdous Alam
Executive Vice President
Islamabad Branch

Classwise Premium

Property Insurance	Marine Insurance	Motor Insurance	Miscellaneous Insurance
Rawalpindi Division	Rawalpindi Division	Lahore Division	Lahore Division
Lahore Division	Lahore Division	Bank Square Branch	Rawalpindi Division
Islamabad Branch	Islamabad Branch	Rawalpindi Division	Faisalabad Branch
Faisalabad Branch	Faisalabad Branch	Islamabad Branch	Islamabad Branch
Gulberg Branch	Gulberg Branch	Gulberg Arcade Unit	Model Branch
Leeds Centre Branch	Leeds Centre Branch	Faisalabad Branch	Ichhra Branch
Bank Square Branch	New Unit Branch, Lahore	Gulberg Branch	Gulberg Arcade Unit Branch
New Unit Branch, Lahore	Peshawar Branch	City Branch Rawalpindi	Leeds Centre Branch
New Garden Town Branch	Ichhra Branch	New Unit Branch, Lahore	Peshawar Branch
Al-Hamd Branch	Gujranwala Branch	Sahiwal Branch	Gulberg Branch

HIGHLIGHTS 2014

Top 25 Marketing Executives Of Northern Zone in 2014 Gross Premium Basis

1



Somia Ali
Islamabad Branch

2



Haji M. Shakeel
New Unit Branch

3



Imdadullah Awan
Islamabad Branch

4



Azhar H. Chishty
Leeds Centre Branch

5



Muhammad Farooq
Gulberg Branch

6



Fauzia Khuwaja
Lahore Division

7



Mubashir Saleem
Al-Hamd Branch

8



Ejaz Ahmed
Islamabad Branch

9



Rana Khalid Manzoor
Gulberg Arcade Unit

10



Shahid Raza Kazmi
Al-Falah Branch

11



Ahmed Saeed Khan
Al-Hamd Branch

12



Saleem Babar
Leeds Centre Branch

13



Ashiq Hussain Bhatti
Ichhra Branch

14



Muhammad Iqbal
Al-Falah Branch

15



Faraz Javed
City Branch Rawalpindi

16



Zakauallah Khan
Islamabad Branch

17



Sheikh M. Jameel
Gulberg Arcade Unit

18



Shagufta Asrar Ahmed
Faisalabad Branch

19



M. Tayyab Nazir
Lahore Division

20



Raja Zahid Asghar
Al-Falah Branch

21



Aysha Siddiq
Gulberg Branch

22



Saqib Riaz
Lahore Division

23



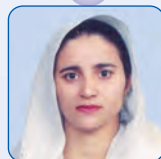
Ather Qureshi
Gulberg Arcade Unit

24



Chaudhry A. Razzaq
Faisalabad Branch

25



Husseina Anwar
Lahore Division

HIGHLIGHTS 2014

Top 10 Divisions/Branches of Southern Zone in 2014 Premium Performance

Name of Division/Branch	Rank
Clifton Division, Karachi	1
Central Division, Karachi	2
Corporate Division, Karachi	3
Jinnah Division, Karachi	4
SITE Division, Karachi	5
Metropolitan Division, Karachi	6
Multan Division	7
Tower Branch, Karachi	8
A. W. P. Unit, Karachi	9
City Branch, Karachi	10

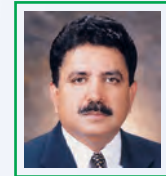
Top Three Leading Divisions/Branches



Mr. Nudrat Ali
Deputy Managing Director
Clifton Division



Mr. Salman Rashid
Deputy Managing Director
Central Division



Mr. A. R. Khandia
Deputy Managing Director
Corporate Division

Classwise Premium

Property Insurance	Marine Insurance	Motor Insurance	Miscellaneous Insurance
Clifton Division	Corporate Division	Central Division	Central Division
Corporate Division	Central Division	SITE Division	Corporate Division
Jinnah Division	Clifton Division	Corporate Division	Jinnah Division
SITE Division	Metropolitan Division	Clifton Division	Clifton Division
Central Division	Jinnah Division	Jinnah Division	SITE Division
Metropolitan Division	City Branch, Karachi	Metropolitan Division	Metropolitan Division
Multan Division	SITE Division	Multan Division	Tower Branch
Tower Branch	Tower Branch	Tower Branch	A. W. P. Unit
A. W. P. Unit, Karachi	A. W. P. Unit	Crescent Branch	City Branch, Karachi
Port View Branch	Multan Division	City Branch Karachi	Multan Branch

HIGHLIGHTS 2014

Top 25 Marketing Executives of Southern Zone in 2014 Gross Premium Basis

1



Jahangir A. Shaikh
Corporate Division
(JP Unit)

2



Ali Safdar
SITE Division

3



M. Aamir Khadeli
Metropolitan Division
(A. K. Unit)

4



A. Wahab Polani
Jinnah Division
(AWP Unit)

5



Kothawala (Group)
Metropolitan Division

6



Khalid Saleem
Corporate Division

7



Agha S. U. Khan
Clifton Division

8



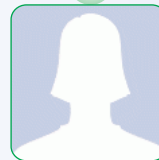
Shiraz Ansari
Corporate Division

9



Aamir Ali Khan
Jinnah Division

10



Shazia Rahil
Metropolitan Division

11



S. Imran Zaidi
Central Division

12



Shahzeb Lodhi
Clifton Division

13



Tauqir H. Abdulla
Clifton Division

14



S. Jaweed Envor
Central Division

15



S. Shahid Mehmood
Central Division
(Unit B)

16



Muhammad Hussain
Jinnah Division

17



Adeel Ahmed
Central Division
(Unit A)

18



Syed M. Ifikhar
Central Division
(Unit A)

19



Saad Jafari
Clifton Division

20



Mir Babar Ali
Corporate Division

21



Muneeb Farooq Kothawala
Metropolitan Division

22



S. Ashad H. Rizvi
Corporate Division

23



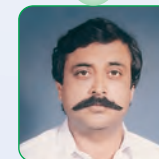
S. Shahid Raza
SITE Division

24



Waleede Polani
Jinnah Division
(A.W.P. Unit)

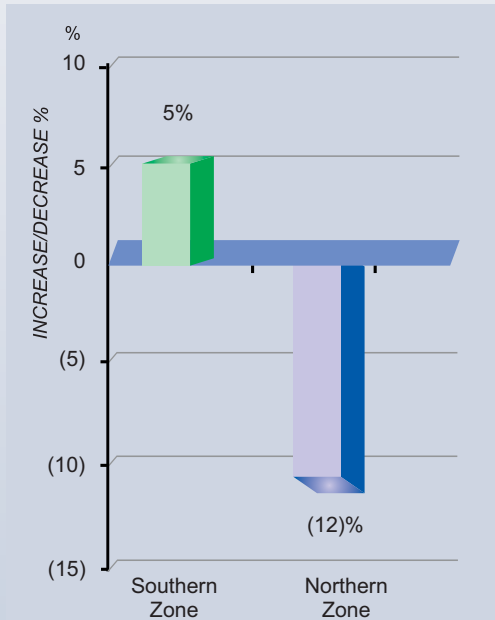
25



Shahid Younus
Multan Division

Growth of Zones

Based on Premium Performance
Upto December 2014 as compared to December 2013



Mr. Jaffer Dossa
Deputy Managing Director
Head of Southern Zone



Mr. Qamber Hamid
Sr. Deputy Managing Director
Head of Northern Zone

Growth of Regions

Based on Premium Performance
Upto December 2014 as compared to December 2013

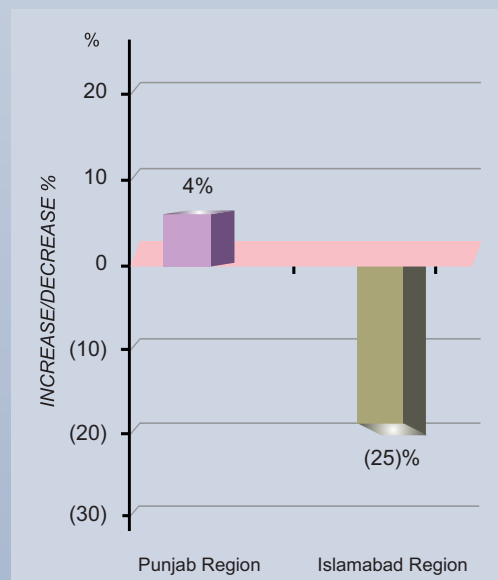
Regional Heads of Northern Zone



Mr. Shaukat Saeed Ahmed
Sr. Executive Director
Punjab Region

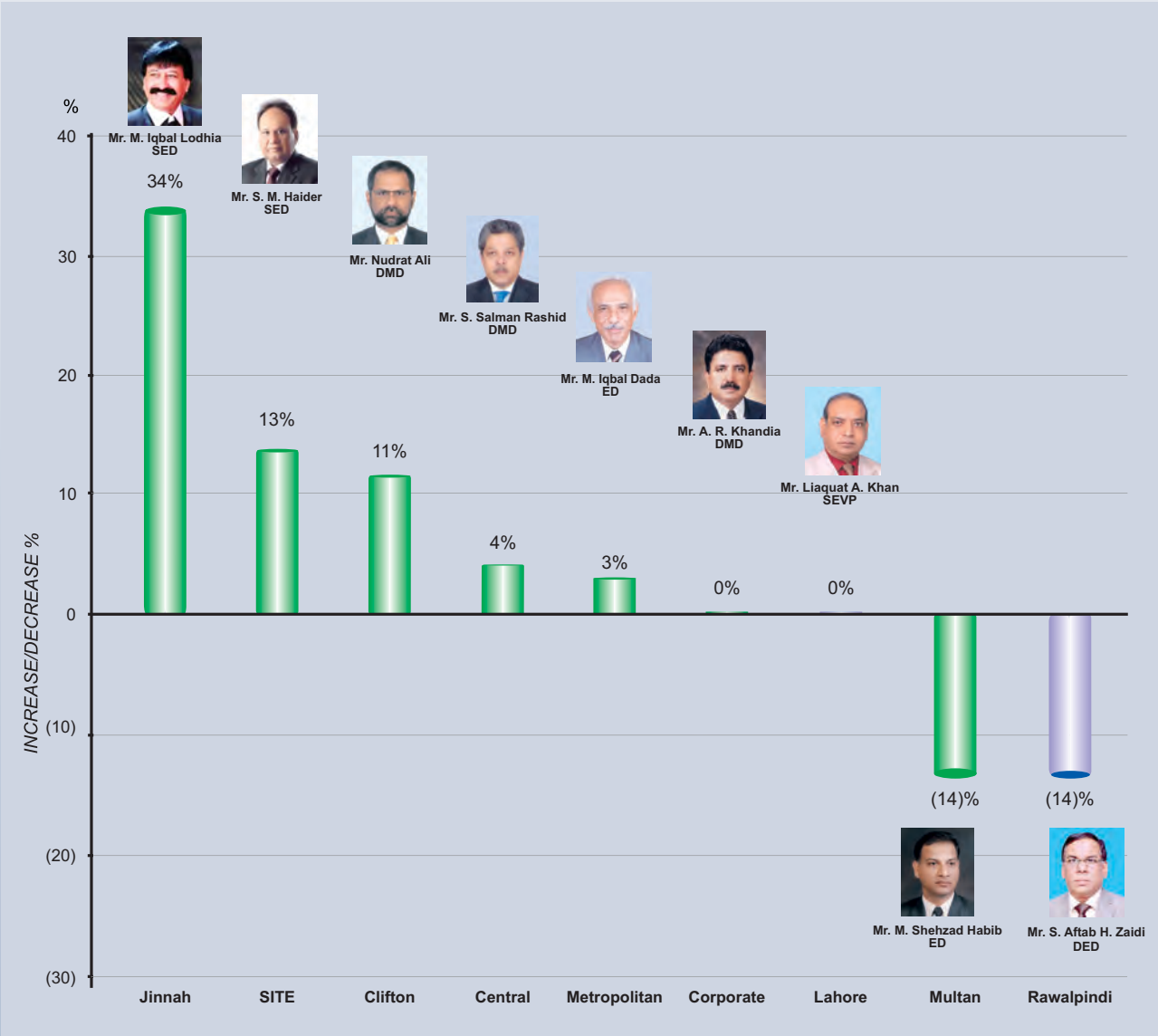


Mr. M. Akber Awan
Deputy Managing Director
Islamabad Region



Growth of Divisions

Based on % of Premium Performance Upto December 2014 as compared to December 2013



RANK WISE Premium Performance of Divisions

In December 2014

Name of Division	Rank
Clifton Division	1
Central Division	2
Corporate Division	3
Rawalpindi Division	4
Jinnah Division	5
SITE Division	6
Lahore Division	7
Metropolitan Division	8
Multan Division	9

 Northern Zone
 Southern Zone

Top 3 Divisions



Mr. Nudrat Ali
Deputy Managing Director
Clifton Division



Mr. S. Salman Rashid
Deputy Managing Director
Central Division



Mr. A. R. Khandia
Deputy Managing Director
Corporate Division

Growth of Branches

Based on % Premium Performance
Upto December 2014 as compared to December 2013

Branch	Rank	
	2014	2013
Tower, Karachi	1	2
Islamabad	2	1
A.W.P.Unit, Karachi	3	4
Faisalabad	4	3
Gulberg, Lahore	5	6
Bank Square, Lahore	6	8
City, Karachi	7	5
Port View, Karachi	8	7
Leeds Center, Lahore	9	9
New Unit, Lahore	10	11
Crescent, Karachi	11	10
Hyderabad	12	11
Peshawar	13	12
Gulberg Arcad Unit, Lahore	14	17
Al-Hamd, Lahore	15	13
Denso Hall, Karachi	16	18
New Garden Town, Lahore	17	14
Ichhra, Lahore	17	16
Model, Lahore	18	22
Al- Falah, Lahore	19	17
Al-Muqet, Lahore	19	19
Egerton Road, Lahore	20	15
City, Rawalpindi	20	21
Mehran, Karachi	21	19
City, Lahore	21	20
Indus, Karachi	22	24
Sialkot	23	27
Gujranwala (Main)	24	26
Jamrud Road, Peshawar	25	23
Sahiwal	25	25
City, Faisalabad	26	24
Sargodha	27	27
Mardan	28	28

Top Three Leaders of the Year

Northern Zone



Malik Firdaus Alam
Islamabad



Usman Ali Khan
Faisalabad



Javed Akhtar Sheikh
Gulberg

Southern Zone



Shoaib Razzak Bramchari
Tower, Karachi



A. Wahab Polani
A. W. P Unit, Karachi



Ali Kausar
City, Karachi



Top - 10 Division/Branch

Based on Operating Surplus
Upto December 2014

Rank	Name of Division/Branch	%
1	Rawalpindi Division	83
2	Gulberg Branch	65
3	Jinnah Division	59
4	City Branch, Lahore	57
5	City Branch, Karachi	56
	Peshawar Branch	56
	Leeds Centre Branch	56
6	Al-Hamd Branch	54
7	Multan	51
	Faisalabad Branch	51
	Ichhra Branch	51
8	Islamabad Branch	49
9	Lahore Division	42
	Hyderabad Branch	42
	Port View Branch	42
10	Al-Falah Branch	40
	Model Branch	40
	Mardan	40

■	Northern Zone
■	Southern Zone

Top - 3 Super Stars

Northern Zone

Southern Zone



Zarrar Ibn Zahoor Bandey
City Lahore



Javed Akhtar Sheikh
Gulberg



S. Aftab H. Zaidi
Rawalpindi



M. Iqbal Lodhia
Jinnah



Ali Kausar
City, Karachi



Shehzad Habib
Multan

Recovery Performance

Upto December 2014

Top - 15 Players

#	Division/Branch	%
1	Rawalpindi	100
2	Islamabad	98
3	Gujranwala	97
4	Bank Square, Lahore	96
5	Al-Falah, Lahore	95
	Mehran, Karachi	95
	Indus, Karachi	95
	Faisalabad	95
6	Model, Lahore	94
	Sahiwal	94
7	City, Lahore	93
8	Mardan	92
9	Port View, Karachi	90
	Hyderabad	90
	Sargodha	90
	Jamrud Road, Peshawar	90
10	Clifton, Karachi	89
	SITE, Karachi	89
11	New Garden Town, Lahore	87
12	Gulberg, Lahore	86
	Peshawar	86
13	Jinnah, Karachi	84
	Ichra, Lahore	84
14	Sialkot	82
15	Central, Karachi	80

Top - 3 Leading Players

Northern Zone



S. Aftab H. Ziadi
Rawalpindi



Malik Firdus Alam
Islamabad



M. Amer Arif Bhatti
Gujranwala

Southern Zone



Mazhar H. Qureshi
Mehran, Karachi



Ahmed H. Zuberi
Indus, Karachi



Khalid Usman
Port View, Karachi



M. Amin Sattar
Hyderabad

■ Northern Zone
■ Southern Zone

Remittance Performance

Upto December 2014

Top - 15 Net Remitters

Divisions/Branches Which have made maximum Net Remittance to H.O.	Rank	
	Remittance	Gross Premium
Clifton, Karachi	1	1
Rawalpindi	2	4
Central, Karachi	3	2
Jinnah, Karachi	4	5
Lahore	5	7
Multan	6	8
SITE, Karachi	7	6
Metropolitn, Karachi	8	9
Islamabad	9	12
A. K. Unit, Karachi	10	11
Port View, Karachi	11	18
Faisalabad	12	14
City, Karachi	13	17
Leeds Centre, Lahore	14	19
Gulberg, Lahore	15	15

Top - 3 Leading Net Remitters

Northern Zone



S. Aftab H. Ziadi
Rawalpindi



Liaquat Ali Khan
Lahore



Malik Firdus Alam
Islamabad

Southern Zone



Nudrat Ali
Clifton, Karachi



S. Salman Rashid
Central, Karachi



M. Iqbal Lodhia
Jinnah, Karachi

 Northern Zone
 Southern Zone

Top 10 Marketing Executives

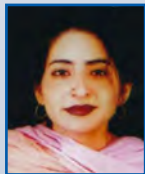
Classwise Premium Upto December 2014

Northern Zone

Property Insurance

1. Somia Ali	Islamabad
2. Imdadullah Awan	Islamabad
4. Haji M. Shakeel	New Unit, Lahore
5. Azhar H. Chishti	Leeds Centre, Lahore
6. Fauzia Khawaj	Lahore
7. Muhammad Farooq	Gulberg, Lahore
8. Mubashar Saleem	Al-Hamd, Lahore
9. Shahid Raza Kazmi	Al-Falah, Lahore
10. Rana Khalid Manzoor	Gulberg (Arcade Unit), Lhr.
10. Faraz Javed	City Rawalpindi

Top Three



Somia Ali
Islamabad



Imdadullah Awan
Islamabad



Haji M. Shakeel
New Unit, Lahore

Marine Insurance

1. Muhammad Farooq	Gulberg, Lahore
2. Haji M. Shakeel	New Unit, Lahore
3. Azhar H. Chishti	Leeds Centre, Lahore
4. Imdadullah Awan	Islamabad
5. M. Tayab Nazir	Lahore
6. Muhammad Ali Juniad	Islamabad
7. Saleem Babar	Leeds Centre, Lahore
8. Shagufta Asrar Ahmed	Faisalabad
9. Ashiq Hussain Bhatti	Ichhra, Lahore
10. Shaikh M. Jamil	Gulberg Arcade Unit, Lhr.

Top Three



Muhammad Farooq
Gulberg, Lahore



Haji M. Shakeel
New Unit, Lahore



Azhar H. Chishti
Leeds Centre, Lahore

Motor Insurance

1. Muhammad Farooq	Gulberg, Lahore
2. Muhammad Iqbal	Al-Falah, Lahore
3. Ejaz Ahmed	Islamabad
4. Zakaullah Khan	Islamabad
5. Ahmed Saeed Khan	Al-Hamd, Lahore
6. Haji M. Shakeel	New Unit, Lahore
7. Mubashar Saleem	Al-Hamd, Lahore
8. Saqib Riaz	Lahore
9. Qazi Altaf Hussain	Islamabad
10. Atif Muzzaffar	Islamabad

Top Three



Muhammad Farooq
Gulberg, Lahore



M. Iqbal
Al-Falah, Lahore



Ejaz Ahmed
Islamabad

Miscellaneous Insurance

1. Sheikh M. Jameel	Gulberg (Arcade Unit), Lhr.
2. Zakaullah Khan	Islamabad
3. Azharul Hassan Chishty	Leeds Centre, Lahore
4. M. Tayab Nazir	Lahore
5. Haji M. Shakeel	New Unit, Lahore
6. Ajaz Ali	Peshawar
7. Mubashar Saleem	Al-Hamd, Lahore
8. Husseina Anwer	Lahore
9. Fauzia Khawaja	Lahore
10. Atif Muzzaffar	Islamabad

Top Three



Sheikh M. Jameel
Gulberg Arcade Unit



Zakaullah Khan
Islamabad



Azhar H. Chishty
Leeds Centre, Lahore

Top 10 Marketing Executives

Classwise Premium Upto December 2014

Southern Zone

Property Insurance

1. Jahangir A. Shaikh	Corporate (J. P. Unit), Kar.
2. Ali Safdar	SITE, Karachi
3. M. Aamir Khadeli	Metropolitan (A.K Unit), Kar.
4. Agha S. U. Khan	Clifton, Karachi
5. Amir Ali Khan	Jinnah, Karachi
6. Kothawala (Group)	Metropolitan, Karachi
7. Shazia Rahil	Metropolitan, Karachi
8. A. Wahab Polani	Jinnah (A.W.P. Unit) Kar.
9. M. Khalid Saleem	Corporate, Karachi
10. Sheraz Ansari	Corporate, Karachi

Top Three



Jahangir A. Shaikh
Corporate
(J.P. Unit), Kar.



Ali Safdar
SITE, Karachi



M. Aamir Khadeli
Metropolitan
(A. K. Unit), Karachi

Marine Insurance

1. Jahangir A. Shaikh	Corporate (J.P. Unit), Kar.
2. Sheraz Ansari	Corporate, Karachi
3. M. Aamir Khadeli	Metropolitan (AK Unit), Kar.
4. A. Wahab Polani	Jinnah (A.W.P. Unit) Kar.
5. Shazia Rahil	Metropolitan, Karachi
6. Kothawala (Group)	Metropolitan, Karachi
7. Tauqir H. Abdullah	Clifton, Karachi
8. M. Khalid Saleem	Corporate, Karachi
9. Nargis Mehmood	Central (Unit B), Karachi
10. Anis Mehmood	Central (Unit B), Karachi

Top Three



Jahangir A. Shaikh
Corporate
(J.P. Unit), Kar.



Shiraz Ansari
Corporate Division



M. Aamir Khadeli
Metropolitan
(A. K. Unit), Karachi

Motor Insurance

1. Jahangir A. Shaikh	Corporate (J. P. Unit), Kar.
2. S. Jaweed Envor	Central (A. L. Unit), Karachi
3. Ali Safdar	SITE, Karachi
4. S. Imran Zaidi	Central, Karachi
5. Tauqir H. Abdullah	Clifton, Karachi
6. M. Aamir Khadeli	Metropolitan (A.K Unit), Kar.
7. A. Wahab Polani	Jinnah (A.W.P. Unit) Kar.
8. Syed Suhail Haider	SITE (A. L. Unit), Karachi
9. Adeel Ahmed	Central (Unit A), Karachi
10. Kothawala (Group)	Metropolitan, Karachi

Top Three



Jahangir A. Shaikh
Corporate
(J.P. Unit), Kar.



S. Jaweed Envor
Central (A. L. Unit),
Karachi



Ali Safdar
SITE, Karachi

Miscellaneous Insurance

1. Syed M. Iftikhar	Central (Unit A), Karachi
2. S. Shahid Mehmood	Central (Unit B), Karachi
3. Saad Jafari	Clifton, Karachi
4. M. Khalid Saleem	Corporate, Karachi
5. Mir Babar Ali	Corporate, Karachi
6. Jahangir A. Shaikh	Corporate (J. P. Unit), Kar.
7. Muhammad Javed	Central, Karachi
8. M. Aamir Khadeli	Metropolitan (A.K Unit), Kar.
9. S. Imran Zaidi	Central, Karachi
10. Aamir Ali Khan	Jinnah, Karachi

Top Three



Syed M. Iftikhar
Central (Unit A),
Karachi



S. Shahid Mehmood
Central (Unit B),
Karachi



Saad Jafari
Clifton, Karachi

Galaxy of Star Performers

Top Marketers of Divisions/Branches
Gross Premium Basis in December 2014

Northern Zone



Azharul Hassan Chishty
Leeds Centre, Lahore



Muhammad Farooq
Gulberg, Lahore



Mubashar Saleem
Al-Hamd, Lahore



Shahid Raza Kazmi
Al-Falah, Lahore



Fauzia Khawaja
Lahore



Arshad Iqbal
Peshawar



M. Ali Junaid
Islamabad



Ashiq Hussain Bhatti
Ichhra, Lahore



Tariq Nawaz Adil
Faisalabad



Saad Zafar
Al-Muqet, Lahore



Rana Khalid Manzoor
Gulberg Arcade Unit,
Lahore



Syed Nadeem Ahmed
City, Rawalpindi



Kamran Sami
Rawalpindi



Amer Saleem
New Unit, Lahore



Salman Saeed
Sialkot



Taimoor Zaib
Jamrud Road, Peshawar



Ahsan Mehmood
Gujranwala



Akif Mukhtar Khan
Model, Lahore



M. Ashfaq
Sahiwal



Mian Ikram Elahi
Egerton Road, Lahore



Zrrar Ibn Zahoor Bandey
City Lahore



Babar A. Shaikh
Bank Square, Lahore



Ghulam Jaffar
City, Faisalabad



M. Sohail
New Garden Town, Lhr.



A. Shakoore Paracha
Sargodha

Galaxy of Star Performers

Top Marketers of Divisions/Branches
Gross Premium Basis in December 2014

Southern Zone



Syed M. Ifikhar
Central (Unit A),
Karachi



Muhammad Hussain
Jinnah, Karachi



Shazia Rahil
Metropolitan Division



Jahangir Anwer
Corporate (J. P. Unit),
Karachi



Adeel Ahmed
Multan



S. Zulfiqar Mehdi
City, Karachi



A. Wahab Polani
Jinnah
(AWP Unit), Kar.



Rashid A. Islam
Crescent, Karachi



M. Imran Naeem
Denso Hall, Karachi



Ali Safdar
SITE, Karachi



Yousuf Alavi
Clifton, Karachi



M. Awais Memon
Hyderabad



M. Iftikhar Siddiqui
Indus, Karachi



S. A. Ghaffar Asad
Mehran, Karachi



Khalid Usman
Port View, Karachi



M. Shoaib R. Bramchari
Tower, Karachi

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