

ISSUE 3 | OCTOBER- DECEMBER 2025

# Alfalah Buzz

POWERED BY PEOPLE

25  
2026

**MILESTONE ACHIEVED**

INSIGHTS FROM: PAKISTAN  
INSURETECH SUMMIT

# The Team

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# The Team



**Ayesha Aslam**  
CHIEF EDITOR



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# Message from CEO



As we close the final quarter of 2025, it is a moment to reflect on a year that strengthened Alfalah Insurance in both performance and purpose. This year was shaped by resilience, disciplined execution and a shared commitment to move forward as **#OneteamOneGoal**. A major highlight was the achievement of PKR 7 billion, a milestone directly aligned with our 2030 strategy. This accomplishment reflects smart decision making, focused execution and the collective contribution of individuals across the organization. Each role, guided by ownership and thoughtful action, played a part in driving sustainable growth.

We also made strategic investments in the future. The opening of our new office space was a clear statement of intent, designed to support collaboration and long-term performance. Equally important was our continued commitment to fostering a gender balanced workforce, rooted in fairness, opportunity and respect.

Professional development remained a key priority throughout the year. Several targeted training initiatives were successfully conducted to strengthen capabilities, encourage smarter thinking and prepare our teams for an evolving industry.

These achievements reaffirm a core belief: sustainable progress is created through alignment between people, strategy and execution. As we move forward, our focus remains on impact, customer-centricity and performance built with integrity and purpose.

Thank you for being part of this journey, for your commitment and for the energy you bring every day. The future holds greater promise and together, we are well prepared to shape it.

Warm Regards,

**Khurram Hussain**  
Chief Executive Officer

**7 Billion**  
**GROSS PREMIUM**

**ANOTHER MILESTONE  
ACHIEVED**

**We** mark the achievement of PKR 7 Billion Gross Premium, a notable milestone in our growth journey. This outcome reflects disciplined execution, cross-functional collaboration and a continued focus on delivering consistent results. It underscores the collective effort across teams and provides a solid foundation as we move forward.

# #PoweringProgress

## Pakistan InsureTech Summit



Alfalah Insurance Company Ltd. showcased its commitment to digital transformation at the Pakistan Insurtech Summit III. Mr. Khurram Hussain shared insights on modernizing the insurance landscape. He highlighted how digital innovation, data-driven strategies and customer-focused solutions are shaping a smarter, more sustainable insurance ecosystem in Pakistan.

*InsurTech does not replace people - it empowers smarter decisions.*

# Strengthening Ties through Shared Vision



AFICL engaged with Pakistan Reinsurance Company Limited for treaty renewal discussions. The interaction highlighted a shared commitment to strengthening collaboration, fostering mutual growth, and reinforcing long-term partnerships aligned with Pakistan's evolving insurance landscape.

#PoweringProgress

# Best Integrity and Ethics Program

## AWARD WINNER

*Congratulations*

### Best Integrity & Ethics Program Award



### Alfalah Insurance Company Limited

We are proud to announce that the Company has been recognized with the "Best Integrity and Ethics Program Award" at the Digital Audit and Fraud Analytics Masterclass & Awards 2025, held from 28-30th October 2025 in Karachi. Representing Alfalah Insurance, Mr. Faisal Shahzad, Head of the Internal Audit, and Mr. Mohsan Tanveer, Manager Internal Audit, participated in this prestigious three-day event organized by Corporate World Intelligence, Malaysia.

#PoweringProgress

*Teams that continuously learn outperform stagnant teams*

# Student Wellness Product Launch Event



The Commercial Department of Alfalah Insurance Company Limited actively participated in the Teachers' Development Conference 2025, held by The Millennium Education Pakistan.

The event brought together educators from the Roots network and beyond to celebrate teaching excellence. It also marked the launch of Alfalah Insurance's Student Health Program in partnership with Oladoc, reflecting the company's commitment to support both education and the well-being of young learners nationwide.

#PoweringProgress

*Employees who feel appreciated are more engaged and productive.*

# CONNEX - 2025



On 5th November 2025, the Alfalah HR team proudly participated in Connex 2025, organized by PSTD at Pearl Continental Lahore. Our team actively engaged in insightful sessions, shared best practices, and explored innovative HR trends shaping the future of the workplace. This participation reflects our commitment to learning, collaboration and bringing the latest HR innovations to Alfalah Insurance, ensuring a thriving and dynamic work culture.

#PoweringProgress



## Addition to the Board of Directors



### **Mr. Amine Mikati – Director**

Mr. Amine Mikati is a seasoned finance and operations leader with global track record across Australia, Europe, Africa, USA and the MENA region, specializing in strategic transformation, M&A and large-scale growth initiatives. He is currently the Group Chief Investment Officer at Dhabi Group (UAE) and brings extensive cross-sector leadership experience supported by strong academic and professional credentials.



### **Syed Irfan Ali – Independent Director**

Syed Irfan Ali, is a senior banking policy expert with nearly 33 years of experience at the State Bank of Pakistan and the financial sector. He has led major initiatives in banking regulation, supervision, AML/CFT, financial inclusion and digital banking and was a core team member behind the Roshan Digital Account (RDA), while representing SBP at key international forums.



## Addition to the Board of Directors



### **Mr. Asif Khan – Independent Director**

Mr. Asif Khan, Director, is Managing Director and Head of Securitized Products & Capital Markets at Natixis (New York) and a member of the Global and Credit Markets Executive Committees for the Americas. With over 24 years of global capital markets experience across leading institutions, he brings deep expertise in origination, distribution, and structured finance.



### **Ms. Kanwal Kashif Rahman - Independent Director**

Ms. Kanwal Kashif Rahman, is a US Certified CPA with over 20 years of leadership experience across renowned global institutions including Deloitte, USAA, TIAA, ABN AMRO, RBS and Flagstar Bank. She brings deep expertise in building and strengthening Risk Management and Audit programs, with experience spanning multiple products across all three lines of defense.

# LEADERSHIP\*

## To The Nth Level

In today's dynamic organizations, leadership isn't defined by hierarchy, it's a mindset built on ownership, accountability, and alignment with a shared purpose. True leadership means every team member contributing to the bigger picture, our collective vision to transform, innovate, and emerge among the top insurers of Pakistan.

The following traits are essential to embody this leadership mindset:

- Take end-to-end ownership, ensuring customer needs are fully resolved rather than passed along, turning challenges into opportunities for ultimate solutions.
- Communicate with clarity and empathy, building trust and teamwork across all levels.
- Adapt proactively to changing markets and evolving customer needs.
- Look beyond tunnel vision, desk work, or job descriptions, understanding how each role connects to the company's wider goals.
- Prioritize the company's objectives over individual interests, recognizing that shared success strengthens everyone.

- Embrace innovation and a digital mindset, driving smarter, faster, and more efficient service delivery.
- Lead by example, upholding integrity, professionalism, structure approach, and accountability.
- Align personal growth with the company's long-term vision, contributing to sustainable success.

A resilient company means progress for its people, when Alfalah grows stronger, every employee advances with it. It's a true win-win situation, where collective leadership, innovation, and ownership fuel both customer satisfaction and organizational excellence.

# The Day

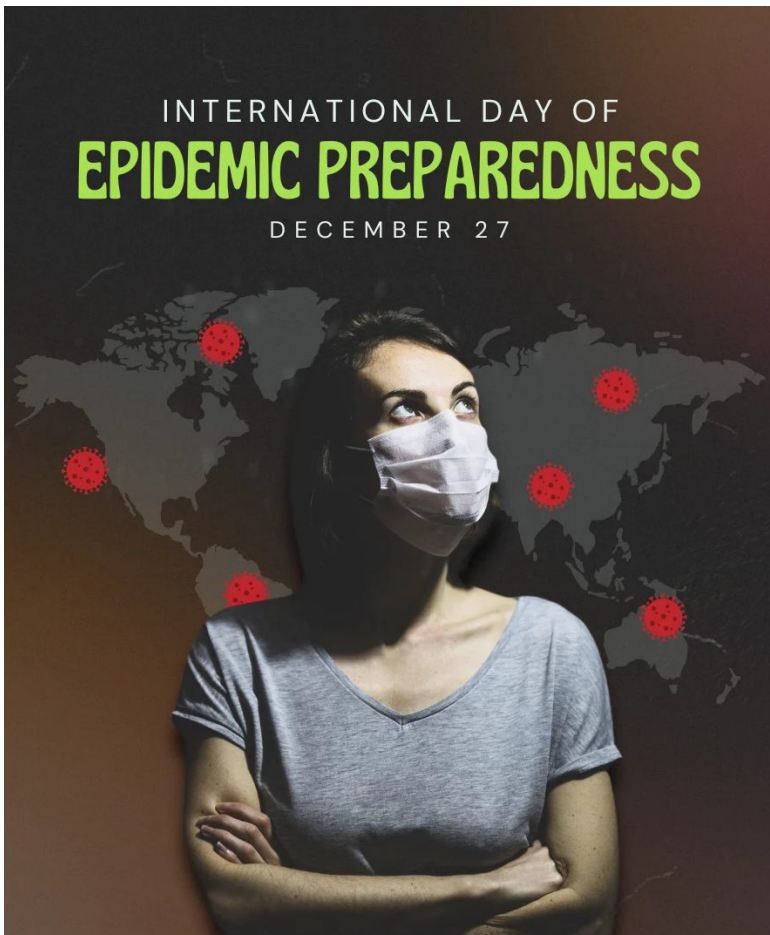
## Our World Stopped!

### A story of Epidemics, Lessons and the future of insurance

On a quiet winter morning, the office was unusually still. Files lay where they always did, the hum of email notifications echoed across the floor, yet something felt different. It was 27th December- the International Day for Epidemic Preparedness and as the team at Alfalah Insurance gathered for their first meeting of the day, there was a sense of reflection in the air.

"Do you remember", someone began, "how the world reacted when COVID first hit? As if everything we knew paused at once?"

Heads nodded. Because epidemics, as history shows, have a way of reminding us how fragile our routines can be.



### A Look Back: The World's Economic Wounds

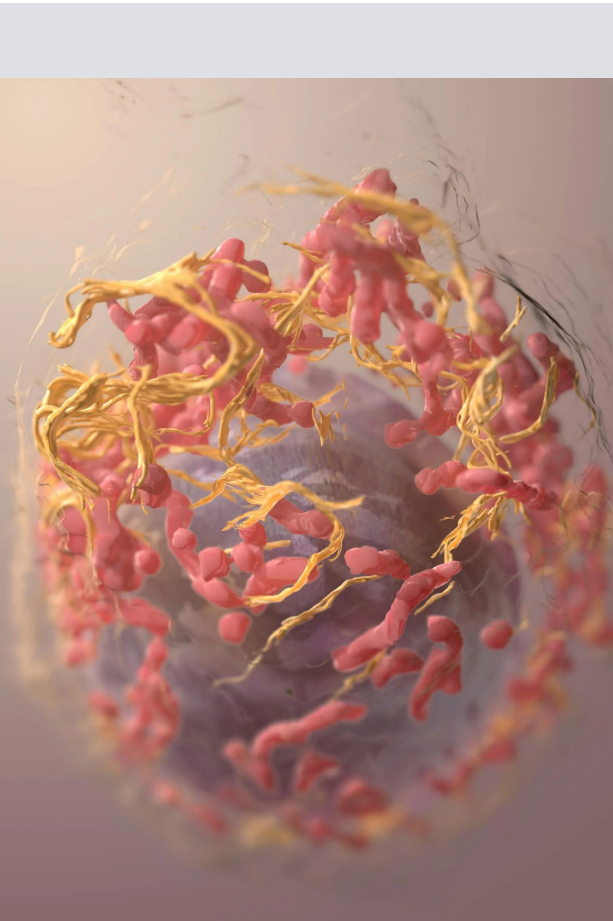
Long before COVID reshaped our lives, the world had endured waves of illness that rewrote history. There was the Black Death, sweeping across Europe in the 1300s, wiping out villages and altering the structure of entire economies. Centuries later came the Spanish Flu - a silent shadow that claimed millions, leaving industries deserted and countries struggling to recover.

Through the years came HIV/AIDS, Ebola, SARS, MERS, each one teaching the same lesson: epidemics don't just attack bodies - they strike at economies, institutions, and the systems meant to protect us.

## Pakistan's Chapter in This Story

Pakistan's journey has been no different. Dengue outbreaks became annual nightmares. Cholera and typhoid resurfaced in communities with fragile water systems. Polio campaigns required relentless resources. And then came COVID-19, a moment that united fear and resilience.

**Businesses closed,  
Hospitals overflowed,  
Families faced uncertainty.**



And insurers, like every other institution, had to adapt fast.

For the insurance sector, the epidemic was not just a health crisis, it was an operational test, a financial shock and a moment to redefine what protection really means.

Back in the meeting room, the conversation grew deeper.

“We processed more health claims in a year than ever before” , someone recalled.

“Yes, and customers expected answers instantly - no delays, no excuses” , another added.

They weren't complaints; they were realizations. Epidemics had changed expectations. They had shown that insurance isn't just a policy; it's a lifeline.

The team reflected on what the past had taught:

- People needed access, not paperwork.
- Healthcare had to become digital, not distant.
- Preventive care mattered just as much as treatment.
- Data and analytics weren't optional; they were essential.
- Business Continuity Plans needed to work even when offices were empty.

These weren't abstract ideas - they were lived experiences.

## Imagining the Future: A Resilient Pakistan

"Imagine", a senior manager said, leaning forward, "if the next epidemic finds us better prepared - not just hospitals, but insurers, businesses, families."

The room pictured it:

- Telemedicine instead of waiting rooms
- Early screenings preventing large claims
- Digital approvals in seconds
- Products designed with epidemic coverage in mind
- Cloud systems keeping operations alive even during lockdowns.
- Awareness programs reducing illness, not just paying for it.

This wasn't a distant future - it was already unfolding at Alfalah Insurance through:

- **Digitization,**
- **Customer facilitation, and**
- **Integrated health partnerships.**



## Why This Day Matters

The International Day for Epidemic Preparedness isn't just another date on the calendar.

It is a pause... A reminder... A chance to look back at how epidemics have shaped our world, our region, and our country. It urges us to ask: Are we ready for the next one? And if not, what must we change today?

Epidemics won't disappear, but the fear they bring can. With the right preparation, the right learning and the right heart behind our work, their impact doesn't have to break us.

At Alfalah Insurance, every step we take - towards digitization, customer care, smarter health support is part of that promise. Preparedness is not a date on the calendar; it is a commitment to help Pakistan stand steadier each time the world holds its breath.

Contribution By:  
Ms. Ayesha Aslam

# Delegation

## A Leadership Imperative

In today's fast-moving corporate world, most managers struggle with one common issue - **overload**. The day starts with good intentions, but soon the desk fills with reports, approvals, phone calls, and back-to-back meetings. The coffee gets cold, and priorities start to clash. Yet somehow, we keep trying to manage everything ourselves.

Why? Because deep down, we believe that no one else will do it "right".

That single belief becomes the biggest barrier to productivity and leadership growth.

The **Two** Managers: **Simple** Comparison  
Imagine two managers.

### The first manager

Believes he must handle everything himself. He attends every client call, prepares every report, follows up on small admin tasks, and tries to control every detail.

His day stays packed from morning till evening, yet real progress remains limited.

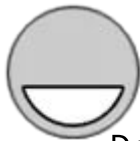
Deadlines feel tight, pressure keeps increasing, and fatigue slowly turns into burnout.

### The second manager

Works differently. He understands that his role is not to do all the work, but to get the work done. He delegates tasks with clear instructions, sets expectations, and trusts his team to deliver. Instead of chasing routine tasks, he focuses on planning, mentoring his team, solving real issues, and improving processes.

His team gains confidence, skills improve, and performance becomes consistent.

This is the real value of effective delegation. It does not reduce control. It creates focus. It allows managers to move from constant activity to meaningful results. The difference is simple: one stays busy, the other becomes productive.



## Trust the Process

Delegation doesn't mean handing work blindly. It means creating a clear process with defined ownership and follow-up.

Decide what needs to be done, who will do it, and by when. Review progress regularly, not constantly.

When managers trust the system instead of micromanaging people, they build reliability and discipline in their teams.

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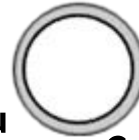


## Be Clear About What You Should Keep and What You Should Delegate

Most leaders only delegate routine work, but real growth happens when you delegate decision-making and learning opportunities.

Give your team ownership of meaningful tasks - that's how they grow, and your leadership impact multiplies.

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## Coach, Don't Rescue

Mistakes are part of progress. When something goes wrong, don't take the work back. Guide your team to find the solution themselves.

Coaching builds confidence and accountability. Remember, leadership is not about fixing everything yourself - it's about enabling others to do it better next time.

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## Delegation Builds Leaders, Not Just Results

Delegation is often misunderstood as giving up control. In reality, it is one of the strongest signs of leadership. A good leader knows that doing everything alone limits growth, while sharing responsibility creates strength.

When you delegate a task with clear expectations and accountability, you are not only saving your own time. You are giving your team a chance to learn, decide, and grow. Over time, this is how future leaders are developed.

### Smart delegation creates:

- Empowered teams that think independently.
- Efficient workflows with better time management.
- A culture built on trust, learning, and ownership.

### Empower others.

Because leadership is not about doing everything yourself - it is about helping others perform at their best.

**Contribution By:**  
**Mr. Syed Hassan Raza**  
**Senior Manager HR**

# Principles of Insurance

## Quite Rules That Keep Risk Under Control

Insurance often works in the background, noticed only when something goes wrong. Yet behind every policy, claim and premium lies a set of essential principles that keep the system fair, functional, and trustworthy. These principles are not just technical rules, they are the backbone of confidence between insurers and insured.

Let's explore the core principles of insurance in practical and engaging way.

### 1. Utmost Good Faith (Trust Comes First)

Insurance is built on mutual honesty. Both the insurer and the insured are required to disclose all vital information (called material facts) clearly and truthfully. This obligation known as utmost good faith applies before the policy is issued and continues throughout the term.

If a policyholder hides important information, or an insurer misrepresents coverage, the foundation collapses and insurance contract loses its credibility.

### 2. Insurable Interest (You can't insure a stranger's loss)

Insurance only protects genuine interests. An insured person must have a financial or legal interest in the subject matter of insurance. You can insure your own car, health, or property but not your neighbor's, unless you stand suffering genuine loss.

This principle ensures insurance remains a tool of protection, not profit.

"You can insure a spouse or your own car, but not your favorite celebrity"

### 3. Indemnity (Restoring, Not Rewarding)

Insurance is designed to make you whole, not wealthy.

The principle of indemnity ensures that insured is financially compensated to place him in the same financial position, after a loss, as they enjoyed immediately before the loss occurred and not better. This keeps the system fair and discourages intentional losses.

### 4. Contribution (Sharing Responsibility)

Some have thought, what if the same risk is insured with more than one insurer?

The principle of contribution ensures that each insurer pays their share of the claim proportionately. The insured cannot recover more than the loss, even if multiple policies exist.

### 5. Subrogation (The Right to Recover)

Once an insurer pays a claim, it gains the right to recover the loss from a third party responsible for it. This is known as subrogation.

For example, if a third party causes damage and the insurer pays the claim, the insurer can pursue recovery from the responsible party. This principle prevents double compensation and keeps premiums in check.

### 6. Proximate Cause (Finding the Real Reason)

Losses don't happen in isolation; they follow a chain of events. The principle of proximate cause identifies the dominant and effective cause of a loss. Claims are paid only if the primary cause of loss is covered under the policy.

Under this principle we search for answer of one critical question: What really caused the loss? The Proximate cause of loss is its effective or dominant cause.

### 7. Risk Sharing (Many Pay to Cover Losses of Few)

At its heart, insurance is collective strength. Part of insurer's job is to manage the pool of money from which the valid claims are to be paid. Each insurer will therefore decide upon the maximum limits of acceptance for particular categories of risk. For example, an insurer will be comfortable accepting higher sum insured for an office risk than for a plant where plastics are manufactured.

So, what happens when a risk is offered to an insurer but the amount at risk is higher than the desired limit of insurer. Though insurers have the option to decline the risk, they will not do so if the size of risk is the only problem for an otherwise acceptable risk. In such cases, the insurer may find ways to share the risk with others and two common ways of doing this are co-insurance and reinsurance.

## Why These Principles Matters?

These principles are not just rules in policy documents, They:

- Protect Fairness
- Prevent Misuse
- Build Long-Term Trust
- Sustain Financial Stability

Without them insurance would lose credibility and its purpose.

Insurance is often seen as paperwork and premiums. But in reality, it is a carefully balanced system built on ethics, logic, and shared responsibility. The principles of insurance ensure that when uncertainty strikes, protection is delivered with fairness, clarity, and confidence.

And that quiet reliability is what makes insurance indispensable.

“The effectiveness of insurance depends on the consistent application of its fundamental principles.

Without them, risk pooling and financial protection cannot function reliably.”

Williams, C. A., Smith, M. L., & Young, P. C. (1998). Risk Management and Insurance. McGraw-Hill

# Spark Sessions & Trainings

## Risk Inspectors Training



## Shariah Takaful Training 2025



# Global Care Training For BAF Staff



# Training on AML/CFT Regulations 2020



# COMMERCIAL VISITS TO BRANCHES



SESSIONS

# Inclusive Insurance & Customer Centricity – Module I



# Moments that matter

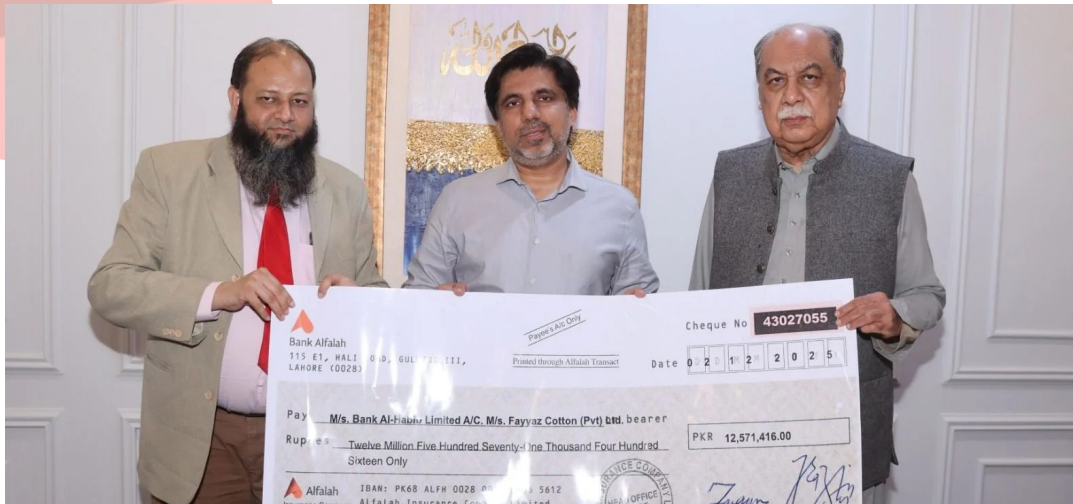
## Pinktober

As part of Breast Cancer Awareness Month, AFICL organized an awareness session led by Dr. Amna Zia Eusaph, who shared valuable insights on risk factors, early detection, and preventive measures, reinforcing the importance of awareness and proactive health choices.



# Rahim Yar Khan Branch - Celebrating Milestones

The Rahim Yar Khan Branch exemplified Alfalah's commitment to exceptional client service, delivering claim cheques in record time and further strengthening relationships with key clients.



RHK Branch Celebrating Achieving the Branch Budget



# Christmas

Celebrating the joy of the season together.  
Alfalah Insurance embraces inclusivity, unity and the spirit of giving this Christmas.



# #KnowYourProduct

## Bank@Work

### Advancing Insurance-Led Value Through Strategic Collaboration

Strategic partnerships deliver the strongest results when each party brings distinct value to the table. The collaboration between Alfalah Insurance Company Limited (AFICL) and Bank Alfalah's Bank@Work (BAW) platform exemplifies this approach, combining the AFICL's insurance expertise with Bank's payroll ecosystem to create meaningful, scalable solutions for corporate clients and their employees.

#### Insurance at the Core

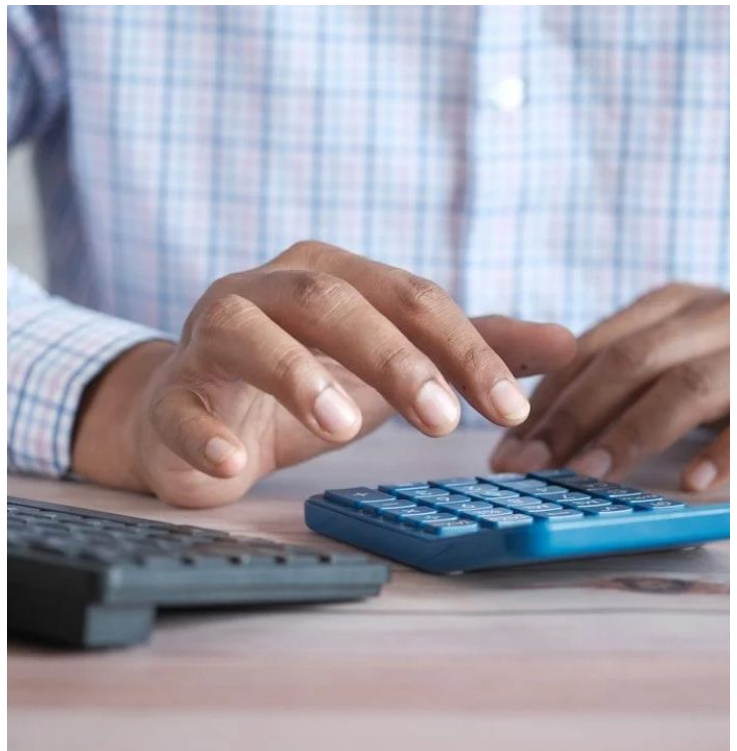
While Bank@Work provides access to a broad and engaged employee base, AFICL has positioned insurance as a central value driver within the offering, transforming payroll relationships into protection-led engagements. By embedding insurance benefits into employee banking journeys, AFICL has enabled employers to enhance their employee value proposition, while employees gain convenient access to relevant and practical coverage.

This integration ensures insurance is not perceived as an add-on, but as a built-in benefit aligned with everyday financial needs.

#### Strengthening Bank@Work Through Insurance

AFICL-designed insurance solutions have emerged as a key differentiator within Bank@Work engagements. Integrated into corporate pitches, these offerings strengthen the overall value proposition presented by Bank Alfalah, supporting deeper client engagement and improving onboarding outcomes.

**Bank@Work (BAW) / Employee Banking helps companies transfer employee salaries to Bank Alfalah. Through this, employees get convenient banking and insurance solutions, benefiting both staff and employers.**



Through this collaboration, Bank@Work evolves beyond payroll facilitation into a more comprehensive employee benefits platform, anchored by insurance-led value.

### **Structured Bundles with Scalable Design**

AFICL's standard insurance bundle under the Bank@Work framework includes:

- Accidental Death Compensation
- Mobile Phone Coverage
- ATM Cash Withdrawal Protection
- CNIC / ID Card Replacement and Wallet Protection
- Property Coverage

Offered in tiered packages, these bundles provide flexibility and scalability across SMEs, corporates and large organizations, ensuring alignment with varying workforce sizes and risk profiles.



### **Customization and White-Labeled Solutions**

In addition to the generic offering, AFICL delivers customized and white-labeled insurance solutions, including:

- White-Labeled Natural Death Coverage
- Fee Compensation
- Shopping Compensation
- Fully Customized Insurance Programs

This capability allows tailored proposals for Bank@Work clients, strengthening competitiveness and supporting higher conversion and retention rates.

### **Sustainable Results and Forward Momentum**

The partnership has already generated sustainable insurance volumes, underpinned by disciplined underwriting and a well-managed loss ratio. With strong portfolio fundamentals, AFICL anticipates significant premium growth in 2026, supported by scale, customization, and continued collaboration with Bank Alfalah.

### **A Balanced Model for Long-Term Growth**

The Bank@Work collaboration demonstrates how AFICL's insurance capability and Bank Alfalah's distribution strength can work in tandem to deliver differentiated value. As the partnership continues to evolve, insurance remains at the core, positioning Alfalah Insurance as a key growth driver within a broader group ecosystem.

#KnowYourProduct

**Contribution By:**  
**Mr. Syed Saeed Ahmed Pirzada**  
Head of Business Development & Partnerships

# #KnowYourTeam

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**Head of Quality Assurance and Service Quality**

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**Mr. Asad Rizwan**

**DGM - Quality Assurance and Service Quality**

**Mr. Asad holds MBA (IT) from COMSATS.**

**For over 26 years, his last assignment was with UBL where he played key role in strengthening service standards, customer experience and quality governance frameworks.**

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# #KnowYourTeam



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## **Mr. Zubair Butt**

**Deputy General Manager - Retail Sales**

**Mr. Zubair holds an MBA in Marketing from Preston University, Lahore, and brings strong leadership experience from his previous role as Cluster Head - Corporate Solutions at Salam Takaful Ltd.**

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**Mr. Kashif Javed**

Senior Manager

Financial Institutions

**MBA (University of the Punjab)**

**Prior Experience: Underwriting Department at Askari General Insurance.**



**Mr. Muneeb Naeem**

Manager

Risk Management Department

**Bachelor's in Mechanical Engineering - UET ,  
CERT CII (UK)**

**Prior Experience: Over 10 years of professional experience.**



**Mr. Muhammad Azeem**

Deputy Manager

System Administration

**MSc in Computer Sciences**

**Prior Experience: IT Dept. at the National School of Public Policy.**



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**Ms. Sumbal Arshad**

Deputy Manager - Underwriting Dept  
**MBA (IRM) from HCBF**  
Prior Experience: Executive Officer at  
**Adamjee Insurance.**

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**Mr. Fakhar ud Din**

Assistant Manager, Internal Audit  
**ACCA**

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**Ms. Sabeen Hassan**

Assistant Manager - HR Dept.

**MS HR , BBIT from Punjab University**  
Prior Experience: HR Executive at Nishat Hotel.

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**Ms. Natalya Aziz**

Assistant Manager - RI Dept.

**BSC in Health System and BA in Organizational  
Communication (USA)**  
Prior Experience: Event Services Assistant at the  
**UNC Charlotte Athletics Department.**

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**Ms. Ghina Jodaat**  
Executive Officer, Marketing  
**BSC (Operations Mgt) from FCCU.**

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**Mr. Murtaza Ali**  
Executive Officer - CSR  
**BS - Computer Science**

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**Mr. Salman Manzoor**  
Officer - Claims Dept.  
**Diploma in Professional Travel Services**

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**Mr. Muhammad Abdullah**  
Officer - Health Claims

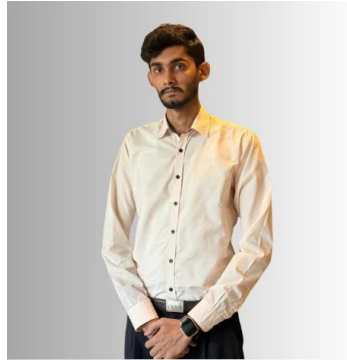
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# PUNCTUALITY

# AWARDS

*Muhammad Hussain*

Executive Officer  
Customer Care Department  
Head Office



*Muhammad Farooq*

Assistant Manager  
Underwriting Dept.  
Main Branch Lahore



*Aamir Hussain*

Manager  
Accounts & Finance  
Islamabad Branch



# #YearAtGlimpse

## New Doors of Alfalah



Inauguration Ceremony of Extended Building of Head Office by Mr. Atif Bajwa



Natural Resource & Energy Conference



New Year Celebrations



Team Building Exercises by HR



Contract Signing between AFICL & Millennium Education



MOU Signing between AFICL & Cheenab Club

# #YearAtGlimpse



MOU signing between AFICL & Oladoc



AFICL Team to IAP Cricket Tournament



Risk Management Training by IAP



IAP visit to BATA Pur



National School of Public Policy, One Day Training Workshop on Negotiation Skills

# #YearAtGlimpse



Contract Signing between AFICL & GEPCO



Cards Distribution Ceremony At GEPCO



Ceremony on Achieving Half Year Budget



Women's Day Celebrations

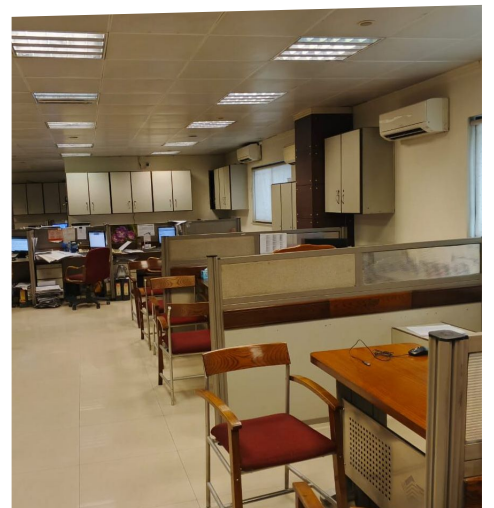


Commercial Dept Visit to Branches



Commercial Dept Visit to Branches

# #YearAtGlimpse



Fire Drills in Head Office and Branches

# Laying Plans

" Now the general who wins a battle makes many calculations in his temple ere the battle is fought. The general who loses a battle makes but few calculations beforehand. Thus do many calculations lead to victory, and few calculations to defeat: how much more no calculation at all! It is by attention to this point that I can foresee who is likely to win or lose. "

*Sun Tzu on The Art of War*