

PAK-QATAR
TAKAFUL
Together for Better



پاک قطر
تکافل
تعاون بہتری کے لئے

TAKAFUL

INSIGHT

A Publication of Pak-Qatar Takaful Group

Issue I, Volume I, June 2019



**PQT Holds First
Town Hall Events
Across Pakistan**



TAKAFUL INSIGHT HIGHLIGHTS

EDITORIAL TEAM

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Pak-Qatar Takaful
Signs Agreement with
Qatar Airways

PAGE
17



Pak-Qatar Takaful Awarded
Brand of the Year Award

PAGE
08



PAGE
10

Chairman
Pak-Qatar Takaful
Visits Pakistan

PAGE
09



PQT Participates in
WIFF 2018



PAGE
19

Pak-Qatar Takaful signs
agreement for I LINK's Bill
Payment Services



PAK-QATAR
TAKAFUL
Together for Better

Welcome to Our New Publication!

Dear Reader,
Assalam-o-Alaikum

We welcome you to the new & improved edition of Takaful Insight, a newsletter publication of Pak-Qatar Takaful.

We intend to make this a regular publication and keep you updated with the news and events which relate to the company and its implementation. In this and future editions, we will be highlighting the happenings at PQT.

We shall also include other news such as details of new Signatories and the steps which are being made to promote our vision of providing financial protection through Takaful, to everyone, being Pakistan's pioneer and largest Takaful group.

We are open to suggestions and feedback, so be sure to thoroughly read this issue and share it with your colleagues, friends and family.

Thank you,
Editorial Team



PAK-QATAR
FAMILY TAKAFUL



PAK-QATAR
GENERAL TAKAFUL



A DECADE OF BEING AHEAD



FINANCIAL STRENGTH

PQFTL is rated **A+** (Stable Outlook) by **PACRA** and **JCR-VIS**



PQGTL is rated **A** (Stable Outlook) by **PACRA** and **A-** (Stable Outlook) by **JCR-VIS**



SHARI'AH CREDIBILITY

Under supervision of **renowned Shari'ah Scholars**



of **Islamic Finance Industry**



TECHNOLOGY AND INNOVATION

Industry benchmarked and **technologically**



advanced capabilities for **product** delivery



BRANCH NETWORK

Largest Takaful branch network across Pakistan, over



70 branches in 60 cities & 3,500+ bank branches for BancaTakaful



FAMILY & GENERAL TAKAFUL

Providing Family (Life) & General (Non-Life) Takaful Products



across Pakistan

PAKISTAN'S PIONEER AND THE LARGEST TAKAFUL GROUP

For over a decade, Pak-Qatar Family Takaful and Pak-Qatar General Takaful have been providing and promoting financial solutions through Takaful and have become one of the largest Takaful Groups in Pakistan. Through sheer dedication and hard work, we have earned the loyalty of more than 700,000 individuals and won the "Best Takaful Operator in Pakistan" and "Best Takaful Company in Pakistan" awards.

Together for Better

www.pakqatar.com.pk | 111-TAKAFUL(825-238) | [in](#) [f](#) [t](#) [v](#) [i](#) [o](#)

Pak-Qatar Takaful & IBA-CEIF honor Dr. Ishrat Husain



Pak-Qatar Takaful Group jointly hosted an event with IBA Center for Excellence in Islamic Finance (CEIF) to honor Dr. Ishrat Husain, Advisor to the Prime Minister for Institutional Reforms & Austerity. The Managing Director of Pak-Qatar Takaful, Mr. Said Gul, along with all renowned and prominent leaders of Islamic financial industry attended the event including CEOs, Shari'a Scholars, Regulators, and Practitioners.

Speaking on the occasion, Dr. Ishrat emphasized and said, "It is my desire to see the Islamic Finance Industry to grow to 50% of the total financial industry and that every key player in attendance plays a vital role in achieving that target."

The session was concluded as Mr. Said Gul, Mr. Jameel Ahmad, Dr. Farrukh Iqbal and Mr. Ahmed Ali Siddiqui presented Dr. Ishrat Husain with a unique gift of old PKR currency notes with signatures of Dr. Ishrat as Governor State Bank of Pakistan in the year 2001.



Pak-Qatar Takaful Group Chairman visits Pakistan to celebrate Qatar National Day



The Embassy of the State of Qatar to the Islamic Republic of Pakistan held a reception hosted by His Excellency Saqr bin Mubarak Al-Mansouri, Ambassador of Qatar in Islamabad on the occasion of Qatar National Day. Mr. Said Gul, Managing Director Pak-Qatar Takaful Group and Mr. Zahid Awan, CEO Pak-Qatar General Takaful attended the event and gave felicitations personally to the Ambassador of Qatar.

His Excellency Sheikh Ali Bin Abdullah Thani J. Al-Thani, member of royal family for the State of Qatar and Chairman of Pak-Qatar Takaful group also visited Pakistan and celebrated Qatar National Day with Qatar Consulate event in Karachi along with senior management of Pak-Qatar Takaful including Mr. Nasir Ali Syed, CEO Pak-Qatar Family Takaful, Mr. Muhammad



Menhas, Deputy CEO, Pak-Qatar Family Takaful, Mr. Muhammad Kamran Saleem, CFO, Pak-Qatar Takaful Group and others.

Pak-Qatar Takaful proudly participated in this joyous occasion. The ceremony was also attended by a number of ambassadors of Arab & foreign countries and a number of members of the diplomatic corps, ministers of state, regional ministers, members of the parliament & the Senate, a number of businessmen & directors of the Pakistani Foreign Ministry and senior officials of the state & Pakistani society. During the ceremony, a number of cultural and media programs were played, as well as a special pavilion for publications that highlighted the various aspects of the renaissance and the State's march and the achievements made in various fields.

Pak-Qatar Takaful participates recently in FWU AG Event

Pak-Qatar Takaful participated in FWU AG event celebrating 10 years of providing tech support to Pak-Qatar BancaTakaful partner banks across Pakistan. His Excellency Mishal M. Al Ansari Consul General of Qatar, His Excellency Eugen Wollfarth Consul General of Germany, Dr. Manfred J. Dirrheimer Chairman FWU AG, Mr. Zahid Awan CEO Pak-Qatar General Takaful and Mr. Said Gul Director Pak-Qatar Takaful Group along with senior management were also present at the occasion held in Karachi.





Capstone Marketing Research Study finds Pak-Qatar Takaful as the #1 Brand in the Pakistan's Corporate Sector

A study was conducted by IoBM University over a period of six months which included convenience sampling method with qualitative in-depth interview analysis from existing and potential companies and their senior management personnel, mainly CFO and

HR Directors. Mr. Muhammad Menhas, Deputy CEO Pak-Qatar Family Takaful, commended the efforts of the IoBM University research team and presented them with Certificates and Cash Award as a token of appreciation.



DCEO, PQFTL Participates in Leadership Session at LUMS



DCEO Participates in Global Seminar OLIS 2018

Pak-Qatar Family Takaful, Deputy CEO Mr. Muhammad Menhas participated in a global seminar OLIS 2018 at the Oriental Life Insurance Cultural Development Center in Tokyo, Japan. Mr. Menhas spoke on the Takaful Model as a viable alternative to insurance at the event.



Chairman Al-Thani Visits Pakistan



Pak-Qatar Takaful Group Chairman, Sheikh Ali Bin Abdullah Al-Thani visited Pakistan earlier this year in Islamabad. An evening reception was held to welcome him along with other senior foreign dignitaries, Government Officials and Pak-Qatar Takaful Group senior management. Pak-Qatar Takaful Group Managing Director, Said Gul and Pak-Qatar General Takaful CEO, Zahid Awan were also present on the occasion.

Annual Board of Directors Meeting in Doha



Pak-Qatar Takaful Group, which comprises of Pak-Qatar Family Takaful Limited and Pak-Qatar General Takaful Limited, reviewed and approved the financial statements of both the companies for the year ended December 31, 2018 during the Group's board meeting held at Doha, Qatar.

The meeting was chaired by His Excellency Sheikh Ali Bin Abdullah Al-Thani.

Pak-Qatar Takaful Participates in WIFF Forum 2018



Pak-Qatar Takaful participated in a 2-day World Islamic Finance Forum (WIFF) 2018 at a local hotel here in Karachi. Mr. Said Gul, Managing Director of Pak-Qatar Takaful Group was amongst the keynote speakers at the event. He spoke on continuous Fintech initiatives undertaken by Pak-Qatar Takaful Group which was well-received by customers thereby, deriving substantial business growth in Takaful.

PQT Awards Scholarship to IBA - CEIF Student

The Managing Director, Mr. Said Gul, presented the scholarship cheque sponsored by Pak-Qatar Takaful Group to IBA-CEIF student Mr. Ammar Awais. Dr. Ishrat Husain, former Governor State Bank of Pakistan (SBP) and Chairman, Centre for Excellence in Islamic Finance (CEIF); Mr. Kamran Saleem, CFO & Company Secretary Pak-Qatar Takaful; Mr. Nasir Ali Syed, CEO Pak-Qatar Takaful; Mr. Waqas Ahmed, COO Pak-Qatar Takaful; Mr. Muhammad Menhas, DCEO Pak-Qatar Family Takaful; and more accompanied the ceremony.



Performance of Pak-Qatar Unit Funds

Economic Review

The govt. has successfully closed staff-level agreement with IMF for three year Extended Fund Facility (EFF) amounting USD6bn subject to approval from IMF's executive board and prior actions on pre-conditions. Consequently additional taxes amounting PKR700bn to reduce fiscal deficit had been proposed in the upcoming budget. In addition to the fiscal measures IMF has preferred curtailment of current account deficit for which govt. response has been devaluation of PKR against greenback. This was followed by wave of hawkish monetary policies which eventually aided in bring REER to a normalized level. Gov. measures also included levying duties on imports and increasing interest rates to squeeze demand.

Govt. is committed to its policy of curtailing imports and compressing demands which has started showing signs of improvement in closing months of FY19. These measures have slashed down GDP growth to 3.3% in FY19 from 5.2% FY18. Govt. is also cognizant of inflation which has spiked to 9.1% in May'19 compared to 4.2% SPLY. These measures have been necessary for the incumbent govt. to allow for multilateral donor agencies i.e. World Bank and Asian Development Bank to continue their co-operations in development projects.

During the month SBP announced its Monetary Policy Statement increasing the target rate to 12.25% suggesting risks pertaining to future inflationary pressures. Post MPS yield curve increased across all tenors by 60-180bps. SBP

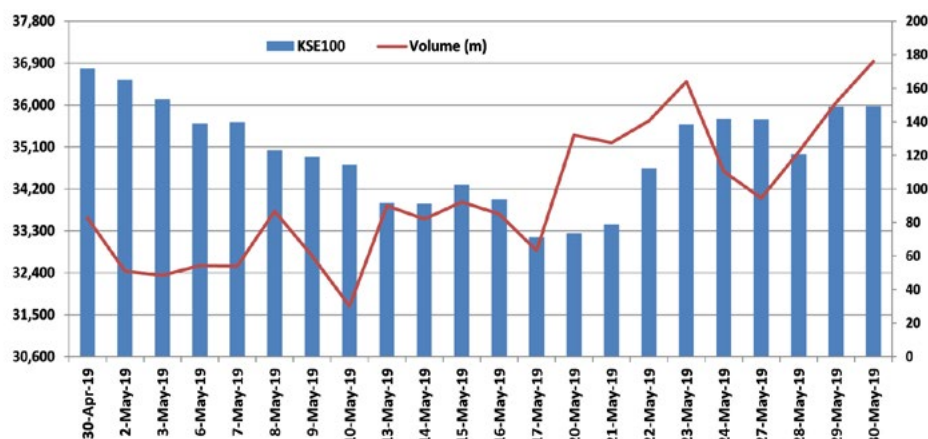
conducted two T-Bill auction with cumulative target of PKR1,800bn against maturity of PKR2,678bn. The total accepted amount was PKR3,660bn. SBP also conducted PIB auction with a target of PKR100bn against maturity of PKR83bn. The gov. accepted PKR58bn PKR27bn and PKR19bn in 3Y, 5Y and 10Y tenors with cut off yields were 13.69%, 13.8% and 13.6% respectively.

Equity Market Review

Benchmark KSE100 index declined by 2.2% during the month while KMI30 decline by around 1.65%. Following in on IMF program and newsflow of reactivation of market support fund provided some breathing space to market as index touched multi-year low. Currently market has priced in prevailing pressures in economy as reflected in price of cyclical sector i.e. Cements, Steel and Auto Assemblers. During the month Fertilizer and Textile sector led overall underperformance on expectation of increased GST on former while later was struck on unfavourable news-flow of added taxes in the upcoming budget. Current market PE presents a compelling opportunity for investors. Also, depreciation of currency along with stable oil prices and increased interest rates provide an opportunity for capital gains on large caps i.e. Oil & Gas Exploration and Banking sectors.

Going forward market awaits clarity from central bank on interest rates and clear strategy by govt. to reduce volatility and enhance investors' confidence setting stage for next fiscal year.

Country	Index	May-19	Apr-19
UK	FTSE-100	-3.46%	1.91%
USA	Nasdaq	-7.93%	4.74%
USA	Dow 30	-6.69%	2.50%
China	Shanghai	-5.84%	-0.40%
Hong Kong	Hang Seng	-9.42%	2.23%
Japan	Nikkei-225	-7.45%	4.97%
India	BSE-30	1.75%	0.93%
Pakistan	KMI 30	-1.65%	-6.48%
Pakistan	KSE 100	-2.20%	-4.83%



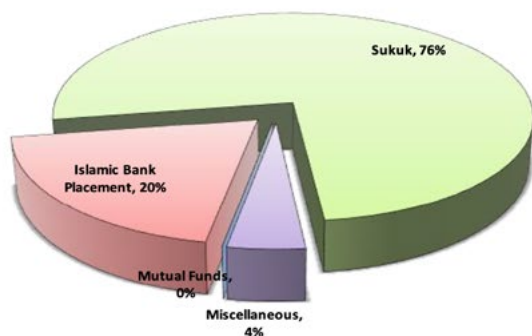
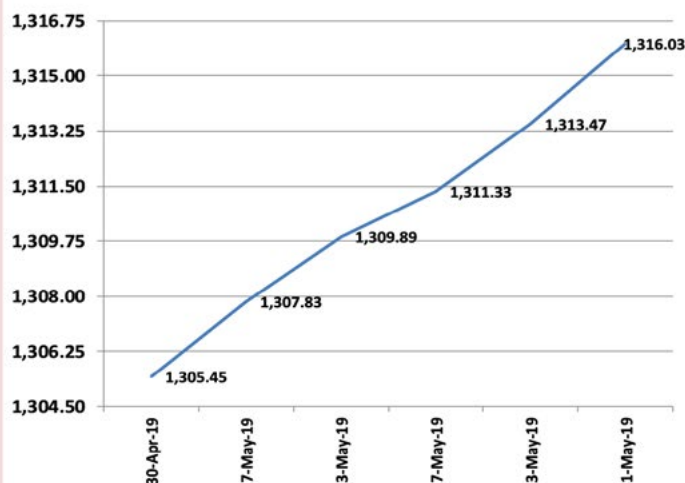
PIF-Conservative Fund

Fund Objective

The objective of investments is to enhance returns through a well-diversified, prudently invested portfolio while considering Customer needs, regulatory restrictions and overall corporate strategy of PQFTL. The Fund aims to provide stable return exhibiting low volatility with capital preservation by constructing a portfolio composed of fixed income and Mutual Funds investments.

Fund Information

Fund Name	PIF-Conservative Fund
Fund Size	PKR 1,644,608,608.54
Unit Price	PKR 1316.0283
Category	Conservative
Pricing Mechanism	Forward
Pricing Days	Official Working Days
Benchmark	Average Return on three Islamic Bank as stated by MUFAP
Auditors	EY Ford Rhodes , Chartered Accountants
Appointed Actuary	Abdul Rahim Abdul Wahab
Investment Committee	
Zahid Hussain Awan	Chairman
Said Gul	Member
Muhammad Nasir Ali Syed	Member
Abdul Rahim Abdul Wahab	Member
Muhammad Kamran Saleem	Member & Secretary



Fund Returns	
	Return
1-month	9.5%
Benchmark - (1-month)	5.0%
3-months	9.6%
Calendar YTD	9.4%
Benchmark (CYTD)	4.4%
Since Inception	8.3%
3-Years	7.0%
5-Years	7.8%
Since Inception (absolute net of IMC)	144%

Asset Allocation		
	May'19	Apr'19
Mutual Funds	0%	0.0%
Islamic Bank Placement	20%	21.1%
Sukuk	76%	76.0%
Miscellaneous	4%	2.9%

Past performance is not indicative of future performance. Market volatility can significantly affect short-term performance. The value of investment can fall as well as rise.

PIF-Balanced Fund

Fund Objective

The objective of investments is to enhance returns through a well-diversified, prudently invested portfolio while considering Customer needs, regulatory restrictions and overall corporate strategy of PQFTL. Objective is to provide capital appreciation with a modest risk profile and a medium to long-term investment horizon by investing in a portfolio of fixed income instruments and a flavor of equity investments.

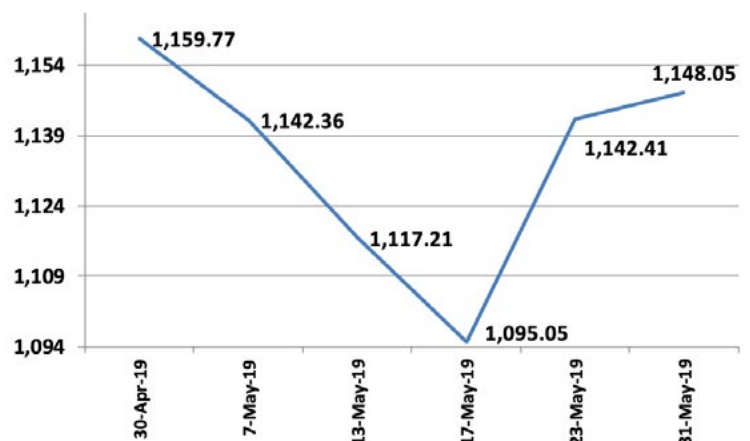
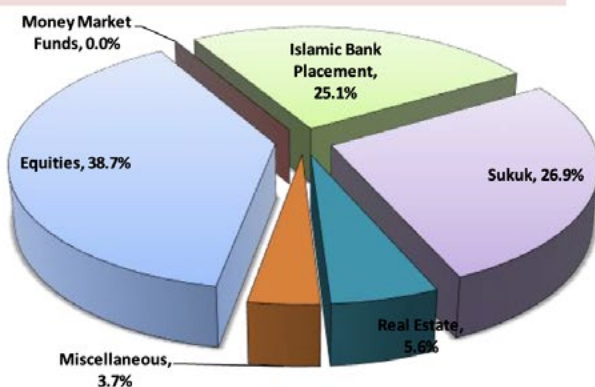
Fund Information

Fund Name	PIF-Balanced Fund
Fund Size	PKR 5,322,791,206.47
Unit Price	PKR 1148.0544
Category	Balanced
Pricing Mechanism	Forward
Pricing Days	Official Working Days
Benchmark	Composite of ((Average of KMI-30 & KMIAll) & Average Return on Islamic Bank) based on actual allocation

Auditors	EY Ford Rhodes , Chartered Accountants
Appointed Actuary	Abdul Rahim Abdul Wahab

Investment Committee

Zahid Hussain Awan	Chairman
Said Gul	Member
Muhammad Nasir Ali Syed	Member
Abdul Rahim Abdul Wahab	Member
Muhammad Kamran Saleem	Member & Secretary



Fund Returns

	Return
1-month (absolute net of IMC)	-1.0%
Benchmark - (1-month absolute net of IMC)	-0.9%
Calendar YTD (absolute net of IMC)	-1.2%
Benchmark YTD (absolute net of IMC)	-1.81%
3-Years (absolute net of IMC)	3.1%
5-Years (absolute net of IMC)	20.2%
Since Inception (absolute net of IMC)	112.8%

Asset Allocation

	May'19	Apr'19
Equities	38.7%	38.0%
Money Market Funds	0.0%	0.0%
Islamic Bank Placement	25.1%	24.2%
Sukuk	26.9%	28.9%
Real Estate	5.6%	5.6%
Miscellaneous	3.7%	3.3%

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PIF-Secure Wealth Fund

Fund Objective

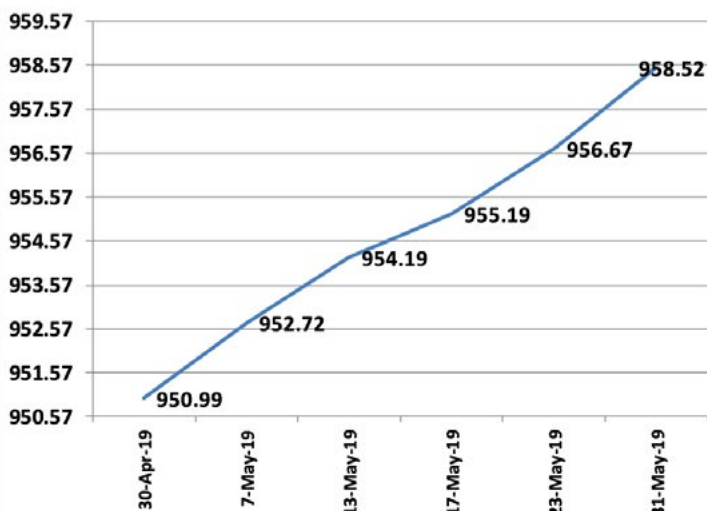
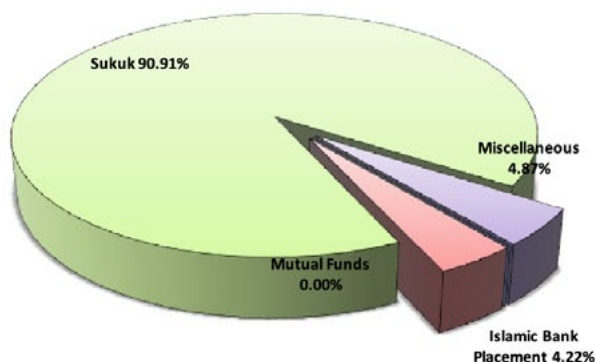
The objective of investments is to enhance returns through a well-diversified, prudently invested portfolio while considering Customer needs, regulatory restrictions and overall corporate strategy of PQFTL. The fund aims to provide competitive returns from a portfolio of low credit risk with prime focus on investment in Sukuks rated (A and above), Islamic Deposits and Mutual Funds.

Fund Information

Fund Name	PIF-Secure Wealth Fund
Fund Size	PKR 97,194,841.95
Unit Price	PKR 958.5162
Category	Conservative
Pricing Mechanism	Forward
Pricing Days	Official Working Days
Benchmark	Average Return on three Islamic Bank as stated by MUFAP
Auditors	EY Ford Rhodes, Chartered Accountants
Appointed Actuary	Abdul Rahim Abdul Wahab

Investment Committee

Zahid Hussain Awan	Chairman
Said Gul	Member
Muhammad Nasir Ali Syed	Member
Abdul Rahim Abdul Wahab	Member
Muhammad Kamran Saleem	Member & Secretary



Fund Returns

	Return
1-month	9.3%
Benchmark (1-month)	5.0%
3-months	9.1%
Calendar YTD	8.8%
Benchmark (CYTD)	4.4%
Since Inception	7.9%
3-Years	7.0%
5-Years	7.9%
Since Inception (absolute net of IMC)	85.6%

Asset Allocation

	May'19	Apr'19
Mutual Funds	0.00%	0.00%
Islamic Bank Placement	4.22%	5.24%
Sukuk	90.91%	90.29%
Miscellaneous	4.87%	4.47%

Past performance is not indicative of future performance. Market volatility can significantly affect short-term performance. The value of investment can fall as well as rise.

PIF-Aggressive Fund

Fund Objective

The objective of investments is to enhance returns through a well-diversified, prudently invested portfolio while considering customer needs, regulatory restrictions and overall corporate strategy of PQFTL. The Fund intends to achieve capital appreciation with medium to long term investment horizon by taking enhanced exposure to equities and fixed income investments.

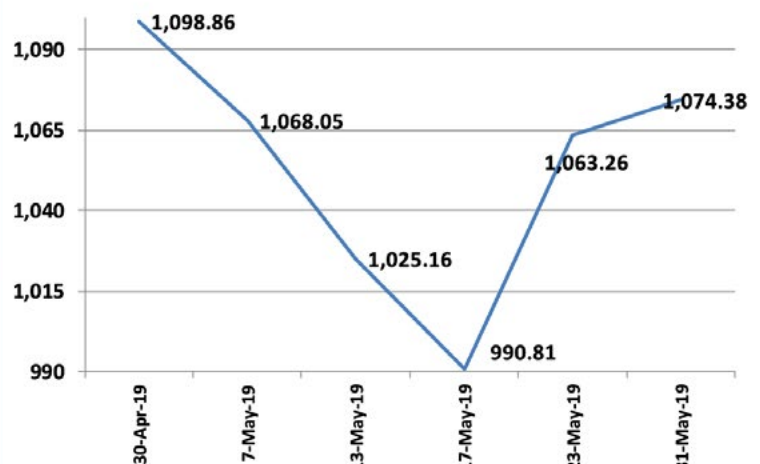
Fund Information

Fund Name	PIF-Aggressive Fund
Fund Size	PKR 1,829,947,024.91
Unit Price	PKR 1074.3800
Category	Aggressive
Pricing Mechanism	Forward
Pricing Days	Official Working Days
Benchmark	Composite of ((Average of KMI-30 & KMIAll) & Average Return on Islamic Bank) based on actual allocation

Auditors	EY Ford Rhodes , Chartered Accountants
Appointed Actuary	Abdul Rahim Abdul Wahab

Investment Committee

Zahid Hussain Awan	Chairman
Said Gul	Member
Muhammad Nasir Ali Syed	Member
Abdul Rahim Abdul Wahab	Member
Muhammad Kamran Saleem	Member & Secretary

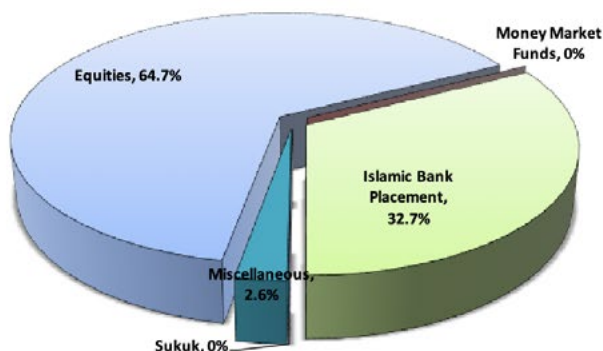


Fund Returns

	Return
1-month (absolute net of IMC)	-2.2%
Benchmark - (1-month absolute net of IMC)	-1.7%
Calendar YTD (absolute net of IMC)	-4.4%
Benchmark YTD (absolute net of IMC)	-3.9%
3-Years (absolute net of IMC)	-5.5%
5-Years (absolute net of IMC)	10.4%
Since Inception (absolute net of IMC)	99.2%

Asset Allocation

	May'19	Apr'19
Equities	64.7%	65.1%
Money Market Funds	0%	0.0%
Islamic Bank Placement	32.7%	30.8%
Sukuk	0%	2.0%
Miscellaneous	2.6%	2.1%



Past performance is not indicative of future performance. Market volatility can significantly affect short-term performance. The value of investment can fall as well as rise.

Pak-Qatar Investment Sign Agreement with Gulberg Green

Pak-Qatar Investment Signs agreement with Gulberg Green, Islamabad to establish a landmark real estate venture comprising of Corporate Offices, Mall, Hotel and Residential properties. Mr. Said Gul, Managing Director of Pak-Qatar Group was also present at the ceremony.



Pak-Qatar Group and AHR Sign MoU



Pak-Qatar Group and AHR sign formal Memorandum of Understanding for the design and construction of Pak-Qatar Group Building in Islamabad, Pakistan. The agreement was signed by Mr. Kamran Saleem, CFO & Company Secretary of Pak-Qatar Group and Mr. Ali Naqvi, Regional Director of AHR. Mr. Said Gul, Managing Director of Pak-Qatar Group was also present at the occasion.

Pak-Qatar Takaful Participates in PAF Golf championship

Pak-Qatar Takaful participated in PAF Golf Championship in Peshawar. Air Chief Marshal Anwar Khan, Chief of the Air Staff, Pakistan Air Force awarding The 2nd Nur Khan Memorial Open Golf Championship Trophy to Muhammad Shabbir at PAF Golf Course.





Pak-Qatar Takaful Signs Agreement with Qatar Airways

Pak-Qatar Takaful enters into a strategic alliance with Qatar Airways. The agreement will allow all Pak-Qatar Takaful participants to enjoy exclusive discounts* on their air travel (tickets) to up to 15% on availing Pak-Qatar Travel Takaful via our authorized travel agents. Pak-Qatar Travel Takaful also to be given with ticket.

The agreement was signed between Mr. Zahid Awan, CEO Pak-Qatar General Takaful and Mr.

Ahmed Mir, Country Manager Qatar Airways at PQT head office, Karachi. The ceremony was attended by senior management from both organizations including, Muhammad Menhas, DECO, Pak-Qatar Family Takaful, Muhammad Kamran Saleem, CFO, Pak-Qatar Takaful, Mr. Nasir Ali Syed, CEO, Pak-Qatar Family Takaful, Mr. Saqib Zeeshan, DCEO, Pak-Qatar General Takaful and others.

For more details, please visit our website.

PQT Participates in IMS CEIF

Pak-Qatar Takaful participated in the CIEF IMSciences 3rd Islamic Finance Summer School held at Nathia Gali KPK, Pakistan. IMSciences organized a rigorous 3 days event on advancing the Islamic Finance concepts through the in-depth concept-retreat sessions and intellectual walks.



PQT Participant Competitions



PQT Contributes for Dam Fund

Pak-Qatar Takaful, Pakistan's pioneer and largest Takaful Group donated funds for the construction of Diamer-Bhasha and Mohmand Dams in fulfilment of its pledge to pitch in for this national cause led by the Supreme Court of Pakistan. Mr. Muhammad Menhas – Deputy CEO of Pak-Qatar Family Takaful presented the cheque to the Honourable Deputy Registrar of Supreme Court of Pakistan, Mr. Abdul Shabbir Khan Khattak, at his chambers in the Supreme Court Building, Islamabad. The cheque amount for the Dam fund constituted of one-day voluntarily salary contribution from the employees of Pak-Qatar Takaful Group for this important national cause.



Pak-Qatar Takaful signs agreement for I LINK's Bill Payment Services



Pak-Qatar Takaful Group (PQTG), recently signed an agreement with I LINK (Pvt) Limited (I LINK) to digitize their payment collection methods through I LINK's bill payment service. The signing ceremony was held at Pak-Qatar's head office, Karachi. The agreement was signed by Mr. Nasir Ali Syed, CEO, PQFTL and Mr. Najeeb Agrawalla, CEO I LINK. Through this collaboration, customers of Pak-Qatar Takaful will have the convenience to make digital payments, at the time and place of their convenience through Banks' ADC channels and OTC.

Mr. Nasir Ali Syed, CEO, PQFTL said, "This partnership between Pak-Qatar Takaful and I LINK will help bring more people into the National Financial Inclusion program of Pakistan. Our members can now benefit from I LINK's bill payment system, which will give them more convenience to pay digitally on-the-go from any of their internet-based devices like smartphones, tablets. etc. This will further enhance smart e-solutions to easily avail the most fundamental need of providing financial protection and investment through Takaful to anyone. We believe it is yet another step taken by Pak-Qatar Takaful towards technological innovation in the industry."

"I LINK continues to play pivotal role in facilitating change in the payments arena, creating ease for players like Pak-Qatar Takaful to offer secure and convenient digital payment avenues to its customers, available across all banks' channels." Mr. Najeeb Agrawalla, CEO, I LINK further stated, "With this collaboration, we have enabled a leading Takaful player for offering convenience through digitization."

Group Health Session at Dolmen Mall



Pak-Qatar Family Takakful organized comprehensive product awareness session which spanned for 25 days on Group Health at Dolmen Mall, Corporate Headquarters, Karachi. The first day kick-off included an exclusive session with Mr. Nasir Ali Syed, CEO PQFTL and was attended by senior management of Dolmen Mall headquarters. Dolmen Mall is amongst the many other corporate clients of Pak-Qatar Family Takaful.



Management Development offsite Training Workshop

Pak-Qatar Takaful organized an offsite two-day training workshop on Management & Leadership Development. The training was conducted by a professional trainer, Mr. Saddi Insha.





Pak-Qatar Takaful Organizes Grand Convention for its Distribution Team

Pak-Qatar Takaful recently organized “The Grand Convention” in Dubai, Baku, Egypt and Sri Lanka to recognize the performance excellence of the Takaful Distribution Team in the year 2018 across the regions of Pakistan. Deputy CEO, Pak-Qatar Family Takaful, Muhammad Menhas presided over the ceremony and distributed awards to the top performers.



10 Years of Bancatakaful!

Pak-Qatar Takaful celebrated 10 years of Bancatakaful with Dubai Islamic Bank Pakistan. Mr. Junaid Ahmed, CEO Dubai Islamic Bank, and Mr. Nasir Ali Syed, CEO Pak-Qatar Takaful

Region – I Sales Conference

Pak-Qatar Family Takaful (PQFT) held a sales conference for its Region – I which was attended by 150 of our sales staff team. The event was chaired by Muhammad Menhas, DCEO PQFT. The event was organized to view the performance of the region and to award the top sales performers. Mr. Menhas also shared a plan with the team to boost sales numbers in the region.

PQT Regional Conference 2019



Pak-Qatar Family Takaful (PQFT) held regional conference for Karachi I & Karachi 2 region which was attended by the distribution team. The event was chaired by Muhammad Menhas, DCEO PQFT. The event was organized to view the performance of the region and to award the top distribution team performers

PQT Participates in APC Conference

Pak-Qatar Takaful proudly participated in a two day President's Conference organized by All Pakistan Chambers (APC), Rawalpindi in Gwadar.

Mr. Saqib Zeeshan, DCEO Pak-Qatar General Takaful received a token of appreciation at the event for his contributions in the Industry.

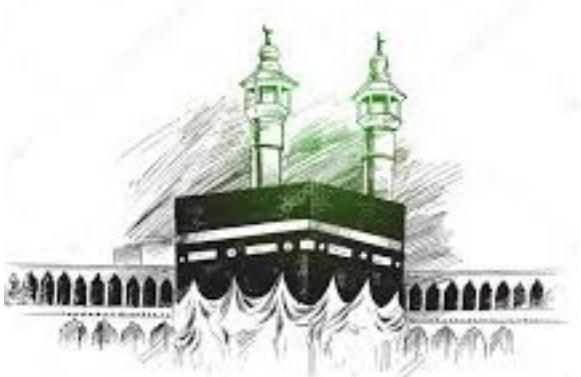


FPCCI Appoints Kamran Saleem as Convener of Standing Committee

FPCCI Standing Committee on “Takaful & Window Takaful” is the maiden Committee on “Takaful”. Previously, there was a committee on “Islamic Banking & Takaful” which on the request has been separated

and accordingly SC “Takaful & Window Takaful” came into existence. Pak-Qatar Takaful’s CFO & Company Secretary, Muhammad Kamran Saleem has been appointed as Convener Standing Committee on Takaful & Window Takaful for a second year in a row.

HAJJ BALLOTING 2019



Pak-Qatar Takaful held its annual Hajj draw 2018 for all staff of the company. The Balloting was held at PQT Head Office, Karachi.

The Annual Hajj draw enables one lucky employee from Pak-Qatar Takaful to partake in this religious obligation.



Managers Empowered; A PQT Training



Pak-Qatar Takaful training academy recently held an off-site training for its managers titled “Managers Empowered”. This was a one day training in which professional trainers were hired to enlighten and equip our managers with the latest methodologies required to meet day to day operations and handling peers.



**ICAP CFO
CONFERENCE 2019**

Pak-Qatar Takaful participates in the prestigious ICAP CFO Conference 2019, held recently in Karachi and Islamabad



PQT Participates in Executive Development Program

Pak-Qatar Takaful participated in a four day event organized by Center of Islamic Economics (CIE) and IBA-CEIF. Mufti Taqi Usmani Sahib was amongst the keynote speakers at the event.

TOP PERFORMERS OF DISTRIBUTION TEAM

FIRST QUARTER, 2019



PQT Town Hall Photo Gallery (South)



PQT Town Hall Photo Gallery (South)



PQT Town Hall Photo Gallery (South)



PQT Town Hall Photo Gallery (South)



PQT Town Hall Photo Gallery (Central)



PQT Town Hall Photo Gallery (Central)



PQT Town Hall Photo Gallery (Central)



PQT Town Hall Photo Gallery (North)



PQT Town Hall Photo Gallery (North)



PQT Town Hall Photo Gallery (North)



PQT Town Hall Photo Gallery (North)



Wise decisions in saving...
always lead to a protected tomorrow



INVEST IN OUR SAVINGS PLANS TODAY



Share n' Care is a general, comprehensive **Unit-linked Savings plan**, and has been designed to cater to all possible investment and coverage needs.



ABC Education Takaful is a secured and flexible plan to ensure continuity of **children's education**.



Priority Takaful Plan

Priority Takaful Plan offers financial protection and saving needs with **high allocation**. The plan facilitates family heads in providing their loved ones a hassle-free life through the beauty of regular savings.



Khazeeena Takaful Plan offers both financial protection & high-value long-term saving needs with **100% allocation**.



Investment Shield is a **single contribution investment plan**, the first of its kind by Pak-Qatar Family Takaful Limited.



Takaful Shield's function is to provide **cover for sizable loans** in case the Participant passes away before being able to clear his debts.

PAK-QATAR
FAMILY TAKAFUL
Together for the Future



پاک قطر
فیملی تکافل
تعاون مستقبل کے لئے