

Election of Directors Profile of the Candidates

Mr. Javaid Sadiq

Mr. Sadiq started his career in the BBC London as a member of the audience research department in July 1968 after obtaining BA (HONS) degree from Liverpool University UK. He later obtained master's degree from Manchester University UK and joined Decca Limited London (a multinational group with 22 subsidiaries dealing in audio and marine equipment) as system analyst in the group management services department from July 1972 to May 1976.

In Pakistan he started his career in Micas Associates (Turnkey consultant for Roti Plants) and later joined NDFC in March 1982. He remained there until November 1998 and held various positions i.e. System consultant, Head of HR & Admin, Zonal Head Banking north and later as EVP/Regional Director North based at Lahore. He was later appointed as chairman/ Managing director of industrial development bank of Pakistan in November 1998 and remained there until 2001. He served Green Star Social Marketing on a special task to liase with population and health department of the government of Punjab, the charge he relinquished on becoming a member of the board of directors of Green star in 2010. He was then appointed as managing director of First National Bank Modaraba from August 2010 to November 2014. During his career he has served on various boards i.e. NIT, RDFC, State Cement Corporation, Lahore University of Management Sciences (LUMS) and Green star from 2010 till date. In addition he was also member of the executive committee of Pakistan Banking Association (PBA).

As an ardent sports lover his passion remained in cricket, he took active part in the university level cricket and was captain of Liverpool and later of Manchester universities respectively. He managed and organized veteran cricket tours to India in March 1988 and February 1989, West Indies in 1991 and England in 1992. He is currently secretary of Pakistan Old cricketer's trust.

As a part time writer he has several articles to his credit on cricket, Manpower planning and oil drilling.

OFFICE ADDRESS: 6-D, Upper Mall, Lahore, Pakistan.

Mr. Khawas Khan Niazi

Khawas Khan Niazi is by birth Pakistani and was born in Mianwali, a city of Punjab. He inherited agriculture and proud to be an agriculturist.

He started his career as an Accountant in Pakistan General Insurance Company. Niazi through his dedication towards the work and potential to meet the challenges he got promotion and became Chief Accountant. Niazi served Pakistan General Insurance Co from 1974 to 1985.

In 1986 Niazi joined Silver Star Insurance as a Chief Financial Officer of the Company and continue with Silver at the end of June 2003.

In 2003 he joined United Insurance Co. of Pakistan Ltd in a capacity of Deputy General Manager Finance. In the year 2006 he became General Manager Finance and the very next Mr. Niazi designated Joint Director Finance of the Company.

UIC look into Niazi a considerate, thoughtful aspiring person and very ambitious, motivated leader. Spring of 2009 was pioneer in Niazi's life and was appointed as Chief Executive of the United Insurance Co. of Pakistan Ltd (UIC).

UIC House elected Niazi as a Director of the Board in 49th Annual General Meeting of the Company and Niazi got real recognition of his abilities and services.

OFFICE ADDRESS: 6-D, Upper Mall, Lahore, Pakistan.

Mr. Mohammed Rahat Sadiq

In 2007 Mr. Mohammed Rahat Sadiq Joined United Insurance Company of Pakistan Ltd as an Executive Director. He performed various executive duties of the company. In the year 2011, Mr. Rahat became Advisor to the Chairman of UIC.

In March 2012 he was appointed Chief Executive of UIC and was also co-opted as Director of the Board.

Insurance Background:

He started off his carrier in Insurance in 1976 in the London market with two of the leading insurance brokers in UK, Launds Lambert and Willis Faber & Dumas. During his training, he was able to attend the in-house insurance courses organized by them and Chartered Insurance Institute UK. Insurance.

Company of North America (INA) (Presently ACE Insurance Co), (1979-1983)

He worked at following INA offices, Head Office in Philadelphia USA, Regional Office London, UK and Regional Office for the Middle East and Africa.

Silver Star Insurance Company Limited Pakistan (SSIC) (1984 to 2003)

In December 1983 he moved back to Pakistan and started working on the licensing requirements of the company. He established Silver Star in 1983 and was appointed as Chief Executive Officer of the Company. His tenure successfully ended with SSIC in 2003 in the capacity of vice chairman.

Pakistan Reinsurance Corporation (PRC) (2003 to 2006)

He joined PRC as an Executive Director, in 2003. He was given dual charge as ED Planning and Development Division and Director in-charge of ECO Reinsurance Pool.

GENERAL INFORMATION:

Residence: Pakistan

Key Experience: 36 Years in Insurance/Finance

EDUCATION:

Bachelor of Commerce from University of Karachi, Pakistan.

Bachelor of Business Administration from University of Wisconsin, USA.

Commercial Underwriting Philadelphia, USA.

Advance Underwriting & Risk Management, CII College of Insurance London, UK.

AFFILIATION:

Vice Chairman, Executive Committee 2013-14 of Insurance Association of Pakistan.

OFFICE ADDRESS: 6-D, Upper Mall, Lahore, Pakistan.

Huma Waheed

Huma Waheed is resident of Karachi, Sindh, Pakistan by birth.

She completed her Master of Law (Company Law) from University of Karachi, Pakistan.

Huma joined United Insurance in 1986 as a Manager Under-writing and IT.

In 1989 Huma got promotion as Assistant General Manager with more responsibilities such as claims, re-Insurance, legal affairs and computerization of under-writing and accounts.

In 1994 Huma became Deputy General Manager and in the year 1997 she got the position of General Manager.

In 2003 Huma was nominated and elected as a Director of the Board of the United Insurance Company of Pakistan Ltd. Company's Board also nominated her as working Director of the Company.

Huma Waheed is also an important pillar of United International Group.

In April 2012 she was appointed as a Vice Chairperson of United International Group.

She is also a Certified Director from Pakistan Institute of Corporate Governance.

EDUCATION:

Master of LAW (LLM) from Karachi University
Bachelor of Science (B.Sc) from Karachi University
Insurance & Re-Insurance Course
Accounting Course
IT Courses

PROFESSIONAL & SOCIAL AFFILIATIONS:

Sr. Vice Chairperson – Women Entrepreneur Committee Karachi Chamber of Commerce and Industry
Director – Pakistan-Afghanistan Joint Chamber of Commerce and Industry (PAJCCI) Pakistan Chapter
Member – Accident Committee & Takaful and Window Takaful Committee of Insurance Association of Pakistan
Life Member – Karachi Arts Council

OFFICE ADDRESS: 204, 2nd Floor, Madina City Mall, Abdullah Haroon Road, Karachi, Pakistan.

Mr. Agha Ali Imam

Extensive and intensive banking experience of 40 years in the domestic and international markets covering the areas of Credit, Risk Management, Operations, Corporate & Retail Banking, Marketing, Planning & Budgeting, and Asset & Liability Management, with a demonstrated record of developing and implementing business solutions as well as dealing with multidimensional Operational issues and problems.

EDUCATION

M.B.A. Marketing

L.L.B. Punjab University Lahore, Pakistan

Bachelor of Arts, Government College Lahore, Pakistan (Awarded a highest award honorable mention in French).

Passed Central Superior Services (CSS) of Pakistan

Passed Provincial Civil Services, Pakistan

PROFESSIONAL

Trained in Banking at Staff College in Habib Bank Ltd. Karachi (Probationary Officer)

Diploma of Associate of Institute of Bankers in Pakistan (DAIBP).

Diploma of Institute of Bankers in London Stage II (only one subject to be appeared).

Office Address: LG-16, Eden Towers, Main Boulevard, Gulberg III, Lahore.

Mr. Jamil A. Khan

Extensive Pakistan and International experience at senior positions with comprehensive skills in strategic planning, implementation and to act as prudent and diligent business person in conducting the affairs of the financial and non-financial organizations.

EDUCATION:

Master in Economics from Punjab University.
Law Graduate from Karachi University.

AFFILIATION:

Director – FECTO Cement From August – 2017 to – to-date.
Director – SPI Insurance Company Limited from August 2013 to March – 2017.
Chairman – Collateral Services Limited (Service Provider Co., Ex-Subsidiary of HBL) From February 2004 To March 2013.
Member Director – Live Stock & Dairy Development Board – Ministry of Food Agriculture & Live Stock (Live Stock Wing), Government of Pakistan. (From 2005 to 2011).
Director – PASSCO – Pakistan Agricultural Storage & Services Corporation Ltd. From 2002 To 2008.
Director – Habib Allied International Limited – UK – From 2001 to 2003.
Director – Habib Modarba from May 2002 to June 2003.
Alternate Director – Habib Nigeria Bank from 1999 to 2002.

AWARDS:

Citi Corp Service Excellence Award
Citi Corp Gold Award (Highest Award in Citi Corp Globally)

PROFILE

SYED RAHAT ALI SHAH ACA, CISA

House No. 208, Block C, OPF Housing Scheme
Khayaban-e-Jinnah Road, Lahore

Mobile: +92 333 5443391

Email: rahat_shah82@hotmail.com

Professional Qualifications

Year	Qualification	Name of Institution
2010	CISA – Certified Information System Auditor	ISACA – USA
2009	ACA – Associate Chartered Accountant	The Institute of Chartered Accountants of Pakistan (ICAP) – CA Pakistan
2006	Master of Economics	University of the Punjab – Lahore Pakistan
2002	Bachelor of Economics	University of the Punjab – Lahore Pakistan

Professional Experience / Employment History

**1. Director – Non-Executive (Nominee)
(From June 2016 to Date)
Apna Microfinance Bank Limited**

On behalf of United Insurance, I am serving as a Director at the Apna Microfinance Bank. Being audit, tax and compliance expert, I am serving in audit, HR and compliance committees of the Board as well.

**2. Head of Corporate Compliance
(From July 2014 to March 2018)
The United Insurance Company of Pakistan Limited, Lahore**

United Insurance is the 4th largest and one of the oldest non-life insurance company of the Pakistan.

Being Head of Compliance, I was responsible to make efforts to ensure compliance with applicable insurance, corporate, tax, labor and other laws. I was reporting to CEO and Compliance Committee of the Board.

**3. Visiting Faculty
(From October 2013 to date)
The Professionals' Academy of Commerce (PAC), Lahore**

PAC is the oldest and largest institute of Chartered Accountancy education in Pakistan. It was established in 1987. I am teaching corporate laws and secretarial practices to the students of CA Pakistan.

4. RSM Avais Hyder Liaquat Nauman – RSM Pakistan

Chartered Accountants

(From May 2005 to June 2014)

Senior Manager Audit and Assurance (From January 2012 to June 2014)

Manager Audit and Assurance (From November 2008 to December 2011)

Audit Associate (From May 2005 to October 2008)

RSM Pakistan has been in existence since 1977 and have presence in the key business hubs of the country that include Lahore, Islamabad, Faisalabad, Karachi, Peshawar and Quetta. It is consistently enjoying satisfactory 'Quality Control Review (QCR)' rating by ICAP and 'A' rating by SBP.

At RSM Pakistan, I have carried out various audits and business advisory assignments for the large and medium size companies. On audit and assurance side, I have experience of managing and participating statutory audits, internal audits, investigative and forensic audits, compliance and system audits, IT and ERP audits and performance audits. On business advisory side, I have carried out various assignments like development and implementation of Standard Operating Procedures (SOPs), financial projections and feasibility studies, high level reviews and GAP analysis, compilation and preparation of financial statements in accordance with IFRSs, Corporate tax planning and compliance and secretarial compliance services.

Languages

- English
- Urdu
- Punjabi

Personal Data

Date of birth	29 April 1982
Father's name	Syed Munawar Ali Shah
Nationality	Pakistani
Marital Status	Married
Religion	Islam (Sunni)

References

Wiqar Avais FCA(Pak), FCA(E&W) Senior Partner RSM Avais Hyder Liaquat Nauman Chartered Accountants 1/C-5, Sikandar Malhi Road, Canal Park, Gulberg II, Lahore, Pakistan Mobile: +92 342 1111950 Phone: +92 42 5872731-3 lahore@rsmpakistan.pk	Syed Naveed Abbas FCA(Pak), FCA(E&W), FCCA(UK) Partner RSM Avais Hyder Liaquat Nauman Chartered Accountants Suit no. F-10, First Floor, AKLASC Plaza G-10 Markaz, Islamabad, Pakistan Mobile: +92 321 4431361 Phone: +92 51 2356041-2 Naveed.abbas@rsmpakistan.pk
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