

Team Alfalah

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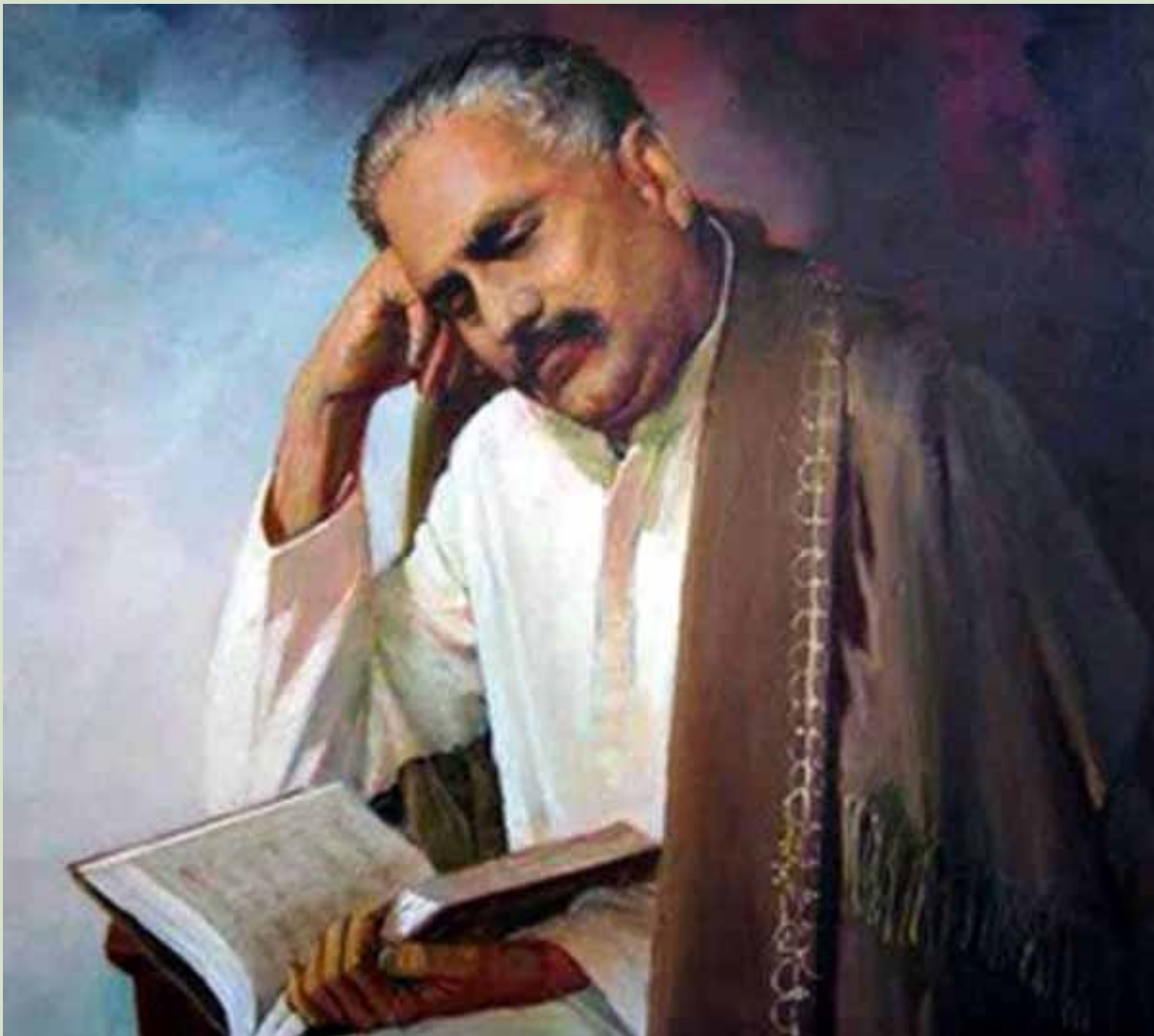




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Editor's *Note*

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Usman Arif

Naira Habib

Allama Muhammad Iqbal is one of the greatest personality of all times. He was born on 1877 and passed away in year 1938. However, his poetry is alive since then and for the times to come. Although he is said to be the poet of east, but his message remains there for all the humanity. He has given messages to Muslim Umma especially youth.

Iqbal was elected president of the Muslim League in 1930 at its session in Allahabad in the United Provinces, as well as for the session in Lahore in 1932. In his presidential address on 29 December 1930 he outlined a vision of an independent state for Muslim-majority provinces in northwestern India.

"I would like to see the Punjab, North-West Frontier Province, Sind and Baluchistan amalgamated into a single state. Self-government within the British Empire, or without the British Empire, the formation of a consolidated Northwest Indian Muslim state appears to me to be the final destiny of the Muslims, at least of Northwest India."

May Pakistani nation become able to understand his message!

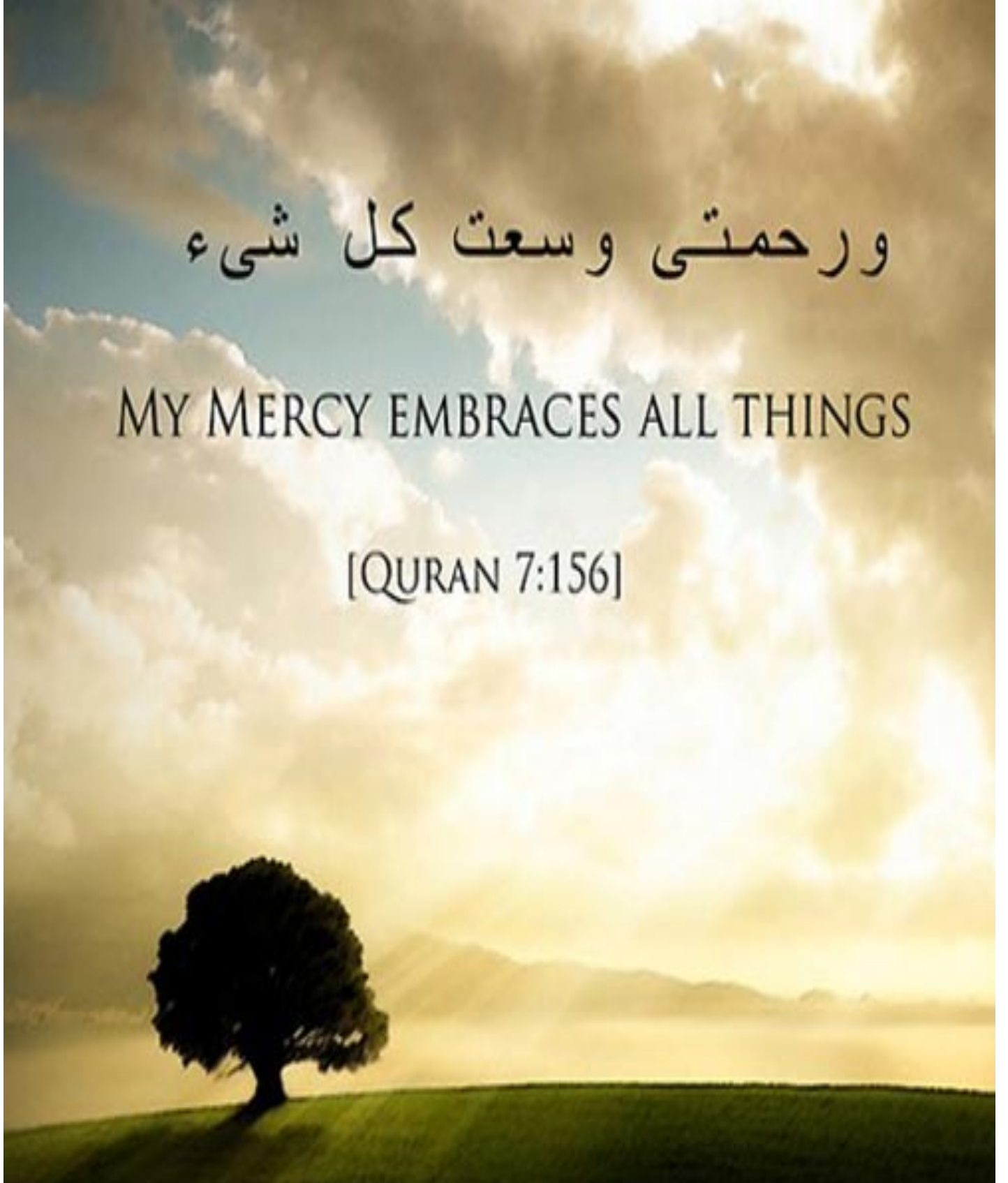
Dr. Fawad Sarwar

Islamic Corner

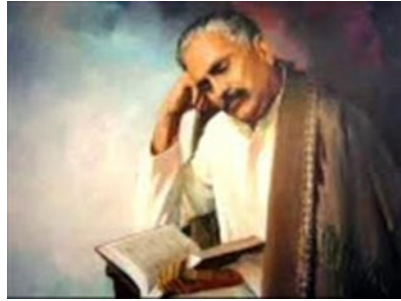
ورحمتي وسعت كل شيء

MY MERCY EMBRACES ALL THINGS

[QURAN 7:156]



Life of Dr. Allama Muhammad Iqbal



Allama Iqbal was the great poet-philosopher and active political leader born at Sialkot, Punjab, in 1877. He descended from a family of Kashmiri Brahmins, who had embraced Islam about 300 years earlier. Allama Iqbal received his early education in the traditional Madrasa. Later he joined the Sialkot Mission School, from where he passed his matriculate examination. In 1897, he obtained his Bachelor of Arts Degree from Government College, Lahore. After Two years, he secured his Masters Degree and was appointed in the Oriental College, Lahore, as a lecturer of history, philosophy and English. He later proceeded to Europe for higher studies. Having obtained a degree from Cambridge, he secured his doctorate at Munich and finally qualified as a lawyer.

He returned to India in 1908. Besides teaching and practising law, Iqbal continued to write poetry. He resigned from government service in 1911 and took up the task of propagating individual thinking among the Muslims through his poetry.

By 1928, his reputation as a great Muslim philosopher was solidly established and he was invited to deliver lectures at Hyderabad, Aligarh and Madras. These series of lectures were later published as a book "The Reconstruction of Religious Thought in Islam". In 1930, Iqbal was invited to preside over the open session of the Muslim League at Allahabad. In his historic Allahabad Address, Iqbal visualised an independent and sovereign state for the Muslims of North-Western India. In 1932, Iqbal came to England as a Muslim delegate to the Third Round Table Conference. In later years, when the Quaid had left India and was residing in England, Allama Iqbal wrote to him conveying to him his personal views on political problems and state of affairs of the Indian Muslims, and also persuading him to come back. These letters are dated from June 1936 to November 1937. This series of correspondence is now a part of important historic documents concerning Pakistan's struggle for freedom.

On April 21, 1938, the great Muslim poet-philosopher and champion of the Muslim cause, passed away. But he will always be present in readers' heart due to his beautiful poetry. He lies buried next to the Badshahi Mosque in Lahore.



Employee Corner

Happy Birthday Colleagues

Name	Designation	Location	D.O.B
Aazar Javed	Executive Officer	Head Office	3-Nov
Almas Ali	Officer	Head Office	5-Nov
Sadia Zulfiqar	Executive Officer	Head Office	6-Nov
Iqbal Hassan	Manager	Head Office	9-Nov
Muneer Ahmed	Relationship Manager	Karachi	9-Nov
Adnan Waheed	Chief Financial Officer	Head Office	14-Nov
Syed Ali Raza Bukhari	Executive Officer	Islamabad	14-Nov
Subaika Ashfaq	Officer	Multan	17-Nov
Azhar Ehtesham Ahmed	Executive Director South	Karachi	18-Nov
Sana Aziz	Officer	Faisalabad	18-Nov
Nazim Mohsin Ali	Manager	Karachi	22-Nov
Yasir Ali Zahid	Senior Officer	Head Office	23-Nov
Muhammad Rohail butt	Assistant Relationship Manager	Multan	25-Nov
Syed Aun Abbas	Senior Executive Officer	Multan	27-Nov
Shaheen Hafeez Sumar	General Manager	Karachi	28-Nov
Fakhar Alam	Senior Executive Officer	Head Office	29-Nov

November Joiners

We congratulate Mr. Ali Shahid for completing ten years in Alfalah Insurance Company. We hope that Alfalah Insurance will benefit from their continued patronage in days to come.

Name	Designation	Placement	Date of Joining	Service period
M. Ali Shahid	Deputy Relationship Manager	Lahore	30-Nov-06	10
Masood Hussain	Office Boy	Head Office	16-Nov-07	9
Mohammad Amin	Office Boy	Faisalabad	01-Nov-08	8
Shahid Imran	Assistant Manager	Multan	01-Nov-10	6
Rabia Khalil	Senior Executive Officer	Karachi	1-Nov-11	5
Sheikh Ashfaq	Deputy Manager	Karachi Unit 1	1-Nov-11	5
Sikandar	Office Boy	Karachi Unit 1	1-Nov-11	5
Asma Atta	Receptionist	Head Office	13-Nov-12	4
Syed Zaheer Abbas	Assistant Manager	Head Office	28-Nov-13	3
Sana Aziz	Officer	Faisalabad	5-Nov-14	2
Subaika Ashfaq	Officer	Multan	7-Nov-14	2
Waseem Aslam	Sweeper	Islamabad	7-Nov-14	2
Syed Aun Abbas	Senior Executive Officer	Multan	15-Nov-14	2
Khawaja Mustabeen Asad	Executive Officer	Head Office	19-Nov-14	2
Saqib Akram	Officer	Head Office	21-Nov-14	2
Furqan Mobin	Executive Officer	Head Office	23-Nov-15	1
Sana Rafi	Executive Officer	Head Office	23-Nov-15	1
Shanzae Khalid	Executive Officer	Head Office	24-Nov-15	1
Abdul Waheed	Executive Officer	Lahore	30-Nov-15	1

Poetry Corner



زندگی انسان کی اک دم کے سوا کچھ بھی نہیں!
 دم ہوا کی موج ہے، رم کے سوا کچھ بھی نہیں!
 گل، تبسم کہہ رہا تھا زندگانی کو، مگر
 شمع بولی، گریہِ غم کے سوا کچھ بھی نہیں!
 رازِ ہستی راز ہے جب تک کوئی محرم نہ ہو
 کھل گیا جس دم ہو محرم کے سوا کچھ بھی نہیں!
 زائرانِ کعبہ سے اقبال یہ پوچھے کوئی
 کیا حرم کا تحفہ زمزم کے سوا کچھ بھی نہیں؟

علامہ اقبال

We Win!

A Triangular Cricket Tournament was held between Alfalah Insurance, Adamjee Insurance and Century Insurance at UBL Sports Complex, Karachi. Alfalah Insurance won the tournament by beating both the teams. Congratulations!



Standard Operating Procedures

Why Standard Operating Procedures Are Important?

Would you fly on a plane knowing that the maintenance crew and pilots were “sort of” trained, didn’t use checklists, and were allowed to do things whatever way they wanted?

Would you want a surgeon operating on you who was “told” how to operate by someone a few years back, but didn’t have a clear procedure in mind before you went under the knife?

Probably Not.

SOP’s are what smart organizations use to create consistency in how processes and tasks are performed. They consist of clearly documented, step-by-step procedures and checklists that are easy for employees to follow and greatly reduce the chances of mistakes.

Here Are Some Reasons Why You Probably Need SOP’s:

They Facilitate Communication:

Well written SOP’s clearly communicate responsibilities to employees. They don’t have to rely on their memories, or all the things they learned in their training when first hired.

They Provide Consistency And Quality Control:

SOP’s ensure that no matter what day it is or who is working, the tasks that keep your organization running effectively will be done the way you want them done. They don’t hamstring employees or turn them into robots. Rather they provide security because each employee knows what’s expected of him or her, rather than guessing what needs to be done daily.

They Help Increase Productivity:

People who have had clear communication about what’s expected of them are more productive and more likely to achieve peak performance. SOP’s also increase productivity for managers by saving them time “retraining” employees or reminding them of what needs to be done on a daily basis.

They Facilitate Cross Training:

Many organizations have “key players” who are the only employees who normally perform certain tasks. SOP’s allow other employees to fill in and complete tasks they don’t normally perform if those key players are on vacation or out sick.

They’re Essential To The Employee Performance Evaluation Process:

How can you hold employees accountable for tasks and processes that aren’t documented? Without SOP’s, job performance often becomes a matter of opinion. With SOP’s, managers can clearly identify employee successes and communicate deficiencies during quarterly or annual performance reviews. When it comes time to discipline, clearly defined tasks, as opposed to broad job descriptions, give managers the ability to justify their disciplinary actions.

They Support Peer Accountability And Coaching:

When SOP’s are clearly documented, employees can help and coach each other when learning new processes, rather than relying on a manager to do so. They also give employees the opportunity (and grounds) to correct/redirect their peers when tasks aren’t being performed correctly.

They Help Create A Safer Work Environment:

Clearly written SOP’s, along with proper training, reduce the odds of accidents or injury because tasks are written. They may also reduce legal liability should an incident occur.

They Provide Staff With The Motivation To Do Things RIGHT:

Well written SOP’s not only clearly outline the HOW of procedures, but also the WHY. When you communicate sound reasons why employees should perform tasks in a certain way, they’re more likely to do so.

Although SOP’s may not be fun to write and they’re time-consuming to create at first, the time spent writing them is time well spent when you consider the cost of not having them versus the benefits when you do.

Source: <http://www.amy-castro.com/8-reasons-organization-needs-standard-operating-procedures/>

Dua

This is my request to all of you. It's just a call of my heart.

and languages.

Why not we start our day with the dua.

Ultimate Remedy.

"Rehman", one of the most significant and dynamic characteristic of the almighty "ALLAH" who continues his blessings irrespective of our beliefs and sins. GOD spoke to man through his messengers who delivered his message for the betterment of mankind.

The greatest prophet HAZRAT MOHAMMAD (S.A.W.) said, "I'm leaving behind you a book, revealed by GOD. The QURAN which is light and guidance". When we open this book it begins with Bismillah-Al-Rehman-Al-Rahim, in the name of ALLAH the most merciful and beneficent.

This verse contains 3 important aspects:

The real and ultimate name of GOD is ALLAH.

ALLAH is very caring to the extent of infinity; there are no parameters to judge the level of his mercy and love.

He has created this life and made a constitution for the creation to follow it so that the followers enjoy his mercy and love both here and life after death.

This particular verse was always given as a gift to every Prophet and when it revealed to Hazrat ESA (JESUS) GOD said, "Before you this verse was always given to prophets but now this verse will become a gift for the Ummah of my last and beloved prophet HAZRAT MOHAMMAD (S.A.W.)." And it happened like that not only this verse but 6666 sacred verses became a gift for the Ummah as the prophet HAZRAT MOHAMMAD (S.A.W.) said, "the QURAN is light and guidance". All the Muslims have been advised to recite this verse before initiating any work. Hazrat Suleman (A.S.) when did so, each time he conquered what he wished; look the power of this sacred verse, the name of ALLAH "AL-REHMAN". The entire life form demonstrates the continuous practical example of his mercy, care and concern. GOD created a couple, Adam and Eve to continue the process of mankind but while describing the level of his mercy and love he gave the example of mother but 70 times more than the love of a mother. Now see this universal truth of motherhood, it has remarkable similarity besides the difference of color beliefs

The feeling of motherhood is also a dynamic dimension of the Almighty. GOD said, "Man is the best creations" now when a child is born the feelings of motherhood are generated in that woman, who does so only the ultimate mother, the one and only" GOD. The mother loves her baby irrespective of color, face or any other thing, similarly ALLAH loves all his creation to the extent of superlative degree of liking." Man is the best creation."

A mother takes care of her baby in all respect ignoring all consequences; GOD knows all about the future but stands with his best creation ignores man's various sins and keeps on guiding for a positive life. GOD advises all the mothers to follow the constitution, by doing so the power of the almighty will make their hearts like magnets of gigantic magnitude which surely breed positive approach in their children. GOD has attributed himself to a mother who is always there to help anyone who seeks help, forgive anyone who realizes and extends apology.

While living in a mortal world all what we required are the blessings of ALLAH. AL-Redman is the most redeeming aspect of his blessings. In the holy book of QURAN there is a full fledge Surrah "AL-REHMAN" in which he describes this particular characteristic of AL-REHMAN," it is only "Rehman" who created the entire form of life and universe, takes care of every one, teaches what human knows not, reveals the treasure beneath the water, gives the sense of command to control the sources and energies, breeds ideas in human minds to generate technology, gives wisdom to unfold the mysteries". In this particular Surrah"AL-REHMAN" GOD has graphically talked about his ultimate powers, the delicacy of his creation beyond human imagination and approach.

The entire message of the almighty was beautifully delivered by his beloved prophet HAZRAT MOHAMMAD (S.A.W.) and when he died many of his followers could not believe," how can such a man die" but HAZRAT ABU BAKAR SIDDIQUE (R.A) one of his best friend stood up in the mosque and defined the philosophy of mortality", If any one worships Mohammad let him know that Mohammad is dead but he who worships GOD let him know that GOD is alive and cannot die."

The Prophet (S.A.W) spent his entire life in projecting the particular aspect of "surrender to GOD and humanity to

Dua

man". Absolute submission is the key of success in both the worlds. Submission means to surrender to acknowledge someone as the most superior one and care for what he desires as QURAN says, "Man and jinn are created to worship ALLAH".

In fact, worship breeds recognition of someone and when we concentrate in our heart and feels the presence of GOD, it generates fear and respect at the same time as the Holy Prophet HAZRAT MOHAMMAD (S.A.W) said", you are all descendent from Adam and the best among you is he who most regards GOD" Look the word regard, It projects fear of GOD, It means those who feel GOD NOT only around them but also in their hearts, GOD is always with them and they really enjoy his blessings which strongly eliminates negative thinking.

Islam has given us the best principles of life and the main emphasis is to generate positive thinking. The material world has deprived us of this precious blessing and the reckless and inhuman attitude has given birth to a unique negative approach which has entangled us in all type of mental, Physical and spiritual catastrophe. The most chronic diseases have captured our bodies and instead of seeking the blessings of ALLAH we are getting asylum in the antibiotics, ignoring the master and putting our lives in jeopardy. Restlessness, dissatisfaction, discontentment and dejection is taking control of our mind and heart. The stability and tranquility of life is vanishing what will be left nothing except, Savage and barbarian attitudes, killing and looting one another, ignoring absolutely all norms of Islamic ideology.

Such acts completely generate the most negative approach which create disharmony among the body and the soul. Now no medicine or any intellect can cure this evil except the mercy of almighty. Only we have to realize, think deeply into our hearts recall our sins, strong repentance and then extend apology. GOD is really very kind and merciful he forgives us once we realize truly. Quran says, "This sacred book is "shifa" for its followers" so it is only the ultimate ALLAH who gives "shifa" and when we talk about "shifa" it has multiple dimensions, physical, mental and spiritual.

Since the revelation of Quran it has changed the life of billions of people and the biggest example which comes forward is the life of Hazrat UAMR (R.A) who comes to

assassinate the prophet but hears the recitation of a few verses and his mind changed and he accepted Islam and became a great Muslim leader and true companion of the Prophet (S.A.W) there are other examples where someone of highest opposition heard the recitation and changed to the extent of miracle. Quran has the power to change everything if we do seek help from this sacred book or listen to it with greater concentration.

How Can we Make dua Daily:

If you agreed by heart then this is a small dua, do it not as a religion but as a remedy takes 10-15 min, then the procedure is as follows:

Close your eyes, and feel your heart beat. Just clear your mind and concentrate, submit himself to ALLAH (who is very near to your heart).

Keep the eyes closed and clean your heart from all the idols/hatreds/envies etc.

Then forgive all the people who ever hurted you in your life (**forgive first to those whom you hate the most**), even dead or alive, near or far, dear or blood relations. Forgive All creatures of ALLAH.. **FOR THE SAKE OF ALLAH. And forgiveness means to love the other person and to make dua for him just like our Holy Prophet (PBUH) used to do.**

(Forgiveness means ap ko un pey pyar he aye, or dil se dua dein ke Allah pak un ka bhi bhala kare un per bhi khair kare jaisey Hazrat Muhammad PBUH pathar kha ke bhalaye or khair ke dua he detey they.)

Now with the close eyes, recall your sins which are between you and Allah because he has still covered and hide them from rest of the world and with all your sins and shortcomings.

Just call him thrice with the extreme love **ALLAH ALLAH ALLAH.**

And ask for whatever you want and then open your eyes **Dua is not just words but feelings.** That's why feels what you take after doing this.

Kindly take a half glass of water again close your eyes and say "ALLAH" 3 times in your heart and then drink the water with closed eyes.

Famous Insurance Law Cases



Contracts of Employment

Contracts of employment sometimes state that the employee, if they terminate their employment, may not compete against their present employer by working for a rival firm or setting up a competing business of their own.

The courts are not sympathetic to restraints of this kind, especially where the effect would be to prevent the employee from earning his living through the use of some general skill or knowledge which they have acquired. However, the courts are more willing to allow the employer to protect themselves from the misuse by the employee of trade secrets, confidential information and lists of customers and trade connections.

Case example no. 1

In *Attwood v. Lamont* (1920), a tailor and draper at Kidderminster employed the defendant under a contract stating that Lamont could not, on leaving his employment, carry on a business as a tailor within ten miles of Kidderminster. It was held that this restriction was merely to prevent the defendant from using his skill in competition with the claimant and was, therefore, void.

Case example no. 2

On the other hand, in *Forster & Sons v. Suggett* (1918), where the works manager of a glass-making company had agreed not to work for a rival firm for five years after leaving his present job, the restraint was held to be valid because the manager knew of a secret manufacturing process which would be valuable to a rival.



Things you should stop doing right now

A list compiled by the Academy of Medical Royal Colleges in the United Kingdom claims that washing out a wound with saline instead of tap water or requesting an x-ray for lower-back pain is pointless. But medicine is not the only area where we have been doing things wrong or unnecessarily.

Here are 20 more things you shouldn't bother doing.

1. Taking Vitamin C supplements

Studies have found that unless you live in a frozen wilderness, smoke an incredibly large number of cigarettes or subject yourself to extreme physical stress on a regular basis – Vitamin C won't do anything.



2. Flossing

In August, the British Dental Association's scientific adviser declared flossing to be pointless, adding that all floss-based studies of the past 25 years have been of "very low quality".



3. Washing your jeans

The CEO of Levi's has advised that you should never wash your jeans as it makes them look bad.



4. Having a landline

No one will have a landline at all 10 years from now. They exist purely to complicate the act of changing your broadband provider.



5. Drinking eight glasses of water a day

The figure first appeared in a recommended dietary allowance guide in the US 70 years ago, and it doesn't take into consideration your age, your height, your weight or your activity level.



Things you should stop doing right now

6. Overusing your fridge

Putting tomatoes in your fridge stops them tasting of anything and if potatoes are stored in the fridge, it will muck up their starch and make them taste funny. Bread should also not be kept in the fridge, because it will go stale faster. Onions need to be well ventilated and putting them in the fridge does not allow that. Don't put bananas in the fridge, because they're tropical fruits. Also, avocados in the fridge will never ripen.



7. Washing your hair every day

Daily washing is thought to be unnecessary. Every couple of days is good, or less if your hair is curly.



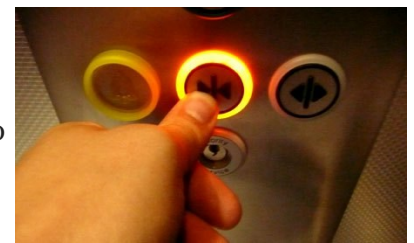
8. Peeling vegetables

Most of a vegetable's insoluble fibre is in its skin so peeling it off will make it less nutritious.



9. Pressing the 'close door' button in a lift

The "close door" button in a lift is most likely a placebo button, designed to give you the illusion of control.



10. Ordering anything in the top-right-hand corner of a menu

Menu design is a skill rooted in complex psychology. Knowing that your eye will naturally fall on the top-right corner of the menu, this is where restaurateurs often place their most profitable items.



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in the country

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