



Team Alfalah

Issue No. 40, Aug 2015

14th August

the day of Sacrifice, the day of Love, the day of Decision



Celebrating with the message of
freedom and peace to the world
Happy Independence Day



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Editor's *Note*

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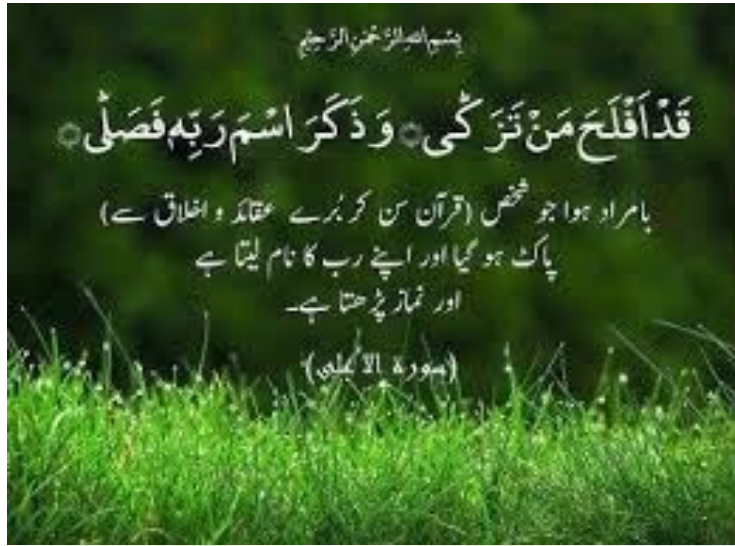
“ August is the month of our independence. Pakistan came into being on 14th August 1947. Importance of independence and own land can be asked from the people of Kashmir and Palestine. Pakistanis are one of the luckiest nation who have all the best things in this country. Unfortunately, political system and leadership could not deliver the people the results of the best resources. However, we cannot blame the rulers for everything. People have their own responsibilities as well. They need to identify those responsibilities and try to fulfill these with full commitment. Everyone will be asked about his own responsibility rather than of others. If we do our own job in the best way, there is no doubt that this country will become one of the best place to live. May Allah bless our country and nation forever! Aameen!”

Dr. Fawad Sarwar



Salam
PAKISTAN
a tribute to my dear homeland

Islamic Corner



The Prophet Muhammad (PBUH)'s biggest and eternal miracle is the Qur'an. The holy Qur'an proves the cause of the Prophet (PBUH) with its hundreds of verses. At the same time, the Qur'an itself is the biggest miracle of our Prophet (PBUH). It is such a miracle that thousands of expert scholars on the Qur'an proved that it is miracle from forty aspects.

The prophet Muhammad (PBUH) says in His sermon of His Farewell Hajj:

"I leave behind me two things, the QURAN and the SUNNAH; and if you follow them, you will never go astray."

According to the Qur'an, the Book (Qur'an) and the Sunnah are also two sources of guidance for Muslims that should be referred to.

In a glorious hadith, our prophet Muhammad said:

"There is no prophet that was not given miracles which people are obliged to believe in. The miracle given to me is the revelation of Allah, the Qur'an. That is why I hope that on the Judgment Day, I will be the prophet whose ummah has the most people!"

Employee Corner

Very Happy Birthday to Dear Fellows

Name	Designation	Location	D.O.B
Abdul Sattar Malik	Relationship Officer	Gujranwala	1-Aug
Adeel Nazeer Sheikh	Assistant Manager	Karachi	1-Aug
Dr. Iram Kashifa	Deputy Manager	Head Office	1-Aug
Iqbal Ahmed Channa	Executive Officer	Karachi	2-Aug
Khawaja Mustabeen Asad	Executive Officer	Head Office	8-Aug
Saqib Akram	Officer	Head Office	11-Aug
Shahid Ali Shaikh	Assistant Manager	Karachi	13-Aug
Mohammad Ahsan Ali Raza	Executive Officer	Lahore Unit-1	15-Aug
Nauman Razzaq	Senior Officer	Head Office	17-Aug
Asad Saeed	Senior Executive Officer	Head Office	19-Aug
Faisal Shahzad	Assistant General Manager	Head Office	20-Aug
Fraz Amin	Deputy Manager	Head Office	20-Aug
Muhammad Naeem	Assistant Manager	Karachi	24-Aug
Farhana Baig	Executive Officer	Head Office	28-Aug
Rizwana Jabin	Senior Executive Officer	Head Office	28-Aug
Shamshul Zuha	Assistant Manager	Head Office	31-Aug



Employee Corner

New Inductions



Ms. Naira Habib has joined Alfalah team on July 31, 2015. She is BS (Statistics) qualified with internship project in Crop Reporting Services. She is a dynamic part of health department. Naira is concerned with Intimation and posting of health claims for Reimbursement (IPD) and OPD. we look forward that she will be a valuable contribution to health department.



Ms. Madiha Bashir has joined Alfalah team in June, 2015. She is an MBA (IRM) qualified with 1 years' experience in Bank Islami Pakistan Limited. She is an active part of health department. Madiha is involved in Approvals/Intimation and Coordinates with the hospitals in case of need regarding approvals. She is handling hotline as well and can respond to the queries of clients regarding panel and non- panel hospitalization issues. We hope that she will be useful contribution to health department. "

Claims Department

We didn't receive any content for publication in the newsletter from Claims Department.



Independence Day of Pakistan

14th August the day of Pakistan is a common day for other nations, but this is most valuable day for Pakistani nation in history of Pakistan. In Urdu language it is called as "Yom-e-Istiqlal". On 14th August 1947 the world saw a new country "Islamic Republic of Pakistan" as an independent country. Remember that according to Islamic calendar Pakistan became on 27th of Ramadan when Allah blessed Muslims with the pious homeland.

The word "Pakistan" is combination of two words "Pak" means pious and "stan" means homeland. Both words belong to Persian and Urdu language.

The Pakistan came into existence due to restless efforts of Quaid-e-Azam (the great leader) Muhammad Ali Jinnah. Muhammad Ali Jinnah proved to be a great leader and his name has been written in golden words in the history of Pakistan.

14th August is a public day of dedication and pride for the people throughout Pakistan and celebrated with great enthusiasm and devotion among the nation. The main celebrations of this day are flag hoisting, singing patriotic songs, tributes to the national heroes and cultural activities. The importance of this day lies in paying tribute to the lost heroes and in raising the hopes for a bright future. All children and girls feel happy and filled with emotion on this day. They participate in events and express feelings.

Being a Pakistani we must celebrate 14th August by thanking to All Mighty Allah for giving this homeland after immense sacrifices.

IDEOLOGY OF PAKISTAN

Pakistan is an Ideological state and the ideology of Pakistan is an Islamic ideology. Its basic principle being: "The only sovereign is Allah". Muslims shall be enabled to order their lives in the individual and collective spheres in accordance with the teachings of Islam as set out in the Quran and Sunnah. Pakistan should be a state where the Muslims should have an opportunity to live according to the faith and creed based on the Islamic principles.

TWO NATION CONCEPT

The fundamental concept of Ideology is that Muslims should get a separate identity. They should have a separate state where they could live according to Islamic rules and principles, profess their religion freely and safeguard Islamic tradition. On one occasion Quid-e-Azam said:

"The Muslims demand Pakistan where they can rule in accordance with their own system of life, their cultural development, their traditions and Islamic laws."

Thus, this fundamental concept of Ideology led to the concept of two nations in the Sub Continent and resulted in the formation of Pakistan.

Independence Day of Pakistan

FACTORS CREATING THE IDEA OF A SEPARATE HOMELAND

Ideology of Pakistan was created when Muslims of Indo-Pak Sub Continent developed a specific attitude of mind that they are different from Hindus. This was due to the injustices done to the Muslims by British and Hindus. Some of these are:

1. Anti Muslim Campaign

The Hindus and British joined hands to destroy the faith, belief, customs and national importance of Muslims because Muslims rebellion was creating much problem for both.

2. Unacceptance of British Rule

Muslims had been ruling the Sub Continent for ages. Therefore, they could not resist any power over them, when British came to rule the Sub Continent, Muslims were the only nation who opposed them. Thus, in order to gain power, British had to crush the Muslims collectivity.

3. Hindus Betrayed Muslims

In the beginning, Hindus appeared to be on Muslim's side, but later on their hostility was exposed as they opposed various steps taken by British Government which purely benefited for Muslims.

4. Refusal of Muslim identity

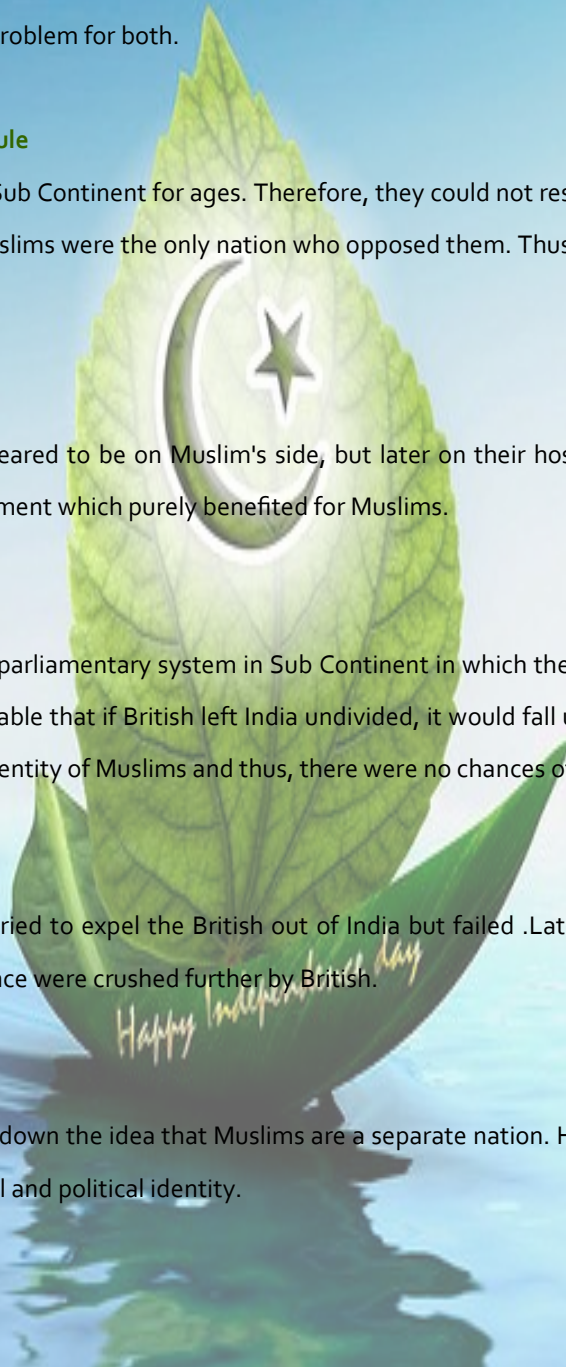
British wanted to implement parliamentary system in Sub Continent in which the majority was the power and authority. Due to Hindu majority it was probable that if British left India undivided, it would fall under the Hindus rule. Further more, Hindus did not accept the separate identity of Muslims and thus, there were no chances of freedom even after the British rule.

5. War of 1857

In 1857, Muslims and Hindus tried to expel the British out of India but failed. Later due to Hindu conspiracies, Muslims were held responsible for it and hence were crushed further by British.

6. Sir Syed's Idea

Sir Syed for the first time put down the idea that Muslims are a separate nation. He convinced Muslims to unite themselves in order to have a separate social and political identity.



A Tomato Story

A jobless man applied for the position of 'office boy' at a very big company.

The employer interviewed him, then a test: clean the floor.

"You are hired." – The employer said. "Give me your email address, and I'll send you the application to fill, as well as when you will start."

The man replied, "I don't have a computer, neither an email."

"I'm sorry," said the employer, "if you don't have an email, you cannot have the job."

The man left with no hope. He didn't know what to do, with only \$10 USD in his pocket.

He then decided to go to the supermarket, bought a 10 kg tomato crate, then sold the tomatoes door to door. In less than two hours, he succeeded and doubled his capital. He repeated the operation 3 times and returned home with \$60 USD. The man realized that he could survive by this way, and started to go every day earlier, and returned late. Thus, his money doubled or tripled every day. Shortly later, he bought a cart, then a truck, and then he had his own fleet of delivery vehicles.

Five years later, the man's company was one of the biggest food retailers. He started to plan his family's future, and decided to have a life insurance. He called an insurance broker and chose a protection plan. When the conversation was concluded, the broker asked him his email. The man replied: "I don't have an email."

The broker replied curiously, "You don't have an email, and yet have succeeded to build an empire. Do you imagine what position you could have if you had an email?"

The man paused for a while, and replied: "An office boy!"

Don't be discouraged if something is not in your favor today. Better opportunities are always waiting ahead.

10 - Habits that will Make you Successful

Aristotle famously said, "We are what we repeatedly do. Excellence, then, is not an act, but a habit."

And I completely agree: success rarely comes from a single sweeping change or action, but rather from the culmination of small actions over time. So adjusting your daily habits to prime you for success is a good strategy that anyone, at any level, can employ.

Here are 10 habits that would make a great start:

1. Shut off alerts on your phone.

All those dings and beeps and pop-ups are incredibly distracting. It's understandable that you might not want to turn your phone completely off while at work, but at least turn off all your notifications and alerts. You'll be shocked at how much more you'll get done when you're not checking it every 10 seconds.

2. Get organized.

If your desk and files are organized, you'll spend less time searching for things and more time working productively. Beyond the obvious benefits, though, it also makes you look more put together and successful. The next time your boss drops by for a chat, he won't be looking at a week's worth of paper and protein bar wrappers, but rather the workspace of someone who's got it together.

3. Add estimated times to your to-do list.

A to-do list itself is good, but things that get scheduled are more likely to get done. One easy way to start is by writing down approximately how long you think each task will take when making your to-do list. Then you can easily see what will fit into your day and make more accurate estimates of when you can finish a project or task. Take the next logical step and slot the tasks into the hours of your day, and you'll always know what you should be working on.

4. Implement the 2-minute rule.

It's a pretty well known productivity rule that if a task will take less than two minutes, you should do it right away. But what if your entire morning gets eaten up with two minute tasks? In that case, schedule two minute drills during the day. Give yourself an hour when you get in, half an hour after lunch, and half an hour before you leave for the day to take care of those niggling little tasks (like answering emails and returning phone calls) so they're off your list before the next day.

10 - Habits that will Make you Successful

5. **Make bad habits harder.**

Whatever your bad work habit is — eating candy from the vending machine, gossiping with colleagues, or eating lunch at your desk — do whatever you can to make it harder to give into. Stop carrying cash for the vending machine, plan meetings during your normal gossip time, or make yourself go to the local sandwich shop for lunch.

6. **Work in bursts; take your breaks outside.**

Science tells us that people work better in short, focused bursts. Figure out what your ideal work length is (anywhere from 20–55 minutes, generally) and then set a timer to make yourself take a break when that period is up. Then, go outside for 5–10 minutes. Getting up, away from your computer, moving, and getting some fresh air will refresh you and make it easier to get back to work.

7. **Designate yourself morale officer.**

Set up company-wide email alerts when there's free food in the break room. Organize a monthly happy hour or cake morning. Bring coffee and doughnuts to the meeting. Being likeable is a great way to make important contacts, stand out in a positive way, and generally be more successful. It's easy to take just a little extra step to be more positive and generally more likeable with your team and company.

8. **Upgrade your personal presentation.**

You've heard the old adage to dress for success? It's the truth. The clothes do indeed make the man (and woman) to some extent, as you will make a better first impression and come across as *already* more successful with an upgraded wardrobe. If you can afford to, buy some new clothes slightly nicer than the ones you have. If that's not an option, look at upgrading your presentation: make sure your clothes are perfectly pressed; wear a tie if you normally don't, or a jacket; polish your shoes; upgrade your hairstyle; pay attention to your posture, etc. Whether anyone else notices or not, when you look better, you feel better and will exude more confidence.

9. **Focus on your long-term goals.**

It may seem simple to say, but if you don't keep your long-term goals front-of-mind, you're likely to get caught up in day-to-day minutiae and neglect them. Post your goal somewhere you can see it, add it to the wallpaper of your phone or desktop of your computer, and then make daily decisions based on whether or not they move you closer to that goal.

10. **Smile.**

Sound silly? It's not. Being positive is one of the main traits successful people share. Even if you don't feel particularly positive, pasting a smile on your face can actually help trick your body (and your mind) into being more positive. Plus, it makes you come across as friendly and likeable, another predictor of success. And it will make you feel better. A win/win all around.

Mold & Mildew

Mold and **mildew** are both types of fungi; typically mold is black or green and mildew is gray or white. Mold typically grows on food whereas mildew on damp surfaces like bathroom walls, leather or fabrics. Mold grows in the form of multicellular filaments or hyphae, while mildew has flat growth. Mildew is often referred to a kind of mold (or mold in its early stages), and is classified as powdery (under the order Erysiphales) and downy (under the family Peronosporaceae).



	Mildew	Mold
Definition	Mildew is a specific kind of mold, usually with a flat growth habit.	Mold is a fungi that contains multiple identical nuclei. It grows in the form of hyphae of filaments.
Appearance	Mildew could be downy or powdery: Downy mildew starts as yellow spots that first become brighter in appearance and then the color changes to brown. Powdery mildew is whitish in color and that slowly turn yellowish brown and then black.	Mold has a fuzzy appearance and can be an orange, green, black, brown, pink or purple in color. Can be found in several shapes.
Uses	None.	Some molds are used in food production, for example, Penicillium is used in the production of cheese, Neurospora in the production of oncom, which is made from the by-product of tofu.
Prevention and Control	To prevent mildew at home, keep all the areas moisture-free. There are mildew removers available at stores to eliminate mildew. To protect crops from mildew use mildew-resistant seeds, remove infested plants, avoid overhead heating.	To prevent mold in your home, you need to keep all the areas dry and moisture-free. Check the humidity levels inside the house and take measures to control it. Finish perishable food within 3-4 days.

Identifying and Developing Future Leaders



Emerging leaders are future managers and leaders. Picking the right people and training them in a right way is essential in developing tomorrow's leaders.

Following are some qualities that leaders of future usually embody and these can be helpful in identifying them:

Achiever:

Emerging leaders are smart, talented and high achievers in their current roles. They consistently produce more and better work than their peers

and know how to attain results.

Change Agent:

Emerging leaders are often agents of change in their organizations. They share ideas, aren't afraid to embark on new projects and opportunities.

Developer:

Emerging leaders not only show an interest in developing themselves and their own capabilities, but also have the ability and interest in training, developing, mentoring, and coaching other employees.

Team-player:

Emerging leaders are collaborative, great teammates, and good communicators. They have strong soft-skills and have emotional intelligence when it comes to dealing with others. They are well-liked and well-respected by their peers and get along with others easily.

Business Knowledge:

Emerging leaders have business knowledge. They are strategic-minded, show business judgments, and have a good understanding of the market and industry in which they are working.

Passion:

Future leaders have a passion that is more than simply the spark that gets them started. It is the fire inside them for a higher purpose.

Credibility:

It is an indicator of future leaders that they do what they say. People trust on their ability to perform their job.

Ethics:

Future leaders have a high regard for human worth and dignity. They like to help others and committed to the good for more people.

Vision:

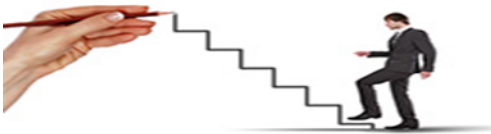
Leaders have a clear vision of where they want to go, specifically related to an organization, how they will grow it into a well known business with a recognizable brand that differentiates it from its competitor.

Focus & Discipline:

Strong leaders are disciplined. They set priorities and single-mindedly create a set of actions that they fulfill. This focus enables them to drive action and achieve results.

Identifying and Developing Future Leaders

Following are some activities for development of future leaders:



Challenging projects:

Talented coming leaders need challenging assignments that stretch them to new heights. The more exposure your emerging leaders receive from their manager, the more they will learn.

Mentor:

Emerging leaders will benefit from a senior-level mentor. Ideally, the mentoring relationship should be structured with regular meetings and target specific skills that the rising star needs to develop.

Opportunities to Lead:

Rising stars want opportunities to lead others and practice managing key initiatives. Designate them as leads on major projects or initiatives and on special committees, teams, or sub-groups.

Development Plan:

A development plan is necessary for your high potential. There must be a living document or plan that is created to help get your rising star from point A to point B in the organization.

Formal Training:

Emerging leaders have likely never been taught the fundamentals of leadership and management and need to be educated on them and engage in classroom experiences that help them build critical skills in communication, presentation, change management, performance management, conflict resolution, and more.

Special Treatment & Recognition of Work:

Leaders of tomorrow perform their work in a different way and expect different treatment from their supervisor. They also expect monetary and non monetary rewards as recognition of their work from employer.

Just for Fun



How to Stay Focused

As an entrepreneur, you have a lot on your plate. Staying focused can be tough with a constant stream of employees, clients, emails, and phone calls demanding your attention. Amid the noise, understanding your brain's limitations and working around them can improve your focus and increase your productivity.

Our brains are finely attuned to distraction, so today's digital environment makes it especially hard to focus. "Distractions signal that something has changed," says David Rock, co-founder of the Neuro Leadership Institute and author of *Your Brain at Work* (HarperCollins, 2009). "A distraction is an alert says, 'Orient your attention here now; this could be dangerous.'" The brain's reaction is automatic and virtually unstoppable.

While multitasking is an important skill, it also has a downside. "It reduces our intelligence, literally dropping our IQ," Rock says. "We make mistakes, miss subtle cues, fly off the handle when we shouldn't, or spell things wrong."

To make matters worse, distraction feels great. "Your brain's reward circuit lights up when you multitask," Rock says, meaning that you get an emotional high when you're doing a lot at once.

Ultimately, the goal is not constant focus, but a short period of distraction-free time every day. "Twenty minutes a day of deep focus could be transformative," Rock says.

Try these three tips to help you become more focused and productive:

1. Do creative work first.

Typically, we do mindless work first and build up to the toughest tasks. That drains your energy and lowers your focus. "An hour into doing your work, you've got a lot less capacity than (at the beginning)," Rock says. "Every

decision we make tires the brain."

In order to focus effectively, reverse the order. Check off the tasks that require creativity or concentration first thing in the morning, and then move on to easier work, like deleting emails or scheduling meetings, later in the day.

2. Allocate your time deliberately.

By studying thousands of people, Rock found that we are truly focused for an average of only six hours per week. "You want to be really diligent with what you put into those hours," he says.

Most people focus best in the morning or late at night, and Rock's studies show that 90 percent of people do their best thinking outside the office. Notice where and when you focus best, then allocate your toughest tasks for those moments.

3. Train your mind like a muscle.

When multitasking is the norm, your brain quickly adapts. You lose the ability to focus as distraction becomes a habit. "We've trained our brains to be unfocused," Rock says.

Practice concentration by turning off all distractions and committing your attention to a single task. Start small, maybe five minutes per day, and work up to larger chunks of time. If you find your mind wandering, just return to the task at hand. "It's just like getting fit," Rock says. "You have to build the muscle to be focused."

South Zone

We didn't receive any content for publication in the newsletter from south zone.



MISCELLANEOUS INSURANCE



Alfalah Insurance understands the importance of customizing insurance to suit individual needs. We underwrite a wide variety of Miscellaneous Insurance products to cover an entire range of insurance needs and provide specialized tailor made solutions to meet with client specific needs.

The product range includes:

- ◆ Banker's Blanket
- ◆ Burglary/Theft/Robbery/Holdup
- ◆ Fidelity Guarantee
- ◆ Group Personal Accident
- ◆ Personal Accident
- ◆ Jeweller's Block
- ◆ Money
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Head Office:

5-Saint Mary Park, Gulberg III, Lahore.
UAN: 111-786-234
Fax: +92-42-35774329
E-mail: afi@alfalahinsurance.com
Web: www.alfalahinsurance.com

Lahore Unit 1:

5-Saint Mary Park, Gulberg III, Lahore.
UAN: 111-786-234
Fax: +92-42-35774329
E-mail: afi.lu1@alfalahinsurance.com
Web: www.alfalahinsurance.com

Faisalabad Office:

P-72/2, Chirag Plaza, 4th Floor,
Liaqat Road, Faisalabad.
Tel: +92-41-111-786-234, +92-41-2606131-3
Fax: +92-41-2646969
E-mail: afi.fbd@alfalahinsurance.com

Islamabad Office:

2nd Floor, Bank Alfalah Building,
Markaz I-8, Islamabad.
Tel: +92-51-4864695-98
Fax: +92-51-4862596
E-mail: afi.isl@alfalahinsurance.com

Peshawar Office:

Ays Centre, 2nd Floor, Arbab Road,
Peshawar Cantt, Peshawar.
Tel: +92-91-111-786-234, +92-91-5253901-3
Fax: +92-91-5253964
E-mail: afi.pwr@alfalahinsurance.com

Multan Office:

10-A, 2nd Floor, Tehsil Chowk, Bosan Road,
Multan.
Phone # 061-6211446-8
Fax # 061-6211449
E-mail: afi.mul@alfalahinsurance.com

Gujranwala Office:

1st Floor, Al-Hameed Centre, Opp Govt.
Iqbal High School, G.T. Road, Gujranwala.
Tel: +92-55-3820863-5
Fax: +92-55-3820867
E-mail: afi.guj@alfalahinsurance.com

Sialkot Office:

1st Floor, City Tower,
Shahab Pura Road, Sialkot.
Tel: +92-52-3240907
Fax: +92-52-3240908
E-mail: afi.skt@alfalahinsurance.com

South Zone

Karachi Office:

1st Floor, Finlay House,
I.I. Chundrigar Road, Karachi.
Tel: +92-21-111-786-234, 32463839-42
Fax: +92-21-32463361
E-mail: afi.khi@alfalahinsurance.com

Karachi Unit-1 Office:

1st Floor, Finlay House,
I.I. Chundrigar Road, Karachi.
Tel: +92-21-111-786-234, 32463839-42
Fax: +92-21-32463361
E-mail: afi.ku1@alfalahinsurance.com

Hyderabad Office:

House No. 49, 2nd Floor,
Dr. Line, Saddar Cantt, Hyderabad.
Tel: +92-22-2780655
Fax: +92-22-2780656
E-mail: afi.hyd@alfalahinsurance.com



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