



## AdamjeeLife Digital

**A 360° platform for all  
your insurance needs**



**AL Digital  
Platform Launch**

**Interview with  
Imran Hussain**  
General Manager Information Technology

**Launch of  
Corporate Campaign**



E-Services  
Portal



Customer  
App



CRM - Call  
Center



Two way  
SMS



More  
Features

Customer App Available On:



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# DMD Message

Mr. Jalal Meghani



Dear Colleagues,

As we approach the end of the year 2019, I wish all of you a fantastic closing. I know this time of the year is very challenging and requires a special effort. The pace is set and the spirits are high, I am very positive that we will close this year on a high note!

I would also like to take this opportunity to reflect on our Q3 results and extend my gratitude to all our employees for their efforts and hard work. Our Bancassurance business has shown a phenomenal growth and we have been able to substantially clean up our loss portfolios in Group Life business. The consolidation and remodelling work for our agency distribution model is entering a critical stage and Insha Allah we will turnaround this channel to make it a most dependable source of our income in future. I am proud of our business distribution team who has shown maturity and wisdom in carving out a strategy for the sustainability of the business. I also want to commend our progress towards operational efficiency and our steady march towards achieving service excellence. Though there is still a lot to do towards this end, however our Information Technology, Underwriting and Customer Service teams deserve an applause to have taken this challenge head-on. Our Family Takaful Window showed a remarkable growth and I am keenly interested to see this Window producing a matching business alongside our conventional one as I believe there is a tremendous potential to tap the market segment interested in takaful products. Agency Distribution business is our primary area of focus in this quarter and all of us must provide our full support to help them accomplish their targets.

I hope, by this time, our Head Office employees have settled in their new office. I look forward towards a positive attitude and confidence sparked by having our own building which together with our strong brand will provide further solidarity to our commitment in Pakistan market.

Lastly, my best wishes to all of you with my prayers that all of you may achieve what you have aimed for in the year 2019 in your professional and personal life.



# AdamjeeLife Digital Launch

Today's digital world is influenced by a uniform user experience from one platform to another, from virtual to physical, and back again. Keeping this in mind and the requirements gathered from AL PHS, Adamjee Life Digital, providing Customer Experience 360 (CX360), has been designed and developed (by AL ISD Team) to present information in a similar way across multiple touchpoints, and on different devices. This shall deliver a seamless experience and consistency of information to customers. It interacts on every single move on policy thus displaying a one-to-one relationship with the customers.

Adamjee Life Digital enables long-lasting relationships with customers. Its 24/7 virtual servicing model resolves customers queries immediately via SMS, Customer-App, e-Service, Call-Center, Policy Inquiry at branches and Social media. Whereas, at the backend, a stable, reliable and completely integrated (CoreApp Plus) system provides consistent and accurate information from all communication channels or touchpoints, and keep customers updated. Its systematic, coherent behavior offers customers stickiness, reliance, and brand advocacy.

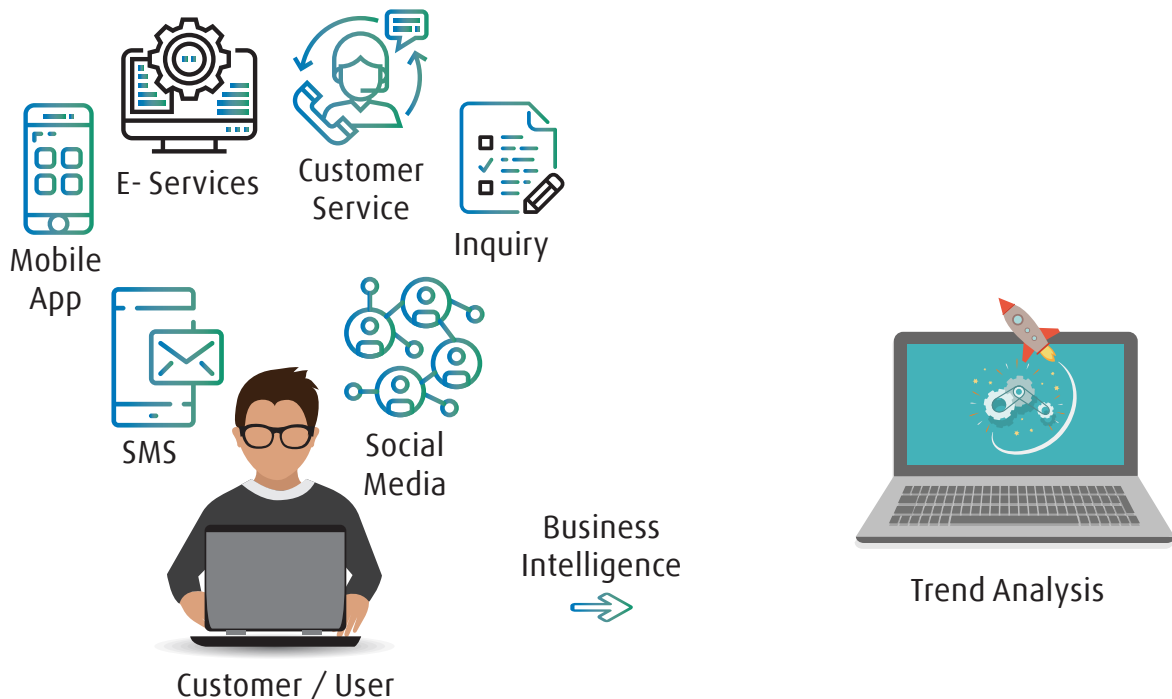
A unique ticket number allocated to each customer query allows tracking and measuring turnaround time from any channel or platform. The use of effective 360 digital customer experience will provide a positive and concrete bond with the customer.

In Adamjee Life Digital, multiple touchpoints help understand customers' needs and trends by using Deep Learning and Business Intelligent tools. Requirements and notifications generated by underwriters can be received instantaneously on all communication channels. Additionally, customers can upload required documents/information by using online uploading option.

- Discount offers on Orbis Cards are highlighted on Customers' mobile, if they are within the range of an outlet
- Hospitals on medical requirements while Branches on due date can be located via Google Maps

- E-Services:** provides seamless client collaboration, easy accessibility and secure data sharing.
- Customer App:** enriches the e-Services experience through mobile application as well.
- CRM and Call Center:** with a customer centric approach captures and caters to the queries of the customers.
- Two-way SMS service:** keeps the customer up-to-date with the changes and latest updates in one's policy related data.

## Customer-centric view of Adamjee Life Digital:



## Features available within different channels:

| Channel     | Functionality  |
|-------------|--|
| Portal/App  | Pay Online with transaction history                                      |
| Portal      | Chatbot enabled e-services   |
| Portal/App  | Documents uploading facility for customers                               |
| Portal/App  | Direct request recording by customer (related to alteration/claim/other) |
| Portal/App  | Real time policy information view  |
| Portal/App  | Branch locator   |
| Portal/App  | Orbis Info.  |
| Two-way SMS | Inquiries (limited) via short messages                                   |
| CRM         | CRM and Call center integration  |



## Corporate Business Top Performers Q3 -2019

# 01



**Majid Khan**  
Assistant Manager, Central Region  
Premium- Rs.181,869,562

# 02



**Tahawar Haider Kazmi**  
Deputy Manager North Region  
Premium-Rs.57,882,533

# 03



**Kamran Khan**  
Deputy Manager South Region  
Premium- Rs.28,532,847

# Top Performers Banca Q3 -2019

## Top 3 Regional Heads - All Channels

| Regional Head  | Targets as on Sept 2019 | Achievement | Achievement % |
|----------------|-------------------------|-------------|---------------|
| Khurram Aman   | 535,651,750             | 466,397,075 | 87.07%        |
| Usman Javed    | 570,318,477             | 494,711,507 | 86.74%        |
| Waqas Gul Khan | 500,472,338             | 427,056,988 | 85%           |

## Top Area Sales Head

| Area Sales Head | Targets as on Sept 2019 | Achievement | Achievement % |
|-----------------|-------------------------|-------------|---------------|
| Raja Adnan      | 61,606,469              | 61,478,842  | 100%          |

## Top Area Managers

| Area Managers        | Targets as on Sept 2019 | Achievement | Achievement % |
|----------------------|-------------------------|-------------|---------------|
| Jawwad Anwar         | 48,750,000              | 42,699,100  | 88%           |
| Hafiz Muhammad Azeem | 409,297,160             | 356,125,100 | 87%           |

## Top 2 RMs Faysal Bank

| Relationship Manager | Targets as on Sept 2019 | Achievement | Achievement % |
|----------------------|-------------------------|-------------|---------------|
| Sikander Azeem       | 11,250,000              | 14,724,593  | 131%          |
| M . Faisal Yousaf    | 9,750,000               | 10,636,000  | 109%          |

## Top 3 RMs MCB Referral

| Relationship Manager | Targets as on Sept 2019 | Achievement | Achievement % |
|----------------------|-------------------------|-------------|---------------|
| Uzair Ahmed Qureshi  | 37,210,229              | 57,415,200  | 154%          |
| Khurram Nisar        | 28,682,982              | 42,603,000  | 149%          |
| Javed Akbar Memon    | 22,860,214              | 32,982,582  | 144%          |

## Top 5 RMs Silk Bank

| Relationship Manager | Targets as on Sept 2019 | Achievement | Achievement % |
|----------------------|-------------------------|-------------|---------------|
| Saad Nadeem          | 7,809,067               | 12,688,292  | 162%          |

## Top 5 RMs DIB

| Relationship Manager   | Targets as on Sept 2019 | Achievement | Achievement % |
|------------------------|-------------------------|-------------|---------------|
| Talha Mahfooz Siddiqui | 4,500,000               | 6,308,000   | 140%          |

## Top 5 RMs Askari Bank

| Relationship Manager | Targets as on Sept 2019 | Achievement | Achievement % |
|----------------------|-------------------------|-------------|---------------|
| Rohail Farooq        | 6,000,000               | 3,290,000   | 55%           |

| Top 5 RMs Khushali   |                         |             |               |
|----------------------|-------------------------|-------------|---------------|
| Relationship Manager | Targets as on Sept 2019 | Achievement | Achievement % |
| Sikander Azeem       | 675,000                 | 747,000     | 111%          |

| Top 5 RMs MIB          |                         |             |               |
|------------------------|-------------------------|-------------|---------------|
| Relationship Manager   | Targets as on Sept 2019 | Achievement | Achievement % |
| Rehan Hafeez           | 12,750,000              | 26,398,550  | 207%          |
| Talha Mahfooz Siddiqui | 7,125,000               | 14,078,000  | 198%          |

| TMS from top to bottom |                         |             |               |
|------------------------|-------------------------|-------------|---------------|
| Relationship Manager   | Targets as on Sept 2019 | Achievement | Achievement % |
| Mustafa Akbar          | 208,630,271             | 234,349,456 | 112%          |
| Abdul Jabbar           | 113,591,662             | 113,569,048 | 100%          |
| Fahad Ilyas            | 150,809,078             | 147,421,720 | 98%           |
| Moshin Mehmood         | 155,688,975             | 133,328,013 | 86%           |
| Yasir Mushtaq          | 275,554,694             | 235,231,600 | 85%           |

## Striving for Excellence in Customer Service

At Adamjee Life, we believe in exceptional customer service and take pride in our efficient provision of services that result in customer satisfaction. These claims were settled in a very responsive manner:

**First claim of Medical Colleges** - As per this product policy, once a parent passes away, the child will get coverage for the remaining years at medical college. Mr. Abdul Razzaq had purchased this policy at the CMH Lahore Medical College. On the event of his passing, Adamjee Life settled this claim promptly and paid PKR 1,050,000/- for the Academic Year 2019-20, and will continue to pay this amount for the remaining two-year period.

**Claim to Abdul Qadir** - Adamjee Life settled the claim promptly and extended timely support to the family of renowned cricketer, Abdul Qadir. Our customers are always our priority.

**Natural Death Claim**- This is the highest settlement paid by Adamjee Life since its inception, in the capacity of Natural Death Claims. The claim settlement of PKR 50,000,000 was made to Chairman of United Energy Pakistan Limited in October 2019.



# Top Performers Agency Distribution Q3-2019

## Top 3 Advisors

| Business Centre            | Name               | Current Designation                 |
|----------------------------|--------------------|-------------------------------------|
| Faisalabad Business Center | Muhammad Nabeel    | Financial Advisor (Commission Only) |
| Sahiwal                    | Iftikhar Amjad Ali | Financial Advisor (Commission Only) |
| D.G.Khan                   | Jahanzaib Ahmad    | Manager Business Development        |

## Top 3 Unit Managers

| Business Centre            | Name                  | Current Designation                    |
|----------------------------|-----------------------|--|
| Lahore Business Center     | Ghulam Murtaza Cheema | Unit Manager Development(W/O Premises) |
| Faisalabad Business Center | Zunair Anjum          | Unit Manager Development(W/O Premises) |
| Sahiwal                    | Shazia Ahmed Nawaz    | Unit Manager                           |

## Top 3 Deputy Managers

| Business Centre            | Name                   | Current Designation |
|----------------------------|------------------------|---------------------|
| Lahore Business Center     | Ghulam Murtaza Subhani | Deputy Manager      |
| Faisalabad Business Center | Muhammad Awais Qamar   | Deputy Manager      |
| Multan Business Center     | Muhammad Qasim         | Deputy Manager      |

## Top 3 Business Managers

| Business Centre           | Name                  | Current Designation |
|---------------------------|-----------------------|---------------------|
| Lahore Business Center    | Jehangir Ahmed        | Business Manager    |
| Islamabad Business Center | Muneeb Akram          | Business Manager    |
| Multan Business Center    | Shahid Abbas Chughtai | Business Manager    |

## Top Senior Business Manager

| Business Centre        | Name                | Current Designation     |
|------------------------|---------------------|-------------------------|
| Multan Business Center | Muhammad Muaz Tariq | Senior Business Manager |

## Top Group Manager

| Business Centre            | Name            | Current Designation |
|----------------------------|-----------------|---------------------|
| Bahawalpur Business Center | Muhammad Tayyab | Group Manager       |

## Agency Convention HI- 2019 – A memorable Trip to Bali , Indonesia

Agency Qualifiers who achieved their business targets from 1st Feb, 2019 till 30th June, 2019 were rewarded with an exciting trip to the beautiful island of Bali Indonesia from 3-7th November, 2019. The group was accompanied by Agency Sales Director Mr. Hasnain Mehdi and Manager Agency Distribution Mr. Ikram Shahzad. The trip included island excursions, waterpark visits and international and local culinary delights. A Gala Dinner was also held which included an award distribution ceremony followed by a scrumptious dinner and a traditional show.





## Adamjee Life

Adamjee Life launched its 360-degree Corporate Campaign Khwabon ko aur zindagi do. The main objective of this campaign is to strengthen the brand identity of Adamjee Life, and reiterate the brand values.

The essence revolves around the themes of Women Empowerment and Breaking Stereotypes. Women seem to tackle different hurdles that have little to do with their capabilities. Gender stereotypes act as shortcuts for forming impressions of individuals and influence decisions. Gender preconceptions have important consequences for the workplace. Whether you consider architectural practice or any other profession, women's lack of visibility is a significant issue, that often dampens the spirits of those who dare to dream.

Through the simple act of sketching drawings of buildings and illustrations, Sakina is challenging social and gender norms. She wishes to move away from the typical stereotype of being just a homemaker, to building her dream house, from scratch. The DVC captures the love of a father for his daughter, the sacrifices made by family to encourage the pursuing of dreams. This campaign creates a very strong emotional bond with its audience. The main crux of this campaign is 'Khwab ameer ya gareeb nahin hotay, bus dil ke qareeb hotay hain'. We have positioned Adamjee Life as a company that enables you to make the right decision today, in order to secure a brighter future for your family tomorrow.

We have launched the DVC on social media, and are in the process of executing countrywide Print and Radio promotions, in order to increase our brand reach.

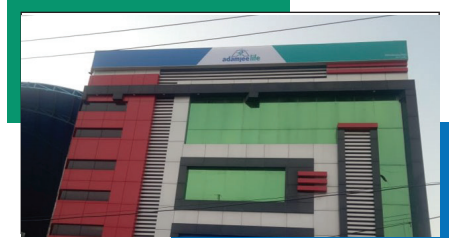
### Khwabon ko

### aur zindagi do!

**Behind every success  
there was once a dream**

## Fascia branding

Your Brand is not just a logo, but an entire experience that affects whether or not customers will remember you and decide to do business with you. It should permeate everything you do websites, magazine and newspaper ads, billboards, sales promotions and your fascias. Therefore, fascias play one of the most pivotal roles in providing a first impression of your organisation to your customers whether this is done explicitly or subtly. It totally reinforces brand identity and garners both the absolute trust and respect of your target audience. Typical, the higher quality the signage, the better the impression left





# Aik Awaz, Aik Pehchan – 14th August Competition

This place we call home belongs to us and provides us with a sense of uniqueness. It is inclusive – the union of cultures, languages, skin colors and beliefs that promises a prosperous Pakistan. In the spirit of Independence Day, the Marketing team at Adamjee Life launched an online campaign to celebrate inclusivity and togetherness. An online competition was held for people to express and share their Independence Wish for Pakistan, allowing them a chance to win exciting gift vouchers. Participants were encouraged to either click a picture, or record a video, with interesting props, in order to qualify as a winner. People participated with tremendous jzba and showcased their memories for their homeland. We received hundreds of entries from across the country. This competition took place on our Facebook and Twitter pages, which resulted in customer engagement and brand recall.



## Nigehbaan Activations

Nigehbaan by Adamjee Life is a platform that aims to raise awareness about the prevailing issue of illiteracy and engage people in contributing towards this noble cause.

As part of this initiative, we conducted a one-day school activity at Taimooria Government Boys Primary School on Tuesday September 17, 2019. provided basic assistance to the school with the help of our employees as volunteers, including infrastructure support (construction of 2 class rooms, paint job, flooring and electric bulbs where required), provision of school bags and school supplies to the students, plantation activity to encourage a healthy, green environment at the school premises and other student engagement activities such as poem and painting competition etc.



# Interview with Mr. Imran Hussain

## GM Information Technology

### Q1. Can you please tell us about your background?

Ans:1 I started my career in August 1998 with Sidathyder, a management consulting firm in Pakistan. During my tenure of 19 years with this company, I had diverse exposure to various projects related to Core Banking, Human Resources, General and Life Insurance Systems. I worked as the Head of Implementation and support for their overseas and local customers. In June 2017, I joined Adamjee Life as the Head of the Information Technology Department. During my time here, I have reviewed the IT systems, tackled various challenges, and have ensured that the software and infrastructure remains at par with industry standards. The Information Technology department is the backbone of any organization, as it extends support to business functions and streamlines processes. With a constant focus on innovation and staying ahead of competition, my aim is to excel at streamlining processes, implementing the latest technology and infrastructure.

### Q2. How has Adamjee Life shaped you as a person?

Ans:2 Whenever you join an organization, you learn a lot through the challenges you encounter, and the opportunities offered, which helps you grow. Adamjee Life has really helped me to explore the latest Information Technology processes, infrastructure and software, and has provided me a great opportunity to launch significant projects such as Adamjee Life Digital.

### Q3. What do you think is key to keep your team motivated?

Ans:3 In the IT industry, keeping your employees motivated is imperative for success. In order to adopt the transformation of new technologies, I ensure that employees are encouraged to work with diligence, brainstorm ideas, and focus on implementation of new technologies. They are provided with a good working environment, work-life balance and target-oriented timelines for projects, so that they can enjoy working with a sense of flexibility and responsibility.

### Q4. What are your future plans for Adamjee Life's IT Department?

Ans:4 IT Innovation in an enterprise involves using technology in new ways to create a more efficient organization, and improve alignment between technology initiatives and business goals. I intend to employ trends and provide solutions like Machine learning, Artificial Intelligence and systems that can help our salesforce to generate business, Auto-Underwriting and automation for other functions.

### Q5. What would be your message to the Adamjee Life Family regarding a successful career?

Ans:5 Adamjee Life is a fast-growing company, that provides employees with adequate opportunities for growth, potential to excel in their careers. It is also a progressive company If you work with diligence, strive for excellence, learn with passion, and adapt well to change, you will succeed!



# Sales Training Q3 -2019

The second half of the fiscal year saw team T&D in the middle of a lot of buzz, events, and activities. These sessions engaged:

- AL's Sales Force (Agency and Banca) in basic regulatory insurance trainings for both Takaful and Conventional insurance concepts and products,
- AL Product trainings for our Banca colleagues,
- Takaful session for Head Office Management colleagues,
- CBC trainings for colleagues in Policy Holder Services, and
- A Train The Trainer pilot session for potential and existing trainers across functions at the Head Office

The table appended below depicts training numbers for the quarter:

| Sr. No | Trainings Held in the 3rd Qtr. 2019 | Total | South | East | Central | North |
|--------|-------------------------------------|-------|-------|------|---------|-------|
| 01     | CTPs                                | 01    | 2     | 7    | 1       | 6     |
| 02     | Train the Trainer (Pilot Run)       | 02    | 1     | 0    | 0       | 0     |
| 03     | Trainings for PHS: CBC trainings    | 03    | 1     | 0    | 1       | 1     |
| 04     | Takaful sessions:                   | 04    | 1     | 0    | 2       | 0     |
| 05     | Takaful session for Managers        | 05    | 1     | 0    | 0       | 0     |
| 06     | Product trainings for Banca         | 06    | 5     | 2    | 0       | 1     |
| 07     | CTP BSRs Karachi                    | 07    | 3     | 0    | 0       | 0     |



## New Branch Opening

In August 2019, a new branch was inaugurated by the Adamjee Life, Faisalabad setup, led by Mr. Abdul Hanan Amir, SBM, Sargodha. This would not have been possible without the dedication, support and involvement of Mr. Ali Haider (GM), Mr. Omer Farooq (ASD), Mr. Qadeer Ahmed (RM) and the Admin team. During the inauguration of the Sargodha Shaheen Branch and conducting of operational activities of the event, Shahzada Gulfam (ABO) put in tremendous effort and energy. Congratulations are in order to all members of the Adamjee Life Team for the inauguration of this new setup.



# Aik Awaz Aik Pehchaan – Adamjee Life Celebrates 72nd Independence Day & Eid Milan

On the occasion of Pakistan's Independence day, Adamjee Life celebrated the true spirit of patriotism with the blessings of Eid ul Adha on August 16, 2019.

The employees of Adamjee life dressed up in the same green T-shirts and gathered at the 6th Floor Head Office for National Anthem followed by Independence Day cake cutting ceremony. Not just that the event was followed by AIK AWAZ IK PEHCHAN PHOTO CONTEST where employees of Adamjee Life excitedly participated by taking creative selfies/ group photos to win exciting vouchers.

To take Independence celebrations up a notch this year, Adamjee Life involved our Pan Pakistan teams to celebrate in AIK AWAZ AIK PEHCHAN - **BRANCH DECORATION COMPETITION**. Branches were allocated budgeted amount to decorate their branches in most creative ways and shared the pictures and videos.

The winner of the competition was **BANCA MULTAN** that was rewarded an amount of **PKR 50,000/-**



## Town Hall

Our quarterly Town Hall took place on **September 3, 2019** led by our Deputy Managing Director Mr. **Jalal Meghani**. The agenda of the meeting was to share half year business results and overall company progress in terms of employee induction, branch expansion, head office movement, new initiatives such as **Nighebaan – CSR Campaign** and **CX360 – launch of a customer experience Mobile App**. Employees from other locations were also connected to ask any question.

### Employee of the Quarter, Q2 2019

Employee of the Quarter is a prestigious award presented to one employee every quarter for exemplary performance, and outstanding behaviour. For Quarter 2, nominations received from the various department were as follows:

**Syeda Rabeea Abidi** - Assistant Manager Legal - Policy Holder Services

Rabeea was responsible for the onboarding of an in-house legal counsel that greatly reduced the legal cost, including the need to take legal opinions and representations at various forums. She was also involved in the engagement of other external law firms than Optimistic Law to reduce the cost across Pan Pakistan cases from 2018. Negotiations at various forums achieved a saving of 34% of the claimed amount.

**Waris Waseem** - Assistant Manager Finance

Waris led a comprehensive assignment of eliminating abnormal positive balances in both UL & NUIL pertaining to a vital financial statement line item 'Premium received in Advance'. During this exercise, he identified and resolved multiple erroneous scenarios caused by a system bug which amounted to an overstatement of 161 million of premium income. This involved rectification/ cleansing of financial data relating to approximately 800 policies within assigned time limits.

**Muhammad Faisal Rashid** - Deputy Manager Cards & Alliances - Marketing

Faisal managed extensive workflow and pressure situations to complete some of the key projects such as Development of

Brand Guidelines, Fascia Branding & Nighebaan CSR activity. He took charge of the brand guidelines development project after the resignation of various team members in Marketing department, carried out an extensive round of colour matching exercises with a design agency to reach consensus on the fascia grip finalization., and assisted in the creative development and production process of Nighebaan. Moreover, exemplary results were noticed in the Orbis activities due to his efforts.

**Muhammad Abdul Basit** - Officer Underwriting

Basit extensively worked on Paperless Software (POS) for MCB South region that included User-End Testing, Suggestions & New Developments of the Paperless Software and was able to effectively launch the software on July 2, 2019. The average TAT for substandard cases and its requirements was less than 24 hours hence, increasing the overall customer service level.

**Suneel Kumar** - Assistant Manager Information Technology

Suneel single-handedly developed the CX360 software that can be used for both IOS and Android platforms. He also developed common APIs structure for CX360 solution to integrate all touchpoints and Agent App development for the sales team as per NBU requirements.

The winner of EoQ Award, Q2 2019 was **Suneel Kumar** from the Information Technology department for his development of CX360 Mobile App on Hybrid technology that was one of the considerable cost-saving approaches for the company and his work on Agent App development.

Further to cater to employees' suggestions, queries and for better understanding of the procedure of EOQ. Learning & OD organized EOQ awareness sessions. Through these sessions, we were able to address employees queries and concerns.



Suneel Kumar (Information Technology)  
Winner EoQ - Q2, 2019



## Learning @ Adamjee Life:

To enhance skills in Microsoft Excel, Learning and OD function organized a four-day program catering the need from Basic to Power Query to Advance level from September 17 onwards. A total number of 75 employees attended the program.

### Excellerate – Personal Development

Program was designed for individuals who wish to master the art of personal effectiveness. The 2-day immersive experience revolved around the dimensions of both Character & Personality that emphasizes on the development of one's personal brand while enhancing communication, influencing & team work skills, in order to achieve excellence. The program was conducted by Carnelian for our employees and as an outcome, participants came up with their individual development plans for personal/ professional improvements.

**Public Programs:** To cater to the development needs on individual level, every function is encouraged to send nominations for public programs. In the 3rd quarter, employees were sent to the following programs:

- Reshaping the role of Front Desk Officer
- Designing & Execution of Assessment Centre
- FinTech- The Future of Financial Services
- Competency-based Interviewing
- IFRS 9 & 16
- Financial Analysis course by IBA
- Claims Management by PII
- Internal Audit training by PII
- Happiness Fuels Success

## Learning English the Berlitz Way

At Adamjee Life, we continuously strive to inculcate our Competencies. Through the performance management process and training needs analysis, certain development areas are identified for each individual whereby which the initiatives are devised accordingly. Communication is one of the key pillars of our Competency Model, it plays a crucially important role in all aspects of the business. Business communication may refer to as inter-departmental as well as communication with external stakeholders; for internal communication, we are dealing with fellow employees in meetings or through emails and text messages, where external communication requires dealing with customers, vendors, regulators, or other businesses.

Adamjee Life partnered with Berlitz, a very well-known language center that caters to individuals who require full efficiency in their language skills, to conduct a placement assessment of the current level of Business Communication Skills of the nominees; this activity helped recommend the right starting level of the employee for the relevant programme. Said assessment comprised of Verbal and Written components, resulting in nominees to be placed in between level I to level VIII, which cater to different tiers of proficiency in the English Language.

The training for Berlitz English level 1 commenced on the 18th of June, 2019. Each course is spread over 25 sessions (2 – 3 months long) and participants are required to clear an examination at the end. The Berlitz faculty conducts regular progress checks, and as requested, keep us informed with progress reports, that allows for adjustments in the training – both in terms of intensity and skill focus.

Level 1 was completed successfully and all the employees cleared the examination. **Muhammad Obaid Ullah Siddiqui** – Senior Officer Finance scored the highest i.e. 91% in Level-1 Program.

Currently Berlitz Level-2 classes are in progress at the Head Office.



# Significant Advancements in Combating Against Money Laundering/ Terror Financing

Now a day, one of the major risks that internationally existing is the risk of Money Laundering/ Terror Financing and to mitigate Money Laundering related risks Law Enforcement Agencies, Banks, Insurance companies and other institutions have developed and are still developing new measures through which these risks can be reduced.

As per the recent article published in dawn, Pakistan made significant improvements in its systems to fight ML/TF. A report released by APG-a regional affiliate of FATF showing that Pakistan was non-compliant on four out of 40 Recommendations of APG on effectiveness of AML/CFT System. A report regarding the performance of Pakistan as of October 2018 showed that the country was fully compliant only on one aspect relating to financial institutions secrecy laws. There were 26 Recommendations on which Pakistan was 'Partially Compliant' and on other 9 Recommendations, Pakistan was 'Largely Compliant'.

The 41 member of APG had adopted 3rd MER on Pakistan during Aug 13- 18 meetings in Canberra, Australia, and downgraded the country to 'Enhanced Follow-up' category over technical deficiencies to meet normal international financial standards. And after these meetings, it is now mandatory for Pakistan to submit progress report on quarterly basis, instead of biannual basis to APG in order to ensure the improvements in AML/CFT Standards.

As far as the risk rating is concerned, according to the report Pakistan stands on "Medium" rating with respect to both Money Laundering and Terror Financing. It was also highlighted in the report that the authorities had different levels of understanding regarding Money Laundering/ Terror Financing risks and Private institutions possess mixed understanding related to risks.

It was observed that Pakistan established a multi-agency approach for implementation of AML/CFT Regime and not executing a comprehensive and coordinated risk based approach to combat Money Laundering/ Terror Financing.

Report indicates that State Bank did not have a clear understanding of Money Laundering and Terror Financing risks distinctive to the sectors it handles. But it is improving its understanding and is executing a risk-based approach, including performing on-site AML/CFT supervision.

## New Joiner (Manager & Above):

### MUDASSAR HUSSAIN- MANAGER TRAINING AND DEVELOPMENT

Considers himself as a lifelong learner, motivator and mentor, Mudassar Hussain has joined us in the mentioned role where Adamjee Life is looking forward to build a solid learning and development structure. He has an International exposure & experience with banking, Insurance and Training backed by solid academic track record and Industry accreditation via FLMI and various certifications that will surely impact Adamjee Life's vision pertaining to Organizational Development in a dynamic perspective. He has keen insight of the Insurance industry and an aptitude of self- development and sharing knowledge with others along his path. He is passionate about exercise and fitness and is an avid reader. He can be reached at ext. 753 / [mudassar.hussain@adamjeelife.com](mailto:mudassar.hussain@adamjeelife.com).



## Blowing The Whistle

Any action or behavior which is to be regarded as unethical or illegal and is generally considered inappropriate or harmful to someone individually or collectively for majority or all employees of Adamjee Life, shall be reported under whistle blowing mechanism.

To report the odds:

Email at [whistleblowing@adamjeelife.com](mailto:whistleblowing@adamjeelife.com) directed to the GM HR.

In circumstances when whistle needs to be blown against GM HR, such whistles shall be blown directly to the Chairman of HR Committee Board of Directors of AL at [wbhrc@adamjeelife.com](mailto:wbhrc@adamjeelife.com) of the Chairman for the purpose.



## Paving Career Paths:

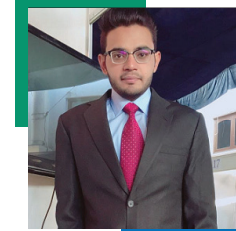
Let us Congratulate our fellow family members who have been selected through the process of Internal recruitment



**Arbaz Khan**  
Customer Services Officer



**Bharat Baboo**  
Customer Services Officer  
Call Center



**Sameer Asif**  
Customer Services Officer  
Call Center

# 10 Awesome Insurance Sales Tips for New Direct Sales Force

By Syed Ali Murtaza Bukhari DM-Multan Business Center

Selling insurance can be tricky, especially if you're a young or inexperienced insurance consultant. Insurance can sometimes be expensive and isn't a product that the customer can see, hold, or touch. This can make selling insurance a challenge for some consultants, but these insurance sales tips can help! To increase your incentive, you need easy-to-implement information. Here are 10 awesome insurance sales tips for those consultants that are new or simply want to take the next step in their career:

## 1. Build trust and confidence by dressing professionally

Here's the first of our insurance sales tips: in the insurance world you're selling trust. Your customers need to have confidence and faith in you if they are going to buy from you. A professional appearance conveys success. To your customers, someone who looks the part of an insurance consultant must know what they are talking about, so dressing professionally will help people to take you more seriously.

## 2. Demonstrate knowledge and avoid slang

While this one should be obvious, it's still included in our list of insurance sales tips because of its importance. Always use proper vocabulary and don't use slang words or terminology that you would use in text messages, online chats, or emails with your friends. When building a career as an insurance professional you must use words that will build and maintain trust with your target audience.

## 3. Find a way to relate to your customers

Good salespeople already know this insurance sales tip: always find common ground with your customers. Perhaps you are 25 years old but your prospect is 63 years old and about to retire. What could you possibly have in common? You may both have the same favorite sports team, perhaps you have lived in the same city, or maybe you both share a love of your friends and family. Find common ground and use that to build a rapport with your customers that will boost long-term brand loyalty.

## 4. Learn from your experienced co-workers

Everyone must start somewhere. One of our great insurance sales tips is to learn from your experienced co-workers, even those that aren't necessarily tech-savvy. A fellow insurance consultant at your company might not be as good with computers, but he or she has been working in insurance for decades longer than you have. With age comes wisdom and experience. Ask more experienced consultants' questions and learn to take advice and constructive criticism. In the end, it will make you a better insurance consultant.

## 5. Listen and watch yourself talking to clients

For those of you looking for insurance sales tips that you haven't already tried, here's a good one: listen and watch yourself talking to clients. The point of doing this is to hear and see yourself exactly as your customers see you. Record a message to yourself at work as if you were leaving a message for a client and then listen to the playback. Do you sound confident and professional? Record a video of yourself (on your phone or tablet) as if you are talking to a customer about a new insurance policy. Pay close attention to what you are doing that might be distracting or detracting from your overall presentation.

## 6. Listen to your customers

When you are a young and hungry insurance consultant, you likely want to demonstrate your knowledge at every possible opportunity. However, as any experienced insurance professional will tell you, sometimes it's more important to listen than to speak. Give your customers your undivided attention and be sure that you know the answer to the question before answering. If you don't know the answer, don't pretend. In those cases, inform them that you don't know but are making a note of their question, will find the answer, and will let them know as soon as possible.

## 7. Prepare yourself for lots of hard work

Being a young or inexperienced insurance consultant might make you feel inadequate on occasion. While this is understandable, there is a solution. To combat the lack of knowledge or experience, you must be willing to read more, learn more, and perhaps even work more than your colleagues. So, keep brushing up on your insurance knowledge and practice those sales scripts after hours, you'll be glad you did.

## 8. Don't use insurance jargon just to sound smart

Don't use industry-specific terms or jargon just to prove your intelligence. When using the proper insurance terminology makes sense or is relevant to the conversation, go ahead! However, as a new insurance consultant, you want to avoid looking like an overly eager insurance salesperson by using terms you may not fully understand yet. Stop for a moment and think about what buying insurance is like. Customers generally don't know all of the terminologies, so you can relate to them as a fellow outsider trying to help them find the best possible solution to meet their needs and budget.

## 9. Pay attention to your customers

One of the best insurance sales tips is knowing when to sell and when to remain silent. Sometimes there are details that require an explanation prior to the insurance purchase. On other occasions, an explanation is not necessary until after the sale has been made. Learn to recognize the difference (which might take time) and ask your more experienced colleagues for their insight on this topic. Doing this will help you to become a more successful and effective insurance consultant.

## 10. Proofread all customer communications

While you may intentionally (or unintentionally) misspell a word or phrase in a text message or email to a friend, in the workplace you must use proper vocabulary, spelling, and punctuation at all times. Messages to customers that contain errors come across as being unprofessional and reduce both trust and credibility. So make sure that you proofread every email and text message before sending.



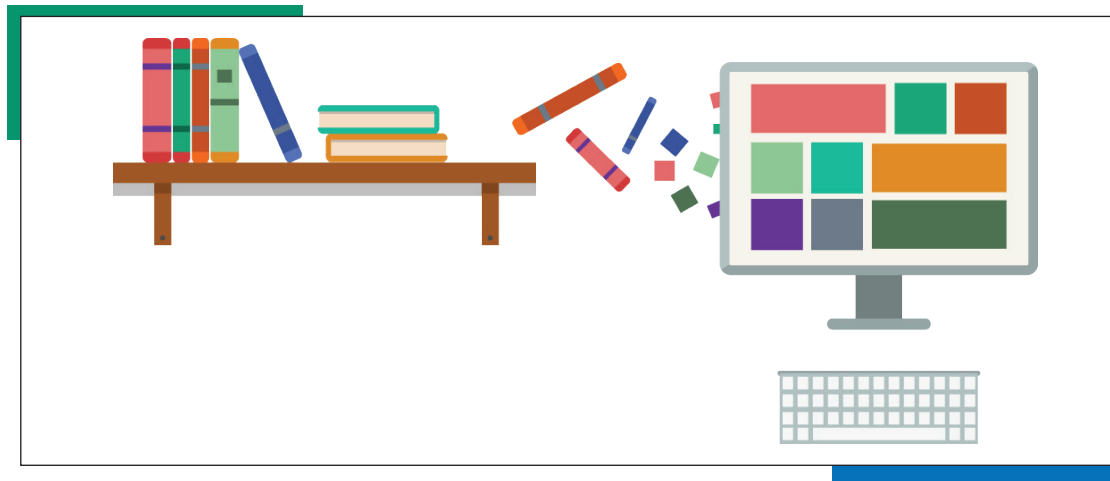
# Adamjee Life's E-DOCS: (Paperless Environment for Operational Efficiency )

E-DOCS solution has been developed to strengthen operational efficiency where its integration with Adamjee Life Digital (360° Digital Customer Experience) and payouts modules (auto-payouts) augments customer support. E-DOCS provides paperless environment to Adamjee Life users that reduces cost and time to process a transaction journey between Customer Support (CSD) to Finance departments.

Built-in Authority Matrix transmits a transaction along with its relevant documents (soft-copies) to users based on his/her workload, roles and responsibilities. E-DOCS facilitate users to view document on the same transaction screen where a case or transaction has been under processing it reduces human efforts, physical file movements.

Workbench of EDocs is being used to make New Business Underwriting more efficient and productive. All the documents internal or external or system generated are readily available on this workbench which makes the verification and reviewing process quicker as never before. It has significantly changed the legacy concept of offline policy issuance process.

E-DOCS automatically attaches system generated documents such as underwriting sheets and payment advices with the relevant transaction and keep its soft-copy in record as well.



## Automation of Policy Pack Documents Printing Process:

Information Technology Team in collaboration with New Business Team launched 'One Click Printing' which supports the automated printing of the new business documents, resulting in increasing the productivity and efficiency. Previously, all types of documents were separately printed and then separately clubbed for the approval, dispatch and recording purposes but now the due to One Click Printing, the documents of different types are printed at once with digitized signature facility which eventually decreases the human effort and lessens the work load.

## Implementation of RAC Real Application Cluster with (MAA) Maximum Availability Architecture

Information Technology Team announces the implementation of RAC Real Application Cluster with (MAA) Maximum Availability Architecture which guarantees High availability of the system and zero data- loss tolerance in the event of hardware failure or outage planned or unplanned.

Further benefits are load balancing which distributes client connections and transparent application failover which reduces client disconnections at the time of instance failure.

## Change management procedure Aligned to ISO 27001

Change in business functionalities and business processes are essential for growing companies.

To deal with change of business requirements and improvement in process with quick User Support, IT Team has implemented Change Management Procedure (CMP) aligned with ISO-27001. This new CMP (applicable on all implemented software applications) which will minimize interruption in the current working state of the system while implementing changes/modifications. It helps:

- Minimizes risk for verified businesses functionalities
- Balances responsibilities on all stakeholders



# Note from the Editorial Team

Welcome to the Voice Of Adamjee Life (VOAL) Volume 4!

We would like to welcome you to the Voice Of Adamjee Life (VOAL) Volume 4! This Quarter has been a very exciting one – a journey of digital innovation, brand enhancement, and customer satisfaction. With the launch of Adamjee Life Digital, customers can now enjoy a 360-degree Digital Customer Experience encapsulated across various touchpoints. To further establish and strengthen our brand image and identity, we developed Brand Guidelines that set down the specifications and requirements for all AL brand and marketing communication. We also launched our Fascia branding pan Pakistan and launched our Corporate Campaign 'Khwabon ko aur zindagi do', to build a stronger association between the customers and the Adamjee brand, for which we received tremendous response and engagement on ATL and Digital media. With regards to digital matters and in-line with our customer-centric approach, we have successfully upgraded our Urdu corporate website to better serve our customers.

Our Nigehbaan & Corporate Campaign encouraged a lot of customer engagement on social media. Our digital platforms have also remained active, encouraging existing and potential customers to join the digital sphere, while keeping them updated with latest offerings and Orbis discounts.

We, at Adamjee Life, have set ourselves on a promising and steady trail of success and we hope to continue to move forward towards strategic milestones with a dedicated & competent team of professionals, a strong financial heritage, and a sense of ownership of the brand's vision.

Happy Reading!

## Team Behind VOAL:



Editor: [Sanya Shahid](#), Head of Marketing  
Sub Editors: [Tracy Roque](#), Asst. Marketing Manager  
Designing & Printing: [Umer Javed](#), Assistant Manager Digital and Design

Khawabon ko  
aur zindagi do!



## A little effort turns dreams into reality

Life is a journey full of celebrations, special moments and challenges. With Adamjee Life, you can make the right decision today, in order to secure a brighter future for your child tomorrow.

Choose from a wide range of products: Education plans, Savings plans, Wedding plans and Retirement plans



Voice of Adamjee Life



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## بسم اللہ الرحمن الرحیم - وقاریوسفی - پہلی قسط

اسلام دنیا کا واحد مذہب ہے جو ایک مستقل نظام حیات انسان کو پیش کرتا ہے، انسان عملی میدان میں کسی بھی گوشہ سے تعلق رکھتا ہے۔ چاہیں وہ میدان سیاسی ہو، تعلیمی ہو یا معاشی ہو۔ اسلام اس کی مکمل راہنمائی کرتا ہے۔ آج سے تقریباً چودہ سو سال پہلے جب آپ ﷺ کی قیادت میں شریعت مطہرہ سیاسی طور پر نافذ ہوئی اور اللہ رب العزت نے جبرائیل علیہ السلام کے ذریعے اس دین کو یہ سند عطا فرمائی کہ اٰھمَلْتُ لَکُمْ دِیْنَکُمْ وَ اٰتَمَمْتُ عَلَیْکُمْ نِعْمَتِیْ وَ رَضِیْتُ لَکُمُ الْاِسْلَامَ دِیْنًا ۗ تَوَ مَسْلَمَانُوْنَ نے مکمل طور پر اپنے تمام مسائل شریعت کی روشنی میں حل کرنے شروع کیے۔ اور قرآن و سنت کے ذریعے دین کے تمام شعبوں کو بالکل یہ انسان کی کامیابی و کامرانی کے لئے عملی طور پر نافذ کیا۔ زمانہ جس طرح گئے بڑھتا رہا مسلمان اپنی غلطی اور کوتاہیوں کی وجہ سے دوسری قوموں سے پیچھے ہوتے گئے۔ اسی بات کو میرے استاذ محترم مفتی اعظم پاکستان حضرت مولانا مفتی محمد رفیع عثمانی صاحب دامت برکاتہم ان الفاظ میں بیان کرتے ہیں:

پندرہویں صدی کے اختتام پر مسلمانوں کے ہاتھ سے اندلس نکل گیا جہاں تقریباً ایک ہزار سال مسلمانوں نے بڑے طموح کے ساتھ حکومت ہی قائم نہیں کی تھی، بلکہ علوم اور مادی علوم و فنون میں پوری دنیا کے امام بن گئے تھے۔ عجیب بات ہے کہ جس دن سے مسلمانوں کا سیاسی زوال شروع ہوا، یورپ میں ترقی کی سرسراہٹ اسی دن سے شروع ہو گئی۔ اندلس کے سقوط کے نتیجے میں مسلمان پوری دنیا میں زوال کی طرف لڑھکنے لگے، اور یورپ میں اسی کے بعد سے ترقی کے آثار پیدا ہوئے، ورنہ اس وقت تک یورپ جہالت کی تاریک گھاٹیوں اور گھٹاؤں میں ڈوبا ہوا تھا۔

اندلس کے سقوط کے تقریباً 100 سال بعد ہی یورپ کو ایک بڑی مادی کامیابی یہ حاصل ہو گئی کہ انہوں نے ایک طرف امریکہ کو دریافت کیا اور دوسری طرف ہندوستان کا بحری راستہ و اسکوڈی گاما نے دریافت کر لیا۔ بعض چھوٹے چھوٹے واقعات ہوتے ہیں۔ لیکن ان کے اثرات کئی صدیوں تک چلتے ہیں، یہ چھوٹے چھوٹے واقعات تھے۔ لیکن ان دو واقعات نے پوری دنیا کی تاریخ اور جغرافیہ کو بدل ڈالا، اور قوموں میں انقلاب برپا کر دیا۔ یورپ میں صنعتی ترقی کا آغاز ہوا، نئی سائنس اور ٹیکنالوجی تیزی سے بڑھی جو بڑی حد تک علماء اندلس کی کاوشوں اور شراکت سے خوشہ چینی کر کے پیدا کی گئی وہ کتابیں ہم تک کم پہنچی تھیں۔ انہوں نے اس سے استفادہ کیا، اور پھر یورپ میں تیز رفتار تبدیلیاں لگ کر میدان میں بھی عمل میں آئیں اور معاشی میدانوں میں بھی انقلابات رونما ہوئے، اور سیاسی میدان میں بھی تیز رفتار انقلابات آئے۔ انگلستان کا صنعتی انقلاب اپنے ساتھ بے شمار نئے مسائل لے کر آیا اور 18 ویں صدی کے اختتام پر انقلاب مزید دوسرے تبدیلیاں لے کر آیا۔ انگلستان کا صنعتی انقلاب اور فرانس کا سیاسی انقلاب، یہ دو انقلابات ایسے ہیں جنہوں نے پوری دنیا کی زندگی کا رخ بدلا۔

جب تک مذہب اسلام دنیا پر سیاسی طور پر نافذ رہا تب تک عالم دنیا اور عالم آخرت کے تمام مسائل اور حالات کی دشواری کا حل اسی کے اصولوں میں دیکھا جاتا رہا۔ لیکن جب 15 صدی عیسوی میں اندلس مسلمانوں کے ہاتھ سے نکلا تو مسلمان تیزی سے زوال کے شکار ہونے لگے۔ ان دونوں انقلابات کے نتیجے میں یورپ نے معاشی ترقی بھی کی۔ اور چونکہ یورپ نے اس زمانے میں عیسائیت کو دیکھ کر دیا تھا لہذا اس نے اس معاشی نظام کی بنیاد اپنی عقل پر رکھی۔ جس کے نتیجے میں معاشرے میں بہت سی نا انصافیوں نے جنم لیا۔

اسی معاشی ترقی میں یورپ نے انشورنس کا نظام بھی جدید بنیادوں پر متعارف کرایا۔ اس وقت کے مسلمانوں نے جب علماء وقت سے اس نظام کے جائز یا ناجائز ہونے کے بارے میں پوچھا تو علماء وقت نے اس نظام کا مطالعہ کرنے کے بعد فرمایا کہ اس نظام کا مقصد تو بہت اچھا ہے کہ ایک دوسرے کی مصیبت میں مدد کی جائے لیکن اس کی عملی تطبیق میں سود، قمار اور غریبی خرابیاں موجود ہیں۔

لہذا اس وقت کے علماء نے مسلمانوں کو اس نظام سے دور رہنے کی تجویز دی۔ جیسا کہ میں نے پہلے عرض کیا کہ یہ وہ وقت تھا جب مسلمان اپنی بقاء کی جنگ لڑ رہے تھے۔ اور اس وقت ان کے پاس اتنا وقت نہیں تھا کہ وہ اس نظام کا کوئی اسلامی متبادل پیش کرتے۔ انسان کی دنیا اور آخرت کی کامیابی کے لئے ایک اہم شعبہ وقف بھی تھا، جو کہ شریعت میں شروع ہی سے نافذ رہا۔

اوقاف کا ادارہ زندہ قوموں کے حساس قومی اور ملی جذبوں کا عکاس ادارہ ہے، اس ادارے سے معاشرے کے کمزور حصوں کو "آب حیات" ملتا ہے۔ اور اس کے ذریعے قوم کی رگوں میں زندگی کے توانا جذبوں کی نشوونما ہوتی ہے۔ یہ ادارہ قوم کے نونہالوں کو ڈاکو اور لٹیروں سے بچانے کے بجائے، انہیں زندگی کے وسیع میدان میں دوسروں کی ہم نوائی عطا کرتا ہے۔ اس ادارے کے ذریعے مسجدیں آباد ہوتی ہیں، مدارس اور تعلیم کاہیں قائم کی جاتی ہیں، بیماروں کے علاج معالجے کے لئے ہسپتال، شفاخانے اور طبی ادارے کھولے جاتے ہیں۔ معذروں اور قوم کے کمزور افراد کے لئے تعلیم و تربیت کے ادارے کام کرتے ہیں، لوگوں کو روزگار اور وظائف ملتے ہیں، الغرض وہ تمام امور انجام پاتے ہیں، جن سے قوموں کی زندگی ملتی ہے اور ملتیں بقاء کے دوام حاصل کرتی ہیں۔

لیکن الحمد للہ مسلمانوں کے سیاسی حالات کچھ بہتر ہونے لگے اور پوری دنیا میں مسلمان ریاستیں دوبارہ وجود میں آنے لگیں۔ وقت گزرتا رہا یہاں تک کہ ہمارا پیارا ملک پاکستان وجود میں آیا اور علماء وقت کو سیاسی اور معاشی میدان میں کام کرنے کا موقع میسر آیا۔ چنانچہ اس کا فائدہ اٹھاتے ہوئے مفتی محمد شفیع صاحب نے ۱۹۶۴ء میں انشورنس کا متبادل نظام پیش کیا جو کہ آگے چل کر تکافل کے نام سے پوراں چھوٹے لگے۔ چونکہ پاکستان اور عرب ممالک میں تکافل کا نظام بنیادی طور پر شریعت اسلام کے اہم رکن وقف پر قائم ہے، لہذا میں اس تحقیق میں وقف کے احکامات بیان کروں گا۔ انشاء اللہ آپ آگے بڑھیں گے کہ انشورنس کا مقصد شریعت میں پسندیدہ ہے، لیکن اس کی عملی تطبیق میں سود، قمار اور غریبی خرابیاں ہیں جن کو وقف کے اصولوں کے تحت ختم کیا جاسکتا ہے۔ اللہ رب العزت نے اس دنیا کو دارالاسباب بنایا ہے۔

آپ ﷺ کی حدیث ہے: الدنیا مزرعة الآخرة.

دنیا آخرت کی کھیتی ہے۔ یعنی انسان کو اگر آخرت میں کامیاب ہونا ہے تو اس کو اس دنیا میں مذہب اسلام کے بتائے ہوئے اصولوں پر عمل کرنا ہوگا۔

### وقف کی اصطلاحی تعریف

جس العین علی حکم ملک اللہ تعالیٰ علی وجہ تَعَوْدِ مَنفَعَتِہِ اِلٰی الْعِبَادِ فِی لَیْمٍ وَاَلْبِیَاعِ وَاَلِیُوْہِبِ وَاَلِیُوْرَثِ.

کسی چیز کی ذات (Corbus) کو رو کر اللہ جل شانہ کی ملکیت پر اس طور پر کہ اس کی منفعت (Usefract) بندوں کی طرف لوڑے، لہذا اس صورت میں وقف لازم ہوگا، موقوف شیء نہ بیچی جائے گی، نہ اس کا بہرہ درست ہوگا، اور نہ وقف کے ترکہ میں شامل ہوگی۔

### وقف کی تاریخ اور اس کا ارتقاء

ابتداءً اسلام کے چند اوقاف

حضرات محمد شین اور مؤرخین کے نزدیک اس بات کا اختلاف ہے کہ اسلام میں سب سے پہلے کسی نے وقف کیا، مشہور قول یہ ہے کہ مساجد کی صورت میں پہلا وقف مسجد کعبہ پھر مسجد نبوی ﷺ کوؤں کی صورت میں پہلا وقف بیرون مدینہ اور اراضی و باغات میں سب سے پہلا وقف حضرت عمر فاروق رضی اللہ عنہما کا ہے۔