



PAK-QATAR  
GROUP

Empowering Your  
Financial Well-being  
Invest | Protect | Prosper  
In a Shariah-Compliant Way

اَللّٰهُمَّ اَكْفِنِيْ بِحَلَالِكَ عَنْ حَرَامِكَ  
وَ اَغْنِنِيْ بِفَضْلِكَ عَمَّنْ سِوَاكَ

"O Allah! Grant me enough of what You make lawful so that I may dispense with what You make unlawful, and enable me by Your Grace to dispense with all but You."

"اے اللہ! اپنی حلال چیزوں کو میرے لیے اتنا کافی بنا دیجیے کہ آپ کی حرام چیزوں سے اجتناب کروں اور اپنے فضل سے مجھے اپنے سوا ہر مخلوق سے بے نیاز کر دیجیے۔"

— Riyad As Salihin Book 17, Hadith 1486 or Jami` at-Tirmidhi 3563 —

إِنَّكَ أَنْ تَذَرَ وَرَثَتَكَ أَغْنِيَاءَ خَيْرٌ مِنْ  
أَنْ تَذَرَهُمْ عَالَةً يَتَكَفَّفُونَ النَّاسَ

"It is better to leave your heirs wealthy rather than  
poor and asking others for their needs."

"تو اپنے وارثوں کو اپنے پیچھے مالدار چھوڑ جائے تو یہ اس سے بہتر ہوگا کہ محتاجی میں  
انہیں اس طرح چھوڑ کر جائے کہ وہ لوگوں کے سامنے ہاتھ پھیلاتے پھریں۔"

Sahih Bukhari, 1295



# Table of Contents

- 01** Key Messages
- 02** Group Companies
- 03** Strategic Edge
- 06** Shariah Function
- 07** Board of Directors
- 09** Our Sponsors
- 10** Leadership Profiles
- 11** Awards
- 12** Products & Services
- 13** Technology Landscape

# KEY MESSAGES



**Sheikh Ali Bin Abdullah Thani Jassim Al-Thani**

**Chairman Board of Directors**

We stand on the brink of a new era in global finance, by investing in a global Islamic financial ecosystem, thereby forging partnerships that unlock unprecedented opportunities for economic growth, social impact, and environmental sustainability. We empower individuals to achieve their dreams, support communities in need, and protect our planet. We're not just shaping the future of finance; we're shaping the future of humanity.

Pak-Qatar is committed to fostering trust through honesty, openness, and principled practices. Guided by Shariah principles and mutual benefit, we aim to create opportunities for sustainable growth in your wealth that contribute to personal success, community development, and economic stability. Together, we pave the way for a long-lasting, halal and morally-driven financial future.

**Mr. Said Gul**

**Member Board of Directors**



**Mufti Muhammad Hassaan Kaleem**

**Chairman Shariah Advisory Board (PQFTL & PQGTL)**

We believe Islamic finance has the power to positively impact lives and reshape societies. Rooted in the principles of fairness, shared benefit, and sustainability, we strive to build a financial system that balances economic growth with moral responsibility. Our focus is on driving innovation, advancing halal practices, and ensuring that every effort reflects the profound values of Islamic teachings.



**Dr. Mufti Muhammad Zubair Usmani**

**Shariah Advisor (PQAMC)**

We are deeply committed to building trust with our investors by upholding the highest standards of honesty and accountability. Our focus is not just on compliance but on creating prospects that reflect the ethical spirit of Shariah, offering a path to wealth creation that is both rewarding and spiritually fulfilling. Together, we aim to inspire confidence among our investors and partners, paving the way for a viable and morally sound financial future.





# PAK-QATAR GROUP

## Pakistan's Premier & Pioneer Islamic Financial Services Group

Pak-Qatar Group stands as a trailblazer in Pakistan's Islamic financial services industry, offering a diverse range of Shariah-compliant solutions. Embedded in Islamic values and driven by excellence, the Group's entities—Pak-Qatar Investments, Pak-Qatar Asset Management, Pak-Qatar Family Takaful, Pak-Qatar General Takaful, Sharq Trading and Merchandising Limited, and the Pak-Qatar Care Foundation—work in synergy to provide ethical and innovative financial services, empowering individuals and businesses across the nation. The Group champions excellence, integrity, innovation and trust to reshape the country's Islamic financial ecosystem.



### Pak-Qatar Investments

Pak-Qatar Investment (Private) Limited (PQIL) is your partner in progress. We combine expertise with action to deliver powerful, results-driven, and Shariah-compliant financial solutions. From delivering sharp project insights to exclusive investment strategies, PQIL helps clients make smarter, confident decisions. As a key player and holding Company of Pak-Qatar Group, we don't just advise—we unlock opportunities that fuel growth and create impact.

### Pak-Qatar Family Takaful

Life is full of uncertainties, but protecting your family shouldn't be. As Pakistan's pioneer in Family Takaful, Pak-Qatar Family Takaful Limited (PQFTL) backed with an "AA" rating (by VIS) with a stable outlook and "AM2" rating (by PACRA), offers an unmatched, comprehensive suite including individual and corporate Takaful and investment solutions like Mahana Bachat & Takaful Flexi Plan, Priority Takaful, Education Takaful & Voluntary Pension Scheme with Annuity Plan that protect what matters most—your loved ones and your future. From securing your family's future to safeguarding businesses, PQFTL ensures you are prepared for the unexpected—today and tomorrow.



### Pak-Qatar Asset Management

Pak-Qatar Asset Management Company Limited (PQAMC) is your gateway to Riba-free and profitable Investments. As the fastest growing asset management company of Pakistan, rated "AM2" (by PACRA) with a stable outlook, PQAMC is redefining investment opportunities offering top-tier mutual funds and personalized investment advisory services. With a vision to improve lifestyles, we believe the halal and right investments can transform lives.

### Pak-Qatar General Takaful

At Pak-Qatar General Takaful (PQGTL), protect your assets. When challenges come your way, we're not just a safety net—we're your strongest partner. As one of Pakistan's leading General Takaful providers, rated "A+" (by PACRA) and "A" (by VIS) with stable outlook, we combine the principles of mutual support and cooperation to offer non-life Takaful coverage that protects your assets and secures your peace of mind.



### Sharq Trading and Merchandizing

Your business deserves a bigger stage. At Sharq Trading, we don't just trade goods—we connect ambitions, globally. From agriculture to pharmaceuticals, we move products, unlock opportunities, and power growth—across borders, beyond limits delivering solutions that fuel progress and empower industries including agriculture, pharmaceutical, steel, solar and chemicals. Our vast network, helps you unlock new growth avenues.

### Pak-Qatar Care Foundation

Hope isn't given—it's built. Pak-Qatar Care Foundation is creating transformative solutions that help vulnerable communities build resilience and achieve long-term prosperity. With our programs, we don't just provide aid—we empower individuals to thrive, fostering hope and progress for a brighter future. Committed to making a lasting impact through sustainable development initiatives, we're creating futures where everyone flourishes.



# OUR IMPACT

We have the financial strength, resources and the expertise to meet your investment and protection needs through our Shariah compliant financial solutions. We as a part of the nation, devotedly play our role in contributing to the economy.



**Aggregate Subscribed  
& Paid-up Capital  
of more than  
PKR 3 Billion**



**Surplus of Over  
PKR 675+  
MILLION  
has been  
distributed  
since inception**



**Group Aggregate  
Assets Under Management  
PKR 100+ Billion**



**Total Tax Deposited  
PKR 3+ Billion  
since inception**

**Takaful Benefits (Claims) Paid  
PKR 55 Billion  
since inception**



**Protecting nearly  
5 MILLION  
INDIVIDUALS  
and serving more than  
3,000+ CORPORATE CLIENTS  
since inception**



**A professional and Result  
Driven team of  
2,700+ people**

**Pak-Qatar Family  
Takaful Limited  
(PQFTL)**

**Rated AA / AM2**  
with Stable outlook by  
**VIS & PACRA**

**Pak-Qatar General  
Takaful Limited  
(PQGTL)**

**Rated A+ by**  
**PACRA & A by VIS**  
with Stable outlook



**Branch Network  
Spanning 100+  
Cities**

**Pak-Qatar Asset  
Management  
Company Limited  
(PQAMCL)**

**Rated AM2**  
with Stable outlook by  
**PACRA**



**2 DECADES**  
of expertise in empowering  
Customers' financial well-being



Helping the economy grow  
with an **Annual Contribution** of  
**PKR 28+ Billion**  
in 2024

**Training  
Hours  
55,000**  
in 2024





فَسْأَلُوا أَهْلَ الذِّكْرِ إِنْ كُنْتُمْ  
لَا تَعْلَمُونَ

"Ask the people of knowledge,  
if you do not know."

"اگر تمہیں علم نہیں ہے تو علم والوں سے پوچھ لو۔"

Surah Al Nahal, 16:43

# SHARIAH FUNCTION

The Shariah Advisory Function of Pak-Qatar is a cornerstone of credibility and expertise, ensuring all products and operations adhere to Shariah principles. Chaired by the esteemed Mufti Muhammad Hassaan Kaleem, the Board continues the legacy of its founding Chairman, the renowned Mufti Muhammad Taqi Usmani, who entrusted its leadership to Mufti Hassaan Kaleem in 2019.

## Mufti Muhammad Hassaan Kaleem

Mufti Muhammad Hassaan Kaleem holds expertise from Dar-ul-Ifta, Jamia Darul-Uloom Karachi, where he is a member, and serves as a faculty member at the Center for Islamic Economics, Karachi. He is also a certified trainer of Shariah standards at the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI), Bahrain.

With extensive experience, Mufti Hassaan Kaleem is a Shariah Consultant for Deloitte's Global Islamic Finance Team, and serves as a Shariah Council Member for Al-Ameen UBL Funds. His international roles include being a Shariah Board Member for Hanover Re Takaful - Bahrain, Takaful Emirate - UAE, and Amana Bank Limited - Sri Lanka.

He serves as the Chairman of the Shariah Advisory Board for Pak-Qatar Family Takaful and General Takaful.

## Dr. Mufti Muhammad Zubair Usmani

Dr. Mufti Muhammad Zubair Usmani graduated in Shariah studies (Fazil Dars-e-Nizami) and completed his specialization in Islamic Fiqh and Fatawa (Takhassus-Fil-Fiqh) from Jamia Dar-ul-Uloom Karachi. He holds a Master's degree in International Relations and a Ph.D. in Islamic Finance from the University of Karachi.

Dr. Mufti Muhammad Zubair Usmani has authored multiple books, including Accounting & Auditing for the Islamic Financial System, A Comparative Study Between Islam and Christianity, and Ijarah (Islamic Leasing). His research papers have been published in renowned international journals. He has served as Shariah Advisor to MCB Islamic Bank and is associated with the Shariah Boards of the State Bank of Pakistan and HBL (as Chairman). He also advises institutions such as MCB Savings & Investments, Adamjee Life Takaful, and several others.

He is the Shariah Advisor for Pak-Qatar Asset Management Company Limited.

## Mufti Ismatullah

Mufti Ismatullah holds a Ph.D. from University of Karachi and completed his specialization in Islamic Fiqh and Fatawa (Takhassus-Fil-Fiqh) from Jamia Dar-ul-Uloom Karachi. He also earned the Shahadh Al-Alamiyyah degree and has expertise in Quran, Hadith, Fiqh, Philosophy, and Arabic Grammar.

He has issued over 25,000 fatawas during his service at the Dar-ul-Ifta of Darul-Uloom Karachi. Mufti Ismatullah also conducts research in Islamic finance, with a special focus on Takaful. His thesis, Zar (Money) in Light of Shariah, is widely regarded as a significant contribution to Islamic Economics. He is also the author of the book Guide to Takaful or Islamic Insurance, which provides key insights into Takaful practices. He is the Chairman of the Shariah Board for Bank Al-Habib and Shariah Advisor for IGI Window Takaful.

At Pak-Qatar, he serves as the Shariah Advisor for Pak-Qatar Family Takaful Limited and as the member of Pak-Qatar General Takaful.

## Mufti Muhammad Shakir Siddiqui

Mufti Muhammad Shakir Siddiqui completed his research in Islamic Jurisprudence from Jamia Dar-ul-Uloom Karachi under the supervision of Mufti Muhammad Taqi Usmani. He holds an M.A. in Arabic from the University of Karachi and is currently pursuing an M.Phil.

He has over a decade of experience with Pak-Qatar Group, where he oversees Shariah Trainings, Shariah Compliance, and Audits. His areas of expertise include Islamic Finance, Takaful, Shariah Audit & Compliance, Risk Management, Waqf Management, and Islamic Business Practices. He also serves as Shariah Advisor for Century Insurance (Window Takaful Operations) and Pakistan Reinsurance Company (Window Re-Takaful Operations) and is a member of the FPCCI Standing Committee on Takaful.

He serves as the Shariah Advisor for Pak-Qatar General Takaful Limited.

# BOARD OF DIRECTORS



## H.E. Sheikh Ali Bin Abdullah Thani Jassim Al-Thani

### Chairman Board of Directors

A distinguished member of the Royal Family of Qatar, His Excellency Sheikh Ali Bin Abdullah Thani Jassim Al-Thani has been a steadfast supporter of Pakistan's progress and development. He has championed initiatives to attract foreign investment, foster workforce opportunities, and uplift communities, especially in education and healthcare.

Since 2007, Sheikh Ali has served as the visionary Chairman of Pak-Qatar Family Takaful and General Takaful, steering the Group's mission to redefine Islamic financial services with excellence and purpose.

## Mr. Said Gul

### Member Board of Directors

A prominent Pakistani entrepreneur in Qatar, Mr. Said Gul is the driving force behind transformative initiatives that bridge the business communities of Pakistan and Qatar. As the Executive Director of Eurotec Projects Development for Oil & Gas, he has cultivated innovative solutions in international trade and consultancy.

As a founding director and key sponsor of the Pak-Qatar Group, Mr. Gul has been instrumental in shaping its modern success. His leadership has cemented the Group's reputation as a pioneer in Islamic finance since its inception in 2007.

## Mr. Abdul Basit Ahmad Al-Shaibei

### Member Board of Directors

As the CEO of Qatar International Islamic Bank, Mr. Abdul Basit Ahmad Al-Shaibei has played a pivotal role in advancing Islamic banking on a global scale. He also serves as a Board Member of the Islamic Financial Securities Company, Doha, reflecting his deep expertise in Shariah-compliant financial solutions.

Since 2007, Mr. Al-Shaibei has been an invaluable member of the Board of Pak-Qatar Family Takaful and General Takaful, bringing strategic insights to the Group's leadership.

## Mr. Ali Ibrahim Al Abdul Ghani

### Member Board of Directors

A seasoned leader in Islamic finance, Mr. Ali Ibrahim Al Abdul Ghani is the CEO of Qatar Islamic Insurance Company. His career spans key roles in Qatar's Ministry of Labor and Social Affairs as Head of Finance & Administration and the Qatar Armed Forces as Head of Procurement.

He contributes his vast expertise as a Board Member of Pak-Qatar Family Takaful and General Takaful, guiding its vision of halal financial investment and protection.

## Mr. Zahid Hussain Awan

### Member Board of Directors

With over 30 years of international banking experience, Mr. Zahid Hussain Awan has held leadership roles in the GCC, including at Qatar International Islamic Bank. His expertise spans treasury, product development, and banking innovation.

Since 2007, Mr. Awan has been a cornerstone of the Board of Pak-Qatar Asset Management, Pak-Qatar Family Takaful and General Takaful, contributing his strategic acumen to the Group's sustained success.



## Syed Asad Ali Shah

### Member Board of Directors

Syed Asad Ali Shah is a towering figure in Pakistan's financial landscape, with over three decades of experience providing strategic advisory services to the country's leading corporations. He has held prestigious roles, including Country Managing Partner at Deloitte Pakistan and President of ICAP, and has represented Pakistan on international forums, such as the UNCTAD in Geneva.

His insights and leadership are integral to the Board of Pak-Qatar Asset Management, where he continues to influence the Islamic finance industry.

## Mr. Farrukh Viqaruddin Junaidy

### Member Board of Directors

Mr. Farrukh Viqaruddin Junaidy has a distinguished career spanning over three decades, including leadership roles at KPMG Pakistan and serving on the Boards of the Karachi Stock Exchange and National Clearing Company.

As a Fellow Member of ICAP, his expertise enriches the Board of Pak-Qatar Family Takaful and General Takaful, where he continues to contribute to the Group's robust governance and strategic direction.

## Mr. Muhammad Kamran Saleem

### Member Board of Directors

A seasoned professional with expertise as a Fellow Chartered Accountant, Fellow Cost Accountant, and Advocate (LLM), Mr. Muhammad Kamran Saleem has played a transformative role in corporate governance, long-term planning, and shaping the strategic direction of the Pak-Qatar Group over the span of two decades.

As a member on the Boards of Pak-Qatar Asset Management, Pak-Qatar Family Takaful and General Takaful, he has been a key architect in strengthening the group's leadership and leads as the CEO of Pak-Qatar Investments (Group's Holding Company) providing invaluable guidance to drive innovation and sustainable growth. He is also a Director at Pak Elektron Limited and Crescent Steel & Allied Products Limited, where he lends his expertise to enhance excellence and governance.

## Mr. Muhammad Owais Ansari

### Member Board of Directors

Mr. Muhammad Owais Ansari is a Fellow of the Society of Actuaries, USA, with over 20 years of global experience in life insurance, Takaful, and investment management. His career spans Europe, the Middle East, and South Asia, where he has successfully led businesses and startups.

He serves as a Board Member of Pak-Qatar Family Takaful, bringing unmatched expertise in actuarial science and business strategy.

## Mrs. Sameera Usman

### Member Board of Directors

With a decade of diverse managerial experience, Mrs. Sameera Usman has brought excellence to every role she has undertaken. Her career spans local and international organizations, where she has excelled in driving impactful strategies.

She currently serves as the Board Member of Pak-Qatar Asset Management, Pak-Qatar Family Takaful and General Takaful, contributing her dynamic leadership to the Group's continued progress.

## Mr. Abdullah Gul

### Member Board of Directors

Mr. Abdullah Gul is a dynamic entrepreneur with over a decade of experience navigating global markets. His leadership has been instrumental in diverse industries, ranging from travel and investments to real estate development.

He serves on the Boards of Al Jazeera Travel, SOAS Investments, Sharq Holding Company, and Pak-Qatar Investment, shaping innovative strategies that drive cross-industry growth.

## Mr. Muhammad Owais Ahmed

### Member Board of Directors

An accomplished leader in the financial and textile sectors, Mr. Muhammad Owais Ahmed has held senior roles that demonstrate his versatility and strategic insight. Currently, he serves at Al-Ahmed Textile Mills, leveraging his expertise to drive operational excellence.

A graduate of the Kelley School of Business, Indiana University, he is a valued member of the Board of Pak-Qatar General Takaful.

# OUR SPONSORS



## Pak-Qatar Investment (Private) Limited

Pak-Qatar Investment (the Group's Holding Company) specializes in Shariah-compliant investment management, offering expert advisory services, project feasibilities, and market-driven strategies. Committed to excellence, integrity, and customer satisfaction, PQIL empowers individuals and businesses to achieve their financial goals with

confidence.

To learn more, please visit [www.pqinvest.com.pk](http://www.pqinvest.com.pk)

## Qatar Islamic Insurance Company (QIIC)



QIIC is a global leader in Takaful Insurance, combining Shariah principles with dynamic management to deliver innovative products and services. As the first in Qatar to offer online insurance, QIIC consistently pioneers customer-focused solutions, maintaining a strong financial position and impressive growth despite market competition.

To learn more, please visit [www.qiic.com.qa](http://www.qiic.com.qa)



## Qatar International Islamic Bank (QIIB)

QIIB, a trusted name in Islamic banking since 1991, provides personal and corporate banking solutions rooted in Qatari values. Regulated by Qatar Central Bank and internationally rated, QIIB delivers innovative, Shariah-compliant products tailored to meet evolving customer needs.

To learn more, please visit [www.qiib.com.qa](http://www.qiib.com.qa)

## Fawad Yusuf Securities (Pvt.) Limited



Fawad Yusuf Securities (Pvt.) Limited, established in 1992, is a prominent brokerage house in the Pakistan Stock Exchange. Transitioning to a corporate brokerage in 2000, it has built a reputation for professionalism, robust systems, and client-focused solutions, thriving as a leader in Pakistan's financial markets.

To learn more, please visit [www.fyslonline.com.pk](http://www.fyslonline.com.pk)





**Muhammad Kamran Saleem**  
Chief Executive Officer | (PQIL)

Fellow Chartered Accountant, Fellow Cost Accountant, Chartered Accountant from Institute of Chartered Accountants in England & Wales, and Advocate (LLM) by profession, Mr. Kamran holds more than thirty years of working experience with various prominent Corporate Houses in the Country. He holds three gold medals in CA and a Certificate of Merit in ICMAP and earned the first position in LLM. He is associated with the Pak-Qatar Group since its formation in 2006 and has been influential in shaping the Pak-Qatar Group as it is today.

He is currently the CEO of Pak-Qatar Investments and had also been the Convener of the FPCCI Standing Committee on Takaful and a member of the ICAP Insurance/Takaful Committee for three years from 2017 to 2019.

**Farhan Shaukat**

Chief Executive Officer | (PQAMC)



Mr. Farhan is a fellow member of the Institute of Chartered Accountants of Pakistan and possesses rich and diversified experience of over two decades in accounting & finance, audit, systems development, business process re-engineering, portfolio management, product development, and sales. He has been associated with Pak-Qatar Group since 2008. In his last assignment, he served Pak-Qatar Family Takaful Limited as Head of Investment & Deputy Chief Financial Officer. Prior to joining Pak-Qatar Group, he was associated with Master Group, Deloitte, and Hameed Chaudhri & Co. Chartered Accountants.



**Waqas Ahmad**  
Chief Executive Officer | (PQFTL)

Mr. Waqas has a distinguished career marked with significant achievements in the Takaful and insurance industry, spanning over three decades. His expertise spans across various areas, including Operations, Technology, Strategy, and Business planning. Throughout his career, he has demonstrated a strong track record of success in Life Insurance/Takaful underwriting, servicing, product development, re-Takaful arrangements, digital transformation, and establishing new Takaful ventures.

Previously he has held various roles, including Chief Operating Officer (COO) at PQFTL, Executive Director at Salaam Takaful, and Al Rajhi Takaful Saudi Arabia. He is a certified Director from ICAP, holds a Post-Graduate Diploma in Islamic Finance (PGD), an MBA in Marketing, and is a Fellow of the Life Management Institute (FLMI) and an Associate of Customer Services (ACS) – Insurance.

**Saqib Zeeshan**

Chief Executive Officer | (PQGTL)



Mr. Saqib Zeeshan is a seasoned professional with over twenty five years of experience in Takaful, Insurance, and Health Services. Throughout his distinguished career, he has held senior positions at renowned organizations such as Pak-Qatar Family Takaful, Salaam Takaful, The Indus Health Network, American Life Insurance, Commercial Union Life Assurance Pakistan, and Allianz EFU Health Insurance Limited

In addition to his industry expertise, Mr. Zeeshan is a philanthropist and has been the Founding President of Team Karachi Welfare Society. He has also served on the Executive Committee at The Insurance Association of Pakistan (IAP), member Islamic Finance (Takaful & Banking) committees at FPCCI.



# AWARDS



2009

- ★ "Best Family Takaful Operator" in Pakistan, by 1st National Achievers Award.
- ★ "Best Use of Technology" by the Islamic Business & Finance Awards, UAE.
- ★ "Best Marketing Strategy" by World Takaful Summit, London.
- ★ "Brands of the Year Award" by Brands Foundation, Pakistan.



2015

- ★ "Best Takaful Company in Pakistan" by RTC Islamic Banking & Finance Awards, Pakistan.

- ★ "Best Takaful Company" in Pakistan at the Cairo Summit.

2013



2016



2017

- ★ "Brand of the Year" in Takaful by the Federation of Pakistan Chambers of Commerce and Industry, Pakistan.

- ★ "Best Takaful Operator in Pakistan" by the International Takaful Summit, London.
- ★ "Best Takaful Operator" by International Finance News, Malaysia.

2018



2020

- ★ "Best Takaful Company" by the Federation of Pakistan Chambers of Commerce and Industry, Pakistan.

- ★ "Best Takaful Company" by Global Islamic Finance Awards in London, United Kingdom.
- ★ "Brand of the Year" in Takaful by the Federation of Pakistan Chambers of Commerce and Industry, Pakistan.

2023



2024

- ★ "Employer of the Year Award" to PQAMC by Employers' Federation of Pakistan.
- ★ "Leading Takaful Company" award to Pak-Qatar Family Takaful by CxO Global Forum.
- ★ "Training Organization outside Practice (TOoP)" accreditation awarded to Pak-Qatar Group by the Institute of Chartered Accountants of Pakistan (ICAP).

- ★ "Best Business Practices" award to Pak-Qatar Family & General Takaful by The Professionals Network, Pakistan.
- ★ "Disability Inclusion Excellence Award" to Pak-Qatar Group by the Employers' Federation of Pakistan.

2025



- ★ "Fastest Growing Takaful Company - Pakistan 2025" by International Finance Awards."

# PRODUCTS & SERVICES

Empowering your financial well-being through Shariah-Compliant solutions

## Investment Solutions:



- \* **Mahana Bachat & Takaful Plan** - Investment Linked Takaful Product with Shariah Compliant Competitive Returns and Complimentary Takaful Coverage.
- \* **Voluntary Pension Schemes** - Plan your retirement Today, for A Better Tomorrow and get up to 20% Tax Credit.
- \* **Lifetime Kafalat Plan** - Pakistan's first guaranteed pension plan, offering lifelong financial stability, Shariah-compliant peace of mind, and a secure future for you and your loved ones with fixed monthly pension and complimentary Takaful coverage.
- \* **Income Funds** - Pak-Qatar Income Funds offer stable returns, making them an ideal choice for those seeking financial security and consistent income to help you achieve long-term stability.
- \* **Money Market Funds** - Pak-Qatar Money Market Funds provide safe, flexible, and highly liquid investment options, perfect for managing short-term cash needs.
- \* **Stock Funds** - Pak-Qatar Stock Funds focus on growth-oriented investments, offering the potential for higher returns through diversified equity portfolios that are ideal for investors looking to build wealth.

## Individual Takaful:



- \* **Education Plans** - Protection plan designed to safeguard your child's educational ambitions.
- \* **Priority Takaful Plans** - The ultimate solution that seamlessly integrates financial protection with long-term saving opportunities.
- \* **Family Sehat Plan (Individual In-patient Health)** - A reliable health plan that includes medical payout, laboratory test costs, medication, hospitalization costs, including critical illness.
- \* **Motor Takaful Coverage** - Pak-Qatar's Motor Takaful ensures your car is shielded from damages, theft, and accidents, keeping your journeys safe and stress-free.
- \* **Safar Asan (Travel Takaful)** - Safar Asan provides comprehensive, Shariah-compliant travel protection against unexpected events like medical emergencies, lost baggage, or flight disruptions. Wherever life takes you, Safar Asan keeps your travels smooth and secure.
- \* **Ashiyana (Home Takaful)** - Ashiyana Takaful offers halal coverage for your house and belongings against fire, theft, and natural disasters, ensuring your family's safe haven remains secure at all time. Protecting every chapter of your story, on every brick of your Ashiyana.

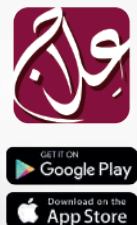
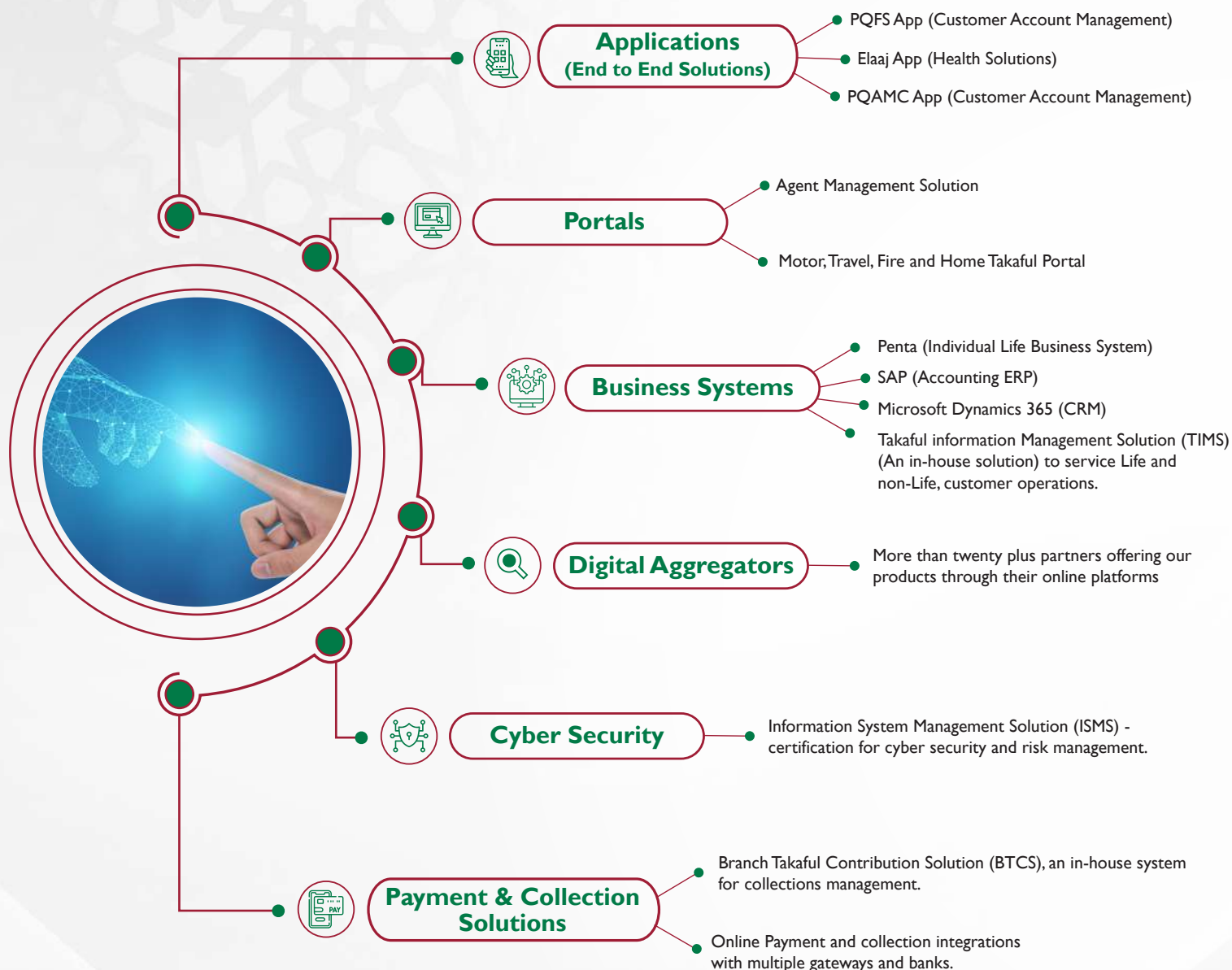
## Corporate Solution:



- \* **Group Savings & Takaful Plan** - Simplify fund management for your organization with Pak-Qatar's hassle-free Group Savings & Takaful Plan. Designed to ensure transparency and efficiency, it helps secure your employees' futures with ease.
- \* **Group Family Takaful** - Safeguard your employees and their families with Pak-Qatar's Group Family Takaful. This tailored plan provides financial security in times of need, reinforcing loyalty and peace of mind.
- \* **Investment Advisory Solution** - Achieve your financial goals with Pak-Qatar's Investment Advisory Solution. Our experts provide tailored guidance and strategies to grow your wealth with confidence.
- \* **Group Health Takaful** - Invest in your workforce's well-being with Pak-Qatar's Group Health Takaful. Offering comprehensive healthcare coverage for all employees, this plan ensures a healthier, more productive team.
- \* **Fire and Property Takaful Coverage** - Protect your business premises, homes, and assets from unexpected damages. Pak-Qatar's Fire and Property Takaful offers reliable coverage against both visible and unforeseen risks.
- \* **Marine Takaful Coverage** - Secure your valuable cargo with Pak-Qatar's Marine Takaful. Offering comprehensive protection during transit, this plan ensures your goods reach their destination safely.

# TECHNOLOGY LANDSCAPE

Digital Initiatives that help drive product innovation and customer excellence







**(+92) 21 34311747-56**



**www.pakqatar.com.pk**



**info@pakqatar.com.pk**



**/PakQatarGroup**



**/company/pakqatargroup**



**@pakqatargroupofficial**



**Business Arcade, Plot # 27A, Block 6, P.E.C.H.S,  
Shahrah-e-Faisal, Karachi-75400**



**SCAN TO**  
visit our website