

guest and the historical event was well attended by high ranking representatives of the Government, the Army and the business community at large. This was in November 1992, just a few days after Mr. Bhimjee's 75th birthday. A most memorable occasion for him, of course, a day of pride and satisfaction. The monopoly of the State Life Insurance Corporation had come to an end, exactly twenty years after it had been established, EFU Life had once again re-merged.

Mr. Bhimjee knew only too well that he himself was too old to bear the brunt of his new and probably last creation. He therefore had to look for suitable candidates for the top positions in this newly created company. Very difficult to find them in Pakistan. Most of the leading figure heads of the country's life insurance industry who dominated the scene at the time of nationalisation had been taken over by the State Life Insurance Corporation and were by now either already retired or at the verge of going to be in the very near future. And out of those who still remained with this Government institution most had become 'bureaucrats' in the word's most negative meaning and were therefore not at all suitable for this new venture. This applied to both categories of staff urgently required, executive personnel for the administration, as well as sales professionals. The paramount task of the new management, which was still to be found, would be to build up a field force right from scratch, enlisted from highly qualified and extremely motivated young people who would be willing to become ambassadors of that kind of 'elite life insurance company'. Its creator was convinced that such kind of persons would be available, if properly searched for. To find experienced staff for the senior positions would, however, be the much more difficult task. After discussions with a few trusted friends like Michael Bell who once again became his chief consulting actuary, young Omer Morshed, the other actuarial consultant, his two sons, Saifuddin Zoomkawala and, last but not least, his trusted friends in Munich it was decided to look around in the London market to find a suitable Chief Executive for the new company.

Roshen Ali Bhimjee contacted his long time associate, Abba Ali Yusuf, who in a loose form was still associated with the Century Assurance Company, in London. He mentioned Mr. Taher Sachak's name, who, as we know, had already been aware about these latest developments.

„Well, and one fine day“, recollects Mr. Taher Sachak, „one fine day I was sitting with Mr. Bhimjee's eldest son, Raffique, at their flat in London, you know, the one close to Marble Arch which they bought when still being associated with Credit & Commerce, and he was explaining to me how and

when this new company would come into existence and whether I would be interested in joining this new venture in some way or the other. Or, whether I would at least, on a temporary basis, help them getting it started. And then after a few days Mr. Bhimjee himself came back to me and asked whether I could come over to Pakistan and see for myself for a couple of weeks how conditions were in Karachi. And he even offered that my wife and my son accompany me there because she had some relatives there. And that is how suddenly we found ourselves at the airport in Karachi, at three o'clock at night. A car was there to receive us and was at our disposal all the time. I went to Qamar House and met Mr. Bhimjee and his colleagues. And we kept on talking. I very much wanted to get involved in some actual work, but all we did was talking, talking about the project and my possible involvement. He asked me to go to Islamabad and Lahore, I did not really know, why, but that is what happened. I never had the intention to come to Pakistan on a permanent basis. I would have been prepared to help them as a consultant, an advisor on a temporary assignment, but never to settle here, in Karachi, on a permanent basis. I spent two very interesting weeks in Pakistan and at the end, Mr. Bhimjee asked me whether I would not like to join him as his Deputy Managing Director. I was surprised and simply told him that I would like to think about it and discuss it with my wife and family.

And we left it at that. I went back to London and Mr. Bhimjee came to see me there after about three or four months. We picked up our conversation where we had left it and meanwhile I had also done some training for Mr. Bhimjee's senior people whom he had gathered by that time to form the nucleus of the new company. He had brought them over to Munich and London where they were given lectures by people like Michael Bell, executives of Munichre in Munich and London, and myself. And our discussions about my possible involvement with the new company went on all the time,- and I finally said 'no'. I apologised and explained that I just could not do it. Mr. Bhimjee, however, insisted that his wife, Bano, and he came over to our place to have a final talk about it in Shemeem's, my wife's, presence. He said that he wanted to be absolutely sure that I did really understand which chance I would be missing if I would not join his new company. My wife was pregnant then when they came to visit us at our place. The ladies prepared food together and tea and it was there when we had our final conversation. After they had left, Shemeem and I talked it over again and the next day I rang him and told him that I would be coming."

When I asked Mr. Sachak, sitting together with him in his really nice office in Karachi, now being the Managing Director of an eight year old EFU Life, why

he had finally changed his opinion and had opted to come here, he said: „I was deeply impressed by Mr. Bhimjee’s personality. By his very warm and personal approach. It was very obvious that he must have been a giant of a man at the peak of his physical strength, - and even now, at his age, I was still very much impressed by his vitality and energy. I was particularly impressed by his vision, by his generosity, by the kind of loyalty that he obviously got from the people around him. And this not only from people who were obviously dependent on him, no, also from many of those who had nothing to do with his spheres of influence. It was, I think, mainly his vision of the kind of company he wanted to create that impressed me most and I wanted to become part of that development.“

Mr. Taher Sachak, ‘Pitchoo’, joined EFU Life as its first Managing Director and soon justified the great confidence shown to him.

In his day to day work and in his efforts to build up an efficient organisation he was ably assisted by people like Mr. Naseem A. Chaudhari, his National Sales Director, and Messrs Zaidi and Naqvi, his two General Managers. They all had gained tremendous experience in either UK or Dubai and were therefore ideally suited to successfully accompany the launching of the new venture.

It goes to Mr. Sachak’s credit that he was able to successfully blend their latest technical know-how with the vast experience and expertise of another great man of Pakistan’s pre-nationalisation life insurance industry, Mr. SH Rizvi, who as his number two has greatly contributed to the fast and surprisingly smooth sailing of the new company during its first seven years of operation. Not only have they made a successful inroad into the monopoly of State Life, - that was and could be expected, - but they also were able to keep their private competitors, American Life and Commercial Union at arms length, miles away from their own happy run.

Cost control was a key word right from the beginning. And the Executive team set a good example. Their first office was in Qamar House. EFU General made some space available from within their own resources. The Board Room, amongst others, served as a temporary abode and working conditions were rather tight and restrained. However, the enthusiasm of everyone working for the new company was immense and compensated the lack of facilities, leave alone some comfort. This very much changed when a suitable building was found in Block 6, PECHS, a stone’s throw away from ‘his Chairman’s’ residence and a beautiful piece of land owned by EFU General at

Drigh Road. In line with growing requirements negotiations were held with the landlord and some substantial amendments were made to the building providing much more modern and larger facilities to management and staff than in the original setting.

EFU's Chairman, Mr. Roshen Ali Bhimjee, was rightfully pleased with the progress made by his new company and could slowly start to relax. Everything seemed to be in safe and experienced hands. The executive team was well in place and the training of sales professionals went very well and in line with high expectations. The fact that a man of the highest reputation and vast experience of Dr. Tajuddin Manji had agreed to join as Medical Director was, of course, a great additional asset for the company. So was the fact that some very old and loyal ex-officers of the former EFU Life had spontaneously pledged their support to help the new company get off the ground. Agha Nasir Ali, a former Senior Executive of EFU Life and General and then a Director of State Life before he finally retired from active services, is a very fine example of this.

By the time we shall be able to present this book to the staff members of the EFU Group of Companies, their families and friends, their clients and the public at large, EFU Life will have completed eight years of operation. Its founder and first Chairman has meanwhile vacated his place and left this world being gratefully aware that his 'reborn' EFU Life was in safe and experienced hands. He would be very proud of what has been further achieved ever since he left 'his boys on the job'. People like Taher Sachak are well aware of his visions and ambitions, to make the new EFU Life an even larger institution than the 'old' one has been. The future of life insurance in this country, like in most others in South- and South East Asia, is great. Its resources have just been tapped .

When talking about EFU's future its first Managing Director gets almost excited and enthusiastic, something which this introverted, quiet and very serious-minded, hard working man from far away countries, does very rarely let happen to himself. His self controlled, down to earth mentality would seldom allow him to get carried away by dreams and fantasies.

„You asked me, what had impressed me the most when Mr. Bhimjee tried to convince me that I should join his newly created company“, Taher Sachak repeats when we try to summarise our conversation and his attempt to look into the future, „and I told you that it was mainly his vision on the kind of company he wanted to create that impressed me most. And I am now very

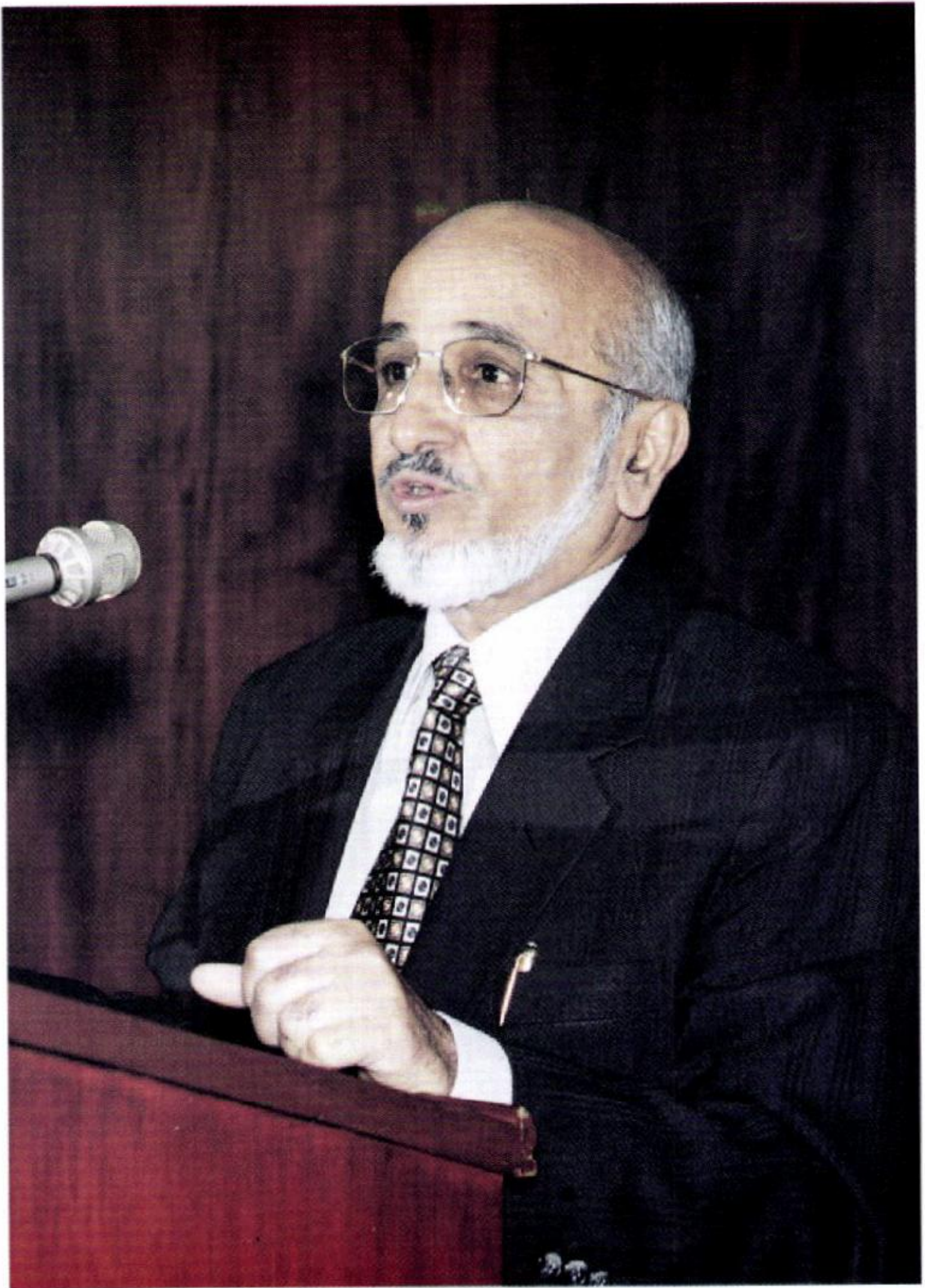
happy that I have become of this development because Mr. Bhimjee made me share his values and his visions. I am very happy about the way how we as a team have found together here in EFU Life and I am confident that we will finally achieve what we are aiming at. And, hopefully, one day I will be remembered as a person who has made his contribution towards something which was worth building up. Like Mr. Bhimjee I would like EFU Life to be a great company. Those principles on which we started, if we stick to them, will give us success and if our successors, whoever they might be, and like in any other big and well managed company this is not happening just by accident, if those, who follow us do abide by those very principles, then, I think, this company has a very great future indeed. The culture we have tried to develop, the selection of people we made, that all will guarantee a great company to come.

You mentioned the legacy, the tremendously famous name we have inherited. All of us are immensely aware of that. I think, the fact that there is this tradition, this background, puts extra responsibility on us with regard to what we want to do in future. The heritage of our company, of course, is very important, because it was such a huge organisation. I do not have any pretension that our new company will ever be able to become a kind of a mammoth organisation with say ten thousand of people working for it. Market conditions have changed whole over the world. I am not sure whether that kind of a mass marketing orientated company would have a future in a situation which we are likely to face. If I look back at a company like Allied Dunbar/Hambro Life, that is what I would be looking for in Pakistan. A company which after it was founded had changed the UK's Life Assurance market, a company which could pick only the best sales professionals available in the country because everyone would feel just honoured to join it. Just as one would have walked into Harrod's for the real good stuff. Quality stuff, that is what I mean. And Allied Dunbar was synonymous with quality products. And that is what I want to achieve with EFU Life. I had no influence over the EFU brand name, but I have influence over its standing and quality as long as I am allowed to keep things going the way we have started. My mentor, our Chairman, Mr. Bhimjee, has never, and I put this in inverted commas, has never interfered and as long as that continues even after him, I have my visions and that is that as soon as you mention the name of EFU Life you think synonymously of high class and quality. It annoys me when people start talking of the glory of multinational companies and the inferiority complex it initiates in otherwise successful Pakistani businessmen. Sometimes values are attributed to multinational companies which are not attributed to other companies. I have, of course, nothing against them in principle. Some of

them are simply fantastic and have made great contributions to the world's economy in grand scale. What I mean is, that simply being 'foreign or multinational' is not in itself already a special value as such. I would like to be that kind of a company about which people say, look, this company is different, not in terms of size but in terms of quality and service. Like people think when they hear the names of Siemens, General Electric or any of the leading international banks.

I want people to be able to say that we are at least as good, if not better, than any of these big multinationals. That will take some time. It may not take sixty years like in the case of Marks & Spencer, or hundred years like the Munichre or the Allianz. We may never reach their size, that may be impossible for a variety of reasons, but in terms of people recognising quality, people being proud of belonging to such an organisation, that may take us forty or fifty years, far beyond my time. And all I can do now is to sow the seeds which I hope will then flourish and achieve the ultimate results."

I am sure, his mentor would have loved to hear these words. They constitute, I think, a guarantee for the realisation of also his visions and dreams. To have finally helped the resurrection of EFU as one of the country's most vivid and innovative institutions.



Mr. Saifuddin Zoomkawala, Managing Director and Chief Executive of EFU General, Chairman of EFU Life, Chairman of Allianz EFU Health Insurance Company, 1999

Saifuddin Zoomkawala

Independent and yet so attached

It is not difficult to be reminded of Mr. Roshen Ali Bhimjee when sitting with the present Managing Director of a company which for almost forty years was shaped, transformed and inspired by just this very man. His photograph is all over the place. In the entrance hall, the Board room, and, of course, on many brochures lying around in Mr. Saifuddin Zoomkawala's office, just a few feet away from the room from where the great, old man of EFU and Pakistan's insurance industry used to steer the fortunes of this great organisation, where he and I had met even before he had officially taken over as its Chief Executive. Just a few steps from where he had told me that "it is a mistake to think in terms of the Bhimjee years, or even the Bhimjee era. It is not the era of an individual but of team spirit and team work".

„It is the company first, and only then the people working for it. Everything evolves, people are just contributing. Whether it was Abdur Rahman Siddiqui's vision, or Mr. KF Haider's, Mr. Bhimjee's or Saifuddin's is not all that material. I have the firm conviction that everything evolves.“

These were the last two sentences of my interview with Saifuddin Zoomkawala, six months after his mentor had decided to leave this world. Later in the evening, back in my hotel room, I switched on my recording machine and listened to it again. If I had had the time, I would have played it once more, would have even increased the volume, just to relay it to my late friend. For I was sure then, that he would have been very proud and pleased with it. And so was I, though I did not tell the man, who had been sitting opposite me, patiently and quietly listening to my questions and answering them in his distinct, unfearing and friendly voice. Telling me all about his life, his thoughts and fears, his dreams and visions. I was tempted, for a moment, to let him know how happy I had been about his concluding remarks. But then, suddenly, I thought by myself, it is still early enough once he reads it here, after also I have accomplished my mission.

When Saifuddin Zoomkawala was born in 1942 World War II was raging and people in India had every reason to believe that they also would soon be directly dragged into it for its major cities were now well within reach of the Japanese airforce. Some bombs had already been dropped on Calcutta and the authorities issued warnings that also Bombay may sooner or later become their target. Therefore many families sent their women and children back to their

villages and little towns in the interior, as people were doing in Europe already for quite some time to avoid the havoc of air-raids. So did the Zoomkawalas. When Saifuddin was due to be born his mother went to Surat, a little town some 160 km away from Bombay, which was their home place. His father had stayed back in Bombay to look after his business. He owned a trading firm dealing in wire ropes and lifting devices. It still exists today in Bombay and is looked after by the two younger brothers of his father. At the time of partition the family first stayed on in Bombay, but in 1952 the family decided to migrate to Pakistan and make a new home for themselves.

Saifuddin was then ten and continued his studies at the very well known St. Patrick's High School, where he did his matriculation. As he got first class marks he was automatically earmarked to do science. He enrolled at the D.J.Science College where all first class students got an opportunity and went in for his studies in mathematics, physics and chemistry. „I was not cut out to be a science student“ he confides to me when I ask him about his educational background. „That was probably not my subject and I could hardly understand much of it. Yet, because we were members of that group, we had to study and I did my Bsc.in Physics, Chemistry and Mathematics. And I did that with the minimum passing marks that had to be achieved. Probably I was studying everything by heart and got through. But by that time I already had realised that my aptitude was probably more on the commerce side. And therefore I went in for my Business Administration and did my Masters from the Karachi Institute of Business Administration.”

As his father had his own business and as his studies did not fully occupy him, he used to attend to his father's business rather regularly. „Just to pass my time“, he says, „so as to understand a little bit of business, the practical side of it“.

As chance wanted it he met an old schoolfriend, from High School days, who was selling life insurance policies, doing obviously quite well for himself, earning a lot of money. He had sold some policies to his father and also one, which was taken out on his own life. This friend then asked him what his plans were after graduating from the Institute of Business Administration and suggested that he should try selling life insurance, at least on a part time basis, so as to see whether he liked it for a profession or not.

„I thought that this could be an interesting proposal and that it was, perhaps, worthwhile to have a look at it. And I was quite successful, I think. Selling life insurance policies to my close family relatives and also to some of my friends

was an easy thing for me to do and I consequently even qualified for the famous Dacca Convention of the Eastern Federal Union for whom I was working as a part time agent. That was probably the only company most of the people in Pakistan would have heard of at that time. So I went to Dacca, hardly attending the Convention. I was roaming around Dacca more like a tourist, doing sightseeing all the time. It was very enjoyable. And the type of people we were meeting there, I was quite taken abreast that such big people were in insurance and that they were all obviously quite well off. And all of us, the agents attending this convention, were made to stay in the brand new five star hotel Intercontinental. And even today I remember and try to practice the same thing, that all the senior people of EFU stayed in a four star hotel, like Mr. Bhimjee and all the other Directors, whereas they allowed us, the agents, to enjoy the luxury of the superior one. Because there was lack of space, it was a very huge convention.“

That was in 1967 and the whole event has left a deep impression on young Saifuddin Zoomkawala. It proved to become the most decisive one as far as his professional future was concerned. And this is how it happened: amongst the crowd present in Dacca was also the lady secretary of Mr. SM Moinuddin, by that time the General Department's senior most executive, Mrs. Matcheswala, who happens to come from the same community as Mr. Zoomkawal does, the Bhoras. She was standing next to Mr. Nawab Hasan, the ex-New India Manager who in 1964 had replaced me as the technical chief of the company's Head Office, when Saifuddin Zoomkawala came around, greeted her and was then introduced to him by her. She had previously told him that the General Department was looking for young men, graduates who understand a little bit of insurance and also come preferably from the business community. Nawab Hasan liked the young man and encouraged him to seek an appointment as soon they were both back in Karachi. But our young friend, as would be very typical of him at that point in time, took that remark very casually, like most of the things concerning his professional future. He, however mentioned it to his father who encouraged him to make that move. Still, he took it very lightly, saying that whenever he had some work to do at the company's headquarters in Qamar House he would make an attempt to see Mr. Nawab Hasan.

Time passed and Saifuddin was indeed in no hurry. Until Mrs. Matcheswala one fine day telephoned to remind him of the Dacca encounter, that Mr. Hasan would be seriously waiting for him. That really pushed him into now making an attempt to meet and make an appointment with Mr. Hasan who in his

gentle and yet very determined way offered him to start working for EFU's General Department under the company's Executive Training Scheme.

„I was quite taken aback because I had never thought of such a career. It gave me a little bit of fright also because I was a very independent type of personality, I would have liked to continue to work on my own. I was really enjoying then selling life assurance, as a part time worker, I was making enough money then, because I was not really responsible for running my own house, it was nothing other than to earn my pocket money. Never had any person before in our family served somebody else. These were the thoughts which occupied my mind when this offer was made to me“.

When recollecting these events and narrating them to me it sometimes seemed that even now, after so many years and sitting in the drivers seat of the EFU Group of Companies, Saifuddin would find it hard to believe that this was what really had happened to him.

“You see,” he continued, “I had not even completely finished my studies yet. I had still one year to go. And selling life insurance for me was such an easy thing. I had so many friends, and then there were the friends of my father. I simply had to make the introduction, the rest was done by a friend, in whose name these policies were sold. But my father told me to give it a try. If I did not enjoy it I could always tell them and come back to his business. Because that shock absorber was always there for me. My father's business was always there for me. It was always there at the back of my mind. That gave me that kind of shock absorber situation. So I told them that I would like to accept their proposal and I arranged my studies in such a way that instead of the morning classes I went in the evening. Instead of one year it would take me six months more, at the Institute of Business Administration. And this is what I then did. The only difference was that instead of attending to my father's business I would now go to Eastern Federal's office. So I started my career as a Non Life Insurance Executive in 1967. Interviewed by Mr. Nawab Hasan, and the final appointment was then given by Mr. SM Moinuddin, then the General Manager and well known as an outstanding salesman. I did not know him before, but I will always remember him, an elderly, white-haired gentlemen, very graceful. And he was very casual as far as my appointment was concerned. He knew my father as being a Director of quite a few well known companies in town and after having signed my appointment letter he turned to Mr. Nawab Hasan and said: ‘this young man won't last long in EFU He will go to his own business sooner or later’.”

Even the greatest people sometimes commit mistakes and dear, good old Moinuddin would smile, I am sure, if he were still able to see what destiny had in store for the career of this young man Saifuddin Zoomkawala. And SM Moinuddin should not have been the only person in EFU wondering why this young fellow from a well to do family with a business of their own, would join this company as a trainee at a salary of Rupees 500 per month after having earned already four and five times that amount monthly in commission payments for life insurance policies concluded. On his first day in office Saifuddin had reported to duty with Mr. Nawab Hasan and he had asked him to sit with his PA, Mr. ND Malik, and study some books which he had given him. Mr. Malik, who had been already my PA and must have been approximately of the same age as the new executive officer under training, was a very nice and straight forward young man who surely was not born with a silver spoon in his mouth, which in his view, this Mr. Saifuddin certainly was. And he asked him, of course, very politely: „why do you want to work with EFU, your father is in such big business, why don't you go and join him there?“ And our young friend, who had told me this nice, little, and I think very typical incident gave him all the details about his career as a life insurance salesman, that he had very much enjoyed doing this, that he only sold policies to people who would not expect any kickback, and that he was very much looking forward now to being trained in the field of General Business also. Mr. Malik obviously had his doubts about the seriousness of this new colleague and suddenly and almost abruptly said: „what do you think then, you think you can become the Managing Director of this company!?“ And young Saifuddin must have replied: „why not!?“, having, of course, no clue whatsoever that this would eventually happen one day. „This conversation then did really take place, as I said“, he assures me a few times after having narrated it to me, „I do not exactly recall how it came up, but this was the way it took place. It was very interesting and quite an experience for me also“

Coming from a business community Saifuddin Zoomkawala expected to be posted somewhere in the company where he would not only receive his technical training but where he would also be required to produce business as well. And this is what actually happened. After a few days under the direct wings of Mr. Nawab Hasan he posted him to the Karachi Branch, the only branch within the city of Karachi at that time. Agency Section, as it was called. Many years under the reins of the legendary Mr. Moinuddin it was now headed by Mr. Aley Mujtaba as Manager and Mr. Fasihuddin, now the company's Deputy Managing Director, as the Assistant Manager. 'Fasi', as he was called by his colleagues, was a member of the first batch of executive

officers employed by the company under their prestigious Executive Training Scheme and had acquired quite a good command of the technical side of insurance by then. Mr. Mujtaba, the Manager of the Karachi Branch, also had profound knowledge of the technicalities of their profession. He was one of the first officers of EFU to pass his ACCI exams. So from a technical point of view Saifuddin could not be in better hands. But these two officers also had their reservation about the seriousness of their new colleague as to really make an attempt to dig deeper into the technical side of insurance underwriting and encouraged him to go out into the field and sell than rather learn much about insurance. And he did not disappoint his two bosses. Using his father's connection he got them a couple of industries and the business was growing rapidly. But as he had been employed under the Executive Training Scheme this happy episode was interrupted when after about four months he was sent to attend a training course at the company's training institute in Bahadurabad. It was headed by a retired Army Colonel, Mr. Bashir and people like Mr. Sharafat Walajahi, Mr. Mujtaba, Mr. Fasihuddin, Mr. Rizvi and Mr. AG Khan, most of them 'old hands' in the company gave lectures on various topics of insurance. It was a full time course, no office attendance, the students had to be there, were staying in the guest house, the dormitory of the Training Institute. As they had a shortage there, Saifuddin Zoomkawala was given exemption and was allowed to stay at his own house. „But it was tough“, he says, „I had to be at the Institute at 8 o'clock every day. But there was another, big surprise for me in store. In the final examination I stood first. And that really gave me a tremendous boost into this profession. Because when I then came back to the office everybody's attitude towards me seemed to be different. Especially Mr. Mujtaba and Mr. Fasihuddin. They were very pleased with my performance at the Training Institute as at least three quarters of the other attendants of the course had been working with EFU for at least a couple of years already. And they had been all on the technical side of it, they were not producing business as well. So that gave me tremendous encouragement and Mr. Mujtaba really concentrated on my career and made me sit in his room. Instead of sitting outside with the others he wanted me to sit opposite to him at his table. I even attended his telephone and whenever a Departmental Chief was absent he asked me to temporarily sit in. That boosted my morale and gave me also the opportunity to learn insurance right from the roots.“

Major changes effected the country during the years 1970-1972. In December 1971 East Pakistan was lost and became Bangladesh. With it went more than half of EFU's business. Senior officers and other staff members left the former Eastern wing and had to be integrated into what was left in the West. Around 100 employees formerly attached to Branches in the Eastern part had come,

most of them to Karachi. Amongst them was Mr. Azim Rahim who had been the Manager for East Pakistan as far as General Business was concerned. His Deputy there, Mr. Amirali Moledina, who had been Controller of Branches with his office in Chittagong, had been transferred to Karachi already prior to the East Pakistan disaster. This was a strategic move in anticipation of some changes to be made at senior management level. Both Mr. SM Moinuddin as well as Mr. Mian Sayeed Ahmed, who after many highly successful years in Lahore was now the number two in West Pakistan were due for retirement in the foreseeable future. It was therefore decided to have 'Amirali Bhai' make a move from East to West in order to strengthen the management team in this part of the country. Amirali was a well qualified, highly experienced, dynamic and aggressive insurance executive who had done a tremendously good job in East Pakistan. It was still during my time that he was posted there, to counterbalance the very sales orientated Azim Rahim in a sense to make the East Pakistan operations a bit more viable in technical terms. Amirali was a structuralist and yet knew the fine art to improvise and combine technical necessities with contrasting touches of roguish finesse which would always take everybody by surprise, foes and friends alike. He restructured and fine-tuned the administrative set-up of East Pakistan's Branches and much credit has to go to Azim Rahim for not only having not interfered but strongly supported this move.

Amirali was made the Zonal chief for Karachi, Sindh and Balochistan. And when Mr. Mujtaba suggested to open an additional Branch within Karachi, he immediately supported this idea. And it was decided to entrust our friend Saifuddin Zoomkawala with this most challenging task.

„It was really the dynamism of Mr. Moledina which started a whole new approach towards the further development of our business in this part of Pakistan“, remembers Saifuddin. „His creativity and planning aptitude was responsible for the new spirit and the new pace with which things were now pushed forward. He initiated the creation of a new Southern Zone and we considered ourselves to be the core of this. Mr. Moledina being the chief, with Mr. Fasihuddin, Mr. Mujtaba, Mr. Mirza Faiz Ahmed and later on also Mr. Saleem Qazi being the other responsible officers. These were really the men who took all the major decisions and created the new Southern Zone.“

„Life is an accident“, this is what Saifuddin had told me repeatedly ever since we had started talking about him and the company whose future now so very much depends on him, his visions, initiatives and achievements. „I really believe in it. When I was given this assignment, to build up our first Branch

within the City, I was very proud and happy, but at the same time I was also scared. I had the fear that going to a new Branch and be as independent as you could be, did have its inherent risks. If I was successful I would have all the epaulettes, but if I failed I would be exposed. And that human fear was always there, it was within me. When I was still a member of the Karachi Branch, their success was also ours, if it failed, it was the Branch failing, not the individual. So this now, my own Branch in the Sindh Industrial Trading Estate, in SITE, was going to be a big change for me. But in hindsight it was a big opportunity given to me, because for the first time in my life was I given a chance to really prove something, directly on my own, and I was very grateful to God that this opportunity was provided. And it became very successful, very successful indeed. And the great chance was that we really started from scratch. And let me even bore you with some minor details, but they are so important to prove my point. First thing to do, of course, was looking for an office. So we looked around, and you surely remember that we had a very special relationship with the United Bank in those days. And naturally we first went into their Branch Office, in one of the many the Bank had at the SITE area, and met the Manager, telling him what our requirements were, and to greet him as new neighbours. He welcomed us most heartily and told us that they had just completed their own premises opposite to the existing ones, which were on rent from the SITE Association and which they were now giving back to them. But if we would be interested we could surely have them and could also take all their furniture and the existing fixings because they were getting all new ones. In those days United Bank was doing fantastically well. So all this was done within hours and now you know, why I told you that life is an accident, everything is evolving. Well, this settled, the only remaining question was as to whom from the existing staff of the Karachi Branch to take along with me!? And this was a big decision. Knowing, however, that the company would naturally expect new and good business from my new Branch, I thought by myself that I rather take someone with me who is good in producing business than rather a technical man. Such a man the company would always give me later, once the business was there. So I took one Mr. Rizvi, his brother was Collector of Customs, which I thought, would be extremely useful for doing business at the SITE area. And I took Mr. Iqbal Mankani, who is presently the Deputy General Manager of what was once the Credit & Commerce Insurance Company, now called Alliance Insurance, in Dubai, my old company. He was also interested in producing good business, he had done this before in Chittagong and I thought that the three of us would be fine. We went there and started doing just that. We offered a cup of tea to everybody who came to enter our premises, whether they gave us business or not. And, of course, during the first weeks we had

more time to read the newspapers than we would have liked to have, but slowly, and then rapidly our business developed and it really became a rousing success.”

And it was positive developments like this one which helped the company to overcome the hangover it was suffering from as a result of the ‘Dacca disaster’. Moreover the Life Department moved from one record mark to the other. There was tremendous enthusiasm and a kind of entrepreneurial spirit prevailing throughout the company. But all this came to a drastic end when in May 1972 Prime Minister Bhutto’s Government also nationalised Life Insurance along with a number of other industries. With one stroke of the pen EFU thus lost not only a substantial part of its premium income from industries which were now nationalised, but, even more decisive, its huge life insurance portfolio and the life fund which had been the generator and dynamo of the spectacular success of the company during the last fifteen years.

This politically instrumented development which hit not only EFU and the country’s finance sector as a whole in an almost dramatic way, but also the economy as such. A very delicate and difficult situation for any kind of commercial activity, and, of course, for ‘big business’ in particular. Meanwhile also Mr. Azim Rahim had come over to Karachi and had to be accommodated. Amirali voluntarily vacated his position in favour of his former boss, an extremely generous and big-hearted gesture of this very loveable man.

The loss of East Pakistan had already created a most traumatic situation for the country, nationalisation of some major industries as well as banking and life insurance had driven the last nail into the coffin as one might say. EFU which had written about fifty percent of the country’s life insurance business was, of course, particularly affected and it was a difficult time also for the people working for it. And this was then the time when first rumours wanted it that the company’s Chief Executive was said to have plans to leave the country and build up new companies in UK and in the Middle East. All this did not affect Saifuddin Zoomkawala directly. His SITE Branch was still doing extremely fine. But still, everything in the country had changed, the whole atmosphere.

In 1974 Mr. Moledina, who had been sent by Mr. Bhimjee to do a fact finding tour through most of the Middle Eastern countries, approached his most successful Branch Manager whether he would be interested in coming and

working in Dubai if a company would be founded there. „And I had so much faith in Mr. Moledina“, says Saifuddin, that I did not even ask my family members, instead I immediately replied and said, fine, let's go together! One other reason for my unusual and immediate response must have been the pessimism within the country itself. That everybody wanted to move out and take advantage of the Middle East boom. We had heard from so many friends that they were going to Dubai, Muscat or Saudi Arabia. The whole atmosphere in the country was that if you would get an opportunity you must go abroad. And still, Mr. Moledina's approach was very casual at that time. But let us not forget: everybody was expecting nationalisation of General Business any day, as they had done in India. We were prepared for that every Saturday because in those days Saturday and Sunday were the official holidays, like it is today again. But, frankly speaking, I was not really much concerned. Because as I have said before, there was always at the back of my mind that thought that if something goes wrong here, my father's business would always be there for me. And that has always been a tremendous source of security for me, knowing that I could always fall back on something which in a way was our own. This gave me more mental freedom to work, without anxiety. But that anxiety, of course, was there for most of the others. The whole country was in a depressed mood, industries were down and there was tremendous amount of migration. The brain drain as they would say. And what we heard from the Government was all together a different story. They were very happy about it because of the huge remittances coming in, in foreign exchange. If you were a foreign exchange earner your were more respected than people working and earning their money in the country. A very perverse situation.“

Time passed and nothing much happened. General Insurance had not been nationalised, although it was still expected to happen any day, and EFU was still a strong company, if at a much reduced level. Moledina again had gone to various countries and come out with a feasibility report suggesting that the United Arab Emirates would be a very good area to start with. And this is what then really was put into being. Credit & Commerce Insurance Company (UAE) was founded in Dubai, a composite company with Amirali Moledina as Managing Director and principal officer for General Insurance, and Mr. SF Alam as his deputy, being in charge of the Life Business. And now SZ had to make up his mind because Amirali was, of course, expecting him to become his number two in the General Insurance Department. A formal offer was made to him in June 1975, visa application prepared and submitted, - so suddenly our friend realised that this all was really to happen which, in his own words, gave him certain flutters. It was all right thinking of and dreaming about a life in a foreign country, new cultures, greener pastures, - but now

suddenly being confronted with it in all earnestness was an entirely different matter. However, his curiosity and natural desire to stand out finally prevailed, as was to be expected of a man with his intellectual structure and psychological behaviour, and he talked to his parents, for the first time, as he did not want to scare them earlier without really knowing whether all this would come true. They encouraged their only son, as they had always done in their life and it appeared that SZ was all set for his great adventure.

In total they were a group of twelve to go over to Dubai on 25th of September 1975. SZ remembers the exact date when he narrates these details to me, almost 25 years later. I also will not forget this particular episode of our interview, because after having mentioned the departure date of the group, he had paused, a little longer than an ordinary pause would last, and I immediately sensed that something was going on in his mind, some kind of a mental struggle, and he then continued in a rather low voice but with a big smile on his face which would make him appear even more gentle than he even ordinarily is, „no“, he said, „I did not go with them. I went on my own. It does not matter, so what, even if I look a little coward, it does not matter, a fact is a fact. You see, when the visa came in, I was still a bit shaky going away. And there was this hernia operation which I had again and again postponed. But it now suddenly appeared to me that it would be a good idea to have it done right now. By doing this I would get a little extension before to go. So I had this operation done which delayed my trip by another two months. And I then went finally on the 25th of November 1975.“

SZ stayed in Dubai for almost fourteen years, making a great success for himself and the company. Anything but a little coward! Having listened to this part of our conversation very carefully, and playing it forward and backward again, I was wondering whether I should include these beautiful human remarks of his into this profile or not. Without going back to him I decided to do it. Because I think they say so much about this man who throughout his life was fighting for his independence, his own way of life, and who yet so desperately needs the attachment and love of those who matter to him. And I was again reminded of what my history professor, far back at High School, once had told us and which I have never forgotten since: „It is only those who are scared, who finally cross the Rubicund“.

It was a very tough job to build up a new company right from scratch in an immensely competitive environment. But the zeal and enthusiasm of the ex-EFU crew was above every expectation. And they got tremendous support from their friends in the Bank of Credit & Commerce. They had by then

already a very strong position in all the Emirates. The Ruler of Abu Dhabi was the big and staunch supporter of Mr. Agha Hasan Abidi and the Ruler himself also was very sympathetic towards the new insurance company. As a member of the C& C Group they were very warmly welcomed in Dubai. But they had to work very hard. „We worked almost 12 or 13 hours a day“, remembers SZ, „and Mr. Moledina really looked after us very well, like a father, because we were all without our families in the beginning. And our operation was very much on a shoestring budget. Financially it was very tough, very difficult to sustain. I could not even meet my expenses then and had to ask my father to send me some money. But the support we had from Mr. Moledina was just fantastic. And we really did build up this company well and that made us very happy indeed.“

To wrap it up in one sentence: within three to four years Credit & Commerce, Dubai, had in every respect become a highly successful and very respected company. In fact it had become the only company in the C& C Group to run on profitable lines, a real feather in their cap. With increasing size and its growing profitability the company could then also afford to treat its officers and staff accordingly and SZ's father, who together with his wife had meanwhile also settled down in Dubai, had not to support his son financially anymore.

This happy situation continued for about seven years, when the legal situation in Dubai changed and the company was required to have at least 51 % local shareholding. But this did not really affect them seriously because the Bank got them a local partner and the management remained in their hands. However, after another two or three years the external pressure increased and they had to decide to either become a fully licensed foreign company or to remain local, but then with an entirely different corporate structure. I have dealt with this very unfortunate and sad chapter in a different context at length. Whatever the reasons, the result is still the same: the internal situation prevailing within the ever growing and still very prospering company deteriorated and Amirali Moledina, its Managing Director had to quit and finally returned to Pakistan. At first glance it appeared that SZ's position in the company remained unaffected. The new, local owners, very much wanted him to stay. But meanwhile some new development had come up which again forced him to make a big decision. Let me try to explain this in the shortest possible way.

By the end of the year 1988 Mr. Roshen Ali Bhimjee had made a few major decisions which not only affected his own, personal life but also directly or

indirectly most of the insurance companies belonging to the group which he was controlling or supervising at that point in time. He had decided to accept a request made to him by the Prime Minister elect, Mrs. Benazir Bhutto, to join her cabinet as a Finance Advisor . In consequence thereof he resigned from the CCL, the London based Life Insurer belonging to the Credit & Commerce Group. And he also knew that he would not have enough time for the good old lady, the EFU General in Karachi. He therefore decided that time had come to prepare the ground for someone to eventually replace him there. He discussed it with a few of his closest friends and he started to focus on Saifuddin Zoomkawala.

Mr. Bhimjee had been watching this young man for quite some time and had come to share the high opinion which his brother in law, Amirali Moledina, SZ's direct boss for many years, had for his understudy. He appreciated the calm and quiet approach which this young, nicely bearded son of a Bhora businessman from Bombay used to take before reaching his conclusions and making his decisions. He had seen with great delight how determined, cold blooded and straightforward this same man, who looked so extremely friendly, almost timid and shy, could be when implementing decisions once they were taken. No hanky-panky, no mystery I mean - directly to the point, still softly spoken and amicable, but uncompromising if necessary. What had appealed most to him was the air of independence which had surrounded SZ already at a time, when he had just started his career with EFU. He never appeared over-ambitious, just enough to make his presence felt, but always there with constructive ideas and suggestions. His friendliness was always genuine, was never for show. When talking about him my friend Roshen and I once compared him with an experienced hunter, whose sharp and always vigilant eyes had spotted the prey and then got at it, one shot only, with a certain amount of sadness though, out of respect for the creature, - but never in doubt that what happened, had to be done.

Bhimjee had approached him in his very typical way. Not by making him a straight and direct offer, but by casually mentioning that if he wanted a change, there would be opportunities for him within the group. Hints, nothing more, no specifications. He knew that SZ had strong family ties in Dubai and that it would need time before he would be mentally ready to consider a final return to a country where living conditions had become rather difficult, if not unpleasant if compared to those prevailing in the Emirates.

„One day I received a call from Mr. Bhimjee“, remembers SZ, „and he asked me to come and see him, which I did. I went and thought that he might

probably offer me some position either in London or in Saudi Arabia, because I never in my life expected that he would ask me to rejoin EFU in Karachi. I was not even sure as to what Mr. Bhimjee was actually offering me, he was shrouded, but I could sense that he was highly moved and emotionally involved when he simply said: 'Saifuddin, I want you to come and to look after Karachi, after EFU', and he embraced me like anything. I did not really know what to say, was stunned, just said something, non-committing. Because I knew that the situation of EFU then was very severe, that the law and order situation of Karachi was bad and that on top of it all I was immediately worried as to how my family would take all this now. My parents were also well settled in Dubai with me, they had followed us when it was clear that we were to stay for a longer time in this fast developing city. My father, of course, was a retired man by now, but he had a small business of his own there, just to keep him busy, and one of my sisters had also settled in Dubai and I did not have any issue, we were very close to our family and their children, - and I was financially rather well off. There was really no reason for me to change. However, there was this offer now laying on the table, and I respected Mr. Bhimjee tremendously, he was after all the person responsible for having taken me to Dubai. So I asked him for some time, that I would have to discuss this with my family, and, of course, thanked him profoundly for the confidence he had shown in me."

These were difficult times for SZ, because his family must have found it rather strange that he would even seriously consider a return to Pakistan, given the circumstances then prevailing in the country. And considerable time passed before a final decision was taken by him. RAB had almost given up hope that his preferred choice, his candidate for the number one position in EFU would come around and accept his proposal, when finally a miracle occurred. And this is how it happened:

For the first time in his life SZ really felt miserable. Here was a most honourable offer from the man he so tremendously respected, who, after all had brought him here to Dubai, where he had spent so many enjoyable and financially rewarding years, - and there, his family, who in their own right thought Saifuddin must have lost his senses if ever he would seriously consider going back to Karachi, with the conditions being as bad as they really were. And taking everything together, in his heart of heart he knew that his family was right. But he did not have the courage to tell Mr. Bhimjee straight into his face. He did not have the heart to tell him 'no'. He was in a terrible fix, particularly when Mr. Bhimjee kept on telephoning him and he again and again had to reply that he was still considering and discussing it with his

family. He felt so shabby and sad, but just did not know a suitable way out of this dilemma.

He kept on pleading with himself, considering all the points he could possibly think of both in favour as well as against this most challenging proposal. He remembered that it was after all the same Mr. Roshen Ali Bhimjee who had sent him to Dubai for what he then thought would be a maximum stay of about three years. Now, after having spent almost 14 years in Dubai, he, of course, realised that it would be impossible for anyone like him to spend the rest of his life in this excitingly fast growing and developing part of the world. He knew that the day would have to come when he must decide where to go and settle again. Karachi, London, or even elsewhere !? Yes, he said to himself, they may let me work here for another ten years, but eventually I will have to leave. But he was not even too sure whether the Arabs would not one fine day, much earlier perhaps, decide to take over complete management control themselves. At that time, where would he go, back to Pakistan? And if he did, where would he go to work, with the same people who did send him to Dubai?

At the moment, he thought, they are calling you, they want you, they are making an offer to you. Would it not only be fair to them, as well as to yourself, he kept on pleading, to go back to Pakistan and accept the challenge!? Of course, there were other major considerations too. Very important ones as far as he and his family were concerned.

He thought of his sister there in Dubai, her children who were like his own, who were very close to him. And that they would feel extremely hurt if Lulua, his wife, and he would be going away from them.

But then he suddenly remembered what the religious head of his community had once told him in an entirely different context, something which suddenly seemed to be so appropriate to the situation he was just confronted with.

„In life always remember“, he had said, „there is the river, and there is a tributary or even tributaries. If your river is very strong only then the tributaries can be. So when you take decisions you should never disturb the main line and any of your major decisions should not be subject to the tributaries situation.“

„I then knew which decision I had to take, and that's what I did“, Saifuddin Zoomkawala said when he told me his part of his story. And the way he said

this to me was a clear indication that until today he had no regrets whatsoever for having chosen this path.

„Everything then was very simple“, he added, I just telephoned Mr. Bhimjee and told him that I would love to come and join him there.“

Well, and that is what he did. He rejoined the company which he had left in 1975 on the 15th of May 1989 and in July 1990 he was appointed its Managing Director. Sultan Ahmed, the last of the three Chief Executives who were holding the fort during the time of Mr. Bhimjee's long absence from Pakistan, one of the 'three musketeers' during the 'interregnum' retired and was designated Deputy Chairman. EFU's 'throne' was no more half empty, the new man had finally arrived.

With SZ there, Mr. Bhimjee knew that he would not have to bother about EFU General anymore. Given the background of his appointee,- a solid technical training as an ex-member of the famous executive officers training scheme, life salesman, Manager of the first SITE branch office of the company and now, about fourteen highly successful years in Dubai, - the new chief had almost everything he needed to handle his big responsibilities and the tremendous task lying ahead of him. He could therefore be left alone, allowing the Chairman to now give his full attention to something which despite what had happened in 1972 had never really left his mind: to make a serious attempt to bring life insurance in Pakistan back to the private sector.

1990 should have been a year full of joy and satisfaction for our friend. SZ was at the helm of the company he had joined almost 25 years ago as a part time life insurance salesman. He enjoyed the full confidence of his Chairman who almost treated him like his other two sons. And yet, the year was not meant to be just that. In the earlier part of it he had lost his beloved father, and almost at its tail end his long time mentor and fatherly friend, Mr. Amirali Moledina, had left this world. These were sad moments, which his wife Lulua, his sisters and his nephews very much helped him to overcome. SZ is religiously embedded in his family which throughout has played the most important role in his life. As much as he is dedicated to his work, - the welfare of his next kin is very close to his heart. This deep rooted desire to see others happy and satisfied has also gone a long way in his dealings with staff matters. He expects a lot from his people, but rewards them generously. As much as he represents a modern type of business leader who foremost believes in professionalism and a rational approach towards business solutions, he still is emotionally close enough, - and aware of this! - to let not the human factor be

sacrificed on the altar of success and progress. In whatever he does, the human touch is still visible, and that attitude has carried him a long way.

By the time this book leaves the printing press, Saifuddin Zoomkawala will have every reason to celebrate ten very successful and most rewarding years as Chief Executive of a great national institution. Whosoever has an opportunity of talking with him about the future of this organisation soon realises that he has very clear visions about the direction he wants it to go. „I knew exactly my destination“, he tells me. „I became the engine driver and told my people that whoever wants to be with me, I am very sincere and will look after them. But they must be sitting in the train with me. Not create any obstacles. If people want to get off the train, please, that option is there. But I will not deviate from my course, and I will find people who will help me. And I am glad, it worked. I have tried my best to follow the fine example which my great mentor, Mr. Roshen Ali Bhimjee, has set. Without his great assistance which he has given me throughout my career, I would not be sitting here. And whether I have been lucky or God was just kind to me, today I am the only person in EFU who from being an ordinary executive officer working for the development of business has been given the post of Chairman of EFU Life and Managing Director of EFU General, working closely together with Mr. Bhimjee's sons and his wife. And I am grateful to God and all the people around me for allowing me to perform this duty. I am determined to work for this company in the same spirit as Mr. Bhimjee has done for a very long period of his life. I do have my visions and dreams, as I have told you already a few times, and I do hope to be able to achieve them. It is the company first, and only then the people working for it. Everything evolves, people are just contributing“.

SZ has already contributed a lot, - much more, I am convinced, is still to be expected.



Present Board of Directors of EFU General and EFU Life



The First Board of EFU LIFE in 1992



RA Bhimjee in vivid discussion with Justice Nasir Aslam Zahid



Mr. Shaharyar Jalees being introduced to the author (1989)



Welcoming Munichre Officials!
From L to R: Rhys Withers, Sultan Ahmed, Abdur Rehman
Haji Habib, RA Bhimjee, W.W Karnowski, Mrs. Bano
Bhimjee, Werner Bugl



Introducing party guests!



What a pleasure to see you again! RA Bhimjee with the author.
Also in the picture are Mr. Rafique Bhimjee and Mr. Rhys Withers



RA Bhimjee welcoming Mr. Jehangir Siddiqui



Board Meeting of EFU GROUP





Honouring late Mr. Roshen Ali Bhimjee at EFU's Life Office in Karachi. From L to R : his grandson Saad, Mr. Rafique Bhimjee, Mr. Munir Bhimjee, Mr. Taher Sachak, Managing Director of EFU Life.



Condolence meeting for late Mr. Roshen Ali Bhimjee at Qamar House marking his 37 years of association with the EFU Group of companies.

In attendance amongst others: his two sons Rafique and Munir, his grandson Saad, friends, colleagues and members of the Board of Directors of the EFU Group. At far right Mr. Saifuddin Zoomkawala, CEO of EFU General and Chairman of EFU Life and Allianz EFU Health Insurance Company

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