

Sharafat took great pride in his relationship with Bahadur Yar Jung whom he had chosen to be the right man to model himself after. Some of the cardinal features of his idol's party platform, allegiance and loyalty, parity between Muslims and Hindus, protection of the rights of the religious minorities, and a high respect for his opposite's opinion have become very particular characteristics of Sharafat Walajahi's philosophy in life and have found their translation into many of the things which later in his highly successful career should become his personal trademark.

After independence and after the invasion of Hyderabad by Indian Forces Sharafat was convinced that there was no future for him and his ideas in the place of his birth and he decided to migrate to the new home of India's Muslims, to Pakistan. All by himself, just together with a close friend of his, same age, Asiz ur Rahman. They left Bombay on 16th of November 1948, just two months after the Quaid-e-Azam had died and arrived in Karachi on the 19th of that month. „It was a Sunday“, says Sharafat, „and we took a Victoria, you remember, that horse driven carriage which even today one may occasionally find around Karachi's leading hotels, and my friend and I were wondering why this city Karachi, the capital of the new country, would look so deserted, we never realised it was Sunday, the roads were completely empty and clean, and the number of cars in those days, of course, was very small“.

His father and the rest of his family stayed behind in Hyderabad. Sharafat was all by himself, but he was hardly scared. He tells me how he remembered having faced an audience of half a lakh of people in Hyderabad, and that if at all he had a moment of doubt and sadness about having left everything behind him, he just thought of that great moment in his early life and that he drew a lot of encouragement out of that juvenile experience. He understood why his father had decided not to leave the place where he was commanding respect and was holding big pieces of land. And he was one of the most cherished General Agents of India's by far largest insurance company, the New India. He was their Chief Agent for the entire Dominion of Hyderabad and always topped the company's list of the most successful agents. And Sharafat remembered the beautiful gifts the New India used to send to his father, beautifully wrapped and with cards printed in capital letters, 'with compliments to Nawab Noorulla Walajahi', that had always had made a great impression on him, although, as he says, he could not even for a moment then have figured that he himself would once become an insurance man, and a highly successful one indeed. He wanted to become a lawyer, a very famous one, and he hoped that one day he would be able to return to his hometown and be a very well known and highly respected barrister at law.

Well, easier said than done and now being just by himself he had to make sure to find a suitable job for a living. There were two airlines in those early days of Pakistan, the one, Orient Airways, was founded by the Ispahanis, the other, Pak Airways, by Majeed Malik, son in law of Ghulam Mohammed, who then was the Governor General of the country. Sharafat joined Pak Airways, as Assistant Statistical Officer. He enjoyed working with them, he tells me, and there were interesting people then working for the company, like Mr. Abdullah Beg, one of the most famous pilots Pakistan ever produced. He ended up to become chief pilot of PIA after it came into existence. Pak Airways had to close down, an aftermath of a fatal plane crash involving the killing of some eminent Generals of the Pakistan Army. And Sharafat had to find himself a new job, not a very difficult task for a man of his background and credentials.

„I remember walking into the office of the Eastern Federal in 1950, it was located at the Lloyds Building, right at the end of McLeod Road, next to State Bank of Pakistan, a very beautiful building at that time. EFU's office was on the first floor and I just walked in, handed in my card, a printed card, of course, with just my name only. And after a moment I was called for an interview by the then Deputy General Manager, Mr. EC Iven. He interviewed me for about fifteen minutes, although I had no appointment, no recommendation. I just took my chance because I needed a job. I had seen some banks and other insurance companies. Well and then, EFU, Mr. Iven. I was very much impressed by him, - and perhaps he was by me, because soon after the interview I was offered a job by EFU and I joined them on 20th August 1950, - yes today exactly 47 years ago. In those days some of the most senior people of the country's insurance industry were working for EFU. Mr. Baxter was the General Manager and Mr. Iven his Deputy. Each of them had a very big cabin at his disposal. And outside, in front of the cabins there were people like Mr. Wisaludin, the Life Manager at that time, Mr. Akhtar Azad, the man in charge of Fire, then Mr. Hashim, the marine man and Mr. Tahsin, in charge of claims. They all had the designation of Assistant Managers.

The Life Department consisted of hardly 15 to 20 people at that time, and I was selected to join them. Mr. Ali Akbar, a very sound and very professional man was doing the underwriting and I was sent over to him to receive my training from him. I was a so called Junior Officer and stayed with them until 1952. By that time Mr. SM Shah, who later on became General Manager of the Universal Life Insurance Company of which General Habibullah once became Chairman, very kindly had arranged for me to go to England, on a scholarship given by the British Insurance Association. Mr. Shah then was the

Superintendent in the Insurance Department of the Government of Pakistan and also the Secretary of the Pakistan Insurance Institute. That's why he had these contacts in England. I was very thrilled and took leave of absence from EFU. At that time Mr. KF Haider had taken over from Mr. Baxter as the new Chief Executive of the company and he too was very sympathetic. He was such a lovely person, he was very kind to me, like a father figure to me. He, of course was completely new to insurance, although he was one of the founding fathers of EFU. He heavily depended on Mr. EC Iven, who actually was running the company in respect of underwriting and other operational matters. He encouraged me a lot and when I was in London, he contacted me, which, of course, flattered me immensely, he being the big boss and I a small fly, a young Junior Officer. He stayed at the Cumberland Hotel, their room rates then were 1 Pound and 10 shillings. My scholarship then was 5 Pounds per week, that's why I remember this so very distinctly. I insisted on taking him out for lunch, which he found very strange, to put it mildly, but he saved my face and accepted gracefully. We talked about my training in London and I impressed him immensely by having been able to meet so many senior executives of British insurance companies, the General Managers of the Norwich Union and the Prudential amongst them."

Sharafat made maximum use of his stay in England and what was so remarkable about it was, that everything he did, was his own doing. Of course, Mr. Shah, had established the first contacts, but everything which followed was entirely due to his own energy and skilful behaviour. He was posted to the Prudential Assurance Company, then he had a stage with the Insurance Association, he stayed with Norwich Union, the Atlas Insurance Group and the Standard Marine Insurance Company, all first class and highly reputable addresses in the world of British insurance, then still the unchallenged leaders in this field. And he also managed to meet leading insurance and reinsurance people in Belgium, France, Switzerland and Germany. And quite a few of them one would already then find in the „Who is Who?“ of international organisations. Sharafat had all the guts necessary to pave his way under whatever circumstances, and that is what put him always one step ahead of others, as much as some of those whom he left behind on his way up to the top may have disliked the aggressiveness of this 'princely' and daring young man from Hyderabad.

But even he had to learn to be patient and wait for his chance. When he returned to Pakistan he travelled together with Jamil Nishtar, son of that famous freedom fighter Sardar Abdur Rab Nishtar. These two and Shakir Durrani, who later on became Governor of State Bank of Pakistan, had been

staying in a small hotel in London, near Harrods, all at the same time. And when they alighted their ship in Karachi somebody was there to hand over an appointment letter from Lloyds Bank to Jamil, whereas he was rather disappointed, EFU having offered him the position of a Superintendent in the Life Department only. Having been a Junior Officer already before and now after two years solid training in England he had hoped for something more, something more higher up on the ladder, but then, he after all was only 24 years of age and people like Mr. KF Haider had their own way to measure success and ambitions. But his self confidence, which had never been very low, had even been boosted more because of his stay abroad and it was soon recognised within even this old and traditional company that Sharafat must have a great future for him laying in store. And this is what actually happened. He soon got promoted and even represented the company in prestigious committee meetings within the Insurance Association of Pakistan after Mr. Wisaluddin had left and become President of American Life and Mr. Khuda Buksh was appointed his successor. Ordinarily he would have been far too junior to sit in that committee where only people like Wisaluddin and his alike were representing their companies, but this is what Mr. Haider and Mr. Khuda Buksh decided and Sharafat, of course, felt mighty pleased. It tremendously enhanced his prestige within his own company and gave him a lot of insight into the insurance business in its broader context. His real great time came after the arrival of Mr. Roshen Ali Bhimjee as the company's new Chief Executive, when Mr. Haider had left EFU to become Chairman of the Pakistan Insurance Corporation. His new chief soon came to recognise and estimate the great organising talents of this young officer in the company's Life Department, whose intellectual abilities and oral skills were far beyond the average of his colleagues. And the young man's outstanding gift to socialise with everyone he wanted to simply impressed and reminded him of his own experiences as a dashing, young man within the intellectual and social elite of whatever the place may have been.

Mr. Bhimjee made him Chairman of the Reorganisation Committee which Khaleeli and he had installed soon after they had taken over the company and I have dealt at length with this farsighted decision which should lay the foundation of drastic administrative restructuring measures and paved the way towards the company's dramatic resurrection, in a different context. And Sharafat delivered what was expected of him, - and perhaps sometimes even a bit more, 'always a step ahead', and faithfully in line with the trademark I have coined for him whilst leafing through the transcript of my interview with him.

„Mr. Bhimjee struck me as one of the very outgoing personalities“, says the Managing Director of his own textiles manufacturing firm, when sitting with me in his elegant office in Ajman, more than thirty five years after he and I had first met Mr. Bhimjee. „I liked him because of that. He used to invite his officers to his house, where he had parties with politicians and very senior Government officials. And the fact that he invited us, his officers, to his home, did, of course, have a very great impact, a very positive one, on all of us and particularly on me, because I was one of those, who was very constantly invited. These parties did strike me as very typical for a person who did build up exceedingly good contacts with people who really mattered in the country. Both in terms of business and in terms of power. And he was really very close to those people who mattered. He was close to Mujibar Rahman, Mr. Yousuf Haroon, yes, he was really very close to practically all eminent politicians at that time.

Apart from that he immensely impressed me the way he got on with people, to motivate them, although his own technical knowledge of insurance then was not very profound. But there was one thing about this also, which was quite unique for a man of his standing, particularly in this part of the world. He never pretended to be a technical insurance man. He always said that he is a salesman, an extremely good and professional one though. And this is really very important. He did not pretend to be what he was not. And at the same time he wanted to make maximum use of his strong points to the benefit of the company, which he most successfully did. Quite frankly, I really think that the time of Mr. Bhimjee in EFU can rightly be described as her Golden Period. He and I may have differed on quite a number of issues, but I must give him full credit for never having ever stopped anyone from expressing any views contrary from his and I think that is a great thing in one's personality. He was indeed very charismatic and he certainly was a super salesman. Not only in a limited and literal sense. He really sold the company to our clients and to those who mattered in the country. He sold the company to the staff and officers and he sold the idea of EFU being a company to reckon with to everyone with whom he came into contact. One can really say that he generated that kind of enthusiasm which motivated all the people around him, with a view to taking EFU to heights which were unknown in the previous history of the company. And there was one thing which impressed me most, which until today I again and again do remember: Mr. Bhimjee never felt threatened by the progress of his officers. Most of the people I have met during my professional life would not encourage their officers to get prominent. But contrary to that Mr. Bhimjee allowed everyone to grow. In fact he 'sold' me. He said, Sharafat, you have my permission to go and see anyone

you like. From the Chief Secretary to any other Government Official and you do not have to obtain my permission or blessings to do so. So what he actually did was to build up our self confidence. And, I think, this is perhaps the greatest thing he did to his officers, to delegate real authority to his people, without ever interfering.“

Sharafat finally had found his personal guru, someone to look up to with respect and admiration, someone from whom he could learn how to improve even further. „The way Mr. Bhimjee conducted himself in his public relations was simply superb. To some extent I emulated his example, although, I must say, that I have inherited this to a large extent already from my father. He was, as I have told you, a highly successful insurance man and a politician who liked mixing with people. But in the field of insurance I really took Mr Bhimjee as my great example, my model, in the sense that here is a man who cultivated relationships and who made a success of it in the insurance field. I was inspired by him and tried to practice this myself. So much so that even Mr. Bhimjee told many people, ‘look, if there is anyone in the company who can walk into the Chief Secretary’s office without knocking his door, it is Sharafat“.

These were the days when Sharafat Walajahi had his fingers in virtually everything which got the company going from strength to strength. He was made Corporate Secretary; he succeeded me in my last job for the company as Secretary Research and Planning; he acted as Secretary to the Selection Boards of the Executive Officer’s recruitment scheme; he together with Syed Sibte Hasan, the company’s Public Relations Director organised the historic Dacca Convention in 1967, which was a rousing success; he attended various Management Courses on behalf of EFU and was even sent to the highly prestigious Staff College, where he made friends with a group of outstanding and promising civil servants,- and he finally headed the company’s fast growing and most important Group Insurance Department, located in Lahore. These were the ‘Golden Days’ of EFU Life. Sharafat is still excited when he talks about it.

„Mr. Bhimjee left it entirely to me where and how I wanted to establish the headquarters of our Group Insurance Business. And as you know, we started that office at WAPDA House in Lahore. He gave me a completely free hand. And it became then one of the model offices of the company. We even had Board Meetings held here in Lahore because our Directors, including Mr. Bhimjee, were so fond of our premises. And henceforth I used to represent the company in all major conferences and seminars held, nationally as well as

internationally. Mr. Bhimjee himself never attended these meetings where normally only the CEO's of the company's were present. He wanted his officers to go there and grow. And I must really say, even today in hindsight, that my real growth took place in EFU even if later, after nationalisation of life insurance, in State Life it blossomed because I was given even wider and more onerous responsibilities apart from the field of insurance."

All this came to an end when Zulfiqar Ali Bhutto nationalised life insurance in 1972. This was almost a deadly blow to the company whom, in his own words, he owed so much. But it did not bring the rise of Sharafat Walajahi to an end. On the contrary, his professional experience and great intellectual depth was very much needed by the now Government owned State Life Corporation of Pakistan which was headed by a non professional, a senior bureaucrat, Mr. Beg, who tried hard, and successfully, to resist too much Government pressure when it came to the appointment of senior people within the management structure of 'State Life'. Out of six Executive Directors of the new corporation, three were ex-EFU managers, and one was Sharafat Walajahi. A clear proof of the dominating role EFU had played in the industry prior to it being crushed and diminished to just be one of the three 'Units' working under the roof of 'State Life'. The new Corporation had officially come into existence on 1st of November 1972. And it had an uphill task lying ahead of it by trying to bring more than hitherto 50 independent companies and their own cultures together and let them now speak the same language, follow the same objectives. „With nationalisation being reality about which nobody could do anything at all, it was, of course, a great challenge for us professionals“, says Sharafat in hindsight, „to see that the impossible becomes a workable proposition. And people like me accepted it as a challenge and, believe me, I did put in at least as many hours of work as I had done before for EFU, may be even more“.

My friend spent more than 9 years, very fulfilling and most successful years with State Life until in 1981 the then Chairman of the Corporation retired and a new one was to be appointed. Sharafat Walajahi was then by far the senior most Director, and being a Fellow of the Chartered Insurance Institute and someone who had done all the qualifications from Staff College which the bureaucrats themselves had done, he had every good reason to expect that he would be appointed the next Chairman. But in vain, - the Government again selected one from within the circle of bureaucrats and Sharafat said to himself: 'enough is enough'. So when Mr. Roshen Ali Bhimjee with whom he had worked so closely for almost 20 years in EFU made him a offer to join the newly founded Credit & Commerce Insurance Group of Companies, in

London, he decided to leave Pakistan and make a new start for himself on what seemed to be even greener pastures.

The new companies were jointly founded by Mr. Bhimjee and his old friend, Agha Hasan Abedi, as sister organisation of Abedi's Bank of Credit & Commerce. And Sharafat joined them as a Director by the end of July 1971. Together with Mr. Nawab Hasan, who had been President of EFU General in Karachi, he was supposed to co-ordinate the activities of the various insurance arms of the Group and to evaluate new chances for them in different parts of the world. As a consequence of that he undertook very substantial research work and did a lot of travelling. He visited various countries in Africa and Asia and also was in close contact with the Group's main reinsurers, their old friends in Munich. But then things, unfortunately, did not go the way as many of the group's wellwishers and senior executives would have wished it should, and the whole empire so admirably put together by Agha Hasan Abedi collapsed and with it, most of the insurance activities associated with it. I have commented on this in a previous chapter and more particularly so in my biography on Mr. Roshen Ali Bhimjee.

Sharafat Walajahi, has his own reading of this whole episode, which surely, for no fault of his, was not the most successful one in his otherwise most illustrious and colourful professional life. He still considers this a very fascinating part of it, something which could have become a real big thing, had only circumstances allowed him and some others to proceed. And he still has a lot of praise for the man who almost wrote banking history not only in Pakistan, - which he did, - but also on the international scene.

„I still think“, he says, „that Mr. Abedi was a very great man. I highly respect him because his contribution to Pakistan was enormous. Abedi did put Pakistan on the map of international banking, no other person did it. Abedi was responsible for the development of banking in Pakistan itself prior to nationalisation. Without his creation, the United Bank, the Habib Bank would not have made the progress it did. It was as a result of competition that this happened. So Agha Hasan Abedi is a very towering personality. He made an extreme contribution and he brought BCCI to the level where it once was. But what was wrong was something within the culture structure of his organisation. Whether it was him or some of his lieutenants, who created that culture, I don't know. But the fact is that nobody in BCCI could stand up and say: no, Sir, this or that has got to be done differently, this or that has gone wrong and needs to be rectified. And I blame these people as much as one might blame Mr. Agha Hasan Abedi. I know of a man who spoke up to him, -

he was not dismissed, he was sidelined. He never pushed people out of jobs, he just sidelined, silenced them. And that, of course, was perhaps even worse. So something went wrong in the heads and minds of people, - and this surely also applied to our insurance activities, brought us unto a wrong footing. And perhaps, in hindsight I am increasingly aware of this, all of us, including him, underestimated the fact that the international scene was, of course, much different from what most of us knew from Pakistan.“

Life cannot always be just flowering roses and bougainvillaea. My friend Sharafat and I had no difficulty to agree on this trivial conclusion after having shared some intense and soul-searching exercises leading us well back to a past which over many years used to be a common one.

After the collapse of the ‘Abedi Empire’ he left his lifelong profession altogether and became a businessman of his own. First in London and now in Dubai. He now lives, as I have said before and like so many of his age group, in Dubai and owns, together with some Dubai sponsors, a garment factory there. Together with his still very beautiful wife Sultana he leads a comfortable life there, well knowing that one day, because of prevailing immigration laws, they will have to leave also this chapter of their adventurous life behind them and settle down elsewhere. The Walajahis are still very fond of any kind of a social life and both, Sultana as well as Sharafat are engaged in various communal activities. As during all their happy married life they have complemented each other exceedingly well. She even would have almost seriously competed with her husband in his own field, in insurance, because she was the second Pakistani women to qualify as an Associate of the Chartered Insurance Institute. She has her own great charm, - and her intellectual as well as organisational qualities have proved to be indispensable for her husband’s steep career.

Sharafat has been of great assistance to me ever since I have been on this self assigned task to dig into EFU’s past. He was of great help and together we were able to unveil quite a few things which otherwise might have been lost. Apart from anything else both, my wife and I, derived great pleasure from being together with this charming and determined couple. And we not only looked back but also very much at Pakistan’s present and her probable future. Through him we met old friends like Sajjad Haider, the eldest son of KF Haider, a chartered accountant, who not only has his own, highly successful firm in this boiling city, but who is considered to be one of the opinion-leaders amongst the intellectual elite of their large and influential community in the UAE. And we met Hamid Subjally, the younger brother of my old friend

Mahmoo Subjally, presently Chief of the Muslim Insurance Company in Karachi, and once one of the leading 'young wilds' of Pakistan's Insurance Industry in the 60s and 70s prior to nationalisation. Hamid had been a most promising executive in the Adamjee Insurance Company before he left for Dubai and joined one of the leading international insurance players, the Assecurazione Generali. He retired very recently, returned to Pakistan and joined EFU General as an Advisor.

I do mention these two close friends of Sharafat Walajahi here because they, together with him, are representative of the great loss Pakistan is suffering from not having been able to keep brilliant, creative and dynamic people like these within her own national boundaries. Seeing Hamid now returning after having spent his professional prime abroad is a wonderful step to watch, and, of course, a very good thing to happen to EFU, but does not prove my point to the contrary. Just the reverse! People like Sharafat, Subjally and Hamid left their country for what they rightly thought were better opportunities. They proved to be correct in their assessments and made great careers for themselves. But at the end of the day they will have to be on the move again. Whether back to where they came from or onward to the UK or the United States.

Looking at my friend Sharafat Walajahi who would have no reason whatsoever to complain about his present living circumstances and who, in fact, still very much enjoys his professional engagement and who, in his own words, „has no regrets. Life has treated me very kindly. I have been in London, did even do my own business there; I came here to Dubai and established a big company, with me as the Chairman and some most eminent senior citizens of this city as members of the Board of Directors; I finally established my own company and we are doing very well, we have a most gratifying family life, our children are well off, we lead a comfortable life, - and I have every reason to be just happy!“

Every word of this summary of his is correct and a true reflection of his genuine feelings, I am convinced of it. And yet, there is something which makes me sad, and I would wish and hope that my friend Sharafat Walajahi does not mind my saying so. I still feel that the manifold talents of this bright and outstanding man could have still been better utilised to the benefit of a country, which he still considers to be very much his real home, - Pakistan, a country whose shores he first stepped on at the tender age of 18. He started from scratch and built himself up most admirably. He greatly contributed to

the glorious success of the Eastern Federal Union for which they owe him gratitude and respect.

What a great contribution he could have made in a much broader context to the fatherland of his choice if ignorance and bureaucracy would not have stopped him from doing so. He could have become one of the most architectonic and creative of great businessmen.

However, and having said this, he still is a wonderful man in his own rights, a man who can be immensely proud of what he, together with his wife Sultana, was able to achieve.



Mr. Sajid Zahid at his house in Karachi, December 1999



Sajid Zahid and Mian Saeed Ahmed together with their landlady
in Murnau, Germany in 1962

Sajid Zahid

An independent mind

Having made the acquaintance with a man like Sajid Zahid is a fascinating experience, - to become one of his friends a privilege.

I have seldom come across a man as bizarre, fragile, introvert, upright and straightforward as him. Son of a famous father whom he adored, but whose shadow lingered around and accompanied him for most of his life. I do not necessarily mean that Sajid ever considered this to be a burden, but it surely has to a very great extent framed his mind and affected his personal development.

He and I are of the same vintage, share similar experiences at a particular phase of our juvenility which in both cases was strongly influenced by political and violent events, be it war, riots or other civil disturbances.

Sajid Zahid was born in 1930 as one of three sons of a very well known Civil servant who today is remembered as the founding father and first Governor of the State Bank of Pakistan, Mr. Zahid Hussain. Prior to partition he was a very high ranking Civil Servant of the Government of British India. His last assignment was as Financial Commissioner Railways. Right after the end of World War II he was appointed Finance Minister of Hyderabad, Deccan but he obviously fell out with the Nizam on policy matters and consequently resigned in February 1947, which, of course, was a very crucial year for the country as a whole. „He was fifty four then“, remembers Sajid, when he and his son visit me at the Pearl Continental Hotel, many years after we had seen each other last, probably in London, in the early days of the Credit & Commerce Life Assurance Company, „and he had decided to retire, because, as you probably know, retirement age in those days was fifty five. He had a ticket in his hand which would have brought him straightaway to Lahore, where after retirement he wanted us to settle down. But in Delhi he was off-loaded the train, only to be told that the Quaid-e-Azam, Mr. Mohammad Ali Jinnah had decided that my father became the Vice Chancellor of Aligarh University, which he accepted. Some hectic weeks for him followed. He came for a short visit to Lahore, where Sajid was at college, and then went back to Delhi, waiting for the official decision of the University authorities, which came in April. He then moved to Aligarh for just a few weeks before the summer holidays started and all of us together went to Quetta to avoid the hot weather. It was there where we heard that Pakistan was finally and definitely

to come. The Quaid-e-Azam made his famous speech on 3rd of June and thereafter we did not see my father for quite some time. He was with the partition council in Lahore and thereafter in Delhi. So we, the family, without him, moved to Karachi in early August 1947, a few days before the country came into being. Mr. Jinnah appointed my father to be the first Pakistan High Commissioner in Delhi and he used to come occasionally to Karachi to report to the Government. But then, I think in March or April 1948, he was able to relinquish that post and was appointed the first Governor of the State Bank of Pakistan“.

Having myself experienced the tragedies and atrocities of war or warlike actions, the displacement and expulsion of millions of people from their original homes, I have always taken special interest in the events which prior and after the partition of India led to the dreadful and reciprocal genocide which in many cases had even attained momentum after partition had taken place until a previously communally diverse province had been purged. I therefore asked Sajid whether he himself had experienced any personal violence directed against him or any other member of his family. This fortunately was not so. „In Karachi“, he says, „we did not see any big trouble except some looting and some mob going after some Sikhs who had come from up-country, trying to take a ship from Karachi. That is all I saw personally. But we were, of course, aware of what was going on in other parts of the country, on both sides of the border. It was a frenzy, it was killing on a scale which we had not seen till then. So to most of us Independence did not come as something good, something to look backwards with happiness. There were so much of divisions in families, persons left behind in India, whose personal fates were not known, whether they were still alive or being killed. It took a long time before we all really settled down to business here.“

The longest years of his childhood he spent in Delhi, where he had his early schooling. „We changed houses, of course“, he remembers, „but Delhi became really the centre of that part of my childhood and my early life where one begins to realise things happening around, becomes aware of what ones life is or should become. The earliest memories are from Peshawar, where we stayed from 1933 to 1937, but they are very vague, dark and not precise.“ And asked whether because of the eminent position of his father and his close connection with some of the leaders of the Freedom Movement, with the Quaid-e-Azam himself, those political issues were topics of comprehensive discussions at their dinner table, he without a second of hesitation says: „These questions were discussed, but never to the extent you might have expected“. And he instantly added one further, very interesting remark: „We

were three brothers, and all three of us decided that none of us would go into government service. My younger brother who died, became a chartered accountant. My younger brother became a lawyer and is now a judge at the Supreme Court, and I wanted to become a chemist, but because of my health condition the doctors advised against it“.

I was surprised because his father had become such a well known figure in Pakistan, who as Governor of the State Bank of Pakistan had occupied one of the most prestigious positions which any Government in the world would be able to offer only to its very best servants, so why this negative reaction of his three sons!? He smiled, paused for a moment and then said: „Many people did not understand our attitude. But we had seen the enormous amount of work which our father had to put into his various jobs and highly prestigious assignments. But we had also seen the sort of indignities one had to put up whilst in Government Service. I do not want to indulge in details and become entangled in the political arena, but if I look at the last years of his active involvement in Government matters, it was very obvious that a fight was going on for supremacy between the Punjabi and Bengali groups and my father did not take sides, so one finally agreed that it would be better if he would go. And that is the reason why we three brothers wanted to have independent professions, where we could not be employed persons as such. I myself was not quite sure what to do after the doctors had ruled chemistry out. I tried various things, first economics, then printing and finally I landed up becoming an actuary.“

Sajid Zahid studied actuarial science in England, did all his exams there and returned to Pakistan. The first Pakistani actuary to be employed by a Pakistani organisation. There were two actuaries of Pakistani origin before him who had qualified as such, but they were working for foreign organisations. One of them, Khalfe, was brought over from Bombay to Karachi by his early mentor, Mr. Roshen Ali Bhimjee, and was to become Pakistan's longest serving Controller of Insurance ever-so far.

„I had prepared myself to come and settle down in Pakistan and I wanted to work for a Pakistani company. I did not have enough money to set up a practice of my own. I had no idea of insurance business in Pakistan, no idea about life insurance in this country. But I knew that the Eastern Federal Union was the largest insurance company in the country and applied for a job. I also knew that one Abdur Rahman Siddiqui was very instrumental in having founded this company because my father and he knew each other fairly well. I had met him in 1946 after the Calcutta riots, and again I met him in Delhi. He

was a thin person and I think he was more of a politician and with a very foul temper, for which he was well known in town. So it is impossible to intimidate him. But that is immaterial as far as I am concerned, because when I met him I could have never imagined to ever work for an insurance company. We used to call him Abdur Rahman Bengali, because there was another Abdur Rahman, who died very young, in his twenties, and both the Rahmans were outstanding young men of their generation who would come up and lead the Muslim movement. But one, as I said, died far too early, and the other, Abdur Rahman Bengali went into commerce.

Anyhow, I applied for a job in EFU and was interviewed by Mr. KF Haider, who was already with PIC at that time, in spring 1961, no successor in EFU yet being appointed. The negotiations were very difficult, they were held at his office in PIC. EFU was not prepared to pay me more than a thousand Rupees whereas American Life would have offered me Rupees three thousand. With great difficulties I could strike a deal at Rupees one thousand five hundred. I had known Mr. Haider, because of my father, of course. He was then Finance Minister in Bhopal and we all stayed a night with him and his family there."

Sajid Zahid's association with Eastern Federal should turn out to become a very happy one, for both, I think. He and I came to know each other rather well. He and I were both members of the 'famous' Reorganisation Committee, which was one of the first decisive steps taken by the new Chief Executive after having joined EFU on 1st January 1961. This committee which was able to initiate quite a few drastic changes within the old established company's structure was chaired by Sharafat Walajahi, as I have described in greater detail in a different chapter, and who incidentally was also born in 1930, like Sajid Zahid and me.

„I enjoyed working for Eastern Federal“, and he repeats it twice when I ask him for his comments on this period of his successful professional life, „I really did. Because we did make in-roads into new fields. One very important one was Group Insurance. The conclusion of the Army Contract was, of course, one of the highlights of my stay with EFU. And the other one was the achievements we were able to make in the field of Training and Education. You yourself have always stressed this when you and I were still together working for them, EFU greatest contribution to the development of the country's insurance industry was its massive and successful effort to train and grow people. EFU prepared a lot of man-power in the country and in the field of actuaries, we at EFU, produced quite a few, something which the much larger State Life even up to today was not able to do. We have produced in

Eastern Federal more actuaries than any other organisation in Pakistan. And given the very short period of about eleven years, from 1960 to 1971, this is, I think, quite an achievement. That this all came to a most unfortunate end, is not alone the fault of Mr. Bhutto. Every political party who took part in the 1970 elections had this in its manifesto, nationalisation of Life and General Insurance business. Every political party. Because they wanted the big money going with it. They knew absolutely nothing about this industry but they wanted the money to use if for political favours."

Sajid Zahid had left EFU much earlier. As was to be expected and as he had always openly admitted, his ambition in life was to be on his own, to be his own master and not be tied to any company or looking after the interests of their shareholders only. And although he had developed a deep admiration for EFU's chief, he decided to leave by the end of 1966 and to set up his own practice. This was the time when EFU was at the peak of its success and when Mr. Bhimjee had become one of the country's most influential 'businessman' "Here in Pakistan", says Sajid Zahid, "it was Mr. Bhimjee who had visions in life insurance. He was the only man I can think of, no one else. He was until today the only person who really had visions and brought them into practice. The moment I had met him, I knew, that he would be able to take the company to great heights. He became like a father figure to me and showed that trust in me which enabled me to work. As I have told you, I am not a person who can take orders and I have never been in a situation that I had to do anything which I did not want to do. Never! But it happens in life, as we all know, when you are employed that one has to do things which one would not like to do. However, I was never placed in that position."

I forgot asking him whether ever in his earlier part of life he was modelling himself after a particular person. Leaving aside close family members I could well 'guesstimate' that Mohammad Ali Jinnah might have been one of them. And I am not suggesting this because referring to the Quaid-e-Azam as a model would always sound good, perhaps even too good to be true. But I am saying this because Sajid Zahid himself in his interview with me, without being asked about Jinnah, was repeatedly mentioning his name. He even told me a few small instances which I had not known before, nor had I ever read about them. The one, and perhaps most characteristic was related to the end of Jinnah's life. In one of the letters left by Sajid's late father he narrates what he had heard from one of the doctors attending to him. How Jinnah had refused to take the medicines prescribed and how he, when being told that the Government had ordered that these medicines should be given to him, had turned back and just said: 'I take orders from God and no one else'.

Another story referred to an incident in Khanpur, which had occurred around 1912. The authorities wanted to broaden a certain road and consequently a portion of a mosque had to be removed. The result were riots and a number of Muslims lost their lives. So some Muslim leaders saw Jinnah, who at that time already was a very famous lawyer in Bombay, requesting him to take up their brief. He examined the case and then said that according to him the Government was within its rights and he did not take up their case. If he would have done it the chances that he would have been able to achieve a compromise were certainly at least 50 %. But knowing that the Government was in the right and acting within the law, Jinnah refused the case although he would have certainly gained a lot of further popularity out of the whole incident. He was, as Sajid Zahid did put it to me, „above all a man of law.“

Sajid and I lost track of each other after he had started his own practice, which until very recently he was regularly attending to. His son, who had accompanied his father for our interview, has joined him in his firm and appears to be a very energetic, bright and determined young man. It was a pleasure talking to him. He loves his country and is convinced of its future. „Pakistan“, he told me, „has the potential to be among the leaders in the world because we have the population, we have the qualified people. There is only one thing seriously lacking in Pakistan, the only factor where we have really failed, and that is that we have failed to produce leaders, to produce somebody to lead the nation. We have people in the professions that matter, we still produce some of the world's best bankers. A banker trained and qualified in Pakistan gets a job anywhere in the world. And we produced some of the world's best medical doctors. We have a lot of Pakistani actuaries, accountants etc. And they are all over the world. We are now in the process of rebuilding our educational institutions, we have got medical institutions, we are building up business houses, so we have very good people of that level. But what we need is leadership, somebody who can lead the team. But people start to understand this, grasp the situation. People in Karachi for instance now start voting for politicians who live in the same houses as they do. They go to work on motor-bikes, get qualified and become educated. But the problem is that this development presently takes place only in this part in the country, we still need time before it reaches the other parts of the nation.“

And Sajid Zahid, seemingly a proud father, is nodding his head. With his beautifully kept white beard, which I see for the first time, he already looks the elderly statesman, leader of a clan, which one day, I am convinced, he definitely will be. When in a passing remark I point into this direction he smiles at me and says: „How kind, but there are much older people around

than us. Age is important, you ought to be eighty or above to have reached that stage, to be ready to become a clan leader“.

I am sure one day I will meet my friend as one of the elders of his clan. Despite his natural shyness and introversion which, of course, has greatly influenced his social behaviour, he has never shunned the unavoidable risks and challenges of one's very existence. His philosophical mind and esoteric approach towards life has not turned his eyes away from reality. He is richly endowed with intellectual gifts and power and, at least to my mind, a fascinating example of the upper echelon Indo/Pakistani intelligentsia, born and educated at the threshold between India's feudal past and the subcontinent's post partition attempts to define their new role in a more global perspective without completely giving up those of their traditional values which people like Sajid Zahid would still like to treasure. Having become a great admirer of Sir Syed Khan myself I could well imagine Sajid being one of his close pupils whose intellect tells him that his master is right, that it was a question of survival for India's Muslims to 'go even to the walls of China for the sake of learning', and yet, despite all his personal exposure to foreign influences as a student in the UK, or later as a result of a scholarship given to him during a longer stay in Germany which included half a year of secluded country life in a tiny Bavarian town, living together with a typical German middle class family whose members he had started to like and love with all the intensity of his romantic soul, - he could never entirely free himself from the legacy of his family background and his clan. And although we never discussed this particular aspect of his life, I am sure, he would agree with my reading, that Sir Syed Khan's message and creed has only travelled through him and only now reached its final destination, the generation of his children.

„The future of Pakistan is simple“, he tells me in the presence of his son. „India does not want a larger Muslim population, they would either expel them or somehow bottle them as they have done in Kashmir. That's why they also did not occupy East Pakistan, they let it remain Bangladesh. So Pakistan will remain there, will further exist because nobody wants it. But if a change will come, and I am convinced it will, it will come from within. I am quite certain about it. And whenever these changes occur, the feudal system will go and a middle class will come up. There will be changes. The younger generation is much better than mine. People who are now coming up are much better, better qualified, more forward looking, more hard working. They think that they can get their rewards, and I think they will.“

Sajid Zahid himself is deeply rooted in the traditional values of his forefathers. He is a very religious man, firmly believing in the liberal and broadminded spirit of Islam as written in the Book and not as interpreted by self appointed 'fundamentalists'. And yet, he would not compromise on principles. I have not met his father personally, but from what I heard about him from people who were privileged to do, there must be a lot of him in his son. Sajid once showed me some pages out of a family chronicle, initiated by his father who as far back as in 1925 had been entrusted by his clan with the editorship of the family magazine, called Paysam-e-Ittehad. And amongst his father's papers, there is a long list with hundreds of names of adult family members mentioning such details as original home, age, education, profession and present income. The purpose of this 'survey' or 'census' was to ascertain which family members needed help and which ones of the clan members could offer it. The papers also contained some forty letters which had survived the upheavals of the 1857 events. It showed family members working in the princely states of Jaipur and Bikaner where the court language even then continued to be Persian. Most interesting, however, are some very distinct remarks showing some very strong feelings amongst the family elders against 'Farangi' (or European) dress and language. They were not prepared to do what their great contemporary Sir Syed Khan was trying to teach them, to change and adapt themselves to the new ways. In one of the letters written in 1860 one family elder scolds a nephew for that young fellow's decision not to pursue his Persian studies but to study Arabic instead. 'You will not be able to support yourself', he was told.

„Look at the quality of new Pakistanis that have been produced by our new educational institutions. They are really good, they are confident and determined to create institutions“. This is what Sajid Zahid's son tells me before we part. And Sajid himself adds: „Have you seen and met any of this new lot, mainly working in the multinational companies here, the Pakistani lot, I mean!? If not, please do, you will find that what he just told you is true. With them is our country's future.“

Both, father and son left me an emotionally highly tensed and moved man after they had gone. Never before had my old colleague from days way back allowed me to come so close to his most inner way of thinking, nor had he ever talked about his political beliefs. And I now had a much better understanding as to why Sajid Zahid could have never have remained an 'employed person', as he himself has said. His mind was too critical, his family background too distinct. But his seven years with EFU and his brief

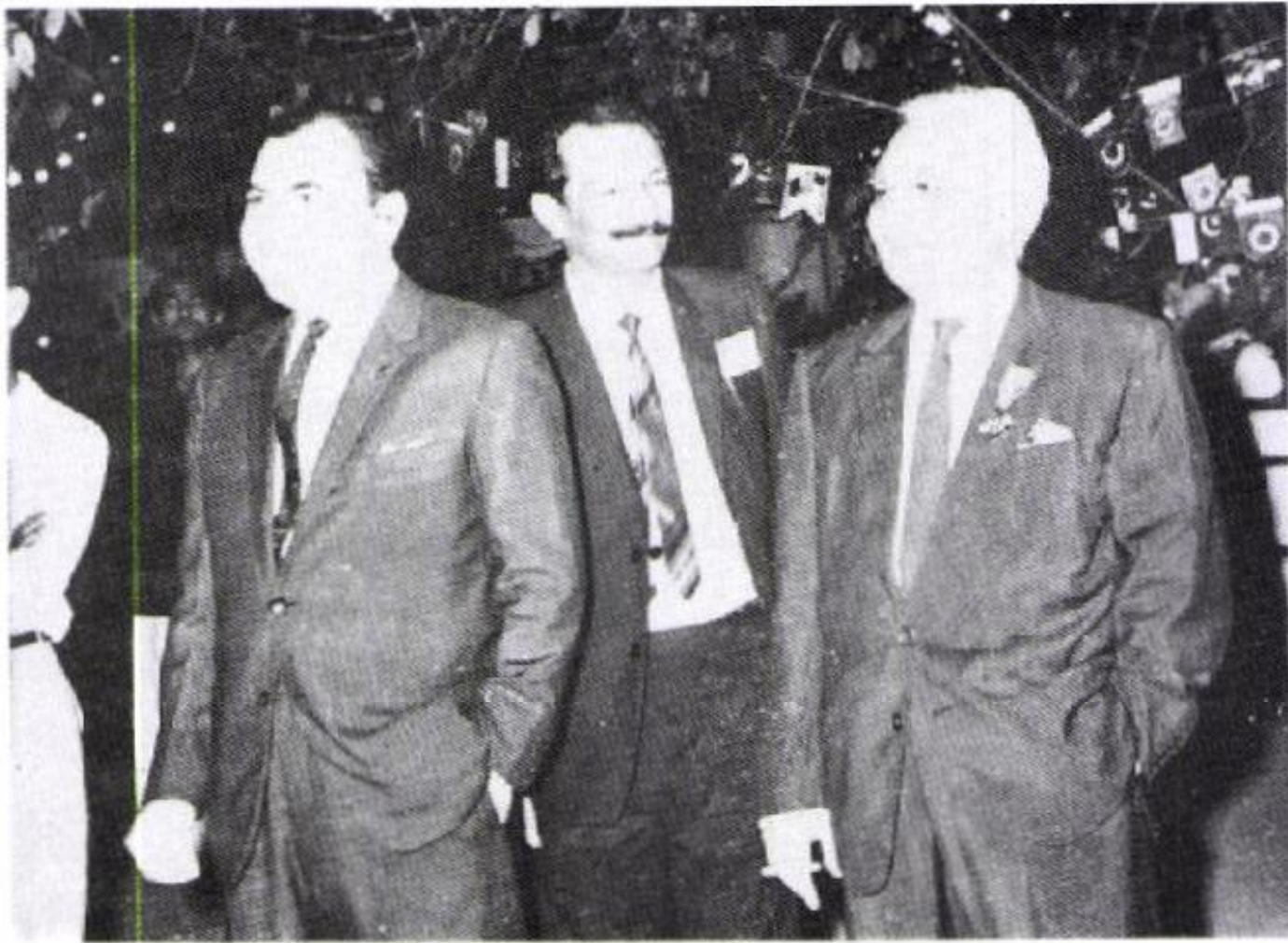
and loose association with CCL in London were enough for him to leave his firm imprints.

From a personal point of view I have always held his intellectual integrity in the highest esteem and I am aware that it were friends like him who contributed substantially to my understanding of the people of the subcontinent, their beliefs and their historical roots.

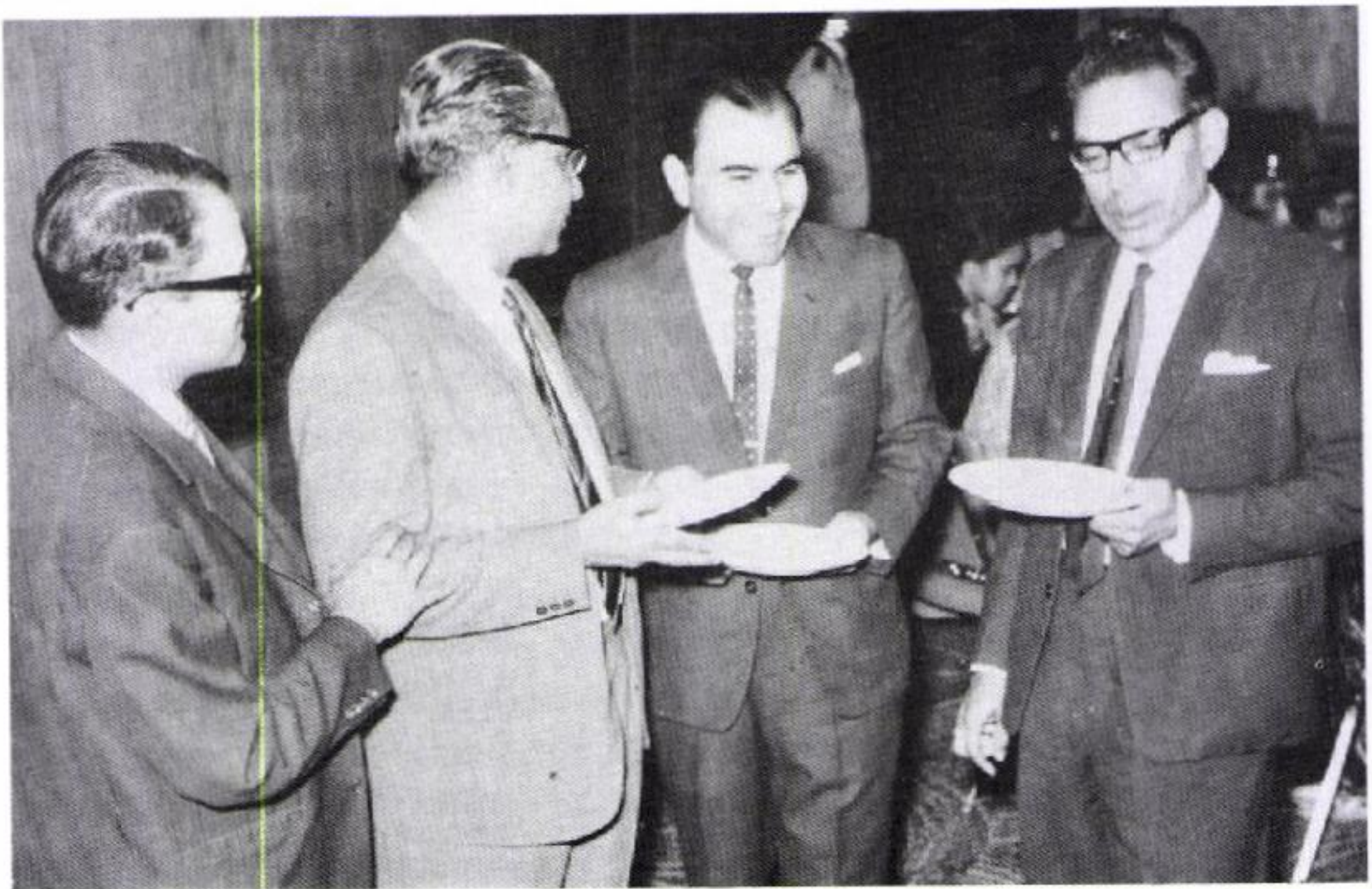
As far as our common love, the good, old EFU is concerned, I am convinced that Sajid Zahid's association with it was a piece of good fortune for both the company and him. The company greatly benefited from his professional ability, his detached and yet enthusiastic views on the further development of the company and, in a larger perspective, the enhancement of the Insurance Industry of the country.



Mr. Nawab Hasan as Manager Head Office, EFU, 1967



Together we are strong! Mr. Nawab Hasan and Mr. SM Moinuddin



Mr. Nawab Hasan, Executive Vice President, EFU, 1970, enjoying success of the company together with Mr. Sajid Zahid, (Consulting Actuary) Mr. Mian Saeed Ahmed (Senior Vice President, Lahore) and Mr. Iqbal Rizvi (Chief Engineer, Estate Department)



Mr. AC Mukherji, former Chairman-cum-Managing Director of New India, Bombay, one of the closest friends of late Mr. Nawab Hasan. Photo was taken by the author 1998 in Calcutta.

Nawab Hasan

The white knight

Whether 'destiny' is the right word to use, is difficult for me to say. But the fact is that his career path and mine met at a very critical juncture affecting both our lives in a very decisive way.

The date is 1964 and I was in my fifth year with the Eastern Federal Union. I very much liked my association with this lively, fast growing organisation and its wonderful people, but I still knew that my professional future had to be with my parent organisation, the Munich Reinsurance Company in Germany. Also EFU's Chief Executive, Mr. Roshen Ali Bhimjee was aware of this. He and I had become close friends by then and I had promised him to stay in Karachi until such time that we together would have found a suitable replacement. He also had made the necessary arrangements with my German employers, who were in agreement with this proposal. And we all concurred that we would not be looking for another European, but rather for someone whose roots would be from this part of the world. No wonder that we instantly thought of our friends in Bombay, the New India, whom we both knew very well. Mr. Bhimjee had represented them in Pakistan for quite a few years, and I knew them as very close and trusted friends of the Munichre who together with the New India had introduced engineering insurance in India on a big scale, as far back as 1951, and the New India was in fact the first Asian insurance company with whom the Munichre after World War II was able to re-establish direct business connections. Good prospects, we thought, to discuss our problem with the legendary Mr. BK Shah, the Managing Director of New India. He was personally well known to Mr. Bhimjee and also I had met him already a few times. As a matter of fact I had made arrangements with him and his company which allowed me to visit them once a year whilst I was with EFU in order to obtain first hand knowledge on all latest developments on insurance matters, training and office communication in this huge and rather technically advanced market.

And the New India then enjoyed a very high reputation, not only in their country, but far beyond their borders. They were in fact one of the global players of those days. Not of the size and importance than their British and American counterparts, but at least very much so in a more regional perspective. They belonged to the famous Tata Group, India's by far largest industrial concern and played a very vital and decisive role in the economic enhancement of their country. Mr. BK Shah was an actuary by profession.

After life insurance was lost because of nationalisation, in 1956, he and his dedicated crew fully concentrated on the further development of general insurance products, and they did this in a highly professional and sophisticated manner. One of the great things done by BK Shah was the introduction of a Management Training Scheme for trainee officers with selection criteria based on the prestigious ICS system. The company had a similar recruitment scheme for officers already well before World War II, but on a rather limited scale, with just one or maximum two trainees per year being appointed. BK Shah, however, was a man of great numbers, as his friends said, and he set the target at ten and then to twenty per each batch and the results were just fabulous. BK Shah was convinced that 'his boys' after having undergone their training with the New India would have obtained high market values and he was prepared to lose up to 50% of the trainees because in a broader context these people, even after they left, would indirectly enhance the prestige, reputation and influence of the company.

Roshen Ali Bhimjee and I were aware of this training scheme and were very optimistic that we might find a suitable person amongst the vast arsenal of high quality officers of New India's organisation. And as we both would not know how to trace and contact a potential candidate, we decided to travel to Bombay and pay a visit to our friend, Mr. BK Shah and explain our problem to him. This we did. But we did not go together in the first instance, we had come to the conclusion that it might be a good tactical move if I would first see Mr. Shah, because it was after all me who wanted to be released from EFU's services, and it was because of me that we needed BK Shah's assistance. This we did, and in retrospect I can say that our tactics paid off very well. BK Shah was very sympathetic and knowing, that he would not only please EFU and his old pal, Mr. Roshen Ali Bhimjee, but his friends in Munich too, was only too willing to try his utmost to assist us. He asked me to give him two days and then to come back together with my friend, which we did.

„I think I have found your man“, he said, and he looked very proud and pleased with himself. So much so that he appeared suddenly a bit taller than he actually was, and his always lively eyes sparkled even a twist shinier than they usually did. And he told us everything about a certain Mr. Nawab Hasan, a member of the famous 1948 batch of New India's training scheme, with an illustrious career to his credit and who for strictly private reasons would consider migration to Pakistan. Well, and then he called for the man, and I think, we all liked each other instantly. Mr. Bhimjee did a tremendous and most wonderful job and within 24 hours everything was settled. Nawab Hasan

agreed to come to Pakistan and join EFU as the technical head of its general business, as 'The Manager Head Office', replacing me by the end of 1964 in that position.

Nawab Hasan was born in U.P. India in 1925. He was an orphan and his uncle, his father's brother, a very senior officer in the Indian Police Service, brought him up and reared him like his own son. He was an outstanding pupil and student and had a brilliant academic career. In 1942 he graduated from Aligarh University securing first position. After graduation he moved to Rampur, not very far away from Aligarh and joined Raza Textile Mills and remained with them until 1950 when he decided to move to Bombay in order to join the Textile Training Institute. Parallel to these plans he had meanwhile also applied for a seat in the New India's trainee officers programme and just before joining the Textile Institute he was informed that he had successfully passed all their tests.

Nawab Hasan joined the New India in August 1948. To be exact: on the 16th of August, one day after Independence Day, as my dear friend Mr. AC Mukherji, a very well known and outstanding insurance executive, remembers. I have known him for a very long time, he was Chairman-cum Managing Director of the New India prior to his retirement and was now representing the Tokyo Marine Insurance Company in this part of the world. I contacted him whilst visiting Calcutta, his home city, because I knew of his intimate friendship with his old colleague from New India days.

„Nawab and I historically were linked for close to 15 years“, he tells me when we meet in the beautiful and elegant lounge of the Taj Bengal Hotel in Calcutta. „We were very much on the same track, even though he might have worked in different areas of responsibilities and also not always in the same countries. We had a very deep attachment for each other, right from the time that we started our career. We both started our job with the New India on the same day, on the 16th of August 1948, one day after the holiday. We shared the same room in the YMCA and also shared our food. He was already married at that time and had a child. His wife used to send small parcels with sweets and sandwiches prepared at home, lovingly wrapped in nice paper. And we really used to share everything. What startled me immediately was his very strong sense of loyalty towards his uncle. He always spoke about him and how grateful he was that he had given him that wonderful feeling of security and care and he told me that when partition occurred, his uncle was very much disturbed. He did not want any of his children, including Nawab, to migrate from India. And he tried his level best to persuade all his family members to

remain and be a part of this country where they were born. But very strangely, all this uncle's own sons migrated and the only one who remained in India was Nawab. And he always used to say that the most important thing for him in life was the loyalty to his uncle, and if his uncle so desires, he would stay back in India and would try to make the best out of it. Anyhow, we both reported to the New India on that 16th of August 1948 at the company's Head Office to form a team of ten people, to be the first batch of Management Training of the company after the war. We were selected from all over India. In those days we were 15000 people competing for ten seats. So even more efforts were required than picking up the right persons for the Indian Civil Service at that time. And very interestingly, out of these ten people, everyone made a most distinguished career for himself. Three of us retired as Chairman of one or the other Indian insurance company or corporation. Nawab Hasan finally became President of EFU in Pakistan, one other colleague was chief of a big bank and another made a great name for himself in the illustrious world of international reinsurance. Another one became a most successful broker in Hongkong, and finally, three retired as General Managers of insurance companies, which, as you know, is just the level below the position of Chairman. And that perhaps only because they were a little older than the rest of us, because they had already worked in some other organisation or firm before joining that training scheme. And I am giving you this little background information just in order to show you that Nawab, prior to taking your position in EFU, had grown up in good company. His colleagues there were an interesting lot and we all had to go through the same sweet and tough experience. Because there was a lot of admiration for us as a group and as individuals, for we were considered to be the elite, but there was also a lot of jealousy, criticism and even harassment because of that. And BK Shah and the other senior members of the management were, of course, aware of this situation which Mr. Shah himself addressed very bluntly in a very fascinating lecture he gave to us on the very first day. He told us that we would be coming into very privileged positions and that he would strongly urge us not to show it. Humility must be the first thing. That is what you must and have to try, he said, so that you get absorbed in people. In all those you are working with and they will love you. And then they will start admiring you not because of the position you are holding but for your qualities. And you will then get full co-operation. These were really very wise words, and if you consider the environment then prevailing, I think, they were almost revolutionary. As you yourself are aware, this Bara-Sahib-thinking was still very much there and he emphasised again and again how important it was for us to completely shelve those old-fashioned ideas and to be humble and freely mix with the people and be just one of them. These were really exciting days and Nawab and I enjoyed

every day, we were fascinated by the manifold challenges the training programme was providing. This happy time lasted for about a year and a half. Then our ways parted, at least geographically. I was delegated to the 'Ceylon Insurance Company and was then sent for further training to Germany, where, of course, I also spent some very important time with your company, the Munichre, and the Allianz. Nawab was posted to Dacca where he also continued his studies and successfully completed his ACIL. And as fate wanted, after my stay in Germany I was sent to Calcutta, to take over our organisation in this part of the country. So this brought us both again, also geographically, much closer and whenever he or I had a problem we were always confiding in each other. That was a very interesting time for both of us."

1958 was an important year for Nawab Hasan. New India's Manager for Pakistan, who had his office in Karachi, was due to retire and he was charged with the difficult task to officiate as the 'interim Manager in charge', which for him meant shuttling between Bombay and Karachi, involving all the petty harassment to which all travellers carrying either Indian or Pakistani passports were unfortunately exposed. For him it also meant meeting most of his family members again because, as I have said before, they all had decided to make a new beginning in this part of the subcontinent. And I am certain that this assignment greatly contributed to his later decision to accept EFU's offer and to also become a Pakistani citizen.

Nawab Hasan was stationed in Bombay when we met him in spring 1964. But he was travelling a great deal in connection with New India's business activities in Iran, Iraq, Australia and New Zealand.

„When EFU approached Mr. Shah and you and Mr. Bhimjee had come to Bombay, Nawab immediately contacted me“, remembers Mr. Mukherji, „and he confidentially told me that he had decided to migrate. It came as a great shock to me. After all we had been such close and true friends and from whatever he had said before I could have never believed that he would ever consider to go away from this country. And in our talk he then once again emphasised that he had remained in India out of respect for his uncle and that he had been very happy in this country. But he also said that all his cousins and other relatives were now living in Pakistan and that they all lived very well there. And he added that he was very happy here in India with his job, that he had good future prospects and opportunities, but that he also had to consider the future and chances of his children. I, of course, appreciated his arguments although, as I have said, this development really took me by

surprise. But having said this, I have to add in all fairness, that just at that particular point in time, we were again suffering from communal disturbances and this certainly must have also influenced his decision. Anyhow, I most heartily wished him luck and knowing the high prestige the Eastern Federal was commanding in the Pakistani market and being also aware of the special relationship it was enjoying with your parent organisation, I was pretty sure that from a professional point of view he was doing the right thing. We promised each other that we would nevertheless keep in the closest possible contact, knowing, that we would be then living under different regimes. And we also knew that how far the authorities in both our countries would allow us to see each other was nothing we could really influence ourselves“.

I was very touched when Mr. Mukherji updated me so vividly and emotionally engaged on that part of his friend's life which to some extent they had even shared with each other. Through him I was able to gain some inside knowledge of a man whom I also had come to hold in the highest esteem and whose personal life as well as his career path I was able to closely monitor after he had decided to settle down in Karachi.

Nawab Hasan arrived in this city to which he was no stranger and, as was to be expected, had no difficulties to adjust himself pretty fast to the new environment. The fact that most of his relatives already lived there must surely have been of great help.

And, almost needless to mention, also our co-operation was absolutely flawless right from the very first minute. We had agreed that for about half a year we would sit opposite to each other, using the same, i.e. my desk and take every decision jointly. In no time we became a perfect team and after about two to three months we both had the feeling that enough is enough and I suggested to our Chief Executive that there was no further need for a duplication of work and that Nawab Hasan should now be fully installed in his new functions, which, of course, he immediately agreed to. We both had great fun working together. He and I came from a very similar professional background and, I am sure, Nawab would agree with me when saying that we nevertheless came across quite a few instances where the one could benefit from the experience of the other. There was a lot of cross-fertilisation going on between us and both the companies, the Eastern Federal as well as, a little later, the Munichre, were co-beneficiaries. His highly developed sense of professionalism and discipline impressed and inspired me to no less degree and the great mutual respect which we increasingly had build up for each other never left us again, even long after I had left EFU and Pakistan. I liked his

quiet and very detached approach towards the solution of problems and although he was very much an introvert type of a man, his emotional involvement and his passion for our common profession was still always there and was even visible, at least to those, who were able to see through his 'magic hood', which could only partly cover his gentle, if not fragile 'other self'.

He was a perfect gentlemen, commanding respect even of his competitors. Very soon, Nawab Hasan had established himself as an authority on all technical aspects of insurance and his advice was widely sought. He was elected Chairman of the Fire Committee of the Insurance Association of Pakistan and also was a member of the Central Committee, the highest industry body, for quite a number of years. After the death of Mr. SM Moinuddin in 1970, and particularly after nationalisation of Life Insurance in 1972, Nawab Hasan virtually was the most influential man next to Mr. Bhimjee. He was appointed President of the company in 1973 and thus became the first of 'The three Musketeers' who took care of EFU during Mr. Bhimjee's self imposed exile.

What followed were some very hectic years in Pakistan, Saudi Arabia and the UK. As President and later Honorary Technical Advisor he functioned as 'technical conscience' to Mr. Azim Rahim, who as second Musketeer was made in charge of EFU until the third, Mr. Sultan Ahmed, took over from him in 1980. But wherever Nawab Hasan may have been posted, as Managing Director of one of Mr. Bhimjee's new companies, the Credit & Commerce Insurance Company in Saudi Arabia or as Director of the Holding Company in London, he always remained connected in one way or the other with what had been left of the once glorious EFU. And he and I remained always in touch. Officially as well as privately. His technical know how, his professional advice was badly needed everywhere in the new group, but very unfortunately his fragile health deteriorated and it became soon very obvious that he would not be able to carry the heavy burden of his various and manifold duties any longer. In 1989 he finally retired and withdrew himself almost completely from all his previous activities and preferred to remain confined to a quiet family life instead. We kept some loose contacts through some rare telephone conversations, but never again did we see each other.

„Yes“, remembers his friend Mukherji, when we talk about our mutual friend, who had suddenly passed away in 1994, „he was a very introverted man. And that is probably the reason why both of us had such an understanding for each other, and why we did like to be together. Because I am of a similar mentality

although I like to meet people and can be very social. So the two of us matched very well. And although both of us were in that sense very introvert, he was very open to me, talked about so many strictly private matters with me without any hesitation and restriction. He was a person who appeared very reserved, but he was very friendly, a real gentleman, a wonderful person. It is a great pity that he had to die that comparatively young. I was very unhappy and sad when I met him after his retirement in Karachi. He had started creeping into his inner cell. He had started growing a beard and he said: 'no, I am not doing any kind of work anymore, I am with myself.' He had become a deeply religious person, he had not been like that before. And he repeatedly told me: 'I have problems outside, and that is one way I have chosen for myself to overcome them. So he had put himself into that kind of a mental frame which produced a very different person from the one I had known so intimately many years before'.

Nawab Hasan was a very disciplined person, always fully in control of himself. I have never seen him lose his temper. „He was“, as the 'Insurance Journal' termed it in its obituary, „by nature a quiet and aristocratic person“. He enjoyed good and meaningful talks with people whom he liked and whose intellectual wavelengths he could sense and appreciate. He even liked a good joke, provided it contained some form of an intelligent point. He would never burst out laughing, but he could put up a nice smile for you, his highest form of acknowledgement he was able to offer. I have always compared him with a 'White Knight' who with only the friendliest of intentions suddenly appears on the scene and offers his assistance, with absolutely no strings attached. He, for sure, has never really harmed somebody, at least not intentionally. There would be no skeletons laying alongside the various routes he took during his life.

And he went, as he came, like he always did, wherever he was required to go. Quietly, no fussing around.

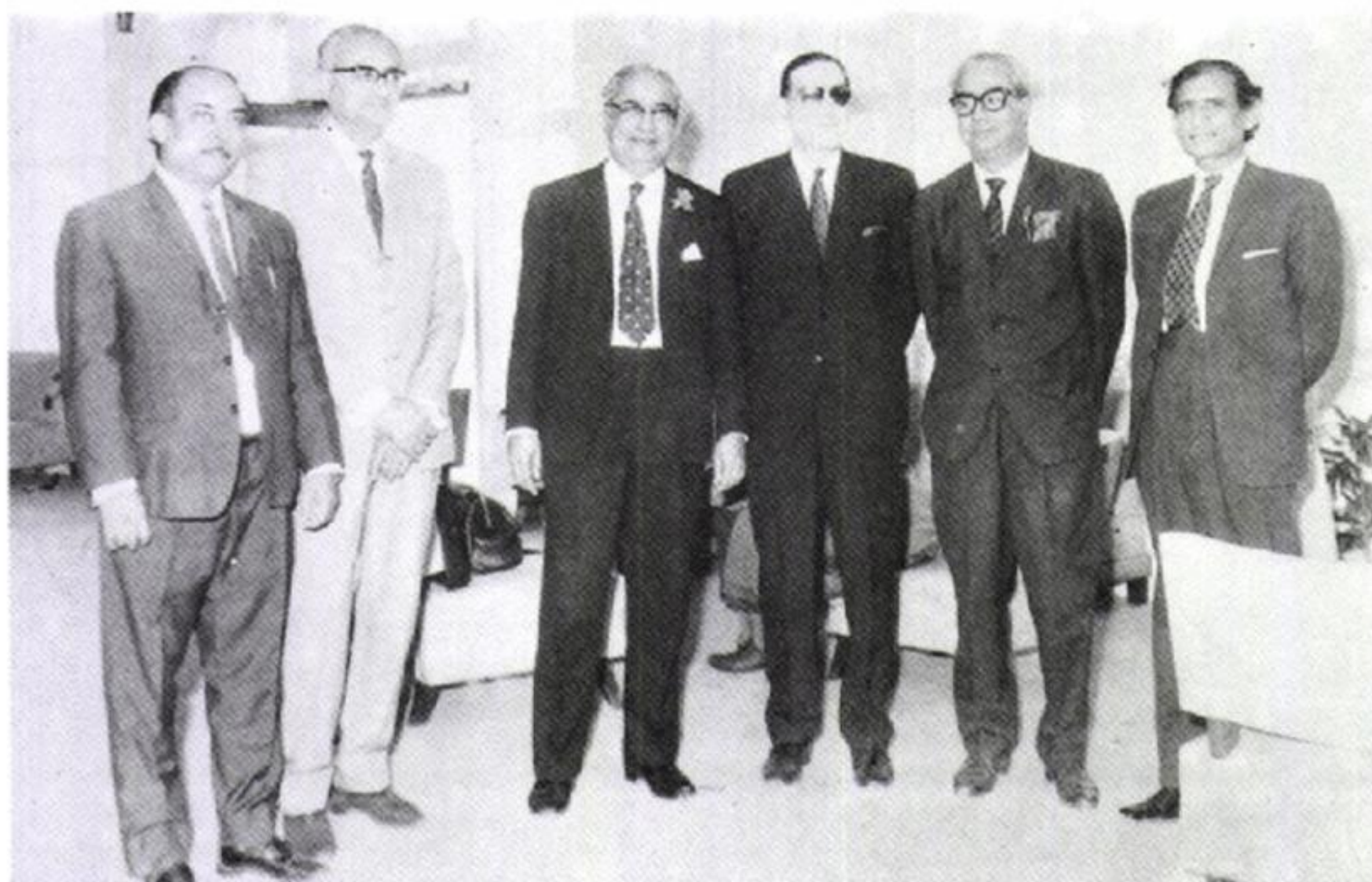
My wife and I went to see Mrs. Hasan in her house, five years after Nawab, her husband, had left this world. Her son and his family were also around and they told us how it had happened. He used to wake up rather early in the morning and after offering his morning prayers used to go for his daily walk. On that very last morning he did what he never before had done, he woke up his wife and spoke to her. And he said: 'look, I want you to be ready for everything now, I have organised everything in a way that our house is in order.' And he then put his best suit on his bed, and when his wife asked him why, and whether he was to go out and attend some function, he said that he

was just going out to do his usual morning walk, but that he would dress up later, after his return. 'Later on I will go', he said, and Mrs. Hasan felt very strange, that is at least what she has told me. „He was very calm“, she remembered, „but very strange looking. And then he said 'Good Bye', which he never before has done when going for his walk“. And off he went. After about half an hour somebody knocked at their door and was very upset and excited and he enquired whether it was her husband who had just gone for a walk, and she said, yes, of course. But then there were already other people also around and had brought him home, he was dead. Within fractions of a second he must have died. His face very peaceful, no signs of pains and suffering.

Nawab Hasan had finally arrived.



Mr. Azim Rahim, Managing Director of EFU, 1978



RAB and Mr. Said Ahmed, Director of EFU greeted at Dacca Airport for Life Convention 1967. In attendance amongst others Mr. Azim Rahim Manager for East Pakistan and Mr. M. U. Ahmed, former Secretary, Government of Pakistan

Azim Rahim

'Noblesse oblige' - the Bengali way

„Life is like a game“, he once told me, „one can either lose or win. I decided rather early to be with the winning side“.

Our first meeting was in September 1960. My predecessor, Heinz W. Schwarz, had just left for Germany and KF Haider, one of EFU's co-founders and immediate past General Manager had already joined Pakistan Insurance Corporation as its Chairman and Managing Director. A kind of an 'interregnum' prevailed and I had decided to make my first visit to the Eastern part of the country. It was a long, six hours flight then from Karachi to Dacca and PIA's Boeing 707 was late because of very bad weather. Heavy rains had poured down on the capital of what was then called East Pakistan and Azim Rahim, chief of the eastern wing's general business had sent his driver to the airport along with his message that he would wait for me at the Gymkhana Club. It took a long time to reach there, some of the roads were flooded and the first thing I noticed were herds of cycling rikshaw drivers, trying to transport their human freight to safe and dry destinations. And there was water at the front entrance of the Club also, - but with the help of some wooden planks laid on a few brick stones I eventually managed to reach the reception, where I was told that Mr. Azim Rahim was expecting me in the lobby. It was an open-air, very spacious veranda and my colleague was sitting there, surrounded by quite a few friends, and was busily engaged in what appeared to be some very serious discussions. „Only a very friendly chat“, he told me later, after we had introduced each other and left the wildly gesticulating party to find a quieter corner, which, however, was easier said than done. Compared to the Karachi Gymkhana and the Sindh Club, which by then I knew very well, this was a much more crowded place and the atmosphere appeared to be much more relaxed and informal. And I immediately sensed, that my local colleague was very much at home here and was very obviously well known and highly respected by the majority of the other persons present at the Club.

His appearance was impressive. A rather tall man, elegantly dressed, - and wearing a tie, something not very common in those days. His voice very soft spoken, a man easy to talk to, as I soon realised. His welcome to me was sincere, his behaviour very natural, his gestures seemed to signal a very open mind. 'We are in business', I thought. And looking back, now, some forty years later, I still think that this was the basis of our good and unproblematic co-operation during the years to come.

Azim Rahim was born in July 1919 in Calcutta and as he spoke Bengali very fluently hardly anybody knew that his family originally belonged to Sindh. Probably at the beginning of the nineteenth century part of the family decided to migrate to Kutch. They settled at a place called Badri. They were three or four brothers and they all tried their fortunes in different parts of the world. One went to East Africa, another one to Calcutta and one or two stayed behind in Kutch. As was and still is usual amongst Indian families, some other members of the family followed those who had left their homes, and they all started trading amongst themselves, making the whole family traders and businessmen. Azim Rahim's father was one of those who had settled down in Calcutta and sometime around the end of the nineteenth century they established some hosiery manufacturing units with all the family members either working for it or being in one way or the other attached to this business. They were obviously doing very well. Azim Rahim's father had three wives and about a dozen children, and Azim was one of them. He received his early education from the Anglo Gujrati School, and then joined St. Xavier's School and College, all in Calcutta. After graduation he joined the family business, which can still be found in Calcutta. But very soon communal tensions came to grip with India and their business, as happened to many other Muslim establishments, started to suffer rather badly and could not sustain the entire family anymore. Azim Rahim, who, as I said in the beginning, had already then decided to always be with the winning side, therefore left the hosiery business and was looking out for other opportunities. A friend of the family, one Mr. Yousuf Khafi Mitha, who was then the Managing Director of the newly founded Habib Insurance Company, in Bombay, persuaded him to try his luck in insurance, which he did. He first joined the British India General Insurance Co. at Calcutta in 1945. After partition Mr. Mitha appointed him the Habib's representative in a joint branch office which had been established together with the Eastern Federal Union and another insurance company. But then he decided to be with the winning team and consequently joined EFU, first in Chittagong, then as Branch Manager in Dacca, raising to become Manager for East Pakistan and finally given the designation of Senior Executive Vice President of the company.

Azim Rahim was a great communicator. His son, Mr. Ali Rahim, with whom I talked about his late father had this to say when I asked him about this particular aspect. „The one thing I was always noticing about my father“, he said, „was that every morning he would be on the telephone. I did not know as to whom he was speaking, but surely he would be on the telephone right from eight to nine thirty in the morning. Every day talking to different clients. I think what he was trying to achieve was a one to one relationship with each of

his clients. And as a kid, I always used to think of my father as a kind of a headmaster. He constantly seemed to try to persuade people to do what he thought they should do. Like I thought the boss of a school would always do. And I was always wondering how he used to work. Because whenever I came to see him in his office, he used to sit behind his big table, a lot of paper on it, many pencils, and he either initialled or signed papers, I did not know the difference then."

As chief of EFU General Department's East Pakistan business activities, Azim Rahim had always tried to build up and consolidate his regional dukedom in such a way that he enjoyed the maximum amount of non-interference from his 'far away' colleagues and seniors in Karachi. And he played his cards very skilfully by utilising East-Pakistan's mainstream political sentiments in support of his relevant claims and ambitions. Although not a pucca Bengali by birth, he very cleverly utilised 'nationalistic' undercurrents to strengthen his position whenever and wherever he could. And he had very influential and powerful allies, mentors, behind whose strong shoulders he could, if need did arise, always find shelter and support. His relationship with the Ispahani family, until 1960 major shareholders of EFU, whose business formed a substantial part of the company's business in the eastern part of the country, was and had to be very close and cordial. And he also was on very good terms with the Adamjees and other leading industrialists of those days. Azim Rahim was a socially well accepted member of Dacca's business community and as such a great asset to the company he represented. His struggle for independence went far beyond the normal struggle between the Head Office of an insurance company and its various branches, - it was also a reflection of the ongoing political tussle between Bengali Muslim nationalism and those in power at the centre in Karachi and later in Islamabad who had inherited the centralised model of government from the British and, perhaps even unconsciously, had adopted it for Pakistan without making adjustments for the geographical and political realities of the East Wing. Going through the history of Bengal one easily comes across hardcore nationalist elements which only for a comparatively short time were submerged in the whirlwind of the 'Pakistan movement' embracing the whole of the Muslims of the subcontinent for some time. And the emergence of Bangladesh on 16th December 1971, was, as many historians are convinced, only the culmination of this struggle.

I do not suggest that Azim Rahim was politically motivated in his efforts to become or remain his own, independent chief of an independent 'kingdom'. That would not have been necessary, because both the Chief Executives under

whom he served, were either Bengali themselves, like Mr. KF Haider, or had very close, if not most intimate personal links with most of the leading personalities of that part of the country, as Mr. Roshen Ali Bhimjee had. What I am driving at is, that a man like Azim Rahim, who played a role in East Pakistan's socio-economic life, who had the ear of those in power, must have been influenced by those inherent and undercurrent waves of sentiments and antagonism which had increasingly crept into the 'inter-wing' relationship, and which finally led to the unfortunate events of the year 1971.

No, Azim Rahim, was by no means a 'politician' as defined in the ordinary sense. But he bravely fought for what he thought was due to his friends and clients, even if technical reasoning sometimes came into his way.

He and his family were in Karachi when the situation in East Pakistan worsened and finally Bangladesh was created. „I do remember“, says his son, „when East Pakistan fell, we were all brooding about the whole thing. We had lost almost all what we had possessed. And we were all sitting together and then suddenly my father said: 'look, as long as we are all alive and together, there is nothing more than I could have prayed for. And from today, we forget East Pakistan and start a new life. You should be grateful to God that your father is still in a proper job. Whatever we have lost, we should not at all be worried about it.' And I was really surprised. Because it was him who had worked for everything we once owned, had worked for his whole life. And now had lost everything over there. His assets, his roots, everything, even his friends. And now it was him saying, never mind, we have got to start again. And then again, many years later. A Bengali friend of mine had come over from Bangladesh to visit us and he told me that if only we all would come back to Dacca, he would make sure that we would get back all what we had lost. That it would take a few years, but he could vouch that we would get it back. And I was very excited and immediately spoke to my father. He was very calm, nodded his head and just said: 'whatever we have lost is gone, let it go. You carry on with your life. I have lost it over there, I am not feeling bad about it.' I think, this was very typical of him. He was that type of a man, always ready to take things as they were, take on every challenge as it presented itself“.

It was not an easy task for a man like him to adjust and integrate himself into an altogether different environment. But as his son said, he accepted the challenge and in 1973 he, first together with Mr. Nawab Hasan, then alone, was given command over the company he had already served for more than thirty years. His cordial and very informal approach to people and problems,

gained him many friends and admiration. Until his last days in this high office, he maintained his gentleman-like, soft spoken and benign nature which had made him popular among staff members as well as with his colleagues. He steered the company through heavy weather, which in those years was indeed a very difficult task. With East Pakistan gone the company had lost almost 50 % of its business, and one year later, in 1972, life insurance was nationalised and with it went the huge financial resources which had made EFU the big and influential organisation it then had been, - and with the nationalisation of so many industries again a lot of the remaining general insurance business was diverted to the National Insurance Corporation, a public sector corporation. By no means ideal prerequisites for further successes and a dynamic development.

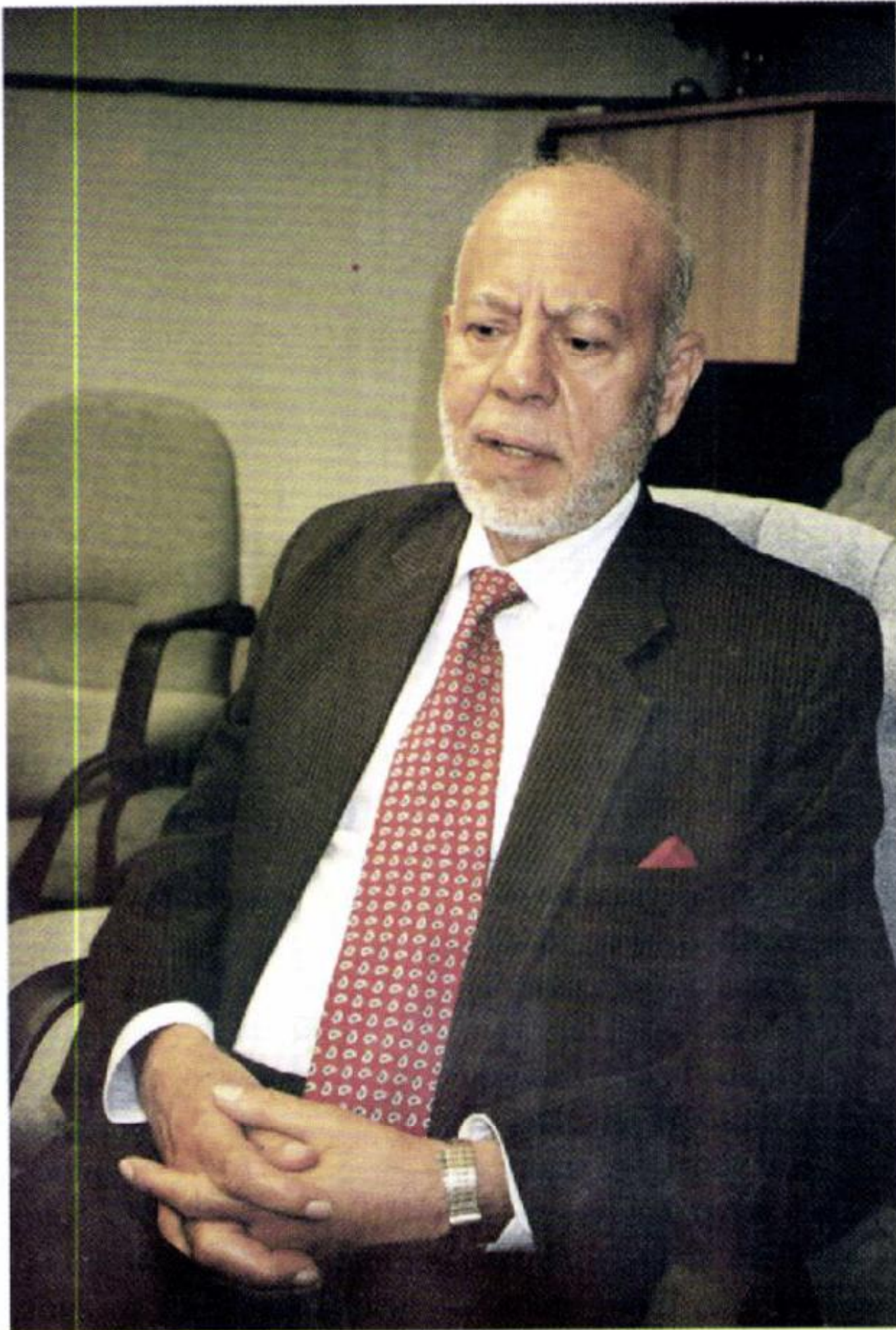
Azim Rahim was the first of what I call were the 'Three Musketeers' of the Eastern Federal after Mr. Bhimjee's temporary exit from the Pakistani scene. And when he retired in 1980, I think, he had every reason to be proud of what he had achieved during his long and distinguished insurance career. A man not easy to control when those, who were paid for doing just that, were thousands of miles away. But this, I think, is exactly what makes the decisive difference between an ordinary Branch or Regional Manager of a commercial organisation and a real good one. When he and I were colleagues, we knew the rules and tried to play our games in accordance with them. I am told that when he was made the one to control others, he had not forgotten what he was once fighting for,- and acted accordingly.

After retiring from EFU he wanted to completely withdraw from any kind of business activities whatsoever and to concentrate fully on his social work. And he had told me most enthusiastically about some trust work he wanted to do for the Habib Group. But then his old friends, the Bahwany's and Ali Sugar's Mr. Zakaria floated their own insurance company, the Reliance, and they insisted on his joining them at least for the initial period to oversee the launching of it, which after long deliberations and hesitations, he finally did. I remember visiting him in his new office after he had seen me in Munich to discuss the reinsurance arrangements for the new venture. It was very obvious that he was simply doing a favour to his old friends and was genuinely looking forward to a complete retirement, which after two years he did.

Thereafter he got completely involved in his trust work. He was particularly looking after one project where displaced persons from East Pakistan were accorded assistance. Housing, schooling for their children, hospitalisation, medical care and training. He also looked after trusts for widows and orphans,

something, as his son tells me, which made him very happy. „He enjoyed this kind of work, and he did this almost until the end of his life. He was already very sick, cancer, which had spread all over his body. But he attended to his office even until two weeks before he died. I used to pick him up in the morning and dropped him back in the afternoon. Until the very end he wanted to assist others, and he still very much enjoyed meeting people, as he had done throughout his life. ‘Whatever time I may have left’, he once told his brother, ‘I want to spend with my children, and I want to finish my trust work!’ He knew that he did not have that much time left, but we never talked about it. And the night when he died, in the hospital, it was raining cats and dogs, and he wanted me to open the curtains, and suddenly he said: doesn’t this remind you of East Pakistan!? These were the last words he ever spoke to me. I understand, he died peacefully. His mind and his lasts thoughts must have been where he had spent most of his interesting and fulfilled life, in Bengal“.

When Ali Rahim, one of his four children, his eldest son, had left me, I vividly remembered the first meeting I had with Azim Rahim, his father. Torrential rain showers had accompanied my arrival. And when we left the club in Dacca, late in the evening, the rain had stopped and a beautiful moon dominated the scenery. „You see“, he said in his soft spoken and husky voice, after he had dropped me at my hotel, „this is East Pakistan, the heart of Bengal. Unpredictable, lovely and short tempered. But once you love it, you love it for ever.“



Mr. Sultan Ahmed, former President and Managing Director of EFU, presently member of its Board of Directors, in 1998



Three former CEO's of EFU: Nawab Hasan, Mr. RA Bhimjee,
Mr. Sultan Ahmed



President Sultan Ahmed receiving Gold Medal from Chairman
RA Bhimjee

Sultan Ahmed

Solid as a rock

Sultan Ahmed was one of the 'Three Musketeers' who served the Eastern Federal Union as Chief Executives after its life insurance business was nationalised in 1972 and the company renamed as EFU General. The other two, Mr. Nawab Hasan and Mr. Azim Rahim, were equally well known and highly respected personalities, but Sultan Bhai, as I hope I will be able to show, was different from his two predecessors. All three were insurance practitioners with an impressive and distinguished service record as their credentials when they were elevated to their high posts.

When Nawab Hasan was made chief of the company it did not come as a surprise. He had brought all the necessary qualifications along when the company hired him to enable my return to my mother company in Munich.

Azim Rahim was the long time leader of EFU's general business in East Pakistan and was a serious contender for the job after that part of the country had been lost and his services had to be integrated in what was left of the company.

Sultan Ahmed, however, had been a Branch Manager most of his life when to his own surprise he suddenly started a steep career which led him first to a senior position in an important regional office and then straight into the Chief Executive's chair. A spectacular and most surprising raise, it seemed, and yet, as it looks to me, a very logical and natural consequence of a series of events which had affected EFU's course of development after Bhutto had nationalised life insurance in Pakistan. In its aftermath came a complete reshuffle of the country's insurance industry, and with it a new team of leaders. Within this restructuring process Sultan Ahmed had a significant role to play and I will make an attempt to show how and why.

Although born in the heart of India, in Barelley, United Provinces, in September 1928, he looks like a typical Pathan. That is at least what I immediately thought when I first met him in 1960 in Peshawar, the secret capital of the Pathans. His tall and strong physical appearance, his fair complexion, seemed to predestine him for such a classification. It could, however, also well be that I was simply carried away by external circumstances surrounding our meeting because I had just arrived from

Europe and my predecessor had taken me on a long journey, by train, which in those years was an adventure by itself. Visiting the coal mines of Mari Indus, a place which then was even more at the end of this world than it probably still is today. And after an exciting night journey from there to Peshawar it was Sultan Ahmed's predecessor, late Mr. Atta Ullah Malik who greeted us at the Railway Station and took us to Dean's Hotel, where in the evening we had a small cocktail reception to which also the representatives of Eastern Federal's competitors were invited, and Sultan Ahmed was one of them. A few years later I took my family up there and by then Sultan Saheb had become EFU's boss in this fascinating city and it was he who showed us around, brought us to small workshops inside Bazar Qissa Khani where a whole arsenal of guns and other weapons could be purchased, drove us up the Khyber Pass to Landhi Khotal, always surrounded by sheer endless caravans of Pathans whose martial outfit impressed me immensely. And it was he who had arranged an unforgettable luncheon at the Government Guest House, right at the Afghan-Pakistan border with a number of most distinguished tribal chiefs in attendance and the Government's political agent acting as host. No wonder Sultan Ahmed himself had always appeared to me as being one of them, until almost forty years later I asked him, in the course of our interview, where he was born, and I suddenly had to realise how misconceiving so-called first impressions can be. Still, - he could have been a Pathan, if only for the fact that he had successfully survived living amongst them for more than a quarter of a century.

He spent his childhood in the United Provinces and also received his early education there. His father, a veterinarian, was Deputy Director in a Government owned and run Institute and was transferred to Lahore around 1936. After his matriculation from Model High School, Model Town, Lahore, Sultan Ahmed joined the Dyal Singh College in that city, did his 'intermediate' and, together with two friends, formed his own company for the distribution and exhibition of Russian films. Having done this for about two and a half years his father finally succeeded in persuading his son that this might not exactly be the right profession for him and Sultan Ahmed applied for a job with the Co-operative Insurance Society of Pakistan Ltd., an old established and very conservative company with its headquarters at Lahore. He joined them on 1st of April 1952 as 'Trainee Supervisor/Inspector' and was given intensive training in underwriting and marketing by some remarkable and very distinguished veterans of insurance, such as Mr. Naseem Ahmed Ansari, then the General Manager of the company, Mr. Whittle of 'London and Lancashire' and one Mr. O'Brian of the Swiss Reinsurance Company, who both served the Co-operative as technical advisors in those days. He also

profited from the vast technical knowledge of Mr. SA Mahmood, who later became the company's Chief Executive, a position he held for many years and which made him well known all over Pakistan and even beyond.

Well prepared, Sultan Ahmed was appointed Branch Manager in Peshawar. It was in the nature of things that the 'Co-operative' had no big industrial accounts, their business came from the so called 'open market', a time consuming and sometimes rather frustrating job which in his case led to early complications and differing views with his seniors in Lahore about business strategies to be adopted in an increasingly competitive environment. „I very soon realised“, he told me when I asked him about his early days in the insurance field, „that I was a misfit in the co-operative society, that I was leaning more towards economic principles as practised by the other insurance companies operating in the country. I used to differ on important business matters. I liked my job and therefore used to work hard, but I was surrounded by people who did not share my enthusiasm for our common profession. For them it was just a job, means to earn money to carry on in life. But that did not satisfy me, I wanted identification with my work and the company I was working for, so I did not fit into their world view.“

As chance wanted, Mr. SM Moinuddin, then EFU's Manager for West Pakistan in the field of General Business accompanied his Chief Executive, Mr. Roshen Ali Bhimjee on a visit to all the company's Branch Offices 'up North', which, of course, included Peshawar and a common friend, late Mr. Najam-du-din Ahmed, hosted a dinner for them at his residence to which also Sultan Ahmed was invited. Mr. Niaz Ahmed Khan, a competitor from Rawalpindi who was running EFU's general business there, had strongly recommended to his management in Karachi to approach Sultan Ahmed with a view to win him over to EFU. This proposal was strongly endorsed by those who personally knew Sultan Ahmed and both Mr. Bhimjee as well as Mr. Moinuddin spoke to him during the dinner and brought their message home to him. The follow up was done by Mr. Mian Saeed Ahmed, then one of EFU's senior executives in Karachi and the company's long time Chief in Lahore, and Sultan Ahmed accepted. After having served the 'Co-operative' for more than ten years he became EFU's Branch Manager in Peshawar on 1st of June 1962. And that's how I met my 'Pathan' again, together with his lovely wife Onaiza, with whom he has one son and two daughters.

„My starting salary was Rs 720 per month“, says Sultan Ahmed when we speak about his early days with EFU, „no further allowances, everything included. In those days you could just live on such a salary, it was enough to

sustain a family, although with great difficulties. But then, one fine day, just a few months after I had joined my new company, one Mr. Burkie, then chief of EFU's life department in Rawalpindi came to see me and advised me to take a Life Agency in the name of my wife, 'to earn some extra money', as he said. Well, and this I did. And I was grateful to him because it was indeed not easy to make both ends meet in my salary as Branch Manager. But let me also tell you this: Mr. Moinuddin who was then our big boss in West Pakistan, was not at all happy when his officers were also producing business for the Life Department. But he finally agreed that as a very special favour only a few General Department Officers were allowed to also produce life business, and I was one of them. And this additional income, though very modest, came in very handy and made our life very comfortable".

He stayed in this job for a very long time, until September 1975. As part of their long term planning the management of EFU had decided that Sultan Ahmed should slowly be groomed and developed so as to be able to succeed Mian Saeed Ahmed after his retirement. He first became his deputy in the Lahore Zonal Office and finally was appointed Senior Executive Vice President of the Northern Zone after Mian Saeed had become a Director and Advisor of the company.

These were difficult years not only for EFU but for the economy as a whole. Following Bhutto's nationalisation campaign Pakistan's economy had badly suffered. His sudden and unexpected action had pleased the members and followers of his party, but it also caused a dramatic drop in Pakistan's international credit, as well as a flight of capital. All this had adverse affects also on the development of the country's insurance industry. With life insurance now in the hands of the Government most of the leading insurance companies had lost substantial part of their business and their huge financial resources, - and some of the former 'industry-leaders' therefore preferred leaving the country altogether in order to work for foreign companies or were trying to float their own companies abroad, as was done by Mr. Roshen Ali Bhimjee, EFU's Chief Executive and Sultan Ahmed's adored leader.

Mr. Bhimjee's departure had a great impact not only on the further development of the country's leading insurance company but, because of its far reaching and signalling effect, also on the industry as a whole. As a result EFU lost its pole position which ever since Pakistan was created she proudly occupied, and with it also a number of senior officers and successful agents had looked for greener pastures elsewhere. The following 'interregnum' lasted about fifteen years and Sultan Ahmed played an important role in it.

The apparent heir to Mr. Bhimjee's chair in Karachi was Mr. Nawab Hasan when the then Managing Director and President decided to leave the country to join hands with his friend, Mr. Agha Hasan Abedi, to float the Credit & Commerce Insurance Group with Abedi's Bank of Credit & Commerce as major shareholder. In preparation Nawab Hasan was made Senior Executive Vice President, virtually and for all practical purposes the number two of the company. This was in 1972. But then things changed fast and had to be adjusted in accordance with the requirements of Abedi's Bank, which grew and developed at an almost unbelievable speed. Nawab Hasan's services were required abroad and Mr. Azim Rahim appointed the new chief. Both, Mr. Bhimjee as well as Mr. Nawab Hasan remained to be officially connected with EFU, be it as Chairman or an Honorary Technical Advisor. However, even all of them together, could not prevent that EFU lost its leading role in the local insurance market to their main competitors, the Adamjee Insurance Company, under their dynamic and highly dedicated and motivated leader, Mohammad Choudhury. And Mr. Bhimjee, by then also the major shareholder of the company, was not really very much excited about this development for he was all the time convinced, - as were many others, - that Bhuttos Government would also nationalise the country's general insurance business. This, however, as is well known, was not to take place. Nawab Hasan was called back and Azim Rahim, in any case due for retirement, made room for him. It could be a temporary arrangement only, because Nawab Hasan was not in good health anymore and a decision had to be made as to who could be in a position to lead the company in these difficult hours, someone who would be experienced enough, technically qualified and who could muster the support of the company's staff and its big agency force.

The decision was to appoint Sultan Ahmed as Chief Executive of EFU General. Even now, twenty years later, he seems to be surprised himself, as most of the people, inside and outside the company, were at that time. „Frankly speaking“, he tells me during our long talk about his career and the role he has played in EFU, „I had never thought that I will go up to such a level. I would not have even dreamt of such a development. Primarily because I had no working experience in the company's Head Office. This is why Mr. Bhimjee very kindly agreed to place the services of Mr. Nawab Hasan at my disposal, he was the Managing Director and CEO whereas I acted as President. This gave me some breathing space and an opportunity to gain experience under the gentle guidance of Mr. Hasan, to whom I am even today highly grateful. This lasted for about a year and a half. Then I was fit and made the Managing Director of the company.“

Meeting Mr. Sultan Ahmed and talking with him about himself and his goals and achievements in life, is an extraordinary experience of its own. I have known him for now almost four decades. A man who has risen from the anonymity of the Peshawar valley, its streams and rivers with its numerous and frequent villages, often half-hidden amidst groves of sheltering trees, to the shores and overcrowded streets of Karachi, one of the mega cities of our times.

„You see“, he says, „all my life I sincerely believed in hard and honest working. I was always very sincere to my employers. If they made profits, I was very glad, - if it was a loss, I was very disappointed. I took that as a personal loss, as if this had to go out from my own pocket. My aim was to bring success to the company the same way as I would feel for myself. The company and I were one, there was no differentiation.“

And when he says this it sounds as if you talk with him, way back, in 1962, when I first visited him after he had taken charge of EFU's Peshawar office. The same words, the same man. To him all the glitter and glory of the prestigious offices which he held for almost fifteen years were dust of yesterday. Wherever the company wanted him to be, he was ready to serve, even under extreme and difficult circumstances.

„You see,“ he continues his long story of a lonely but determined man's voyage through the various and mountainous stations of his professional life, „when I came to Karachi, I was not a welcomed President for most of my colleagues there. They were still surprised and felt ignored. I did not have problems with particular persons, - they were all very kind and helpful. But I had problems coming from certain quarters, I had the feeling that they did not like me, that I was not wanted. 'The man from up north', 'The Peshawar wallah'. That could have been frustrating, but both, Mr. Bhimjee as well as Mr. Nawab Hasan, they encouraged me a lot and gave me their full backing, stood solidly behind me. And I also had a lot of friends in this huge city, they gave me guidance and self assurance. That helped and finally, I think, I stood up to the occasion. Because all the time I knew that I was doing it for the company.“

And when he said this, he looked very relaxed and very satisfied. All in all a very happy man. He very much looked the man whom his Chairman had finally selected to lead the company through one of its most difficult times. A thorny and uphill task, which only the strongest of men could be expected to master and survive.

„I retired as Managing Director in 1990“, he concluded his narration,“ and I was given the assignment as Deputy Chairman for a period of three years. Ever since then I am still on the Board of the company as one of their Directors. That makes me very proud. And that, in all sincerity, is a very great honour for me. I have now shifted back to Lahore because I feel at home there. My parents had their home in Lahore and I also constructed my house in this city when I became Zonal Manager of EFU in 1975. I am fully satisfied with my career with Eastern Federal. I now feel that I did my best to justify my different and most distinguished appointments. And I am a very happy man“.

Sultan Ahmed was one of the ‘Three Musketeers’ whom the company’s Chairman had entrusted with the ungrateful job to hold the fort during his long and self imposed exile. He was the longest serving in it, and was certainly the one who had accepted it as a personal challenge and fate, rather than a decoration and award for services rendered before. He had never expected to be where he finally found himself positioned. That finally made him invulnerable and in hindsight a worthy chief in the long chain of EFU’s top executives. To me he always looked and acted as solidly as only rocks can be, and that in itself, I think, is a great criteria for any form of qualification.



Dr. M. Sayeed Khan, Chief Medical Officer, EFU, together with his wife, Isabelle.

Dr. M. Syeed Khan

The pioneering medicos

There is an old photograph lying on my table, just in front of me. It was taken about twenty years back, showing a very distinguished looking gentleman, probably in his late sixties, and a lady, still very English although by then she had spent the greater part of her life on the Indian subcontinent. First in the United Provinces, and after partition in Karachi, Pakistan. They are all smiles, looking at me, the photographer, but actually more to please my wife, who was not present then, when I visited Karachi on a business trip and had breakfast with Dr. Syeed Khan and his wife, Isabelle.

He was much my senior in age when we first met early 1960, which did not prevent us from becoming good friends as the years passed by. But we were colleagues first,- because he was the Chief Medical Officer of the Eastern Federal Union when I joined their executive team.

Dr. M. Sayeed Khan, MRCS(Eng) and LRCP from London was another fine specie of the kind of quality-men of which the management team of EFU consisted in those days. And he, of course, also was proof that even the accumulation of the best of individual players do not necessarily and automatically guarantee the success of the team. Such 'individualists' need the charisma of an inspiring leader to fully develop their artistic skills.

Dr. Khan was an introverted individualist. Born in the United Provinces to a well- to- do upper class family he had his early education there. Since childhood he wanted to become a medical practitioner, to help and cure were his early aspirations. His father sent him to the United Kingdom for further studies and his endeavours were crowned with his medical degrees. Staying in England also greatly influenced his further life. In Isabelle, a good looking and rather sophisticated young English girl, he met the love and challenge of his life. They got married and had, if I remember correctly, tow sons and two lovely daughters who were allowed to grow up in a healthy mixture of both the cultures, a conservative, traditional touch of the East and a liberal smell of what Western societies then considered their 'way of life'.

Having successfully completed his studies in England he returned home and started to practice, first in some hospitals and later in a small clinic of his own. When partition came, he was then around forty years of age, he decided to migrate to Pakistan. His decision was greatly influenced by Mr. M.

Wisaluddin whom he knew well from childhood days in UP. It must have been around 1949 that Dr. Sayeed Khan and his family moved to Karachi. His friend Wisaluddin and two of his brothers were then working for the Life Department of EFU and one of them, M. Wisalluddin, was even its Chief and it was him who recommended Dr. Khan as Chief Medical Officer, a position which he held until his retirement in 1969. In addition to his duties as Chief Medical Underwriter of the company he also served as its Staff Medical Director, looking after the welfare of EFU's staff members and their families. He also had his own clinic, the 'Masourie Clinic', of which he was so rightly very proud.

Dr. Sayeed Khan was a very fine and polished gentleman. Very cultured and well balanced. He was the first medical doctor in Pakistan's Insurance Industry to realise the importance of medical and scientific underwriting in life assurance. With the assistance of Munichre, a company which had 'invented' the coverage of so called 'substandard lives', Dr. Khan pioneered this kind of medical underwriting in Pakistan, thereby providing benevolent services to many people and their families, who without this kind of cover available, would otherwise face financial hardship and misery. And, as EFU's staff doctor, many do owe him their physical health, and some, perhaps their lives. I know of one life though, where all his skills and help were of no remedy. Dr. Khan was at the bedside of KF Haider the night when he fell seriously sick and passed away. Mr. Haider had been for many years his boss at EFU and was, of course, even after he had left to become Chairman of the Pakistan Insurance Corporation, still his patient. Dr. Khan had attended to him with great devotion for a long time and had become a trusted friend of the family.

I also remember many visits to his clinic, mostly to get my vaccinations which in those years were a stringent requirement for all travellers leaving the country. But most of our friendly get-togethers were strictly of a private nature. Their lovely daughters were just about getting married or had already left their house. Isabelle, therefore, felt lonely and deserted, needed some occasional and friendly pats on her shoulder. Mostly we went to the Club together, Karachi Gymkhana, which then was a much less crowded place than today. The early evenings on its wide and open veranda, with a pleasant sea breeze blowing across, were most enjoyable and relaxing. Lady Fingers, Chicken Marsalla and delicious pieces of Chicken Tikka were tasty companions to life saving drinks.

The loss of East Pakistan in December 1971 must have had some decisive effect on their family lives. Because at least one of their daughters was

married to a man from that part of the country. He was a member of Pakistan's Foreign Service and opted for Bangladesh. This is at least what I understood from some common friends because, except my breakfast meeting with the two Khans somewhere around the late 70s, our direct contacts had dried out because my professional obligations had meanwhile directed my paths far away from Pakistan to the Far East, - and many of my old friends had slowly disappeared in the unavoidable mist of yesterday.

I have tried to locate his children through some old friends, but without success. I therefore had to entirely depend on what I think I still do remember. But I just could not think of a publication on his and my old EFU without him being at least mentioned. I would have wished to include a few more personal details about the life of this wonderful man, whom I pay my respect and appreciation for what he has done for a company he dearly loved and for the pioneering work he did for the scientific development of life insurance in the country to the benefit of its insured public at large.



Mr. Abul Mahmood, Chief Agent of EFU

Abul Mahmood

Success is around the corner

He still is one of the legendary figures of the Eastern Federal Union who helped to make it the dominating player within Pakistan's insurance industry prior to nationalisation in 1972. Leafing through the old House Magazines of EFU from the 60s of the last century one finds his name and the photo of his very attractive wife almost in each and every issue as the leader of the month in terms of business produced for the company's Life Department. Today he is Chief Agent of EFU General, again right in the forefront of the company's field force, writing an impressive book of general business for the company he joined more than forty years ago. And Abul Bhai was already around when I joined the company in 1960.

He still looks unchanged, a flair of hectic nervousness around him which appears to be his naturally built-in thermostat regulating his activities. As lively and with a winning smile around his friendly face as decades ago when first we met. Always in a hurry and yet more than ready for an enterprising chat, at least for the length of one or two cigarettes. Still full of stories, matching the size of his nicely rounded physical appearance. Wherever he sat, either with KF Haider, Khuda Buksh, Roshen Ali Bhimjee, Saifuddin Zoomkawala, - or with me, - his mellowing baritone voice could be heard from already outside the doors, grumbling here and there and yet be cheerful, in a way quite satisfied with his own performance and his achievements in life.

Mr. Abul Mahmood was born in October 1924 in West Bengal, in Calcutta, home of many outstanding politicians who have greatly influenced the history of India and Pakistan prior to their becoming independent and free nations. After completing his education in this fascinating and seemingly overcrowded city 'whose capacity for hospitality has been pushed beyond imagination', he joined the British Indian Government in December 1941. Having spent about three years in the city of his birth he was transferred to Delhi, as a member of the Ministry of Industries where he stayed until partition came about and when he opted for Pakistan. He came to Pakistan, first as an employee of his old Ministry and then as a member of the Ministry of Foreign Affairs. He was attached to several foreign missions but soon got tired of his job. „I definitely thought that I can do much better in a different profession“, he tells me, when we sit together chatting about 'good, old days'. „And I was thinking what I

could possibly do, - and it was then that somebody approached me, someone from the Ministry of Finance. He came to visit me in my Government quarters where I used to live and tried to persuade me to take out a life insurance policy from him. And I told him that I have no money to spare for the payment of premium. He therefore suggested that I utilise my provident fund for this purpose, which I thought was a very good proposal. And I told him that I would consider, but need some more time to think it over and therefore asked him to come back after about a week or two.

Meanwhile something strange happened. It was like a lightning bolt, because it suddenly occurred to me that God himself or providence must have come to my rescue, showing me the right way out of my present dilemma. I myself should become the agent and I immediately applied for an insurance agent's licence. And I did that in the name of that very lady whom after six or eight months I got married to, Ms Nargis Rahim. And after the marriage had been completed I got the license changed into Mrs. Nargis Mahmood. And all my life insurance policies sold thereafter have always been routed through this agency,- as is my general business today.

In hindsight I still think that somebody much higher up must have arranged all this. Because right from the beginning I was extremely successful. Success was really laying around the corner. And I sold life insurance policies in the Foreign Ministry right from the top to the bottom and that all was through the medium of a provident fund. And I earned a lot of money. The first car I bought after only one and a half years of my activities as a part time life insurance agent. But this car, in a way, was also responsible that I finally changed my profession. Because it was very difficult to be in Government service with such a car around and with all the money now available to me. And as I also had some physical impairment at that time I applied for retirement from Government services, which was granted. Well, and ever since then I am an insurance man, with only some interruptions here and there. And I have never changed my insurance company. I have always remained with Eastern Federal, except those years with State Life after life business was nationalised. And I was doing rather well for them and for me. At first there were people like Mr. Haider, a perfect gentleman, Mr. Khuda Buksh, a life insurance fanatic, and then, of course, Mr. Bhimjee. He himself had been a life insurance salesman and he immediately understood the problems of sales professionals. I was very happy until they persuaded me to become an insurance executive which got me entangled into some internal, political complications and I finally decided to start my own business and I resigned. But in my heart of hearts I was an insurance man and I was very happy when

State Life requested me to join them as one of their senior executives, which I did. And I stayed with them for about four years. After that I again did my own business, very big business. But somehow insurance had me in its clutches and in January 1987 I again rejoined my old company, which was now EFU General and I started doing general business. Many people were wondering how a former life insurance agent could suddenly do general business, and this quite obviously very successfully. Well, I, of course, had to learn a lot, but today I am doing fine, as you are probably aware. And although it is said that making good money in general business is difficult because of all these rebating practices, I can not share these views. I must be a very lucky man, but I do not give rebates, I sell my general insurance policies as I used to sell my life policies without any rebate. One can do that also in this country. But you have to give absolutely first class service to your clients, you have to have a full knowledge about your business and your profession. And you have to have a lot of influence with the management of your client firms. This is particularly important in case of claims. It is very important to talk to the right people at the very top. I do not go around just to blindly collect clients. I only take clients whom I can in a way control myself and whom I therefore can give the right type of service they deserve."

Like all great 'producers' Abul Bhai needs his right dose of shoulder patting. And he always made it a point of being granted direct access to whosoever was in the company's driver seat. To the dislike of his immediate bosses this was so with Mr. KF Haider, it continued with Mr. Bhimjee, and it today happens with Mr. Saifuddin Zoomkawala, for whom he not only has great respect but also a great deal of admiration.

„When I first joined EFU“, he tells me, „as a part timer, I told Mr. Haider that as a top producer I can work only successfully if I always have direct access to him. And Mr. Reysatullah, who was then the chief of the Life Department, naturally, did not like that at all. But I insisted and got away with it. And when Mr. Bhimjee came, I told him the same thing. And he was generous and clever enough to understand why I so desired. And consequently I produced one record after the other. I was the first to produce a case of ten lakhs of Rupees. In those days an amount unheard of. In fact I sold policies worth seventeen lakhs to just that one family and with the commission I earned I built my first house, very near to Mr. Bhimjee's house. And I had two Mercedes cars standing in my garage. I was then the only agent in Pakistan to have a Mercedes and all what went along with it.“

Mr. Abul Mahmood is rightly proud of his achievements as an insurance sales professional. And during all these many years he was only concerned and busy with his own ways of doing business. To him it was like owning his own shop, selling the top brand name in his very line. He had established his own way of approach to those in the company whom he needed to just achieve his goals, but was not really interested in the affairs of the company, its life as an institution, its daily struggle to find the right management structures and to maintain its grown corporate culture. Of course, he has always been very proud to represent the very best which the country was able to produce and he greatly contributed by his outstanding salesmanship. But he never felt as being part of the machinery himself. He praises the present Chief Executive of the EFU Group because „he has lifted it from a very problematic position to one of great popularity. And everybody can now see the wisdom of late Mr. Bhimjee for having chosen this man to succeed him. In Pakistan the normal thing is that everyone just wants to have more for himself. But he is entirely different. He does not even envy his Development Officers earning more money than he does. Drive even bigger cars than he does. He has done a tremendous job for EFU and although many of the upper echelon officers are senior to him in terms of length of service, he has won their hearts, he has made a place in their minds now. An excellent choice by our great late leader“.

Abul Bhai once told me that he has no time to think about the personality profiles and structures of EFU's top management team. That he hardly knows them and, barring a few, who had become personal friends, would not seek their personal closeness either. „I open my shop, do my job, sell my product, deliver it and after closing my shop again, I go home“. It took me some time to fully understand the real contents of this message. But I finally got it. Outstanding sales professionals are in some way similar to wolves, they either lead a pack or be on their own, like hungry, lonely wolves, always ready to hunt. They find it difficult to just be a member of a particular team. And that is what makes them so different from others, enables them to achieve their own, individual targets and ambitions. Mr. Abul Mahmood, I think, is a very typical and very outstanding example of this very fine species of men. He is very proud of being just what he is. And he has every reason to do just that. He takes pride in representing the flying colours of such an old and honourable organisation, of which he, of course, is an important part of. But he is equally proud of the fact that he is his own master and thus makes his own, independent and great contribution towards the achievements of 'his company'. „EFU, you see“, he tells me before I lead him out of the room which is only a door away from the one to which he always enjoyed free

access when Mr. Roshen Ali Bhimjee and his predecessor, Mr. KF Haider, were residing there, „EFU is my company. There may have been a few dents here and there, but I have always enjoyed working for it. With the pace it is going now, its prospects are excellent. I have never been tempted to change horses, I am proud to be here, I have always stayed with the Eastern Federal“.

I accompanied him downstairs and the breeze which had just started to blow across from the Arabic Sea made his curly white hair fall a bit into his still very vivid and energetic face. He turned again, waved cheerfully and finally disappeared, - his body movements, his way of walk still very determined. A living legend of a timeless past.



Mr. SA Rashid at his office in Qamar House, 1999

S.A. Rashid

Yours very truly

World literature is full of glorious descriptions of heroes and saints, the first ones being by far in excess of the second group. And there, is, of course, nothing wrong with it. The audience very badly wants shining, glorifying examples of human success stories, is crying for real patterns upon which to model oneself. Very rarely though does it care for stories depicting the fate of people who throughout their lives have quietly assisted those who for a particular moment in the history of men were enjoying the fame and limelight of their time; they are hardly visible because they sit in the back rooms of powerhouses, or, if of female sex and performing in a contemporary play, are like 'shokuba no hanas', as the Japanese would say, like flowers in the workplace, who are expected to brighten up the office with their sheer presence. And if their stories were told, even by notable playwrights they mainly appeared in comedies, as the innocent, slightly underdeveloped and mostly comic servants delivering love letters or other messages of a doubtful nature. Some were luckier, like Leporello for instance, the man who reached world fame because Mozart allowed him to be the trusted companion of Don Giovanni until such time that his master and mentor was sent to hell. Or Sancho Panzas, Cervantes' eternal creation of a man whose epic role as shield bearer and comrade-in-arms of the tragic Don Quijote de la Mancha could stand for the very incarnation of loyalty as such.

Such people exist even in real life, in all kinds of variations, of course. And most of them are very often great men themselves, even if their presence more often than otherwise goes by unnoticed. At least by most of the onlookers and contemporaries.

The man I want to talk about now does not fit in one of the specific categories just mentioned by me, - and yet there is something about him which makes him look like a suitable candidate for all the thinkable eventualities. His name is Mr. Rashid, lifelong private secretary and personal assistant to late Mr. Roshen Ali Bhimjee. And he is still there, sitting in his small and uncomfortable room which does not even have a window to the outside world, - but that brings him at par with his great and highly adored boss, who could not let his eyes wander around, trying to get at least a glimpse of the sky, the sun or the clouds either.

He would be able to unfold endless pages of the fascinating, stormy and adventurous life of his personal 'hero' and everybody who ever got close to his boss would not only know him, but could at the same time rest assured that Rashid Sahib would know much more about him too.

Born in Aligarh, UP, in October 1930 as son of a Government employee, he migrated to Pakistan in 1949. His father was in the Railways Mail Service and opted for Pakistan in 1947. In order to be able to complete his earlier education he, together with his mother and the other family members stayed behind in India for almost two years and only then was the family reunited in Lahore. In order to support his father he joined Pakistan's oldest insurer, the Muslim Insurance Company, whose Head Office was and still is at Lahore. In January 1953 the family shifted to Karachi, then the country's capital where Mr. Rashid was offered a position in the Life Department of Pakistan's largest insurance company, the Eastern Federal Union. This was about the same time when a family friend, the then Controller of Insurance, Mr. BA Raffiqui introduced him to Mr. Bhimjee who was then wearing quite an illustrious variety of hats. He was the Manager for Bombay Life, also Manager for Western Insurance, a Canadian company, and he was also the Manager for Pakistan for India's leading insurance giant, the New India. Apart he had his own Chief Agency in the name of Pak Underwriters. Mr. Bhimjee was looking for a good and reliable personal assistant at that time and offered Mr. Rashid the job.

„I met him“, remembers Mr. Rashid when we talk about the roots of his long association with Mr. Bhimjee, „and I was very much impressed with his kind behaviour and attitude. And I immediately knew that I would love to work for him. I had just joined Eastern Federal, but having met him I did not hesitate for a moment and decided to join his firm. He appointed me as his personal secretary and made me also in charge of his life insurance activities. When life insurance was nationalised in India he officially transferred my services to his other firms which he had meanwhile founded. Fair Trade, Pak Pin Industries and Metal Processing Industries Ltd. were their names. And as he continued to work as Liaison Officer for the Life Insurance Corporation of India I was entrusted with their affairs as well, - all these duties, of course, as his personal secretary. Later on I also became involved with his joint venture with the well known German industrial firm, Messrs. Triumph International which over the years has grown to its present importance and which today is the main industrial interest of the Bhimjee family. When in early 1953 I left EFU after only two months of service in order to join him in his various assignments I could not even have dreamt that I would ever return to them, if only in a very

different capacity. However, as you well know, Mr. Bhimjee joined EFU as its Chief Executive in January 1961 and he requested me to spend always half a day with him at his new office in order to assist Mr. Azim, the personal assistant whom he had inherited from his predecessor Mr. KF Haider. Well, and finally in 1965, just a few months before you left EFU, he asked me to come over to EFU on a full day basis because he wanted me to be closer to him when doing my work for him. I am really the most fortunate man on earth because I was so lucky in having found such a nice man as my boss. He never considered me to be his subordinate, he always treated me to be one of his family members. I had the honour to work for him and see with my own eyes how kind and noble he has been to so many people inside and outside this country. And he has helped me and my family tremendously. He was even kind enough to allow me to attend college in the afternoons, after I had just joined him. And I was therefore able to obtain my graduation from the Islamia College here in Karachi."

I could fill pages full of praises which Mr. Rashid would have for his great mentor and idol. And I could make a long list of all the wonderful examples he gave me in proof of Mr. Bhimjee's astounding, almost unbelievable generous assistance accorded to people in need, be it in kind or in cash. And as I myself have witnessed a great number of such benevolent deeds, I can even vouch for the correctness of his reminiscences. In my biography on Mr. Bhimjee I have quoted just one or two very typical samples of the collection of wonderful things which my late friend had done to help people who had turned to him for assistance. And even this I did only to demonstrate that much of the help he gave was done without even expecting gratitude or reciprocity. „He hardly ever planned this“, says Mr. Rashid, and when he gives you some details out of his rich reservoir of memories, you can feel and see from his face how proud he is for having personally been involved in getting most of these things actually done. „His reactions very often were just impulsive. He just told me to do it, - and I did it. Whether to send money to one of our country's ousted Presidents for his medical treatment or to students whom he supported in Burma or elsewhere during their education. And sometimes it were just the small things, not involving much money which turned out to become so valuable and effective. They used to call him the Ministry maker of Pakistan in those days, and that was even before he had joined Eastern Federal. He was very popular amongst all the leading politicians and was personally befriended by most of the Members of Parliament from East Pakistan. You are aware that Mohammad Ali Bogra whom he knew from Rangoon and who also became Prime Minister of Pakistan was one of his closest friends and he his most intimate advisor. Or

take Mr. Ibrahim Rahimtoolla, once Governor of West Pakistan, Commerce Minister and High Commissioner in the UK. When he left the Government Mr. Bhimjee gave him temporary shelter, gave him a room in his office in the 'Oriental Building' and I was instructed to do some of his work. A very small thing, of course, but very important and meaningful at the time this was done“.

Talking with Mr. Rashid about the prevalent and illustrious circle of friends of Mr. Bhimjee, is like opening a well written and carefully edited book, covering at least a quarter of Pakistan's still young history. He drops names and links small, little, but very lively stories with it that one suddenly feels very close to these episodes. He skilfully reconverts Governor Generals, Presidents, Prime Ministers, Ministers, Ambassadors and other Excellencies into what they all had been prior to their enthronement, just ordinary human beings,- and surprisingly, he describes them in such a simple and gentle way, that you can not help but to just like them, as obviously his great mentor must have done.

Although Mr. Rashid has been officially retired because he has reached the age limit quite a few years ago, one would still find him sitting behind his desk waiting for someone to give him a ring, mostly from one of the family members because he still is the link to Mr. Bhimjee's widespread activities, acquaintances and friends. The spirit of his towering master is omnipresent, his trusted personal assistant to some extent his living legacy. It appears that there is hardly anything about his life which Rashid Sahib would not be aware of and even I, who was so very close to most of the things which his late master did or had planned, am again and again surprised about the depth and the size of his knowledge. What flabbergasted me most, however, was the high degree of sensibility which he had been able to develop over the many years of his association with my friend, and which in a most astounding way now enabled him to 'classify' and 'catalogise' the various forms of complex and varying relationships which his boss used to entertain with such an enormous number of people. During their forty-two years of close co-operation Rashid Sahib had grown into something much bigger than just a normal pocket-sized specimen of an ordinary PA. He had become his master's most trusted confidant in whom he could not only completely rely, without any reservation whatsoever, but who would even take liberty to express a deviating opinion if his conscious so required. And Roshen Ali Bhimjee knew and appreciated the manifold and skilful services which his private secretary was rendering to him and his family. I found a copy of a letter written by him to Mr. Rashid from my office in Munich, way back in 1968 and which was