Wolfram W. Karnowski

The EFU SAGA

THE MAKING OF AN INSTITUTION WITHIN THE CONTEXT OF THE CREATION OF PAKISTAN

Copyright © 2001 by Wolfram W. Karnowski
First Published in 2001

All rights reserved.
No part of this publication may be reproduced
or transmitted, in any form or by any means,
without permission of the author.

Printed and published by M. Yunus, D&Y Printers, 1, Yusuf Manzil
Gul Raj-Mall Road, Arambagh, Karachi Pakistan
Phone: 2212172, 2620611

Contents

List of Contents i-vi

Foreword vii-x

Preface 1-5

Acknowledgements 6-7

Introduction 8-11

Chapter I
A Pilgrimage to Freedom –
The Muslim's part of it 12-74

The Hindu Renaissance 16-18

Sir Syed Ahmed Khan the Great Awakener
Father of Aligarh
The second part of the nineteenth century 19-32

The turn of the century
Foundation of the All-India Muslim League 33-40

Allama Dr. Muhammad Iqbal 41-52

Quaid-e-Azam Mohammad Ali Jinnah –
Architect of Pakistan 53-68

A new nation State emerged
Still a draw or a win!? 69-74

Chapter II
EFU and the emergence of Pakistan's indigenous Insurance Industry 75-124

The creation of EFU 85-95

Pioneers of Pakistan's Insurance Industry

N.A. Qazi 96-99
Mohammad Chowdhury 100-102
M.A. Chishti 103-105
S.C. Subjally 106-111
A.U.Siddiqui 112-115
Rusi Dubash 116-120
Moin Fudda 121-124

Chapter III
Life sketches, profiles and biographies of people not forgotten

Introductory remarks 125-126

The Patrons: 127

H.H. The Nawab of Bhopal
King of the court at Camelot 128-142

His Highness the Aga Khan
Royal flush between Queens - or:
circumnavigating dinner and tea 143-156

The Founders: 157

Abdur Rahman Siddiqui
The fearless, outspoken visionary 158-178

Khondkar Fazle Haider
Our man from Bhopal 179-193

The Guardians: 194

Abbas Khaleeli
The man from Madras 195-212

The Ispahanis
Part of the Saga 213-227

Raja Saheb of Mahmudabad
Aristocrat and Dervish 228-241

The ARAG Family
Friends in need 242-248

SM Yusuf
A bureaucrat par excellence 249-253

Said Ahmed
A fortress of reliability 254-264

Jehangir Siddiqui
Financial wizard 265-276

Muhammad Ali Sayeed
Legal Advisor and member of the family 277-283

Justice Mohammad Mahboob
Protector and Reformer 284-291

Ashraf W.Tabani
Our Governor of Sindh 292-296

Great Contributors: 297

EC Iven
They called him Störtebecker 298-307

Khuda Buksh
Life insurance was his mission 308-315

SM Moinuddin
A true friend to have 316-324

HW Schwarz
The lighthouse man 325-333

Mian Saeed Ahmed
The Lahori connection 334-342

Syed Sibte Hasan
Great writer and as great a man 343-355

SF Alam
Impaccable reliability 356-358

Sharafat Walajahi
Always a step ahead 359-372

Sajid Zahid
An independent mind 373-381

Nawab Hasan
The white knight 382-390

Azim Rahim
'Noblesse oblige' - the Bengali way 391-396

Sultan Ahmed
Solid as a rock 397-403

Dr. Sayeed Khan
The pioneering medicos 404-406

Abul Mahmood
Success is around the corner 407-411

SA Rashid
Yours very truly 412-416

Mahmood Jafri
Unfrozen hidden reserves 417-421

Mirza Faiz Ahmed
From the ground floor to the top 422-427

Mohammad Hussain Alvi
The shooting star 428-436

Abba Ali Yusuf
The caretaker 437-442

M Fasihuddin
The technical conscience 443-450

Dr. Tajuddin Manji
Always around 451-458

Hasanali Abdulla
Not to be bought, but neither for sale 459-463

Taher Sachak
Blessing in disguise 464-476

Saifuddin Zoomkawala
Independent and yet so attached 477-493

Publications cited and consulted 494-500

Index 501-510

Foreword:

The lives of Mr. Wolfram W. Karnowski, the author, and Mr. Roshen Ali Bhimjee alongwith the institution of EFU (Eastern Federal Union Insurance Co.) have been so inextricably linked, that one could not have possibly chosen a better person to write the two books which are herewith presented to the general public, the biography on his friend and the EFU SAGA.

It was not just a common profession, but in fact a meeting of minds and shared philosophies of life that brought Karnowski and Bhimjee so close together. In his own words „Roshen was like an elder brother to me. There was nothing he did, that I was not in a way aware of, - whether it concerned EFU or any of his other projects".

On one of the many evenings shared together the two friends agreed that there was certainly something very special and outstanding about EFU, - in that the founding fathers of the company, like the Court of Camelot around the Nawab of Bhopal were also directly or indirectly involved in the freedom movement, making EFU a part of the process of the creation of Pakistan. Which is why, the two men decided that the history of EFU be documented, preceded by a brief history of the foundation of Pakistan.

„It was never my idea that I should write the book", claims Karnowski. „I thought I would head a committee of young and enthusiastic officers from within the EFU organisation plus a few experienced researchers, but soon learnt that for a variety of reasons such a 'task force' would not really be a workable proposition." Of course, there was a writer lurking in Wolfram Karnowski, who had been an active author of short stories, poems and features in German, right from his early youth.

He was born in Hamburg, Germany in 1930 and acquired Higher education in Fine Arts, Music and Insurance. When on the threshold of a career, he debated between music and writing, both of which he pursued actively, while studying at the College of Art and Music in Hamburg. So, though this writing assignment thrust upon him, came as a bit of a shock, he was in a way poised for it.

The exercise that began in August '97, has been a labour of love, but not without hurdles. Procuring all the elements required to write a book, he set

about interviewing seventy people, starting out with his dear friend, R.A. Bhimjee. The second shock came when he failed to find anyone to transcribe the seventy audio tapes of information, and he had to do it himself. This Herculean task that filled fourteen hundred pages and took almost a year to complete, was complemented by other research on Pakistan history and leaders. The writing finally commenced on holiday in Bali in late 1998 and ensued in early 1999 in Florida, where the Karnowskis hide when snow and ice cover their lovely garden in Tutzing, at the Lake Starnberg, in Germany, not far away from the Bavarian Alps.

After studying Art and Music, Wolfram Karnowski, on his father's insistence, joined an Insurance firm as a trainee officer in 1953, while simultaneously appearing for Insurance exams at the Insurance Institute in Hamburg and passing with honours. He was probably the last vintage who didn't become a soldier in World War II. The dearth of young professional blood, was reflected in handsome career opportunities offered to young and willing Germans. A few more responsible Insurance jobs down the line and he got his major break when he joined the world renowned Munich Reinsurance Company as an officer in 1959, giving him an opportunity to take flight and fuel his passion to travel and explore the world.

He was delegated to EFU in Karachi in January 1960 as Manager Head Office in the General Department. „I even joined EFU before R.A. Bhimjee," he reminisces. When Bhimjee, primarily a life insurance man, took over as General Manager in 1961, Karnowski became his technical pillar on general insurance. That was the basis of their understanding and they soon became close allies and friends. The relationship was fostered by mutual trust and admiration. While Bhimjee helped Karnowski perceive Asia and Asian mentality, Karnowski in turn accompanied or assisted Bhimjee on his extensive travels and other explorations, be it in the field of insurance or even otherwise. It is therefore hardly surprising that he was also actively involved with his friend, Roshen Ali Bhimjee, in the formation of the three insurance companies of the Credit & Commerce Group after the latter had decided to leave Pakistan in 1972.

„Our life in Pakistan was fascinating and we considered it more than a second Home." Wife Ursula, a businesswoman in her own right, followed her husband to Karachi soon, where she took up a job in the Cultural Wing of the German Embassy, a position that earned them several privileges. The nature of Karnowski's job brought him in close contact with Pakistanis. „Most of our

friends were Pakistani and Roshen went out of his way to integrate us into his varied social circle."

Immensely interested in Art, Literature, History, Politics, Culture and People, the Karnowskis never lost an opportunity to learn about Pakistan, adding priceless books and artefacts to their prized collection. They felt completely at home here, during the 'golden days', and secure enough to travel extensively in the interiors of Sindh and Punjab, mingling freely with the local population, - Karnowski occasionally sharing tea, a smoke and a discussion with the villagers that mobbed them. Every month the Karnowskis would throw open the doors of their home, to friends to join them for live Sindhi Music and Mushairas.

The most cherished moment of their stay, however, was the birth of their first child, Claudia, at the Seventh Day Adventist Hospital in Karachi in 1963. The Karnowskis returned to Munich in 1966 where he rejoined Munich Reinsurance Company as a member of the management team, responsible for the Middle East, South-East-Asia, Far East and Australia, New Zealand. Andrea, their second daughter was born in Munich in the same year.

Wife Ursula has been through thick and thin with Wolfram Karnowski assisting him in his profession whether it be in Munich, Pakistan, Japan or wherever in the world his work would take him. We have witnessed Ursula standing steadfastly by his side at all times with an ever smiling face. A great lady in every respect,- a perfect blend between the best of what Eastern and Western cultures and traditions are able to produce.

At the end of his six years, Wolfram Karnowski feels he was able to read Asian minds and it was his Pakistan experience that was largely responsible for his successful five year tenure in Japan. There too, the Karnowskis made the most of their stay, imbibing Japanese culture and history, their special interest lying in the ancient Kabuki and Noh theatre. Karnowski's only regret was that unlike Japan, where he was forced to acquire at least some basic knowledge of Japanese, in Pakistan he was actually discouraged. Every attempt to practice Urdu was thwarted by the opponent who immediately switched over to English, feeling offended that maybe his English wasn't good enough in Karnowski's eyes.

After a series of promotions, he retired as a senior member of the Executive Management of the Munich Reinsurance Company in December 1995 after serving the company for 35 years, of which he spent a considerable time

travelling extensively in Asia and Australasia. In 1996 he rejoined EFU as Director of EFU General and Advisor to EFU Life, on his friend, Bhimjee's behest.

The Karnowskis have two beautiful daughters and three grandchildren, on whom they dote. Claudia, a former International banker, with her husband and two sons, lives in the same suburb of Munich as her parents do. Andrea, a management consultant and writer, presently lives near Oxford with her husband and daughter and designs and delivers development management programs, amongst others, on behalf of the Henley Management College for various international clients.

The couple share a 'joie de vivre' and live by the dictum, 'life is beautiful if you are mentally and physically active. Wolfram Karnowski believes in opening a new chapter and looks forward to his next venture, - a book in German on his Asian experience. He also plans to pursue his piano more seriously again. A keen sportsman, he jogs everyday and even manages to play golf and swim with his wife, whenever possible, helping them relax and keep fit.

Karachi, November 2000

Rafique Bhimjee Munir Bhimjee Saifuddin Zoomkawala

Preface

Many times have I been asked why I, a German, should have embarked on the adventurous task of writing down the history of a Pakistani insurance company? A company which is now sixty eight years old, which, by world-wide standards, is not all that an exciting age for a big commercial organisation.

The answer is very simple. The history of this company is, I think, not of an ordinary nature. Its roots date back to the days when great men in India were dreaming of a country which would be theirs and not just „The pearl of the British Empire". And the people behind the creation of this company were part of that growing group of farsighted personalities, be they politicians, businessmen, students or scholars, be they Hindus or Muslims, who thought that the time had come to end the British Raj.

Most of the people I am going to write about are Muslims. They thus belonged to a community in India which comprised the minority of its population and yet once ruled the country for many centuries. They were at the helm of their community's struggle for increased participation in Indian politics and who, at the end of the day, thought that the only way to get what they were fighting for was to take destiny into their own hands and create a State of their own, Pakistan.

I have therefore tried to embrace the history of a commercial organisation within the greater aspects of India's fight and struggle for freedom and the role the Muslims played in it. By doing so I hope that people presently working for this great Pakistani company will become aware of their past and the eminent role their predecessors not only played as founders and guardians of the Eastern Federal Union Insurance Company but in a broader context also as active participants and contributors to the actual creation and then further development of their country.

Although I am an eye witness to what politically, sociologically and economically has actually happened over a period of forty years in this country, I did not even consider to make an attempt to rewrite what others, much more competent and called for, have written, analysed or criticised about what has or has not been achieved ever since this nation came into being. I, however; admit that the temptation was great and always imminent because forty years of own experience is by no means a short time frame

considering that Pakistan just celebrated her fiftieth birthday. I, however, have never forgotten that little story which my professor of history had told us in order to demonstrate how difficult it is for historians to always convey historical events in such a way that they come closest to the absolute truth.

This was his story: „When Walter Raleigh was awaiting what would turn out to be his execution in the Tower of London, he tried to put his imprisonment to use by writing a history of the world. One day, looking out of the window of his cell, Raleigh saw a friend of his approaching the Tower. Just then a scuffle broke out in the street below. Minutes later, Raleigh's visitor arrived and the two spoke of the incident that had just taken place. To their surprise, the two discovered that each had a totally different interpretation of the incident. The visitor left in a huff and Raleigh consigned his manuscript to the flames. He felt that if two people who knew and respected each other's views could not agree on a simple episode to which they had both been witness minutes ago, how could any historian presume to assess authoritatively the significance of events that had taken place at a far remove from him in time and space."

I do, of course, not know whether this story is a true one or not. But it is nicely told, I think, and yet would not convince me in the sense that, if everyone had followed the example of Sir Walter Raleigh, there would be no written history books at all. And are not all these self-appointed wardens of our world's history at least an evil necessity or, on a more positive note, an indispensable part of the historical process!? I would think so and do rather prefer to reflect on an old African saying, „When the lions are gone, who will be left to tell the story of the hunters?"

I am in none of these categories. I only want to preserve something of what I have either experienced myself or learnt from my many friends in Pakistan and other countries in the region,- details, facts and stories of and on people who have made their great contribution towards India's independence and at the same time even more specifically to the creation of Pakistan. And when finally on the 14th. of August 1947 their dream became reality, many of them were then again at the forefront of the political and economical development of this newly created nation . Their visions were the source of inspiration which generated that kind of enthusiasm which in the early days of Pakistan enabled people to build those fundamentals on which this nation should have found its solid grounds.

I am not a historian and I do not pretend to be one in the sense that I should have even tried to make an academic approach towards my subject. I also could not fall back or depend on official documents, books or publications published by some of the many people I have interviewed or spoken to in the course of my fact finding mission. Owing to various unfortunate circumstances, out of which migration from Calcutta to Karachi and nationalisation of Life Insurance in 1972 were only two, I could not even go through old files, personal records or other interesting documents, because, except from a complete set of balance sheets right down from the very first year of operation, there was nothing else to find in the archives. I therefore had to start from scratch. Like a boy scout I, step by step, tried to find my way in the wilderness. But I was fortunate. One interview partner after the other gave me a torch to continue my search. Sometimes it was like competing in a relay race handing over whatever I had been able to gather from the preceding runner to the next one just with one thing in mind, to successfully reach the finishing line.

My discussion partners, of course, were after all just normal human beings, as outstanding and dignified their social positions may have been. They have told me their version of stories, facts or guess-works and my only yardstick was to compare them with my own thoughts and experience and the stories of the many other people I have spoken to. Needless to mention therefore that I can not guarantee that each and every detail written in this book always complies with the actual truth. I can promise, however, that I have to the best of my knowledge and ability tried to convey a fair transcription of what I have been told by those who were prepared to not only open their minds and hearts before me but who at the same time were also doing a lot of soul searching, and I do only hope that now, in retrospect, they do not have regrets for having been so outspoken even at the risk of going again through some cruel and painful exercise. This was particularly so when talking to people about their personal experience at the time of partition, when talking about their childhood, their parents and other members of their families who were either forced to leave their place of birth or living or who had voluntarily migrated from India. Some had lost not only all their earthly possessions but even their dearest relatives and closest friends. Therefore the question whether or not the division of India was an unavoidable political necessity, whether all the human tragedies suffered and the loss of unbelievable numbers of lives of innocent people were a justifiable price for what then could be achieved, turned out to be a major topic in most of the discussions I had and it was not surprising that the views expressed were as different and controversial as one would expect them to be. However, they still were of great benefit to me.

Their views and their versions of events enabled me to compare what I had read about these most unfortunate events with the personal experiences made by people who had actually been affected by those terrible incidents, or worse, had even been targets in it.

I would like this publication also to be regarded as the observations of somebody whose personal and professional life has been greatly influenced by his long stay in this part of the world. Living and working in Pakistan for an indigenous organisation was an unique and thrilling experience and has made my life, and that of my wife too, much richer and more colourful.

My very close association with the Eastern Federal Union Insurance Company dates back to the year 1959, covering now a span of forty years. The company is presently in its 68th year and still going from strength to strength. It was when Pakistan and India celebrated their 50th birthday that I started my interviews for this book. I have accompanied both the Country as well as the Company a long distance on their way to where they presently are. I have witnessed their ups and downs, their ever continuing struggle for success and survival. On this road to completion, which, of course, is an ongoing process and can never be a final one, I have seen hopes, dreams, illusions and failures, just as they would occur in the life of an ordinary human being. By writing about these dreams, achievements and failures I tried to be governed by an objective mind, love and care. I tried to be fair in my judgements, as far as this is possible, and I did not fear criticism because I was determined to freely express also my personal opinion on facts, episodes, events and great men and women to all of whom I give credit for having tried very hard to make their country a better place to live in, a country to work in with respect and pride.

I have dedicated this book to two people who for different reasons are very close to my heart. To my wife, without whose patience and unstinting support I could have never finished this fascinating journey into past and present history. And to Mr. Roshen Ali Bhimjee. He was the saviour and driving force of the Eastern Federal Union for almost four decades. He personified this company during all this time and by doing so has left behind his own epitaph. He died when I had just completed most of my research work and was about ready to start writing the first page of this book. We were colleagues, friends and finally became as brothers. I had so very much wished that I could have been able to complete this publication when he would still be around. Because I wanted him to be the final judge before handing it over to the public at large. He was the inspiring force behind the project and was closely associated with it right from the moment the idea was born. I am, however, confident that he

would have approved most of what I have said on the following pages. Even if he might not have agreed with each and every word of it, he would have endorsed my views on the manifold aspects and facets of the subject tackled by me. In our very first session on this project my friend had promised to discuss controversial and critical questions with me, to try to ensure that the facts were accurate, and to share with me his convictions and beliefs. But it was at the same time self understood that I would be free to make my own judgements and criticisms, as I have always done, particularly when working together as colleagues in EFU, a company which in his own words will always belong to the people of Pakistan and had yet become so much part of his whole life. With him at my side this whole exercise appeared less lonely and much more enjoyable. I am very grateful to him.

Finally I would like to express my heartfelt thanks to those many kind and open minded people who without restraint and reluctance, sometimes rather enthusiastically and generously, have contributed interviews and conversations with myself, thereby given me their helping hand when trying to find my way. They came from all walks of life. Former and present staff members of the company whose history I wanted to dig out and discover for them and others. Sons and daughters of senior executives of EFU who already have left this world but are still very much remembered not only by their own children but by many others too. Former Government officials, industrialists, high ranking dignitaries, politicians, private secretaries and just old, lifetime long personal friends. Without them I would not have been able to decipher the manifold facets and roots of a great Pakistani financial organisation, a company, which I firmly believe, has become one of Pakistan's outstanding and truly national institutions.

Special acknowledgements

Although I have already in very general terms expressed my deep and heartfelt appreciation to those many kind women and men in Pakistan, India, London and Dubai who have most generously and willingly helped me to collect all the material without which I could have never completed my two publications, I still very much feel an obligation towards those who have gone out of their way to be of assistance.

During the three years I have spent in writing these books, I have called at all these places, and, of course, have been a very frequent visitor to Pakistan. I have spoken to dozens of people who have been able to provide me with first hand information on those personalities about I have written.

My particular thanks go to those people who very kindly arranged interviews for me with those persons whom I either did not know already personally or whose whereabouts could not be traced by me. I am much obliged in this regard to Mr. Mustafa Haider, son of late KF Haider, who has been of tremendous assistance to me. I am likewise grateful to some officers of EFU who obtained much wanted information on my behalf and always found the fastest way to make it available to me,- Messrs. Syed Mehdi Imam, DH Sidhwa, Khatri Hussain and SA Rashid. I also owe gratitude to Mr. Syed Ahmed Haq, chief of EFU's EDP Department and his very able and understanding assistant, Mr. Abdul Qadir who helped me immensely during the final and adventurous process of reformating the two manuscripts before they could be sent to the printing press.

During my fact finding mission in India there were particularly two persons who were of great help. Mr. AC Mukherji, ex Chairman-cum Managing Director of the New India Insurance Company, a long time business friend of mine, and Mr. BR Mehta, Munichre's consultant for India.

My special gratitude also has to go to Mr. Shamsul Alam, presently Managing Director of one of the leading insurance companies in Bangladesh, who was a well known executive in PIC prior to December 1971. He has been of great assistance in refreshing my memory about various aspects of the history of Pakistan's insurance industry.

I am grateful to two former co-directors and good old friends of Roshen Ali Bhimjee and me in England, Mr. David Dowlen and Mr. John Paul, who tried their level best to dig out reminisces of days long foregone,- and succeeded.

Special gratitude goes to my friend and former colleague, Mr. Alan C. Drake, former Managing Director of the Munichre of Australia, who kindly undertook to not only read through almost onethousandfivehundred pages of typed interviews but also through both the manuscripts and thus helped me to clear grammatical and other language hurdles.

Mr. Shaharyar Jalees, Vice President of the Public Relations and Travels Department of EFU General, needs to be especially mentioned and applauded to. But for his enthusiasm and unstint support I could have never surmounted the manifold hurdles and obstacles which seemed to increase and multiply with each day passing since I wrote the last sentence of my two manuscripts and now I hold the printed books in my hands.

My thanks go also to my old friend, Mr. Hamid Subjally, for having assisted me so actively in the final phase of this project thus converting technical hick-ups into acceptable solutions.

Last, but not least, I sincerely thank Mr. Mohammad Mian, the well known journalist, and Mr. Saifuddin Zoomkawala for not only having gone through both the manuscripts in a most meticulous manner, but also for their encouragement and valuable advice given to me most graciously. It was particularly Mr. Zoomkawala who, after the unfortunate and untimely demise of my dear friend, Mr. Roshen Ali Bhimjee, has given me his unstinting support throughout.

And I have to finally express my appreciation to quite a number of those fine and astute journalists with which Pakistan has been gifted ever since this nation came into existence. I was very fortunate that the start of my research work for my books coincided with the 50th anniversary of this nation. Most of the leading newspapers and journals had come out with special supplements on this auspicious occasion providing me amongst others with a goldmine full of unexplored venues and information. I could not acknowledge all their names individually and therefore hope for their understanding and foregiveness.



Roshen Ali Bhimjee

Introduction

When discussing this project with my closest colleagues in EFU it was primarily Mr. Roshen Ali Bhimjee who again and again emphasised how important it would be to explain to our readers the political, commercial and psychological environment confronting Muslims in British India during the first half of this century. We both felt, that it would not be enough to write down the history of EFU by just quoting some facts and figures and by telling the life stories of a dozen or two of those people who in one way or the other had made their contribution towards its development, be it in a positive or even in a negative way. We thought that, whoever the reader of this publication may be, either present staff members of the EFU Group of Companies, their families, interested friends and colleagues from within or outside Pakistan's insurance industry, chances are that their knowledge of the earlier part of Indo/Pakistan history would not be as comprehensive as one would wish it could be. And this, of course, regardless of age and profession, educational background or otherwise,- the odd exception granted.

We therefore decided that I should make an attempt to briefly outline those political and historical events which according to the majority of historians, be they from India, Pakistan or some other parts of the world, have ultimately been responsible for the division of British India and the creation of Pakistan. By doing so, I hope, that those of my readers who, either because of their professional background or because of their personal inclinations have already taken a deeper interest in the history of this subcontinent, may bear with me. They may either decide to just ignore this chapter or still read it, if only to agree or disagree with the views expressed by a German, who, because of his own experience in the events following the destruction of his country in 1945, has formed his own views on the challenges a new beginning may or may not provide.

Making an attempt to review political and historical perspectives prevailing at the time when the Eastern Federal Union was formed appears to be even a logical and indispensable necessity, considering that those who created this organisation or were the driving forces behind it were at the same time also leading politicians or were at least actively supporting those who were at the forefront of the political arm of the Indian Muslims in those days, the Muslim League. Men like Ghulam Mohammad, Abdur Rahman Siddiqui, the Ispahani family, the Raja Saheb of Mahmudabad, the Nawab of Bhopal, the Aga Khan

and the Nizam of Hyderabad are just a few names who come immediately to one's mind in this regard.

Why should such well known and outstanding personalities have come to the conclusion that it would not only be beneficial but rather essential for Muslims in India to increase their commercial activities and also engage themselves in the fields of banking and insurance!?

For a man like Roshen Ali Bhimjee a book on EFU would not have been complete without a serious effort to throw some light on this and examine closely as to how the political landscape looked in the years preceding the foundation of this company in 1932. Throughout his life Bhimjee was not only keenly interested in politics but took an active part in it. As a young man he was a highly committed freedom fighter, working for the All India Congress. And later in his life, he was the man who quietly arranged things behind the scene, kind of a king-maker, as he was called.

My own personal and keen interest in Indo/Pakistan history and present politics was greatly influenced by him, in fact he was its initiator. As I have said before, I am neither a scholar nor a specific student of history, but the subject has always fascinated me. When I came to Pakistan it was only but natural that I took great interest in its historical background. And this even more so after meeting a man like Mr. Bhimjee with the kind of political background he obviously had. He made me understand the people of this part of the world and taught me their language; not the one we use when we speak to each other, no, I mean the language we can't hear nor read, the invisible alphabet of peoples' minds and hearts.

When discussing these particular aspects of the book to be written, my friend and I were very much aware that quite a number of its readers would regard history as something rather useless. Why look back decades or even centuries and more when at the same time we tend to think that this might not necessarily assist our efforts to find solutions and answers to today's and tomorrow's problems. Some even dislike being confronted with historical events, facts and figures. What they remembered from schooldays was that history was mainly about wars, truce and wars again. Wars of which people got tired, even scared because they were the sufferers, always the losers, whereas those responsible for it, those in power usually sat in safe shelters and were ultimately mostly on the winning side.

Let us face it: history as taught in school does mostly hide more of what actually happened in the past than bring the past closer to us, which is very sad indeed. Though we will never know exactly how our forefathers really lived and what they actually thought, we have nevertheless inherited our very existence from them and are to a very large extent still using their tools. Someone has described history, as „the lengthened shadow of great persons", and this implies that all major transformations and achievements have been caused by individuals gifted with outstanding qualities of heart and mind. Yes, when we think of history as the description of endless series of wars, victories and defeats, we sometimes ignore that those events are mainly the results of human doings, the outcome of thoughts, conspiracies, plans, dreams and visions of „great" historical figures. Behind these so called historical events are at the same time also the life stories of famous monarchs, generals, spiritual leaders, be their names Caesar, Alexander, Akbar, Mohammad, Moses, Gandhi or Jinnah. It was their deeds and convictions which decided the fate of countries, nations and people.

This is why we should take also some interest in the history of this subcontinent; why we should have a close look at some of those great personalities who were instrumental in the actual making of what now, fifty, hundred or even more years later, we today call 'history'. We should make an attempt to have at least a glance behind the curtain which divides today's present from yesterday's past.

It is said that those who do dislike history have just been unlucky by picking the wrong teacher. I mean, just picking up one of the really bad ones, one of those who sell history to their pupils as if it was an accidental series of events, an arsenal of pompous, useless or even glorious ideas, a lexicon and picture book containing the names of a few hundred or even thousands of so called „great men" who destiny had in store to either lead their respective tribe, country or nation to larger horizons, greener pastures or just to defeat and chaos. How unfortunate to pick just one of those teachers who does not have the gift to narrate and convey historical events and personalities in such a way as if these events and the destiny of such historical persons would be of utmost and real personal importance to you.

Although history taught and lectured in another fifty years hence will not necessarily focus just on specific states,- I am convinced it will have to deal with larger, global areas, regions or even continents,- I still feel it is worthwhile to look back at some detailed aspects of what has happened during the last hundred and fifty years in this part of the world, in South Asia, India

and Pakistan in particular. How do these nations present themselves to us in today's framework? We want to have a closer look on how independence from the British Raj came about on the Indian Subcontinent and how and why the foundation of Pakistan became reality. This process and the final result of it was unique and exemplary. Here comes a nation brought into existence which until it was born on the 14th of August 1947 had never been shown on any map whatsoever; a nation whose borders you would not find until a man who his friends at Oxford had called 'The Squit', and who, much later, in history books is referred to as Sir Cyril Radcliffe, under the instruction of the then British Prime Minister, Clement Atlee, created Pakistan with the help of an old census, some random maps and a crate of wine. He created Pakistan by drawing a map which soon should become the source of heated and controversial discussions between the fighting and struggling parties. Borders were created which finally decided the fate of millions of people living on both sides of these artificial lines.

A day before the stroke of midnight on 15th August 1947, when the British Union flag would finally and forever be lowered on the subcontinent, the same man, Radcliffe, found time to write to his stepson: „I thought you would like to get a letter from India with a crown on the envelope. After tomorrow evening nobody will ever again be allowed to use such stationary and after 150 years British rule will be over in India- down comes the Union Jack on Friday morning and up goes - for the moment I rather forget what, but it has a spinning wheel or a spider's web in the middle. Nobody in India will love me for the award about the Punjab and Bengal and there will be roughly 80 million people with a grievance who will begin looking for me. I do not want them to find me".

How cruel, unjust and far-reaching manmade decisions can be. Yet, when we have a closer look into that great book of history we do have to realise that such human doings have been so very often the keys to the making or destruction of nations. This makes the comparatively short history of Pakistan so exciting and interesting.

Chapter One

A Pilgrimage to Freedom – The Muslim's Part of it.

Was partition of British India unavoidable? Had communal agony gone so far that finally this question had become a matter of physical survival for the Muslim minority of India, had it become a question of life and death, of to be or not to be for nearly one third of India's population?

And this at a time when every living soul on this great Subcontinent should have been jubilant and full of joy because their long fight for freedom was soon coming to an end, their long awaited independence almost to be achieved!?

This, many people think, is even to-day one of the most widely topics discussed amongst politically and historically interested persons in Pakistan, and, of course, also on the other side of the border, in India.

I had a chance to be involved in innumerable discussions between various persons and groups of all walks of life on this fascinating and yet extremely tricky subject ever since I first set foot on the soil of the Subcontinent in 1959. Most of these discussions were heated, controversial, but were never conclusive. However, at least on this side of the border, in Pakistan, there was always consensus of opinion regarding one aspect of this topic: the influence of Hindu nationalism after independence would have been one-sided and overwhelming. Assuming their best of intentions, even people like Nehru or Gandhi could not have prevented Hindu communalism or, even worse, Hindu nationalism or chauvinism becoming mainstream in Indian politics.

This would have finally led to a scenario where Muslims in an undivided India would have been second class citizens at best, and targets for instigated Hindu mobs at worst. Muslims would not have got a fair chance in such a Hindu dominated nation and a look at to-day's India and the role Muslims play, or rather do not play, in leading Government positions or in other related institutions, gives a clear answer to that question, given the one or other odd exception of course.

It so happened that when I started writing this chapter I was in the United States and on the 19th of March 1999 The New York Times carried an article under the heading: „157 Christian Homes Burned in New Religious Clash in India." It said that the violence is part of a growing number of attacks on Christians in India in the last year and that the problem has worsened since the Hindu nationalist Bharatiya Janata Party became the head of a national coalition Government a year ago. Now, I am not suggesting that the majority of the Indian people or of its political leaders do subscribe to the harassment or even killing of religious minorities in their country. I would not even think that all leaders of the Janata Party are in agreement with such actions. All I want to say is that even now, fifty years after partition, it seems very likely that Muslims had every reason to believe that their future under Hindu Raj was insecure and unsafe. What happens to-day to the Christian community in India has in preceding years on more than one occasion happened to Muslims still living in India. Setting fire to mosques and killing Muslim men, women and children have not been isolated cases ever since independence was achieved.

And I am not digging into these most unfortunate events in order to add fuel to still burning fires. Definitely not. On the contrary, I have met countless citizens of the Indian Union during the last forty years who decry these terrible actions of ill-guided fanatics with the same degree of shame and disgust as their critics on the other side of the border.

I do, however, think that we have to bear this in mind when at the end of the day each of us has to find his own answer as to whether partition of India was the sole possible solution under prevailing circumstances. I, as an detached and hopefully neutral outsider, have arrived at my own conclusion which at the end of the following deliberations I shall gladly share with my readers. Before doing so it may, however, be a worthwhile exercise to go back to the early days of the Indian Freedom Movement and to jointly recall how all this began.

In the early days of this Movement both The All India Congress Party and the All India Muslim League had started their pilgrimage towards independence together. This is at least how it looked, if only for a relatively short period of time. They then increasingly marched on different paths, slowly building up hostile feelings and sentiments towards each other.

It has often been said that partitioning India was the ultimate goal the British Raj achieved as reciprocity for their losing the crown of their empire,- the successful result of the British policy of 'divide and rule'.

Leading historians, be they of Indian, Pakistani or foreign origin, have reached consensus that it would be difficult to maintain such a position historically because the conflict between Hindus and Muslims dates back much before the time when, well back in the 18th century, India was conquered by Britain. And surprisingly, this conquest did not happen as a result of orders given by the then British King but by a Trading Company of English origin, which, of course, was trading on privileges bestowed on them by their King. In other words: at the cost of Indian tax payers a nation with just 5 million inhabitants took possession of a huge Subcontinent with about 150 million people living there.

Was history repeating itself? Had not just exactly the same thing happened when invaders from the north established their Mogul Rule in India and made Persian the language of the ruling class for almost seven hundred years!? Were not the lower casts of Hindus converted and made faithful followers of Islam!? And was not perhaps Emperor Aurangzeb, whose stars were shining in the second half of the 17th century, largely responsible for increasing Hindu-Muslim tension by trying to Islamicise the Mogul government!? Quite a number of Muslim historians have praised Aurangzeb for his determined efforts to make his Muslim subjects aware of their separate religious and ideological identity. As bad luck would have it soon after his death, Muslims lost their hold on key positions previously occupied by them and their influence started to vanish with an alarming speed. So much so that an eminent Muslim Sufi scholar deemed it fit to write a letter to the Afghan King, Ahmad Shah Abdali requesting him to protect Muslims in India. In his letter he said inter alia:

„In short, the Muslim community is in a pitiable condition. All control of the machinery of government is in the hands of Hindus, because they are the only people who are capable and industrious. Wealth and prosperity are concentrated in their hands, while the share of Muslims is nothing but poverty and misery."

What really surprises is the speed with which the downfall of Mogul power took place. Afterall for at least seven hundred years was Islam a decisive cultural and social force in most parts of India. Persian was the language of the Court in Delhi. „Muselmans", wrote Sir William Hunter in 1871,

monopolised all the important offices of state. The Hindus accepted with thanks such crumbs as their former conquerors dropped from the table.“ But then after Aurangzeb's death, Muslim power started vanishing. Persian ceased to be the official language and consequently Muslims also lost their hold on the administration of the country.

The final blow to the role of Muslims in India came directly as a result of the Mutiny in 1857. Muslims were made the scapegoat for this first sign of Indian nationalism, which the British then wrongly termed as „mutiny“ and for which they mainly blamed the Muselmans. For their rulers this bloodshedding event was a well sent opportunity to weaken the Muslims, who they had always thought had been extremely hostile to their rule in Delhi and Oudh, and to weaken them even to such an extent that they would not be able to rise again. Apart from killing thousands of people in and around Delhi, including quite a number of Mogul princes, they, through fiscal measures, managed to disown many Muslim landowners of their estates. They also barred all Muslims from military service which next to land had been another important source of income to them. In the course of less than one hundred years the change of events had thus completely turned the table. The Hindus had become loyal and faithful servants to their British masters, richly rewarded by them through influence, responsible government jobs and even land previously owned by Muslims, who now had to play the role of the underdog. And, most important in this context, the British had punished the Muslim „mutineers“ by taking away or closing down their educational facilities thus widening the educational gap existing between these two major communities of the country.

Another factor played a most detrimental role in this connection. Long before the unfortunate events in 1857 had the Mogul princes abdicated their political leadership to religious leaders, who in all their preaching proved to be very orthodox. They vehemently opposed the adoption of Western culture and the learning of Western languages and sciences. Exactly the opposite from what their Hindu counterparts had so successfully done ever since the British had ousted the Moguls from actual control of the country. What the Muslims had not realised was, in the words of Jaharwal Nehru in his famous book 'Discovery of India', that „the establishment of British rule in India was an entirely novel phenomenon for her, not comparable with any other invasion or political or economic change. India had been conquered before but by invaders who settled within her frontiers and made themselves part of her life. She had never lost her independence, never been enslaved. That is to say, she had never been drawn into a political and economic system whose centre of gravity lay outside her soil, never been subjected to a ruling class which was, and which remained, permanently alien in origin and character.

Every previous ruling class, whether it had originally come from outside or was indigenous, had accepted the structural unity of India's social and economic life and tried to fit into it. It had become Indianised and had struck roots in the soil of the country. The new rulers were entirely different, with their base elsewhere, and between them and the average Indian there was a vast and unbridgeable gulf, - a difference in tradition, in outlook, in income, and ways in living."

The first reaction to the impact of the West in India had been the growth of an influential class of liberals who looked to Europe as an intellectual home. They were critical of many elements in their own culture pattern, and their ideal became the rationalisation and modernisation of Indian life, to be best achieved by a harmonious blend between East and West. This sometimes uncritical admiration and imitation of things European came to be challenged by a new movement that emerged in the 1870's and reached full tide in the closing years of that century. Often referred to as the Hindu Renaissance or Recovery, this movement regarded Western culture as soulless and materialistic. Above all, the Hindu Renaissance, as a new manifestation of nationalism, was suffused with religion. As a European contemporary pointed out in the early 1900's, „this movement really replaces true Indian patriotism by a Hindu nationalism in which Muselmans and Buddhists could not join

without very considerable reserves!“ Swami Dayanand Sarasawati is usually regarded as the founder of the new nationalism and the Hindu Recovery.

Another preacher and apostle of the superiority of Hindu culture was the Swami Vivekananda who became very famous, not only in the United States, but all over the world, and for three years he remained in America and Europe lecturing and founding his missions. I have always found him to be one of the most illustrious characters amongst those Hindu missionaries who had very effectively influenced this new wave of Hindu recovery. Though rooted in the past and full of pride in India's heritage, Vivekananda was yet modern in his approach to life's problems and was a kind of bridge between the past of India and her present. „ I am thoroughly convinced“, he once wrote, „that no individual or nation can live by holding itself apart from the community of others, and wherever such an attempt has been made under false ideas of greatness, policy or holiness, the result has always been disastrous to the secluding one“.

And in another connection he once said: „I am a socialist not because I think it is a perfect system, but half a loaf is better than no bread. The other systems have been tried and found wanting. Let this one be tried, if for nothing else, for the novelty of the thing.“

And let me finally mention Mrs. Annie Besant, daughter of a London doctor, who was another well known figure in the context of Hindu revival, almost at the same time when Vivekananda was just delivering his sermons in Europe and the United States. She became the spokesman of the Theosophical Society and in 1898 founded the Central Hindu College, which ultimately became the Hindu University at Benares. From the beginning of her sojourn in India, Mrs. Besant had allied herself with the Hindu Renaissance. In her autobiography she wrote:

„The Indian work is, first of all, the revival, strengthening and uplifting of the ancient religions. This act brought with it a new self-respect, a pride in the past, a belief in the future, and, as an inevitable result, a great wave of patriotic life, the beginning of the rebuilding of a nation.“

In contrast to the stirrings that activated the Hindu community after what the British called 'the mutiny', the Muslims lacked any animation. The British conquest of the Mogul Empire had removed the upper-class Muslims from the status of the elite governing class. After the Mutiny the Muslim community passed under a dark cloud, as it was saddled with most of the responsibility for

the outbreak of disorder in 1857. And it was at this point in time that many Hindus had taken advantage of the commercial opportunities that came about with the growth of trade in India, whilst their Muslims brothers lagged behind economically, showing little, if any aptitude for business. And while the new schools were filled to capacity with Hindu youths eager for the new Western learning, the leaders of the Muslim community urged their people to have nothing to do with it. In consequence, the professions of law, medicine, teaching, and journalism were closed to the Muslims, and, most important, they could not compete with the Hindu candidates for positions in the government service.

While Bengali Hindus, Madrasis, and Maratha inspired by the arts and sciences of Europe were experiencing an intellectual and moral renaissance, the Muslims all over India were falling into a state of material indigence and intellectual decay.



Sir Syed Ahmed Khan (1817 - 1898)



Sir Syed's associates who dedicated their lives to his mission
Standing L to R: Maulana Shibli, Professor Arnold
Sitting L to R: Viqarul Mulk, Mohsinul Mulk, Maulvi Nazir Ahmad,
Maulana Hali



Sir Syed Ahmad Khan - Visionary - Awakener - Father of Aligarh

Sir Syed Ahmed Khan

Great Awakener -Father of Aligarh

The second part of the nineteenth century

It was in these deplorable circumstances that a great man emerged, coming to the rescue of the Muslims as their guide and leader: Sir Syed Ahmad Khan. To me, he is one of the greatest sons Indian soil has ever produced and he turned out to become really the saviour of the fate of Muslims without whom, next to Jinnah and Iqbal and a few more others, the history of the Indian Freedom Movement would have certainly taken a different course.

We have already seen that in the years followed the Mutiny, or as the Indians would prefer calling it, the 'War of Independence', the fortunes of the Muslims of the sub-continent were at their lowest ebb. They had been the chief fighters in the War of Independence and had, therefore, to bear the brunt of the British revenges. Delhi at that time was not only the residence of the last Mogul Emperor; it was also the social, spiritual, literary and intellectual centre of the Muslims of the sub-continent. And it was here that the heaviest blow fell. As a result of indiscriminate massacre, arson and loot which accompanied the British occupation of Delhi and the large scale arrests, confiscations and executions which followed it, the Muslim aristocracy was almost wiped out of existence.

The misfortunes of Muslims were, however, not only a result of these terrible actions and due to Government's biased and one-sided attitude. The Muslims themselves, I think, were to no small extent themselves contributing towards them. They had come to dislike and detest everything connected with the British, including their educational system. Thus was created a vicious circle for the Muslims who sank lower and lower in political, economic and social spheres.

Syed Ahmed Khan was the man destined to guide and lead Muslim's out of their self-imposed life in intellectual darkness and seclusion. He faced and mastered this almost tragic situation very successfully. He was born in 1817 in a respectable Muslim family of Delhi. His father was a religious recluse and therefore he spent his childhood mostly at the house of his maternal grandfather who was the *wazir* of the Mogul Emperor, Shah Alam II. Thus he inherited from his father and maternal grandfather the gifts of religious devotion and political farsightedness . When he grew up, he joined the judicial department of the East India Company and spent his leisure in writing or

editing books, mainly on religious themes or subjects connected with the glorious past of the Muslims of the sub-continent. During the nine years of his service in Delhi, he thus edited a newspaper called Sayyid-ul-Akhbar, wrote a number of pamphlets on theology, as well as his monumental work, Asar-us-Sanadid, and prepared a collated edition of Ain-i-Akbari, the history of the reign of the Emperor Akbar.

Right up to the „Revolt" in 1857, Syed Ahmed Khan's interests were mainly cultural. He looked to the past and showed no anxiety about the future. That changed drastically with the outbreak of the „Revolt". He kept a detailed day-to-day diary of the course of the uprising in his district, an event which completely captured his mind. He must have felt that its consequences would dramatically change the future of his country, - and that of the Muslim community very particularly.

1857 had been a fatal year because, as Mr. Mehdi Ali Siddiqui writes in one of DAWN's cover stories, 'it not only had witnessed the downfall of the Mogul Empire but also the end of a socio-political system. The so-called Mutiny was the last struggle of a dying milieu. Henceforth, knowledge and more knowledge and not merely faith would be the guiding principle of life and progress. The Muslims were taken to be the culprits behind the armed struggle and mercilessly persecuted. The victimisation included the soldiers, the Royal family, the nobility and the lower middle-class citizenry.'

It is very obvious that the „Revolt" had a vital impact on Syed Ahmed Khan's views and ideas and had widened his visions. He sensed that public knowledge in Great Britain about India must be either superficial or distorted. This was also the opinion of William Makepeace Thackeray, the British novelist, who had been born in India in 1811 and whose family bonds with the country had remained very strong. In 1841 he had outlined the three commonplace images of India then current in Britain. The romantically inclined continued to regard it as 'the region of fable and marvel, the gorgeous East', a fairy-tale land where sultans sat on ivory thrones, 'fanned by peacock's wings in palaces paved with jasper and onyx'. Prosaic minds imagined India as full of 'feeble and unwarlike people', who were backward and in thrall to cunning priestcraft. For the middle and upper classes, India was still 'a country where younger brothers are sent to make their fortune'.

Syed Ahmed Khan rightly anticipated trouble ahead for India's Muslims who, as I said before, were blamed for the uprising and mercilessly persecuted after it had collapsed. Because of the ignorance of the public at large speculation

flourished when the first news of the 'Mutiny' at Meerut and the seizure of Delhi reached Britain on 27th of June 1857 and the mood was pessimistic. The *Saturday Review* even suspected that the causes of the disturbances were deep-rooted and the massacres of Europeans indicated that India might be on the verge of a bloody racial conflict like that between the slaves and their masters in Haiti sixty years before.

And as one would expect to happen in a traumatic event like this, there was, of course, a British as well as an Indian mythology of the 'Mutiny', - or 'The war of independence'. And both these phrases make their difference in substance and interpretation abundantly clear. Even before it had ended it had become fixed in the national psyche of Britain as an epic struggle between good and evil, with the good, often surrounded and outnumbered, sustained by courage and Christian Faith. This must have led to a sinister side to the British memory of this tragic event, and one which would have repercussions in India and in other parts of the empire. Racial arrogance had been on the increase in India for at least a decade before the 'Mutiny', its spread being reflected in the everyday use of the word 'nigger' for Indian, a term which, during the 'Mutiny', regularly appeared in print. From what the British public had read in the newspapers, supplemented by the more-or-less instantaneous memoirs and histories of the 'Mutiny', they were presented with a story in which a people, hitherto believed capable of improvement, turned against their helpers in the most vicious manner imaginable. It was not just the Raj which been attacked; the revolt was an onslaught against everything the mid-Victorians cherished. To an ordinary Englishman this 'war' was nothing but an unhappy episode caused by a 'mutiny' of the sepoys. To a student of history, however, these same events examined in their true perspective yield a different meaning. For the Muslims there is irrefutable evidence to prove that this was not a mere 'sepoy mutiny', but a full-fledged War of Independence sought with the object of ousting the foreigners and restoring the authority of the lawful ruler. And in all fairness, I think, the Muslims had every reason to believe in this version particularly in view of the barbarous retaliation against their community after the collapse of the movement. There is historical proof that countless Muslims were hanged and their property confiscated on mere suspicion. Perhaps even more harmful than these executions, barbarous as they were, was the policy of suppressing the Muslims in the different walks of life which was followed by the British Government consistently for a period of almost fifty years.

But what to do with these people!? Most of the public opinion makers of those days in England thought of two alternatives, as 'the work of the civilising had to go forward'.

„One was to 'rule our Asiatic subjects with strict and generous justice, wisely and beneficently, as their natural indefeasible superiors, by virtue of our purer religion, our sterner energies, our subtler intellect, our more creative faculties, our more commanding and indomitable will'.

The other was to shed the mantle of omniscience and accept Indians as what they had now become, subjects of the Queen, 'fellow citizens' who could be tutored in the arts of government in preparation of ruling themselves. In this they were in many respects, like the British working class, who were slowly moving towards enfranchisement."

This is how the *National Review* summarised its ideology and it must have been known to men like Syed Ahmed Khan who was now convinced that the people of his country, and here again particularly his Muslim brothers, should accept the good things of European civilisation. And it was with this in view that he wrote the Urdu pamphlet Ashab-i-Baghawat-i-Hind, 'Causes of the Indian Revolt', which he sent to the British government. On the basis of his analysis of the „Revolt", Syed Ahmad recommended the participation of the indigenous population in political affairs, and the adoption of ways and means to know the pulse of the people. It goes to the credit of his British masters, I think, that this memorandum was seriously studied by the India Office in London, and the British government's policies and constitutional reforms, introduced from time to time after 1857, reflected his influence.

He now started devoting more and more of his leisure time to the popularisation of western education and established schools at Moradabad and Ghazipur. He also set up a Translation Society, later called the Scientific Society, which arranged for Urdu translations of important English books on science, literature and history.

Syed Ahmed's efforts in the educational field had from the beginning been directed towards the advancement of all his countrymen,- i.e. regardless of which community they belonged to. But in 1867 the anti-Urdu movement, started at Benares where he was posted at that time, completely changed the course of his policy. It convinced him that if the Hindus and Muslims could not agree even on the choice of a national language, there was no possibility of a common nationhood in the sub-continent. Henceforth he devoted himself entirely to the cause of Muslim education and after a visit to England, where he studied the working of the Universities of Oxford and Cambridge, he organised a „Society for Educational Progress of Indian Muslims", which decided to establish the Muhammadan Anglo-Oriental College at Aligarh.

In 1875, a preparatory school was established and in 1876 Syed Ahmad retired from Government service to devote himself wholly to the work of educational reform at Aligarh. On the 8th of January 1877 the foundation was laid of the Muhammadan Anglo-Oriental College which Syed Ahmed wanted to be „a nursery of leaders".

After the College was well established, Syed Ahmed founded, in 1886, the Muhammadan Education Conference which held meetings at various places and carried the message of Aligarh to all parts of the sub-continent. It was an attempt to enable Muslims all over India, who were in a state of backwardness, to adjust themselves to the requirements of the modern world in the educational, economic, social, political and literary spheres.

The message of Sir Syed, as he was called after having been knighted by Her Majesty the Queen of England, to his fellow Muslims was to lay aside their old superstitions and bigotry. He argued that the Muslim way of life must be regenerated, and that this could only be achieved through Western education. And he argued that such a course was not even contrary to the teachings of Islam, and he reminded people of the Prophet's words, „Go even to the walls of China for the sake of learning". And in the opening prospectus of the Aligarh College which later became a university it was stated that its object was to „establish a College in which Muselmans may acquire an English education without prejudice to their religion".

„I am not thinking", he once wrote, „about those things in which, owing to the specialities of our respective countries, we and the English differ. I only remark on politeness, knowledge, good faith, cleanliness, skilled workmanship, accomplishments, and thoroughness, which are the results of education and civilisation. All good things, spiritual and worldly, which should be found in man, have been bestowed by the Almighty on Europe, and especially on England".

I have very intentionally selected this particular quotation being fully aware that not all of us may be in full agreement with all the words of praise used by Sir Syed. However, one has, I think, to give him credit, as his somewhat over-enthusiastic summary of Western and particularly British values have to be judged against the prevailing spirit of the time. Many of the things he saw when visiting England were not only so very different but, appeared at first glance also so very much more advanced and progressive than anything he knew from back home in India. And was, therefore, his overreaction not very understandable? Did this not happen to most of those very keen, ambitious

and genuinely interested students from the sub-continent who during the last 150 years or so have received major food for thought and decisive pointers for their intellectual, political and social development which they then tried to put to use after returning home !? We only have to think of people like Gandhi, the Nehrus, and Jinnah.

It is, of course right and proper that particularly these three great men should be revered as national heroes, but it should not be forgotten that each in his own way was a product of political and intellectual traditions which had been imparted into their country by their British Rulers. They, and scores of others, have, each in his own way and according to his aptitude, gone through the same process of adaptation, hyper-admiration, irritation, and sometimes also humiliation, as Sir Syed Ahmed Khan necessarily had to do. And let us also be aware of the fact that a man with the looks and the intellectual potential of Sir Syed would have been treated everywhere in Europe with the greatest possible amount of courtesy and respect, if only for being an interesting example of a specie of man one would not meet everyday, not even in London, Oxford or Cambridge. So why should he not have been pleased and impressed by the kind of polite and genuine attention he was shown!? I would, therefore, absolve him from having been carried away by a kind of naive romanticism, as so many of his contemporaries did. I am prepared to go along with his observations and the conclusions he did draw for the benefit of his fellow Muslims in India. And I also find his following remarks very convincing:

„For social-political purposes the whole of the population of England forms but one community. It is obvious that the same cannot be said about India. The system of representation by election means the representation of the views and interests of the majority of the population, and in countries where the population is composed of one race and one creed, it is, no doubt, the best system that can be adopted. But in a country like India, where caste distinctions still flourish, where there is no fusion of the various races, where religious distinctions are still violent, where education in its modern sense has not made an equal or proportionate progress among all sections of the population ..... the system of election, pure and simple, cannot safely be adopted. The larger community would totally override the interests of the smaller community....."

"Now, suppose that the English community and the army were to leave India, taking with them all their cannons and their splendid weapons and all else, who then would be the rulers of India? Is it possible that under these circumstances two nations- the Mohammedans and the Hindus- could sit on

the same throne and remain equal in power? Most certainly not. It is necessary that one of them should conquer the other. To hope that both could remain equal is to desire the impossible and the inconceivable....."

"At the same time you must remember that although the number of Mohammedans is less than that of the Hindus, and although they contain far fewer people who have received a higher English education, yet they must not be considered insignificant or weak ....."

"This thing,- who after the departure of the English would be conquerors,- would rest on God's will. But until one nation has conquered the other and made it obedient, peace cannot reign in the land."

The fear expressed in this quotation has often been interpreted as a starting signal, or even the 'hour of birth' of a message which a few years later was taken up, modified and superbly played in different variations by another great Muslim, Mohammad Iqbal. A message, which was then officially recognised and acknowledged by the Muslim League as its 'lead theme', better known as the 'Two Nation Theory', then became its credo and ultimately lead to partition.

Many historians hold this opinion although the Quaid-e-Azam himself may have advocated a different view, at least for a long time to come; I will come to this a little later. And perhaps it was not just exactly these very words which I have quoted above, which triggered off that crucial issue. Nor is this, I think, a matter of vital concern, because the fact is that Sir Syed on many occasions made similar statements which without doubt prove how great his concern was that the Hindu majority would not only always dominate the affairs of his country, but would also subjugate the Muslim minority community for ever.

This quotation does, however, prove that the general belief that Iqbal was the first Muslim leader of consequence to propound the „Two Nation Theory" in his presidential address at the Muslim League session at Allahabad in 1930 is not quite correct. In one of his many and famous speeches delivered by Sir Syed on 16th of March 1888 at Meerut, he clearly talks of „our Mohammedan nation" and divides the country into 'Muslim nation' and 'Hindu nation'.
Although many writers and historians have felt that the 'Two Nation Theory' is reflected in Sir Syed Ahmed Khan's speeches and publications,- quite a few historians and writers still have their reservations about the actual meaning of the word „nation" by him. As one English historian pointed out, „there were no two nations, there was not one nation, there was no nation at all." In the

strict meaning of the words this is, of course, correct. However, I personally do not believe that Sir Syed really meant it the way his contemporary Europeans would have defined the terms 'nation state' and 'nationalism'. Perhaps one should therefore rather go along with one of Pakistan's present and leading historians who considers Sir Syed Ahmed Khan to be a Muslim separatist, who," in presenting Muslims as a separate political group in Indian politics, was laying the foundation of a Muslim separatist political movement in India, a foundation on which Allama Mohammad Iqbal, and Quaid-i-Azam Mohammad Ali Jinnah would subsequently build the edifice of Muslim Nationalism and the demand for a separate sovereign state of Pakistan." And having laid the foundation stone, I think, is what matters alone. This is the main and decisive thing after all, and one of the major reasons why most of the historians unanimously agree that Sir Syed has been of such a vital importance for the Muslim's cause as such,- without whom history would have probably taken a different turn altogether,- without whom, perhaps, Pakistan would have never been created.

Having now looked at Sir Syed's teachings and creeds a bit closer, it certainly does not come as a surprise, that he had his own views on the emergence of the Indian National Congress which had its first official session at Bombay in 1885. From the very inception of it he perceived in it a potential danger to the Muslims. He was bitterly opposed to the extension of the representative principle because he saw in it the device which would relegate the Muslims into the status of a permanent minority. It is therefore not surprising that he warned his Muslim brothers against joining the All India Congress.

„I think it expedient", he said in one of his many speeches, „that I should first of all tell you the reason why I am about to address you on the subject of tonight's discourse. You know, gentlemen, that from a long time our friends, the Bengalis, have shown very war-like feelings on political matters. Three years ago they founded a very big assembly which holds its sittings in various places and they have given it the name National Congress. We and our nation gave no thought to the matter. But my friends, the Bengalis, have made a most unfair and unwarrantable interference in my nation. It is, therefore, my duty to show clearly what this unwarrantable interference has been, and to protect my nation from the evils that may arise from it".

Sir Syed has never been indifferent to the presence of the Hindu community in India. Nor has he ever tried to deny them the number one position in terms of communal influence, he very well recognised the fact that Hindus represented the largest community in India and he therefore was always advocating understanding and friendship with them. He likened India to „a beautiful bride

whose two eyes are the Hindus and the Mohamedans." But what is often forgotten is the fact that to this picturesque description he added the proviso that the beauty of India depended upon the fact that the two eyes shone with equal lustre.

He, however, never took understanding and friendship between these two communities for granted. He once warned his Hindu friends that if ever they would pursue „a course of action which will bring us loss and heap disgrace on our nation, then indeed we can no longer remain friends, we will do everything possible to protect our people from attack." And such a situation, unfortunately, had arisen already in 1867, when Hindus in the United Provinces (UP) demanded that the Persian Script of Urdu be replaced with Hindi as the official language of the province. And this was a very important matter, far beyond a scholarly dispute between ivory-towered academics; it was a factor of unity among Hindus and Muslims of the whole province, if not of India, and thus became a symbol of the widening rift between the two communities. Sir Syed was increasingly disappointed and disillusioned with the prospects of Muslim-Hindu amity and understanding. This controversy convinced him that Hindus and Muslims would finally not be able to see eye to eye on the political future of India.

Until about the early 1860s the Hindus had participated in the cultural heritage evolved during the Muslim rule. Urdu was jointly considered as Indian, never a Muslim language. As Maulana Muhammad Ali once said, the Muslims opting for Urdu instead of Persian was in itself already a concession to Indian patriotism.

But apart from this cause of controversy there had been another one which from the late 1850s onward had slowly come up and become food for heated arguments between the two communities: cow -slaughter. The Muslims 'right' to it had never been disputed till then.

Professor Sharif al Mujahid, the Founder-Director of the Quaid-e-Azam Academy, has summarised these two 'causes of controversy' plus a third one most appropriately as follows:

„Under the impact of revivalist and ethnocentric movements, it were the Hindus that had withdrawn from participation in this cultural heritage, from the informal arrangement on the issue of cow-slaughter, and from the age-old participation in Muslim festival, and had sought to set up parallel, and rival, Hindu festivals, - to name only three areas of the controversy and conflict.

These Hindu moves were all divisive ....Thus the Hindus were the ones to disturb the extant Indian cosmos in late nineteenth century India. The most important consequence of this disturbance was that instead of developing a common nationality on the basis of active participation in a common cultural heritage, the Hindus and Muslims developed along separate lines, and the Muslims finally proclaimed their separate nationhood from a thousand platforms in 1940."

Syed Ahmed Khan was always conscious of the fact that, as compared with the Hindus, the Muslims were numerically much smaller, educationally backward, and economically weak. He was also convinced that the British mind was still fresh with the memories of 1857. He felt that the political activities of the Congress would surely lead to a confrontation between the Government and the people. He recalled how „the Mahomedans and their noble families were ruined. This is the result which will befall Mahomedans for taking part in political agitation."

Sir Syed was one of the first to quickly grasp that the Hindu revivalist movement of the outgoing nineteenth century was more anti-Muslim than anti-British in character. An outstanding example was the publication of *Anandamath* by the perhaps most famous and popular of the novelists of Bengal, Bankim Chandra Chatterjee, in 1882. „The whole tenor of the novel was bluntly anti-Muslim", writes Khalid Bin Sayeed. „In the novel one comes across the community of children (children of Kali) who believed in no caste distinctions and whose sole purpose was to destroy every vestige of Muslim rule in India..... The community of children in the novel went about burning Muslim villages, plundering Muslim property and killing Muslims in a wholesale fashion. What was interesting to note was that Hindu leaders in this novel made it quite clear that they were not fighting against the British, who had come to India to free the country from Muslim clutches. Towards the end, when the children had won against the Muslims, the holy man who was guiding and inspiring the movement appeared and instructed the leader of the children to abandon fighting and co-operate with the British. The British in God's good time would purify the country and hand it over to the Hindus to rule it. It was in this novel that the famous song, *Bande Mataram* (Hail Mother), appeared. One can understand why the Muslims later (during 1937-1939) objected vehemently to the Congress Governments adopting it as a national song."

As I have mentioned earlier the first official session of the Congress movement was held in Poona, in 1885. In the wake of growing nationalistic

feelings and the formation of Hindu revivalist groupings towards the end of the nineteenth century it was only but natural that some leaders of such nationalist movements were calling for a common national platform and already in 1883 an Indian National Conference was organised in Calcutta with representatives from all parts of India. The following year the growing national spirit was reflected in a meeting held at Madras under the aegis of the Theosophical Society.

Meanwhile one Allan Octavian Hume, a retired civil servant, - obviously encouraged by the then Viceroy, Lord Duffering, - initiated similar activities. After thirty years in the Indian government, he occupied himself in studying the country's problems. He was convinced that British rule had given the country peace and political stability, but that much more had still to be done to raise the standard of living of the people. He also believed that the British bureaucracy was out of touch with the people and maintained it was of 'paramount importance to find an overt and constitutional channel for discharge of the increasing ferment which had resulted from western ideas and education'.

Acting upon this belief, Hume sent out in 1883 a letter to graduates of Calcutta University urging them to form an association for the mental, moral, and political regeneration of India. Following the aforementioned meetings in Calcutta and Madras a meeting was held in December 1885 in Poona which came to be known as the first one of the All India National Congress. There were seventy delegates, mostly Hindu lawyers, educators, and journalists, with only two Muslims among them. Each year thereafter the 'Congress' then met in December in a different city of India. In 1894, at Madras, the ranks of the annual Congress meeting swelled to fifteen hundred delegates and three thousand visitors. Their first leaders, men like GK Gokhale, Surendranath Banerjea, Pherozesha Mehta and Dadabhai Naoroji, championed a Western and a liberal view. They admired Great Britain and were apostles of co-operation.

Another leading member of Congress was Romesh Chandra Dutt. He wrote in 1898 about the Congress movement: „The English-educated Indians represented the brains and conscience of the country, and were the legitimate spokesmen of the illiterate masses, the natural custodians of their interests, and those who think must govern them".

„At heart", writes Lawrence James, „Congress was fundamentally loyal. At its annual meetings the Queen Empress was referred to as 'Mother' and her name

cheered. Such displays were genuine and represented a widespread anglophilia among the organisation's founding fathers. It was rather touchingly expressed during the 1900 session by Achut Sitaran Sathe:„The educated Indian is loyal by instinct and contended through interest. The English flag is his physical shelter, the English philosopher has become his spiritual consolation. The English renaissance has so far permeated the educated Indian that it is no longer possible for him to be otherwise than loyal and affectionate towards the rulers of his choice. He is the vanguard of a new civilisation whose banner is love, charity and equality".

History has taught us that this kind of a romantic honeymoon between 'tradition and progress' did not last long. Demands for social and political reforms were soon forthcoming and nationalistic tunes replaced the 'touching expressions' just quoted. And very soon also the after effects of the already mentioned 'Hindu Renaissance' reached the Congress movement, describing Western culture as soulless and materialistic. Above all the Hindu Renaissance, as a new manifestation of nationalism, was suffused with religion and to many contemporaries the 'Congress' soon became a platform for Hinduism.

No wonder that Sir Syed's outlook on the relationship between India's two largest communities had completely changed after the Congress's establishment. He was opposed to many of the Congress demands,- their demand, for instance, for holding competitive examinations for civil services in India . Competitive examinations, he feared, would result in the rule of one community, - the Bengali Hindus. He also objected to their demands for expanded scope of representative institutions in India and for a greatly enhanced role in the administration of the country. And he, of course, vehemently contradicted their claim to have the right to speak on behalf of the 'Indian nation'. All this was completely unacceptable to him. „The aims and objects of the Indian National Congress", he wrote, „are based upon ignorance of history and present-day realities; they do not take into consideration that India is inhabited by different nationalities....."

As a result of Sir Syed's influence, and as I have already indicated, the Muslims had little to do with the National Congress. In 1885 only two Muslim delegates attended the first meeting of the Congress; the next year there were 33 out of a total attendance of 440 ; in 1890 there were 156 Muslims out of 702 and after that there was a rapid decline with the result that in 1905 only 17 Muslim delegates attended out of a Congress membership of 756. These figures, I think, speak for themselves. And if Sir Syed was already concerned

about the ultimate results of the program outlined by the liberals who initiated the Congress movement, he was, together with his followers, more and more alarmed over the Hindu bias of the new wave of nationalism which swept the country and was highlighted by the emergence of people like BG Tilak, a militant nationalist. He referred to Muslims as foreigners and glorified the famous Hindu patriot, Sivaji, for his exploits in the seventeenth century against Muslim oppressors.

„To sum up, then,", writes Dr. Sikander Hayat, „ Syed Ahmad Khan launched his political career to save Muslims from the difficult situation in which they had fallen in the wake of the Uprising of 1857. He was, in particular, distressed over the fact that the Muslims had not only lost political power to the British, but they were also unable to cope with the realities of the new situation in India. He wanted to reconcile them to the British rule. He had no malice or ill-will towards the Hindus. It was only after the religious-political experience of the resurgent Hinduism, exacerbated by the realities of British system of representative government imposed upon a land of India's diversities and differences, that he moved to challenge the so-called 'nationalist' creed of the Congress."

And the explicit denial of the Congress of a 'Two Nation Theory' then prepared the political ground for a Muslim separatist movement in India. Sir Syed had made Muslims become aware that their political interests were not the same as those of the Hindus, that Muslims and Hindus were separate political groups

Sir Syed's contribution to the 're-awaking' of Muslims in India, their resurrection as a political power on the subcontinent is so huge and important that it is almost impossible to do justice to all his achievements within the context of this brief outline of his life. I had to concentrate on Sir Syed as the great 'educationalist', the founder and spiritus rector of the Aligarh movement, which eventually paved the way for the foundation of the Muslim League and consequently led to the creation of Pakistan. But apart from having initiated all this, - and much more, - his activities in the field of religion were equally breathtaking. Although his commentary on the Holy Koran could not be completed, even so it comprised seven bulky volumes. And he wrote many other books, pamphlets and articles on religious subjects, and tried to prove that in every respect the teachings of Islam were in harmony with the modern scientific theories. It is perhaps not surprising that his views on quite a number of religious questions have not been accepted by the orthodox, but his religious writings and his advocacy of social reforms have

had a great impact on the intellectual upbringing of a new generation of Muslims in India.

Looking back on what he was able to accomplish one cannot help wondering how in a brief span of life this could have been done just by one man only. It is said that this was due not only to his greatness but because he was a born leader of men.

„Syed Ahmed filled the big void created in the life of India's Muslims by the disappearance of the Muslim rule", summarises 'The Pakistan Historical Society' in its short history of 'Hind-Pakistan'. „He showed them how to discharge that responsibility for their progress and welfare, which was being formerly shouldered by the Muslim Government. But Syed Ahmed did more than that. His long life, spanning almost a century, bridged the gulf between the medieval and the modern Islam in the subcontinent. Himself a relic of the palmy days of the Great Mughuls, he ushered in a new era. He gave the Muslims a new cohesion, a new political policy, new educational ideas, a new approach to their individual and national problems, a new prose, and built up an organisation which could carry on his work. Writing about Sir Syed Ahmed Khan, Dr. Spear observes very rightly in his book, 'India, Pakistan and the West', 'In his whole attitude was implicit the concept of Pakistan'".

The turn of the century
Foundation of the All-India Muslim League

„The twentieth century began much as the nineteenth had ended", writes Lawrence Ziring in his thorough analysis on both the vision and the reality of a South Asian polity. „With Great Britain the acknowledged world leader, ruling a vast realm encompassing one-fifth of the globe, a colossal empire of twelve million square miles of colonies, dependencies, and protectorates, wherein lived a quarter of the earth's inhabitants. And the centrepiece in this expansive imperial system was the Indian subcontinent where, in 1903, King Edward VII, acceding to the British throne following the death of Queen Victoria, was declared Emperor of India in a Grand Durbar presided over by Lord Curzon, the Viceroy of India. .....Global developments following the Mutiny of 1857 had transformed the administration of India from that of a commercial enterprise to one of geopolitical and strategic importance. Prompted by the European scramble for empire, Britain moved to assure its sustained control over the Indian Ocean region by designing and implementing policies geared to enhancing its Indian administration".

One of the measures taken in this context was the promulgation of the 'Indian Councils Act of 1892'. It increased the number of additional members in the Councils and gave them also increased importance in administrative matters. This coincided with a basic change within the heretofore liberal and constitutional Indian nationalist movement which was increasingly challenged by a militant wing of nationalists who sought their inspiration in the ancient Vedas rather than in European thought and who condoned and even supported the use of violence in attaining their ends. This transformation to militant nationalism was mainly the work of Bal Gangadhar Tilak (1856-1920), who is referred to by British historians as the 'father of Indian unrest'. In addition famine and plague in the 1890's caused much suffering and funnelled the general sense of grievance in India.

Also outside of India the trend of events also worked to strengthen the cause of nationalism. Heretofore, European supremacy had been unchallenged. At the turn of the century, however, a number of happenings seemed to indicate that this uncontested leadership was waning. Above all, the rise of Japan and their victory over the Russian Empire in 1905 electrified the Indian nationalists and the slogan of 'Asia for the Asiatics' now became the rallying cry of young nationalists in China, Burma, the Dutch East Indies as well as in India.

What was planned and implemented as a pure administrative measure, to lighten the burden of administration in western Bengal, to help rectifying the previous neglect of eastern Bengal, and to give Assam a much needed seaport, the partition of Bengal in 1905, soon turned out to become the beginning of political turmoil and violence. Bengal had become the centre of a militant movement elements of which were quite ready to use violence to achieve their ends, - which, to the great disappointment of the Muslim majority in eastern Bengal, they did when in 1912 King George V and Mary were crowned in a Grand Durbar at Delhi and the partition of Bengal was annulled. A great gesture to Hindu sentiment which could not be offset by a concession to Muslim feeling, i.e. the transfer of the capital of India from Calcutta to the ancient seat of Mogul power at Delhi.

The agitation on the partition of Bengal and its subsequent annulment plus some other political factors deeply affected Muslim political opinion. 'Separate electorates' the institutional device that would safeguard the interests of the minority population became the major objective of the newly born Muslim movement. It was with the demand for separate electorates that Nawab Viqar-ul-Mulk and the Nawab of Dacca convened a meeting of the All India Muslim Educational Conference at Dacca, 1906, an institution which Sir Syed had founded in 1886. As a consequence of such deliberations the leaders of the Aligarh Movement therefore and, from their viewpoint, very logically, laid the foundation of the All India Muslim League. It was officially launched in 1906 mainly through the activities of the Aga Khan and the two brothers, Mohammed and Shaukat Ali, who had assumed the direction of the Muslim movement after the death of Sir Syed Ahmad Khan. The first meeting of the 'League' was held at Dacca; in 1907 it met in Karachi and in 1908 at Aligarh.

The majority of those who participated in the inaugural meeting in Dacca in 1906 had been in the practical field of politics for a long time and had learnt by experience that the Congress could no longer safeguard the rights of the Muslims and that in the national interest they needed an organisation of their own. Many Muslim leaders who had been in the Congress had realised the futility of retaining the membership of a body which had become unconcealed communal in outlook and practice. Thus the setting up of the Muslim League proved to be one of the most vital steps in the history of the regeneration of the Muslims of the subcontinent.

„In a nutshell, it may be said", writes Professor Ziauddin Ahmed, „that Syed Ahmed Khan's dynamic leadership, foresight and vision laid the foundations of the Aligarh Movement. It was fundamentally a cultural movement aiming at the regeneration of liberal values in literature, social life, religion and

education" out of which then the Muslim League originated, the carrier of the Muslim community's aspiration for freedom and equal rights.

Much has been written to the effect that it was the British authorities who originated this artificial Muslim-Hindu dichotomy in Indian politics. Of course, when its existence was presented to them, the British understandably welcomed the Muslim League as a counterweight against the Congress. But in this stage of Muslim-Hindu relations the dominant factor was not the policy of the British Government but rather the Hindu bias of the Congress movement. Or, as one leading Indian historian once said: 'It were the militant Indian national leaders who sought to build on a basis of Hindu religion for their agitation and to identify the national awakening with a revival of Hinduism. By this act they cut off the Muslim masses from the national movement and opened the way to the formation of the Muslim League in 1906.'

While Indian nationalism was still in its formative period it was the Indians themselves who held the initiative in determining the nature of the movement. While recourse to religion, that is, Hinduism, is understandable, it is apparent that the Hindu leaders did not appreciate the implications of transforming the nationalist movement from a purely secular to a politico-religious one. And, when there was the inevitable Muslim reaction, most members of the Congress made a serious error in refusing to admit the existence and validity of Muslim nationalism."

The increasing and alarming growth of terrorist activities of the extremist wing of the Indian national movement in the early part of the 20th century and the rising dissatisfaction of even the moderate majority in the National Congress convinced the British Government that some advance would have to be made to satisfy Indian national aspirations. The time was propitious, because at the end of 1905 in Britain the Conservative party had fallen from power and had been succeeded by a Liberal cabinet much more inclined to be sympathetic to the cause of Indian reform. Indian nationalists expected much, particularly from the new secretary of state for India, Lord Morley. Famous as a historian and the biographer of William Gladstone, a lifelong liberal and champion of freedom, he was looked to by India with hope and expectancy as a British official who would be likely to concede a generous advance in the direction of self-government.

Between the years 1907 and 1909, therefore, Morley and the governor-general in India, Lord Minto, sought to satisfy the growing demands of Indian nationalism by liberalising what had been up to this time an almost completely

bureaucratic system of government. On the fiftieth anniversary of the assumption of direct responsibility for the government of India by the British crown, a message from the king-emperor to the people of India announced the extension of representative government. What was commonly known as the Morley-Minto Reforms became law in 1909.

One of the most controversial features of the reforms was that communal electorates were provided for the Muslim community. By this feature the Muslims were guaranteed a certain number of seats of the new councils, and these representatives could be elected only by voters on the Muslim communal roll. Furthermore, Muslim representation was weighted, that is, their numbers were in excess of those that would be computed if only the exact proportion of Muslims to the entire Indian population were taken into consideration. Muslim leaders were, of course, very relieved and happy about these developments for they had feared that the introduction of the representative principle would have surely led to their community's relegation to the position of a permanent and impotent minority. And it is very noteworthy to add here that the Congress accepted the separate electorate arrangements that had been enshrined in the Indian Councils Act in 1909. It is said that one of the most eminent Hindu nationalists, Gokhale, had even supported the Muslims' claims. Mohammad Ali Jinnah once maintained that Gokhale already in 1907 had publicly declared:

„Confronted by an overwhelming Hindu majority, Muslims are naturally afraid that release from the British yoke might in their case mean enslavement to the Hindus. Were the Hindus similarly situated as are the Muslims in regard to numbers.....we would undoubtedly have felt the same fear and adopted the identical policy which the Muslims are adopting today."

It would be far beyond the scope of this publication if I would now make an attempt to give a brief synopsis of the series of events which in the course of the following four decades finally led to India's independence and its 'great divide'. As I have said at the very outset of this book, my friend Roshen Ali Bhimjee and I merely wanted to reproduce some basic facts and events which, in hindsight, plausibly explains why the division of India and the creation of Pakistan became the logical product of a series of events which none of the acting political figures could have either stopped or given an entirely new direction,- even if the one or other might have wanted to just try that.

Achieving 'independence' from British rule and founding ultimately two separate and independent nations was the result of a variety of developments,- a result, of course, primarily of the actions directly initiated and committed by

the Indian Freedom movement and its most cherished leaders, Hindus and Muslims alike. Another very important aspect was the 'trend of events' outside India. As already briefly mentioned, Europe's supremacy in Asia and elsewhere in the world started to vanish and crumble which considerably contributed to the advancement of the Indian cause and had even its impact on the minds of some enlightened politicians in Whitehall and other hubs of the imperial power house in Great Britain. All this did not happen over night though. The history of constitutional struggle in the sub-continent and the subsequent parliamentarian measures taken by the British government which finally led to the passing of the 'Government of India Act, 1935' are vivid proof of this long, antagonising and yet evolutionary process. Above all, however, it was the inspiration, dedication, vision and determination of a handful of charismatic leaders, like Mahatma Gandhi, Jawaharlal Nehru and Mohammad Ali Jinnah who, together with many more outstanding men and women, have made it possible that their former masters in London slowly came to realise that time had come to at least change the character of their relationship with the jewel of their Imperial crown, as bitter and painful it may have looked to those who finally had to bear the brunt and accept the responsibility for all those decisions which in the eyes of the majority of British citizens should prove to be fateful for the future of their empire.

Much has been written about the deeds and contributions made by these and other great personalities which stand representative for scores of dedicated people who pledged their lives to bring India's 'pilgrimage to freedom' to a happy and successful end. The biographies of the aforementioned stalwarts of this movement are well known to even those of my readers who may otherwise not be too keen observers of modern history, even when it concerns their own country. The lives of Mahatma Gandhi, Motilal and Jawajarlal Nehru as well as that of the Quaid-e-Azam, Mohammad Ali Jinnah, have been narrated and eulogised, - and very rightly so, in dozens of biographies, historical and political commentaries and can be found in even the most basic of schoolbooks in any primary school in India as well as Pakistan. And although this publication is restricting itself to the Muslim's part of India's 'pilgrimage to freedom' only, it would, of course, have been very tempting and fascinating to at least throw a glance at Mahatma Gandhi's advent on India's political stage on January 9, 1915, at the Apollo Bunder in Bombay, where a hero's welcome was extended to him. Gokhale, his great mentor, had already in 1912, after a tour of South Africa prophesied and told his countrymen that Gandhi „is without doubt made of the stuff of which heroes and martyrs are made. Nay, more, he has in him the marvellous spiritual power to turn ordinary men around him into heroes and martyrs".

It would have been equally exciting to at least briefly visit the two great Nehrus, father and son, to recollect, - and acknowledge, - their great contribution and personal sacrifices during their lifelong struggle for India's independence. Even their greatest critics would find it difficult to deny them respect and appreciation for their historical roles. The one played by the Mahatma as well as by his staunch supporters, Motilal and Jawaharlal. And I am sure, that the Quaid-e-Azam, would have been the first one to even openly say so, though at the tail end of their long march towards independence history could not spare them their fate to become 'arch' adversaries, - each side accusing the other to be solely responsible for the division of their motherland.

I will restrict myself, as I have said, to the Muslims part in this great struggle for national independence which, to them should turn out to become a 'war at two frontiers'. The one being the frontier on which they fought shoulder to shoulder together with their Hindu countrymen against the British Raj, for regaining their national freedom. The other one, and increasingly so, was their fight to prevent the British Raj simply being replaced by another one, by 'Hindu Raj'.

The role which Sir Syed Ahmad Khan has played in this connection has already been dealt with in greater detail at the very outset of this chapter. With him started the 'reincarnation' of India's Muslims as a political force which found its structural expression in the foundation of the All India Muslim League in 1906, which consequently should become the ultimate mouthpiece of Muslim unity and its vehicle to be used on the road towards gaining their independence from both their British masters and their likely successors, the Hindu nationalism. Hindu critics therefore considered the League's foundation the first step towards 'Muslim separatism'. They argued that it was not a mere coincidence that among its founders were people like the Aga Khan and some other leading 'lights of the deputation' which had waited on the Viceroy, Lord Minto, on 1 October 1906 at Simla, presenting him with an address signed by 'nobles, ministers of various states, great landowners, lawyers, merchants, and of many other of His Majesty's Mahommedan subjects', asking for separate representation of Muslims in all levels of government. To them separate electorates, which were finally granted to India's Muslims, were 'thus to contribute further to the isolation of the Muslim community from the main stream of Indian national life.'

Historians do still have varying and different opinions as to whether the foundation of the All India Muslim League was primarily meant to be 'anti Congress' and the beginning of what should ultimately result in the break-up

of an independent India into two different sovereign states, - or whether it was merely to be seen as the logical consequence, the natural reaction of India's Muslims, their 'reply' to the earlier formation of the All India Congress!? It has often been suggested that the support which the British Government or some of their officials had given, directly or indirectly, in the process of founding both the Congress as well as the League, was just another example of perfidious British politics which could best be summed up in what became commonly known as a policy of 'divida et impera'. Divide and rule! When the Muslim-Hindu feud began to mount to serious proportions in the late 1920's, most Hindu publicists took the view that the gulf between the two communities was a result of such British politics, and on this issue one of the 'Ali Brothers', Mohammad Ali, a very prominent Muslim leader and spiritual initiator of the Khilafat Movement in one of the 'Round Table Conferences' in London, 1930, made his famous remark: „It is the old maxim of 'divide and rule', but there is a division of labour here. We divide and you rule".

Contemporary historians hold different views as to the tactical role played by the British versus these two political parties which in fact both, the Congress as well as the League, for all practical purposes had meanwhile become. Professor Khalid bin Sayeed, one of Pakistan's most outstanding historian and political writer, once had this to suggest: 'When Lord Dufferin was encouraging the formation of the Indian National Congress, he knew that the Congress would largely be a Hindu organisation for after all Muslims were nowhere in the political picture at that time. Thus, if the British could encourage the formation of a predominantly Hindu organisation, why could they not help the Muslims to embark on a similar political career? .....the British Government probably felt guilty about the fact that they had been unduly hostile to Muslims and that the time had come to bring about some kind of a balance in the growth of the two communities - Hindu and Muslim'.

In hindsight and from a neutral, western observer's point of view, I could not see much value in the historian's dispute over this antagonising issue. And even some most prominent political leaders of that time, like Mohammad Ali Jinnah himself, obviously did not waste their time by lengthy discussions on such theoretical and 'artificial' considerations. When Jinnah finally decided to enter 'national politics' and almost immediately became one of its flag-bearers, he, like many others, found it possible to associate with both these organisations. He was an Indian first, thus enabling him to become what is historically known as the 'champion of Hindu-Muslim unity'. He was the architect of the so called 'Lucknow Pact' of 1916 and was hailed as its principal ambassador. Jinnah was in the chair when both, the Congress and the

League, had their annual sessions in Lucknow in December of that year. And it was here where he said: 'Towards the Hindus our attitude should be of good-will and brotherly feelings. Co-operation in the cause of our motherland should be our guiding principle. India's real progress can only be achieved by a true understanding and harmonious relations between the two great sister communities. With regard to our own affairs, (however) we can depend upon nobody but ourselves'.

'The Hindu-Muslim concordat of Lucknow', writes Professor Khalid Bin Sayeed, 'was the high-water mark of Hindu-Muslim unity. .....All this was to be swept away by tides which followed in the wake of the Amritsar tragedy and particularly the Khilafat agitation'.

Jinnah had joined the Congress in 1897, and from the beginning of his political career he was primarily concerned with Hindu-Muslim unity. It was only in 1913, when he was already acknowledged and esteemed as an effective and cherished leader of the Indian freedom movement, very well known as somebody who got on well with Hindus as well as with Muslims, that he officially joined the Muslim League. And there are quite a number of most outstanding personalities whom I have come to know a little closer, like my dear friend, the late Roshen Ali Bhimjee, who underwent similar developments, i.e. being keen and staunch supporters of the Congress in its fight against the British, becoming only late admirers of the Quaid-e-Azam, accepting, like their great leader, only reluctantly and as 'ultimate ratio', the necessity for a division of their country.

When Sir Syed first had expressed his thoughts on 'two different nations' in India, one may still question whether he had really meant it in strictly political terms as defined by international law. He might as well have primarily used it to describe and possibly find a definition of Muslim's identity in a country dominated by a vast Hindu majority.

An equally important role was played by another great Muslim whose works and thoughts had a thundering impact on the revival of Muslim's unity in India and their increasing efforts to rediscover and redefine their community's identity as a prerequisite for their successful participation in India's sovereignty once it was finally won. In line with Sir Sayed and the Quaid-e-Azam he is one of the principal and unquestioned architects of what history ultimately should have in store for India's Muslims, their own, sovereign nation, Pakistan. His name stands out very high and is written in golden letters in the history books of 'the land of the pure': Dr. Sir Muhammad Iqbal, the great poet of Islam.



Allama Dr. Muhammad Iqbal
Poet of the East

Allama Dr. Muhammad Iqbal
Poet of the East

„Iqbal's death has left a void in world's literature which like a mortal wound will need a long time to heal and finally get closed". This is what another giant of poetry, his Indian contemporary and 'compeer', Nobel Price winner, Dr. Rabindranath Tagore, said about Sir Muhammad Iqbal after he had died in 1938. Great words about a man who already during his life time had gained fame and acknowledgement for being one of the great stars of the Asiatic and in particular the Islamic-Indian-Persian spiritual firmament. „A philosopher and poet of transcendental importance" as a famous German orientalist and personal friend of Iqbal, once had called him . And yet, the man whom people all over the world even today refer to as the 'Poet of the East' and whom most Pakistanis would consider as being the 'spiritual founder' of their country, 'lived a life outwardly of which there is little to be said, and inwardly of which little is known'.

He was most probably born on the 22nd February, 1873, a date questioned and fervently debated by later scholars, of a pious middle-class family, at the ancient city of Sialkot in the Punjab, a city which is well known for its famous sports goods, - and, of course, for Iqbal. His family came from Kashmir. They were high caste Brahmins and one of his ancestors embraced Islam while the family still lived in Kashmir. Following some bitter and most unfortunate political developments which resemble some well known patterns even presently employed in this trouble torn part of the subcontinent, many Kashmiri families left their country after the 'Treaty of Amritsar' was signed in 1846. One of them was Iqbal's grandfather Shaikh Rafiq who left his ancestral village in 1857 and settled in Sialkot, Punjab, along with his three brothers.

„Among the distinguished sons of the Punjab who have shed lustre on the land of their birth and have left it richer in thought and culture, the name of Dr. Sir Muhammad Iqbal has an unrivalled place.....His father (Sh. Nur Muhammad), though not himself a man with any modern education, believed in giving education to his children. He had two sons, Ata Muhammad and Muhammad Iqbal. The elder son, after completing his education, qualified as an engineer...,the younger one, who was exceptionally promising, received high education on the Arts side. There was a college at Sialkot known as the Murray College which was conducted by a Christian mission. ...Muhammad

Iqbal was sent to that college after his matriculation. The teaching of Persian and Arabic in that college at that time was entrusted to a great scholar named Maulvi Sayyid Mir Hasan. The Maulvi had a special aptitude for creating in his pupils a great love for learning and for creating in them a taste for the literature which they studied with him. This contact with a great teacher shaped the career of Muhammad Iqbal and gave him that grounding in Persian and Arabic which stood him in good stead throughout his life".

This is how late Manzur Qadir, Ex-Foreign Minister of Pakistan and Chief Justice of the Lahore High Court once started an unpublished article on Iqbal's life. It was made available to the editor of a biography on Iqbal which is based on the writings of his father, Sheikh Abdul Qadir, later Sir Abdul Qadir, a life-long friend of the great poet, lawyer, judge of the High Court in Punjab, Minister for Education, Member of the Council for the Secretary of State for India and editor of the 'Observer'.

Iqbal was educated in both Indian and Western culture, and in 1899 graduated from the Government College at Lahore. After his M.A. in philosophy he taught for a time at the Oriental College and The Government College at this capital city of Punjab.

Whilst still studying at the Murray College Iqbal found that he had developed an art to express his feelings and thoughts in verses, written in Urdu. And he started to participate in '*mushairas*', symposia in which poets recite or chant their verses and which in Lahore, a city to be one of the cultural centres of then British India, were of a particularly high standard. It is recorded that on one such occasion Iqbal was prevented from being personally present and Mrs. Sarojini Naidu, herself a poetess of great repute, was asked to fill his place, which she did. She recited some of her own poems but in addition gave a translation of one of Iqbal's latest works which elicited much applause. It is said that Mrs. Naidu, who later on played an eminent role in India's freedom movement, was very much impressed by his writings and greatly encouraged Iqbal to follow this path.

Also Sh Abdul Qadir, whom I referred to a little earlier, had seen the dawn of his friend as a great writer and he knew him since their student days. In 1901 he had started a literary journal 'Makhzan' to serve the cause of Urdu literature in which Iqbal's early urdu poems used to be published. It was really him who first introduced Iqbal to the literary world. And Iqbal's early poems were regularly published in the 'Makhzan'.

One of his teachers at the Lahore college was one Mr. T.W. Arnold, later Sir Thomas Arnold as the Professor of Philosophy. This distinguished teacher soon discovered that in Iqbal he had an exceptionally brilliant student, who had a taste for philosophic studies. He began to take special interest in the academic progress of his pupil and this relationship laid the foundation of a lifelong friendship between the master and his pupil. Sir Thomas was an accomplished scholar of Islam and modern philosophy. He taught for ten years at Aligarh and, in 1898, at the age of thirty-four, had joined the college in Lahore. Being a well read author on Islam and Muslim art, he was a great influence on his pupil's further intellectual development.

As mentioned earlier, Iqbal's poetic career already began in his school days and his vivid enthusiasm for Islamic theology and Turkish-Persian mysticism never really lost him again. After having successfully concluded his studies for his MA in Arabic, he taught for a time at the Oriental College and the Government College, at Lahore, - something he obviously found increasingly boring, for he spent a lot of his time at *'mushairas'* and other meetings of some literary societies. In the former he recited some *ghazals* which were very much appreciated and in the latter he wrote longer poems on selected subjects. '*Ghazals*' are traditionally light love-poems, but Iqbal, more than perhaps any other poet, used it as a vehicle for serious ideas. In the words of Professor Kiernan, famous historian and author of various books on Indian, Asian and European history, who has rendered many poems from Iqbal in English verse, 'its peculiarity is that its couplets, strung together by the rhyme like beads on a string, may have no real connection of thought; or the connection may derive from some unity of feeling not apparent on the surface.'

Iqbal's „recitations used to attract large crowds, move the audiences to great enthusiasm, and secure great moral and financial support for the educational association sponsoring such events. His melodious and impressive voice lent an additional charm to the beauty of his language and thought", said Sir Abdul Qadir, in a talk broadcast by BBC a few days after Sir Muhammad Iqbal had passed away in April 1938.

Largely due to the advice and encouragement of his teacher and great mentor, Sir Thomas Arnold, who had already returned to England, Iqbal eventually decided to leave Lahore and to proceed abroad for higher studies. This was in 1905, one year after his friend, Abdul Qadir, had already left for England.

„The poet's first visit to Europe lasted from 1905 to 1908", writes Sir Abdul Qadir, „when he qualified for the Bar, in addition to widening his sphere of

knowledge at Cambridge where he had the opportunity of contacts with some of the best intellects of that famous seat of learning. .....We had co-operated with one another in India, when I was a journalist and he was a lecturer in the oriental College.....We used to be so much together till 1904 that when I told him I had made up my mind to proceed to England, he said he would soon follow after writing to his elder brother and asking him to arrange for the expenses of his studies abroad. This took a little time and that was the reason why he could go only a year later. He had a big attraction in the person of Professor Arnold in England, who had been his guide and friend, in his studies of philosophy at Lahore and who continued to guide him in his further studies in England (and other European countries) in the same sympathetic spirit."

It was actually Sir Thomas Arnold who was at that time working as a librarian of the India Office Library who had advised Iqbal to join the Cambridge University as an advanced student, and to get a degree by writing a thesis, which he did. He also joined the Lincoln's Inn to qualify for the Bar. After three years in England and intensive studies he got his degree at Cambridge and was also called to the Bar. Professor Arnold was so pleased with his thesis on Persian mysticism that he advised him to submit a German translation of it to a university in Germany, which he did. His and Iqbal's expectations became true and the thesis was approved by the Munich University, but the author was asked to be in residence in the university for at least three months and to show that he had a fair working knowledge of the German language. Iqbal, therefore, went to Germany and his short residence in the country not only improved his knowledge of the German language, but also gave him an insight into the German way of life and thinking and further broadened his outlook. And the University of Munich finally honoured their commitment by conferring on him the Doctor's degree (Ph.D.).

There is, of course, no room in this brief profile on the life of one of India's greatest sons, 'the Poet of the East', to really do justice to his literary works, nor would I even make an attempt to offer some own comments on his poetry or philosophical writings. I am simply putting a few pieces together in which others, highly competent and renowned scholars of international repute, express their opinion and findings on this giant of a man. My sole qualification for doing this is my love and affection as one of his keen and ardent readers, a love which dates back as far as 1959, when I prepared myself for my 'journey into the unknown', to Pakistan, a country newly born and hardly known in Germany, in Munich, where Iqbal had proudly accepted his doctorate. It was only then that I first came to know about Dr. Mohammad Iqbal and started to notice the little monument which the citizens of Munich

had erected in honour of this 'prophet of the East' in a small park, right in the centre of Schwabing, the student's quarters in this south German, Bavarian city. And as luck wanted it, I soon came to know a great and very knowledgeable admirer of Iqbal and his works and visions: Mr. Mumtaz Hasan, one of Pakistan's early, brilliant and most dedicated civil servants. When we first met in Karachi he was chief executive of the National Bank of Pakistan, - but he was also the President of 'The Pakistan-German Forum', a highly active cultural organisation sponsored by the German government to foster Pakistan-German friendship. I had inherited the Forum's treasuryship from my German predecessor in the Eastern Federal and had the good piece of fortune to be surrounded not only by such dedicated and learned men as Mumtaz Hasan, but also by such eminent personalities as Mr. Rangoonwala, Mr. Uqailee, Professor Siddiqui and other outstanding and leading men of Pakistan's intellectual and business elite of the 'roaring 50s and 60s'. Iqbal's admiration for the German poet-giant, Johann Wolfgang Goethe and the great influence which other German thinkers like Hegel, Nietzsche and Karl Marx had on his own works were the common bond between all of us and enriched my own life in those years tremendously. Men like Mumtaz Hasan and his friends stood for those visions and ideals which the spiritual leaders of the Muslim's reawakening in India, like Sir Syed Ahmad Khan, Iqbal and others had first expressed and formulated. And I have always considered it my personal good piece of fortune to have met people of the standing of Mumtaz Hasan in my very early Pakistani days because it was through him and his 'crew' that my first glimpses on Pakistan's spiritual and historical background were heavily influenced and guided by such learned and sophisticated men. Their professional composition made sure that the newcomer's 'personal shopping basket' was gradually filled with a nice mixture of economic data and entrepreneurial experience as well as with high-levelled intellectual and cultural ingredients.

I thus realised that Iqbal was not only the world famous poet and philosopher, the spiritual leader of what became known as the Pakistan movement, but also a down to earth politician after his return to Lahore from abroad. I now understood that prior to his sojourn in Europe „Iqbal had been an ardent nationalist. But during his stay there he had an opportunity of studying modern nationalism at close quarters in its various manifestations and came to realise the fundamental antithesis between the narrow creed of racial and geographical loyalty and the broad humanistic outlook of Islam. This revolutionised his attitude towards life. He was no longer the poet of an individual group; he had become the poet of humanity." He was also, in the words of Mumtaz Hasan, „the chief symbol of the emotional and ideological

developments which led to the revival of Islamic culture in the sub-continent and eventually to the establishment of Pakistan as an independent state. He is the first man in the East to have studied Islam in the light of modern philosophical concepts and to have brought out the world significant and lasting character of the basic Islamic values. He is also, for us in Pakistan, the gateway to world culture. He is, in particular, the cultural bridge between Pakistan and Germany. There is no other Indian or Pakistani Muslim who has brought us so close to German thought and German culture as Mohammad Iqbal".

It is now generally accepted that after the death of Syed Ahmed Khan in 1898, the most important leader of Indo-Muslim modernism was Iqbal. When he came to Europe, at the beginning of the 20th century it was a time of great changes in Western modes of thought. In the field of philosophy the works of the famous French philosopher, Henri Bergson were having a profound effect on contemporary thinkers with his conception of *elan vital*. In psychology Sigmund Freud claimed to have exposed hidden forces in the subconscious and unconscious mind which had previously escaped rational analysis. And in 1905 a revolution in physical science was initiated by Albert Einstein when he announced his special theory of relativity according to which space and time are relative to a given frame of reference.

All these theories and deliberations were carefully studied by Iqbal and had a great impact on his own way of thinking. The results of his reflections were systematically summarised in six lectures which he delivered in Madras, Hyderabad and Aligarh and were subsequently published under the title *Reconstruction of Religious Thought in Islam*. In these lectures he outlined his belief that with World War I a 500 years long period of political weakness and spiritual lethargy in the Islamic world had come to an end. He is of the opinion that the superiority of the West had been chiefly due to the fact that the European nations had made better use of the scientific knowledge transmitted to them by the Muslims than the Muslim themselves. In the spiritual restlessness, which had been observable throughout the Islamic world since the beginning of the 20th century, he saw a promising sign of a Muslim renaissance. His ideal was an Islamic Confederation formed by a voluntary alliance of the individual Muslim nations and he tried to remodel Islamic thoughts in the light of Western philosophy. He was also convinced that a reform of Islamic Law was necessary and that the mediaeval system of the orthodox schools of law had to be replaced for it must be made possible for 'elect men' to form their own, independent opinions.

After his return from Europe he again started to work as a lecturer, but after two years he resigned from the educational service of a Government of which he had become an outspoken critic. He continued to live in Lahore, earning just enough as a lawyer to support his very modest way of living, devoting himself primarily to his studies and to poetry.

In an interview which Mumtaz Hasan had in 1957 with the life long servant and companion of Iqbal, Mr. Mian Ali Bakhsh, the latter was asked whether his master's legal work was a very time consuming affair, and his reply throws some interesting light on Iqbal's general attitude on his worldly affairs. He said: „He did not wish to involve himself beyond a point in his law practice. Usually when he got cases that could bring him fees of about Rs. 500/- a month he refused further briefs and would tell the parties to come next month. If the sum was secured during the first 3 or 4 days of a month he did not accept any more work during the rest of the month.....He estimated that he did not need more than this amount for his monthly expenses. This in the old days included the rent of the house, the wages of servants, the salary of the *munshi,* and the general expenses of the household."

Looking at his living circumstances it is only but logical that the stage from which the younger Iqbal observed and contemplated the world was that of the middle classes of Muslim India, which according to Prof. Kiernan „was just in process of separating themselves off from the feudal order of landlords and peasants, and leading a general revival of the Muslim community in India. Once the reigning power in India, and after the Moghul collapse, the British conquest, and the failure of the *Mutiny* pushed into the background, the Muslims had for long remained baffled and resentful. Meanwhile the Hindus, whose commercial habits made it easier for them to acclimatise themselves to the new conditions, were going ahead. After Sir Syed Ahmad and the 'Aligarh movement' had summoned the Muslims to get to grips with the new age, it was natural that the Muslim middle classes should come to be drawn in behind the Hindu nationalist movement led by the Congress. Iqbal's early poetry (therefore) held up the ideal of a united and free India, with Muslims and Hindus living side by side like brothers.....(but) this was not to last long. Finding its more immediate and palpable obstacle in the superior Hindu wealth and organisation, rather than in British rule, the Muslim middle classes, despite various fluctuations, were to turn away from the Congress in the direction charted by the Muslim League....."

„Iqbal, a man of the middle class, was close enough both to the landlords and princes above it, and to the labourers and peasants below it, to be able to look at life through the eyes of all of them..."

It is said that Iqbal, in the broadest sense, was a *political poet*, one concerned with men as social beings. But he was also actively associated with politics from the later 1920s till the day of his death, the 21st of April 1938. One of the reasons why he had left his professorship at the Government College in Lahore was that he felt that he was not free to speak openly as long as he was in Government employment. And in spite of his rather strained financial conditions, he was hesitant to serve the British Raj even though a person with his qualifications should have had no problems whatsoever to get easily absorbed in their 'system'. He was therefore, as his only son, Dr. Javid Iqbal, tells us, very keen to seek some form of academic employment under a Muslim ruler where he could express his ideas freely. He obviously went to Hyderabad State and met his old counsel and mentor, Nawab Mirza Dagh, himself a poet par excellence and considered to be the '*doyen of Urdu literature, king of the ghazals*', who held the position of poetical preceptor to the Nizam. But he returned to Lahore 'absolutely disgusted and disillusioned with the deadness prevalent among the people and the obsequious attitude of the Nizam towards the British. His letters written in this period to close friends show a man bitter and frustrated because of the oppressive pressure of the social customs of his community upon creative individuals like himself. His letters are full of cynical disgust with the hypocrisy, narrowness and self-righteousness of the people among whom he was born'.

To become a 'political poet' was the result of his three year's intensive studies in Europe. As already mentioned he had started his poetical career as a 'pantheist', having accepted the influence of Hafiz, the great Persian pantheistic poet. „He started as a lyrical poet", writes his son Javid, „and at the same time founded his political ideas on a pantheistic philosophy. Accordingly he wrote poems in support of Indian nationalism. But this was merely a passing phase. His three year's stay in Europe brought a complete revolution in the mind of Iqbal. He discarded pantheism as an unsatisfactory philosophy and turned instead to the principle of Islamic solidarity.....

„It was the growth of 'Muslim nationalism' which led to the bifurcation of the Indian nationalist movement and eventually resulted in the secession of Islam from India."

This change of mind in Iqbal is very much reflected in one of his letters written in 1909: „I have myself been of the view that religious differences

should disappear from this country (India), and even now act on this principle in my private life. But now I think that the preservation of their separate national entities is desirable for both the Hindus and the Muslim. The vision of a common nationhood for India is a beautiful ideal, and has a poetic appeal, but looking to the present conditions and the unconscious trends of the two communities, appears incapable of fulfilment".

Here comes the herald of an independent, sovereign Muslim State, who decades later, as President of the annual session of the All-India Muslim League in Allahabad on 29th December 1930 held his famous speech which is generally considered as having been the clarion call for a separate homeland for the Muslims in India.

„The principle of European democracy cannot be applied to India without recognising the fact of communal groups", said Iqbal. „The Muslim demand for the creation of a 'Muslim India' within India is, therefore, perfectly justified....."

"Personally I would like to see Punjab, N.W.F.P., Sindh and Baluchistan", he told his baffled audience, „amalgamated into a single state, self-governing within the British Empire or without the British Empire. The formation of a consolidated North-West Indian Muslim State appears to be the final destiny of the Muslims at least of North-West India."

Whether it was sheer coincidence that shortly before, in November-December 1930 during the first Round Table Conference, one Mr. Choudhri Rahmat Ali had met many Muslim leaders in London and explained to them his scheme of partition, for the first time giving it the name of Pakistan. P for Punjab, A for Afghania (North-West Frontier Province), K for Kashmir, I for Iran, S for Sindh and Istan for Baluchistan). He was a young student, a Punjabi like Iqbal, who together with some of his friends had been discussing this 'scheme' for quite some time in political circles, mostly consisting of fellow students. The word appeared for the first time in written form in a four-page leaflet entitled *Now or Never*, published in January 1933, signed by Rahmat Ali and three of his friends.

When Iqbal unfolded his scheme to the delegates of the All-India Muslim League session held at Allahabad he really must have taken them by surprise because it is indeed „strange", as Choudhry Khaliquzzaman expressed in his biography, „that the Council of the Muslim League did not take any notice of the President's address nor put forward any concrete proposal touching the subject". However, as Syed Sharifuddin Pirzada later reported, heated debates

took place following Iqbals's address when differences of opinion became very obvious. 'The differences rose to such a high pitch that Iqbal left the meeting.' Still, the fact remains undisputed that his speech constituted a milestone in the Muslim's struggle for freedom and has come to assume a tremendous historical importance.

Iqbal had entered practical politics in 1926 when friends and admirers more or less forced him to contest in the elections for the Punjab Legislative Council. He came out with flying colours and won a seat from a Muslim district of Lahore. He worked as a member of the Council for a full term and afterwards attended local political meetings without, however, really considering himself to be an active party worker. Still, his national and international fame had grown so much that in 1931 he, together with the Aga Khan and Mohammad Ali Jinnah represented the Muslim's cause during the second session of the Round Table Conference in London. It does not come as a surprise that as a delegate he played an important role, 'both as an advocate of the rights of the Muslims, as also of India's demand for an advance in constitutional reforms.'

In 1932, „Allama Iqbal once again came to England as a delegate to the Third Round Table Conference", writes G. Allana in his fascinating book on the lives of great freedom fighters. „At this time, Quaid-e-Azam was in England, and had given up active participation in Indian Politics. The two often met, and Allama Iqbal, having observed developments during the discussions at the Conference, was pessimistic about the outcome of the deliberations.

„On his return, Allama Iqbal presided over the All-India Muslim Conference in 1932, and during his presidential address he said he was opposed to nationalism as understood in Europe, as in it there were the germs of atheistic materialism. What really mattered was man's faith, his culture, his historical traditions. 'These are the things, which in my eyes, are worth living for and dying for, and not the piece of earth with which the spirit of man happens to be temporarily associated."

Iqbal continued his political work until his death. He for some time was the Secretary and also the President of the Punjab Provincial Muslim League and after the return of the Quaid-e-Azam to India and his becoming the unquestioned leader of India's Muslims, the two were in close contact with each other. Iqbal always kept Jinnah informed through letters about the state of affairs in the Punjab, and his personal views on political problems of an all-India nature. „These letters", says Mr. Allana, „reveal how close the two great

leaders stood to one another, and that there was complete unanimity between the two on the ultimate goal and destiny of the Muslims of the subcontinent."

Many more such 'pieces' could be added to this profile on the life of Allama Dr. Mohammad Iqbal, and I am sure they would all enrich the picture of this man and add additional food for thoughts. They would be 'bits and pieces' of a fascinating journey, stories worthwhile telling. They would accomplish the picture of a man who had really made it to the top of everything, who had not only become the internationally renown 'poet of the East', who in 1922 was knighted by the King of England, but who, - and that was much more important to him, - had finally become the much loved, adored and unquestioned champion of the Muslim's renaissance in India. And we would also see that despite all these honours, love and affection, Iqbal until his very end led a very simple life. His last few years were spent under the shadow of deep sorrow caused by the death of his wife, followed by a long spell of bad health. According to his lifelong servant, he was a very kind-hearted man who was very composed and controlled in all his actions and hardly ever got really angry. He loved his two children, his daughter and his son and took great personal care of them after his wife had left this world.

His dynamism and great will power stayed unbroken until the end and his will to serve his people was even growing every day although his physical powers were said to be rapidly declining. His eyesight worsened dramatically so that he had to request friends to write letters on his behalf.

His last visitor on 20th of April 1938 happened to be a German, a famous traveller, orientalist and philosopher, Hans-Hasso von Veltheim Ostrau. In his diary which was published after World War II, he remembers this:

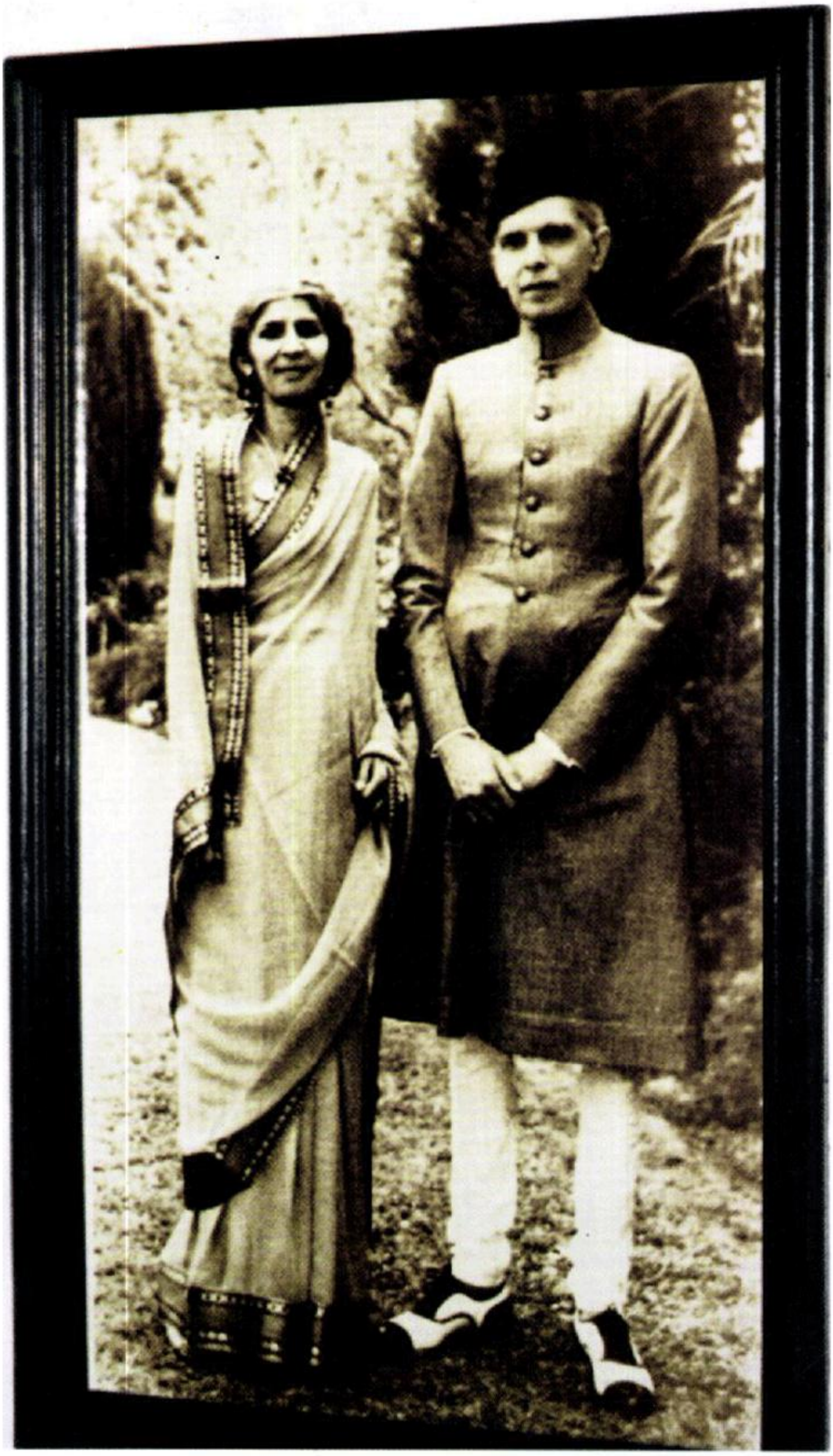
„In the afternoon I visited the famous poet and philosopher Sir Muhammad Iqbal. He received me in bed since he had been ill for some months. He suffered from asthma and angina pectoris and was nearly blind as a result of cataract. For hours we discussed philosophy and art and spoke of the political situation in the world. As a good friend of Germany, which he knew well from his travels, as an admirer and one who knew Goethe extremely well, he had agreed with me already for some years previously that closer spiritual bonds between Indians and Germans would now be an even more important demand of the times. Although I spoke to my friends in Lahore about my impression of Iqbal as one who was nearing his end I had no idea that I was to have been his last visitor. The next morning special editions of the papers of India brought the news of his death on Thursday, 21st April, early in the morning at 5-30,

only a few hours after my visit. Schools, universities, law courts and the bazaars were closed all over India as a sign of homage and all Muslims wore mourning for some days. The newspapers wrote: 'On Wednesday night Sir Muhammad Iqbal was very lively and spoke for a long time with Baron von Veltheim, a German friend. They discussed philosophy and politics for quite some time. After his German visitor left him he slept until 2 o'clock in the morning and was awakened by pain. He felt his death coming. He dictated his last verses in Persian. His last words were: I am a Muslim, I do not fear death, I shall greet him smilingly:"

A great Muslim, a poet, a philosopher, and a champion of the rights of the Muslims had passed away. He had a funeral which in the words of his friend, Sir Abdul Qadir, even princes might have envied. His last resting place is near the Badshahi Mosque, at Lahore, where people even today pay homage and continue to place at his feet flowers as a symbol of their gratitude.

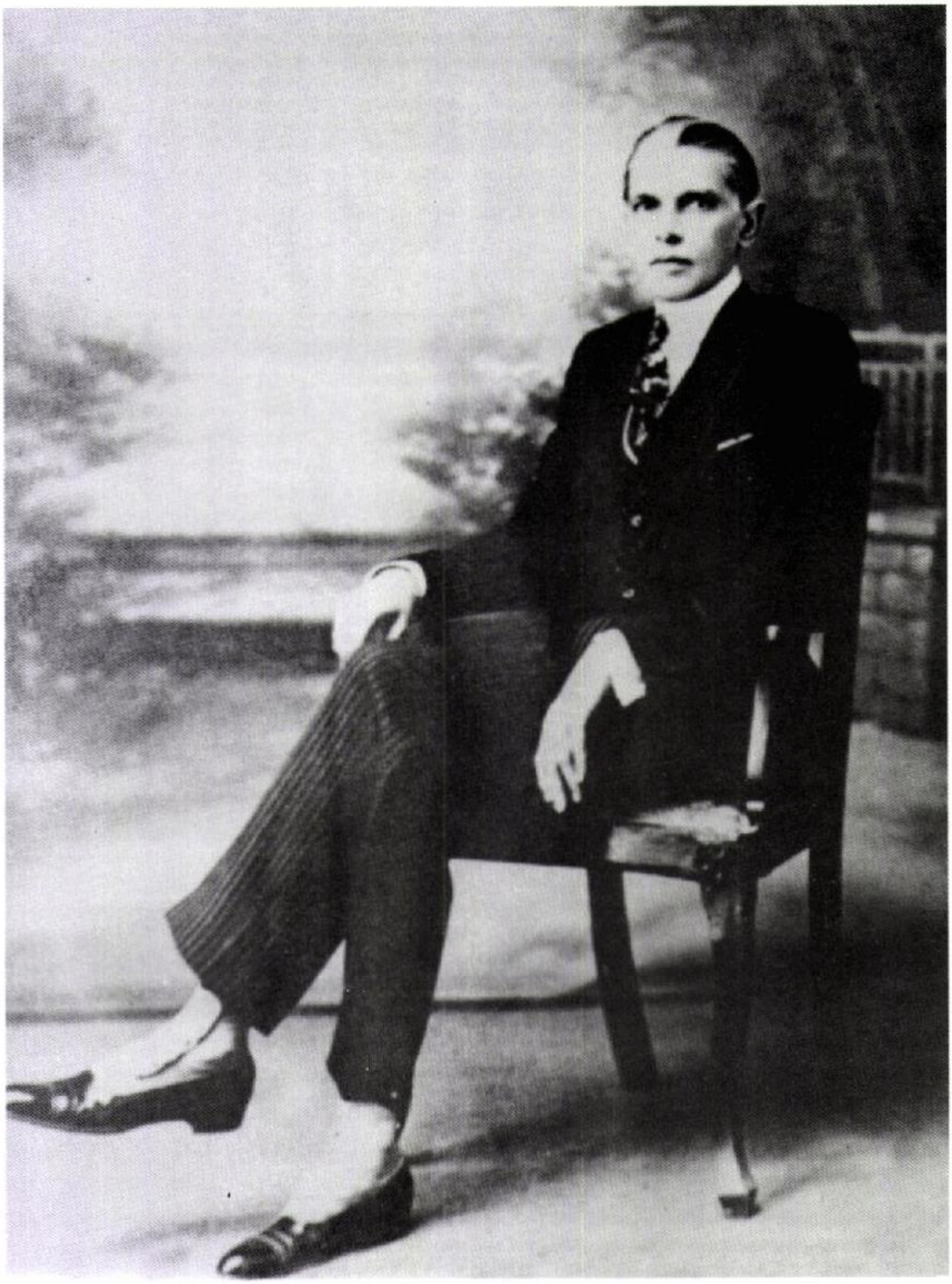
In a note-book called 'Stray Reflections' which was written in 1921 Iqbal once said: 'Nations are born in the hearts of poets; they prosper and die in the hands of politicians'.

The architect of Mohammad Iqbals's dream of an Islamic State of Pakistan who was to become one of the most distinguished statesmen of his times, the Quaid-e-Azam Mohammad Jinnah, qualifies at least for the creative and prosperity part of this statement. The Quaid's untimely and early death swung the door wide open, even until today, as to whether and when also the rather pessimistic outlook on the future of nations must become true or can, as Iqbal would have hoped and prayed for, be ultimately averted by men's wisdom.



Quaid-e-Azam and Miss Fatima Jinnah at Malabar Hill, Bombay
(around 1943)

Mr. Mohammad Ali Jinnah the successful barrister (around 1912)





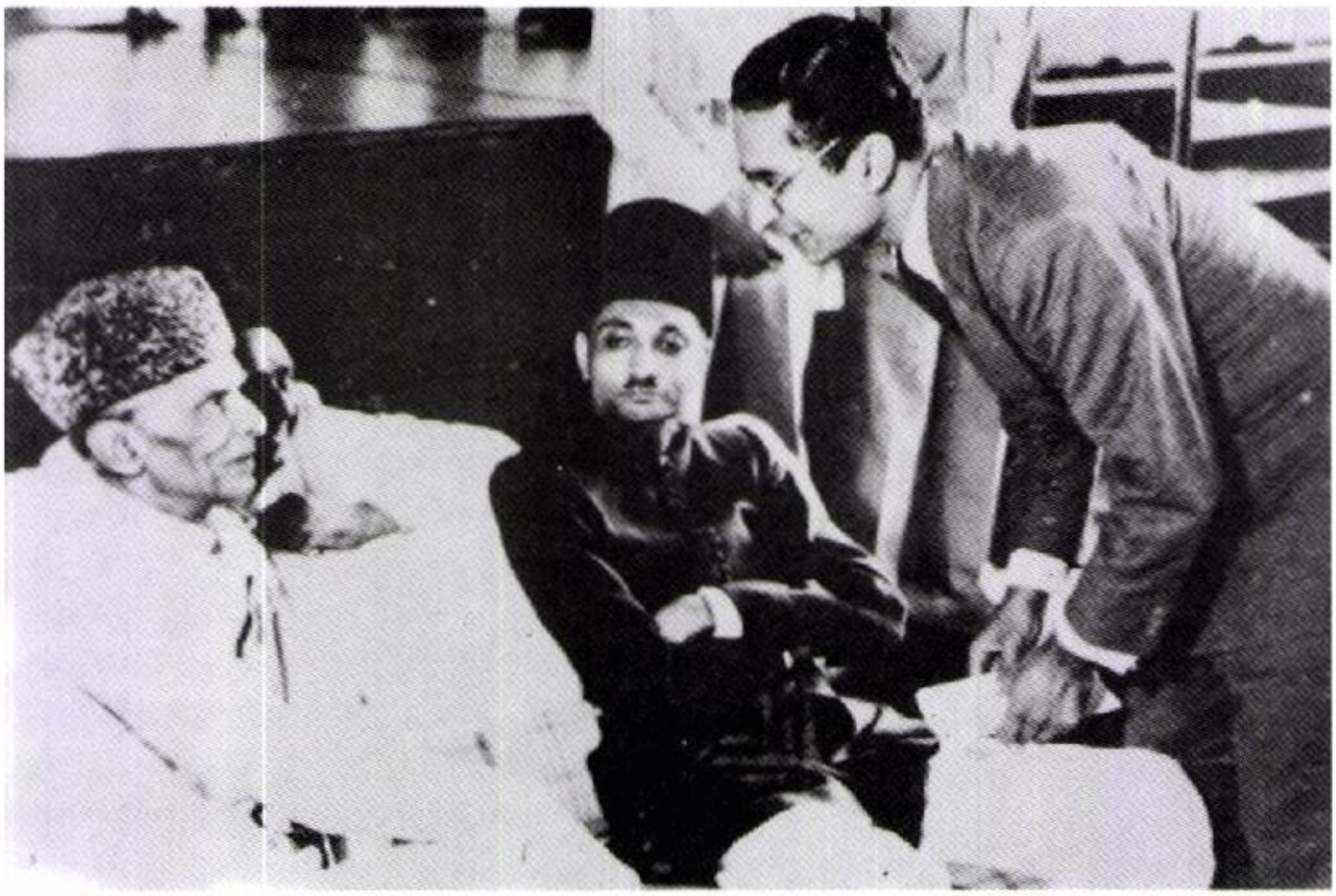
Jinnah as Governor-General of Pakistan accompanied by
Miss Fatima Jinnah and Mr. and Mrs. Liaquat Ali Khan,
Prime Minister



Governor-General Mohammad Ali Jinnah, 1947/1948



Jinnah's Birthplace



Mohammad Ali Jinnah chatting with Mr. Roshen Ali Bhimjee
(Bombay around 1944)

Quaid-e-Azam Mohammad Ali Jinnah
Architect of Pakistan

Pakistan's birth has produced a vast and very diversified collection of literature written by eminent scholars, historians, witnesses of the time and politicians from both sides of the 'great divide'. But some remarkable and most outstanding contributions came also from other parts of the globe, primarily, of course, from England and the United States.

Countless biographies were written on quite a number of those great women and men who have made their admirable contribution towards India's march to freedom. Some of them, like Mahatma Gandhi and Jawaharla Nehru have been authors themselves, have written autobiographies as well as other books closely associated with India's freedom movement.

Mohammad Ali Jinnah, the 'Architect of Pakistan', who was destined to become the unchallenged leader of the Muslims of British India and who without any doubt played a most decisive part in the struggle for independence, at even par with Gandhi and Nehru, did neither write his biography nor did he leave any other kind of a 'political manifest' behind. It may be that his rapidly failing health and the immense pressure of work during the last years of life have prevented him from doing so. Others maintain that he never in his life was very fond of writing beautifully worded prose. But as one of his many illustrious biographers, Stanley Wolpert, the famous American professor of history said: „Few individuals significantly alter the course of history. Fewer still modify the map of the world. Hardly anyone can be credited with creating a nation-state. Mohammad Ali Jinnah did all three."

Thus the creation of Pakistan was his legacy and became the cause of joy, applause, love and affection as well as hatred and deadly animosity, depending on which side of the 'great divide' people considered themselves to be 'at home'.

Many biographies were written on him, most of them worth reading and full of praise for a man who today is worshipped in Pakistan as 'Father of the Nation' whose outstanding abilities had been acknowledged by friends and foes alike.

The Aga Khan, not always in agreement with him when himself being actively involved in Indian politics, wrote this about him in his memoirs:

„The Quaid-e-Azam's brilliant and epoch-making career, so untimely ended, reached its summit in these momentous years of 1946 and 1947. Now he belongs to history; and his memory is imperishable. Of all the statesmen that I have known in my life, - Clemenceau, Lloyd George, Churchill, Curzon, Mussolini, Mahatma Gandhi, - Jinnah is the most remarkable, and that almost uncanny combination of prescience and resolution which is statecraft".

I will neither try to bring owls to Athens nor will I make an attempt to carry coals to Newcastle, which indeed it would mean if I would fill long pages full of details of the Quaid's biography. When my friend Roshen Ali Bhimjee and I discussed the outlay and the contents of this book and came to the conclusion that it should contain a historical review of the Indian Muslim's long march to freedom and independence it was never our intention that I should compile a comprehensive textbook on the history of the last 150 years of the subcontinent or, even in an abridged form of the Indian freedom movement and on the life of its most prominent and outstanding leaders. We, of course, knew that we would not be able, - for a variety of reasons, - to do such a specific and highly scientific job, nor would this have even suited our intentions and ambitions. This book was, as I have repeatedly indicated primarily intended to become a manual for our group's staff members and associates and their families. But it was also meant to pay special homage to its ever increasing clientele, friends and well-wishers. And as it started to shape, page after page being written, we became increasingly confident about our project and kept on wondering whether it would not warrant the attempt to also interest an even wider circle of readers in its contents. Journalists for instance, or executives and staff of the country's insurance industry at large, students of history and economics, perhaps even also people generally interested in all kind of practical politics and entrepreneurial activities. But never, ever, was it our intention to 'compete' with those learned academics whom we owe such a variety of excellent publications on the subject matter. On the contrary, as the reader has seen, I have heavily drawn on the works of such eminent scholars and am immensely grateful for what they have been able to put together in the course of time. All this applies not only to the historical review which I am trying to give in this chapter, but holds equally good in respect of most of the profiles or life sketches I have written on those men who in one way or the other have contributed to the foundation and development of the EFU Group of Companies. Many of them hold their place

in the history of Pakistan in their own rights and have been actively involved in writing it.

These remarks do, of course, particularly apply when it comes to the Quaid-e-Azam about whom whole libraries could be filled and whose life data, I am sure, are well known to even first graders in this country.

Still, - having said this, however, it was felt that one could simply not afford to at least briefly 'memorise' the life and deeds of this remarkable man who, as Wolpert said, was one of the few 'individuals' who was able to change the map of the world. And having read many of the well written and mostly fascinating books on his life I soon came to realise two things which did strike me, I must confess, rather unexpectedly.

To start with, I was genuinely surprised that despite the many thousand pages written about the 'Quaid', - the Leader, - how little we, as readers and 'students' of history really get to know him as Mohammad Ali Jinnah, the human being, as child and growing up boy, or about his family, his friends or classmates. Nor are we told much, if anything at all, about his early inclinations, hobbies and adventures. Not much is known of these early years. His real biography, at least as it presents itself to the general public, seems to start only when he is approaching seventeen and sails for England and studies law at the most prestigious and world famous Lincoln's Inn to become the 'youngest Indian student ever to be called to the Bar'.

There are, of course, descriptions about Jinnah's parental background and birth, and out of the many I liked the one written by Mr. G. Allana best. Apart from having had a distinguished record of public service both in the national and international fields, Mr. Allana was an author and poet of international repute. His contribution to history, literature and poetry has been of a singularly high order. His poems have been translated into many languages whilst his books on the historical aspects of the Pakistan Movement are regarded as standard works in this subject.

Let us listen to what he had to say to this particular part of Jinnah's biography: „While the rebellion (1857) raged in all its fury in many parts of India, *Gondal*, a princely State in Kathiawar, continued a life undisturbed by political turmoil and awakening under the rule of the Thakur Saheb. *Gondal,* the capital of the State, was the biggest city but its overwhelming population lived in the villages. *Paneli* was one such village, having a population of less than a thousand at the time of India's first rebellion. In this sleepy little village

lived at this time a hard-working old man, Poonjabhai, an Ismaili Khoja, and there his forefathers had lived, worked and died. Agriculture was the main occupation of the people of *Paneli*, Poonbhai being among the few exeptions, as he owned some handlooms, on which he worked long and tiring hours. This enabled him to make enough money to let his family lead a happy and contended life.

„Poonjabhai had three sons.....and one daughter. Jinnabhai, the youngest, was born around 1850, and he was more dynamic than his two brothers. To his youthful and ambitious mind, *Paneli* appeared to be too small a place, where the only prospect that stared him in the face was to be one of the three heirs to his father's few handlooms and to spend a whole lifetime running after paltry gain. He soon realised this was not a life that he would like to live. *Gondal*, that big city, tempted his spirit of adventure, and he quietly left *Paneli* for *Gondal.*"

Allana keeps on telling us how young Jinnabhai became a successful businessman and having returned to his home village got married to Mithibai, a girl from a respectable Ismaili Khoja family from Dhraffa, a village not far away from home. The married couple returned to Gondal where Jinnabhai's business succeeded beyond his expectations. Very soon this place became too small for him and he thought of either going to Bombay, that glittering and glamorous city of trade and industry, or to Karachi which had a population of just fifteen thousand people but with a lot of future prospects as far as business was concerned. He opted for the latter and rented a small apartment in a building on Newnham Road in Kharadhar and set up his office not far away from his residence.

Jinnabhai's business again prospered 'and he was soon reckoned among the leading merchants of Karachi with an extensive overseas trade as well as trade with the vast hinterland. Two of the items in which he dealt was isinglass and gum-arabic.'

On Sunday, 25th December, 1876, Mithibhai with the help of a midwife of Kharadhar brought her firstborn, a son, Mohammed Ali, into the world. He should become the favourite child of his parents although he was followed by four sisters and two brothers, out of which his sister Fatima became the only one who played an important role in Mohammad Ali's life.

As was not unusual in those days in India, Jinnah's date of birth is not quite certain. The register of his first school in Karachi gives an earlier date but

Jinnah himself insisted on the one mentioned above. He, therefore, was seven days old when the English Queen, Victoria, became Kaisar-i-Hind, the year that the Crown took over what should become the most precious jewel of her Empire, when Imperial India was created. „And he lived", writes his first biographer, Hector Bolitho, „to negotiate, with Queen Victoria's great-grandson, for its partition and deliverance from British rule".

Jinnah spent his childhood in Karachi and he received his early education there, starting at the age of six. At the age of ten he was sent to Bombay, to stay with the family of an aunt. But after a year he returned to his city of birth. Whether it was homesickness or instigation of his ailing mother is not known. But fact is that he joined the Sindh Madrasah Tul Islam High School. It is still there and at its gate there is written: 'Enter to learn - go forth to Serve'. He must have taken this very literally for his life story seems to be just that.

At the age of fifteen he went to the Christian Missionary Society High School and at the end of the one year that he was a student there his parents married him, as was customary then, to a twelve year young Khoja girl from Kathiawar. Shortly thereafter he left Karachi for England to study law, as was already mentioned. Whilst he was there his youngish wife died, so did his mother and it appears that his father became a broken man, also in financial terms.

Jinnah himself did never speak much about his childhood and youth, - and he was not a diarist, as I already said. Only some casual remarks are to be found, like the ones which he made in a speech held at a Dinner Party at the Karachi Club a few days before Pakistan came into being: „Yes, I am Karachi-born", he said, „and it was on the sands of Karachi that I played marbles in my boyhood. I was schooled at Karachi". No more, no further details, just that.

And a few days later, all in August 1947, just after his appointment as Pakistan's first Governor-General he paid glorious tribute, - at least by his standing, - to his city of birth when replying to the Civic Address presented by the Karachi Corporation:

„Karachi is no ordinary town. Nature has given it exceptional advantages which particularly suit modern needs and conditions. That is why starting from humble beginnings it has come to be what it is, and one could say with confidence that the day is not far hence when it will be ranked amongst the first cities of the world.....I visualise a great future for Karachi - it always had immense potentialities. .....So let us all strive together to make this

beautiful town a great metropolis, a centre of trade, industry and commerce, and a seat of learning and culture."

All what there is to Jinnah's life story may be in a boyhood dictum, as Hector Bolitho beautifully describes. During his research Bolitho came across two elderly people, former neighbours of the Jinnabhai's. A man and a women, then in their mid-eighties. The man had been at school with Mohammad Ali, but the only thing he could recall was, „I played marbles with him in the street". Bolitho, not satisfied, requested the man to close his eyes and to see, once more 'the coloured glass marbles in the dust.' The man then closed his eyes and dug deeper into his memory and finally enlarged his only reminiscence about his schoolmate by narrating how on one fine morning, when he was playing in the street, Jinnah, then aged about fourteen, came up to him and said: „Don't play marbles in the dust; it spoils your clothes and dirties your hands. We must stand up and play cricket".

According to Bolitho, the boys in Newnham Road were obedient: they gave up playing marbles and allowed Jinnah to lead them from the dusty street to a bright field where he brought his bat and stumps for them to use. When he sailed for England he gave his bat to his school friend, the one I have referred to a little earlier and said: „You will go on teaching the boys to play cricket while I am away."

A beautiful story which, if not true, certainly should have been invented if Bolitho had not already narrated it to us. Perhaps this is all there is to Jinnah's life, him in a nutshell: *„Stand up from the dust so that your clothes are unspoiled and your hands clean for the tasks that fall to them"*.

The second thing puzzling me ever since I had started to take interest in the history of Pakistan, something which increasingly amazed and irritated me, was that whereas I soon came to realise that Mohammad Ali Jinnah's role in India's freedom movement was at least at par with men like Gandhi and Nehru, to just mention these two, the world at large, people outside the Hindo-Pak subcontinent were at no time, not even until today really aware of it. And when speaking of the 'world at large' I, of course, do not refer to those numerous eminent scholars, historians and former officials of the Government of British India and/or the United Kingdom, of whom many have paid glorious tribute to the outstanding and decisive role which Jinnah was destined to play in Hindo-Pak politics.

Montagu for instance, Secretary of State for India at the close of the First World War, considered Jinnah „perfect mannered, impressive-looking, armed to the teeth with dialecties". Jinnah, he felt, „is a very clever man, and it is, of course, an outrage that such a man should have no chance of running the affairs of his own country."

Why then, at best, does 'the world at large' came to see a hardly visible, unclear and blurred picture of a man who at one time or another was acknowledged to be one of the greatest legal luminaries India had perhaps ever produced, an ambassador of Hindu-Muslim unity, a great constitutionalist, a distinguished parliamentarian, a top-notch politician turned barrister with a razor sharp brain,- a man who seemed to be picture-postcard of an English aristocrat, cultured, aloof, restrained, - always wearing the most elegant and expensive clothes, playing with a monocle in his long and fine-nerved hands; a dandy-type of a man who spoke beautiful English, but hardly knew the language of the man in the street whose interest he so eloquently and fervently wanted to represent; a technocrat without charisma and an unhappy married life; a man who, after his marriage had failed and his beautiful wife passed away, was only seen in the company of a skinny old lady, a spinster,- his fully devoted sister. In short: Jinnah a soulless, cold-blooded bureaucrat rather than a fatherly type of a statesman, full of wisdom and love, - or, in another version, a glorious champion of might, power and victories!?

And why, in an even worse scenario, are we confronted with an engineered and fully distorted picture of a man as the one shown in the film 'Gandhi' which millions of people whole over the world have seen,- a grand spectacle confirming the opinion widely held around the globe about 'this Mr. Jinnah', - if one had formed an opinion at all!?

Jinnah was not known for scandals nor was he in his later political life very much of a social man. Could this vague international image of a man be due to lack of any dramatic impact that a historical figure makes on the minds of his contemporaries and of later generations?

„An average person", writes Saad R. Khairi in his biography on Jinnah, „is impressed by brilliant military victories, breathtaking adventures and story-book exploits, not by solid achievements..... People in general, remember not decades of peace and construction, but years of war and devastation; not building of dams, but floods and famines. They remember Mussolini and Garibaldi, not Cavour. Even Einstein is known to them because of the atomic bomb and not for his general contribution to physics."

„Jinnah led no army, fought no military battles and was not involved in any dramatic adventures that would thrill a reader. Nor did he propound any novel philosophy such as that of non-violence and non-co-operation; nor did he adopt a Mahatama-like life style - living on goat's milk, dressed in a *dhoti*, spinning a wheel, and responding to his inner voice - that would invite curiosity. He led a straight life, followed a straight path, talked and acted straight. Such a character arouses no interest. Simple truths are dull, facts are boring; fiction and make-believe are colourful and catching.

„Naturally then a study of Jinnah's life is far from interesting to an average person, who very easily swallows the anti-Jinnah propaganda that has been going on systematically for decades."

Whatever the reason, I still get annoyed and embarrassed when in discussions with even highly educated people in America and Europe, or other parts of the world, I have to realise that India's freedom movement and its ultimate success is widely seen as the personal success of only the man clad in a *dhoti*, Mahatma Gandhi, ably assisted by another, who in the early 50s became one of the adored champions of the Third World, Jaharwal Nehru.

'The Times' in its obituary on Jinnah, many years later wrapped it up most beautifully, I think, with the following words: „Jinnah provided a striking contrast to Mahatma Gandhi. He lived in stately mansions, was tall and elegantly groomed, with a distinguished presence and fastidious tastes. In his fast-greying hair a white lock stood aggressively like a plume. Jinnah owed much of his later success to the impression he made upon Western investigators of the Indian communal problem; for he provided in his own person the best illustration of his contention that the Muslims constitute a separate nation. There was nothing in him of the subtle flexibility of intellect which seems to the Englishman characteristic of the Hindu; all his ideas were diamond-hard, clear-cut, almost tangible. His arguments had none of the sinuosity of Hindu reasoning; they were directed, dagger-like, to the single points he was attacking."

As I have said before, nobody, - and this includes the majority of the people of Pakistan, - disclaims the tremendous efforts and contributions made by Gandhi and Nehru, and for that matter, of course, by many more outstanding Congress and Hindu leaders, in finally achieving India's freedom. But it gives me genuine and great pain to see that the sacrifices and himalayan efforts made by the Quaid-e-Azam Mohammad Ali Jinnah, his gigantic contribution not only to the cause of Muslims and the creation of their own, sovereign

country, but to the Indians cause as a whole, have never been duly recognised and applauded by 'world opinion' at large.

I have often wondered whether this non-recognition or distorted picture of the man whom the people of Pakistan rightfully consider to be the 'father' of their nation was not, perhaps, also one of the reasons why still so many of the country's intelligentsia have not come to terms with Pakistan as their 'fatherland', have not found their own identity. Everybody accepts Jinnah in his role as the „Quaid-e-Azam", as the man who almost single-handedly created this new nation physically. He is beyond any criticism, even by those who have not, or still are not on the same wave-length with him, - at least not officially. The official media and their top brass keep on praising him, rightfully so, from morning till evening, without however, I think, addressing the same Mohammad Ali Jinnah whom I discovered in the many books written by so many learned people and well known politicians, - or in his speeches and letters. I may be wrong, - but could it be that even here, in Pakistan, we are confronted with two different versions of the life and mission of this greatest son of theirs, - one official version which can be suitably adjusted, and another one, partly hidden by clouds of doubt, like a very valuable painting protected by a screen against too much light and sunshine!? A picture similar to the one which for one reason or the other has been projected to the international onlookers, 'the world at large', as I said before, one which still is diffuse and not very clear.

Is this, perhaps, one of the reasons why Pakistan as a nation still finds it much harder to compete with her Indian neighbours in winning the understanding and goodwill of so called 'world opinion'!?

Many unanswered questions, I am afraid, and I sincerely apologise to my readers for having allowed myself to be carried away and having dwelled on this particular aspect which, to me, seems to be very much connected with the Quaid-e-Azam's biography and the personal picture people today are able to derive from it, a little longer than I intended to do. As sad as it may be, but Jinnah's extraordinary self-discipline and his personal concept of duty which has always reminded me of a living example of Kant's 'categorical imperative', must have not allowed him to show the world his real and inner face. It must have been very different, I am sure, from the one usually depicted of him. I was, therefore, more than happy to come across the following remarks made by someone who had known the Quaid-e-Azam very closely before partition and had a close insight into his political theories and way of thinking, Lord William Francis Listowel, a very senior British bureaucrat and

politician. Having amongst others served as Parliamentary Secretary of State for India and Burma just during the last days of British India he said this during a function held in London in honour of the late Mr. Jinnah, in April 1984:

„I had the privilege and good fortune to meet Quaid-e-Azam Mohammad Ali Jinnah on several occasions during the time I was a minister in the British Government - first, in an official capacity when he used to come to London representing the Muslim League, in negotiations leading up to independence in 1947, and later, as a guest at his home in Karachi just after independence. After the loss of his wife, his sister Miss Fatima Jinnah had been keeping house for him and they made me feel completely at home during the short but very pleasant visit. I was deligthed to find Mohammad Ali Jinnah, in the atmosphere of his home, a relaxed and genial host, very different from the stern, unbending figure usually depicted when he was acting as spokesman for the Muslim League."

The remaining part of Jinnah's biography, the 'Quaid-e-Azam' as politician and creator of Pakistan can be quickly told because that part of his life is, I am sure, well known by everyone who ever has taken at least some interest in the history of his country.

We have earlier in this part accompanied young Mr. Jinnah to London and witnessed him becoming the youngest Indian to be called to the Bar in 1896. He sailed back to Karachi in autumn of this year, but found conditions prevailing in the city of his birth depressing. Whilst in London, English had become his main language, which it remained until the end of his life. He must have felt like a stranger in what was then still a small, provincial town with not much of a cultural life to satisfy his intellectual ambitions. His mother dead, his father broke. Nothing really that would keep him there. In 1897 he left for Bombay to face another three years of frustration and financial hardship until finally he was able to force his luck and was appointed a temporary Presidency Magistrate. His worries were over, the sun started to shine over a more than happy Mohammad Ali Jinnah. One of the first things he did was to call his sister Fatima over from Karachi to Bombay and had her admitted to a Catholic convent for higher education. A more than brave, but very typical decision at that time, telling us much of his unbending character which should become his personal trademark as the politician Mohammad Ali Jinnah, whom we seem to know so much better than the man himself.

Jinnah rose to prominence and became one of Bombay's most successful lawyers, albeit also in financial terms.

He formally entered politics as a member of the All-India Congress, - as many young people of his intellectual calibre did in those days, Hindus and Muslims alike. This was in 1905, the same year as Bengal was divided, and one year before the foundation of the All-India Muslim League. Together with the great Gopal Krishna Gokhale, one of the most outstanding and moderate leaders of the Congress he went to England as a member of a delegation to discuss with government officials the future of Indian self-government. As Secretary to Dadabhai Noaroji, whose stern admirer he had become during his stay in England and whom he had assisted to be elected the first ever Indian as member of the British Parliament, he gained his first practical experience under the wings of this 'Grand Old Man' of the Indian Congress Party. Already in 1906 he made his first public appearance at the Calcutta annual session of the Congress and in 1910 he was elected to the newly-constituted Imperial Legislative Council. His first great success on India's political platform was the Congress-League Pact 1916, better known as Lucknow Pact, the only agreement ever signed between them, representing as these two political organisations did, the two major communities in the subcontinent. And Jinnah was hailed as the ambassador of Hindu-Muslim Unity. He was consequently recognised by both Hindus and Muslims alike as one of India's most outstanding leaders. And the strength of this voice was also, for the first time, realised by the British.

With the advent of Mahatma Gandhi and his policy of *Satyagrah* (civil disobedience) and the introduction of religion into politics, which Jinnah increasingly felt difficult to support, a rift between the two communities was programmed. Still, in 1928 at the National convention Jinnah said:"What we want is that Hindus and Mussalmans should march together until our object is achieved....These two communities have got to be reconciled and united and made to feel that their interests are common".

The Convention flatly refused his proposals and demands and also the First Round Table Conference, which he attended, could not reconcile the two 'hostile Indian camps'. A disillusioned and wearied Jinnah, „feeling that he was out of tune with prevalent opinion in India", as 'The Times' once phrased it, „and telling his friends that he had no political future there he decided to settle in London for practice at the Privy Council Bar and in the hope of gaining a seat in Parliament 'to fight India's battle'".

The Muslims soon felt the lack of a towering political leader like the Hindus had in the Mahatma. And it was Nawabzada Liaquat Ali Khan, Jinnah's junior by twenty years, later to become Pakistan' first Prime Minister, who together with his wife persuaded Jinnah to come back to India to lead the Muslim's further struggle. And very reluctantly he agreed. He sailed forth and back, still undecided, but finally, by the end of 1935, he was ready to devote his life to the service of India's Muslims.

His first major task was to reunite the Muslim League and to prepare it for the elections to be held in 1937 under the Government of India Act, 1935. And for the first time in the history of the League a Central Parliamentary Board was formed to fight the elections. The Congress came out with flying colours and secured absolute majorities in five out of the eleven provinces. The League won only 108 out of 484 Muslim seats. No wonder that Congress leaders were said to have become intoxicated by the wine of power and it was particularly Jahawarlal Nehru who heaped scorn on his opponents, calling the League an assembly of feudal lords and lawyers who had no feelings whatsoever for the Muslim poor classes whose real champions, he insinuated, were the Congress leaders.

Slowly, however, Jinnah's dynamic and visionary personality plus his ability to inspire enthusiasm into young Muslims students from Aligarh and other urban areas enabled him to build up a party structure and machinery which led the party to increasing strength and helped him to win three by-elections.

An irritated Nehru kept on fighting the Muslim's 'Two Nations Theory', „There are only two parties in the country - the Congress and the British". And Jinnah thundered in protest, „No. There is a third party - the Mussalmans". Actively supported by Iqbal, Jinnah realised that he had to win the support of the masses, which he did, and some of his dynamic lieutenants, like the Raja Sahib of Mahmudabad, Abool Hassan Ispahani and, of course, Liaquat Ali Khan, greatly contributed to this success. The Muslim League, after all, now had become a well-organised, powerful mass political party headed by a man who, as I already said, did not speak the language of the masses and was yet able to become their undisputed leader, simply by convincing and overwhelming them by his straightforwardness and charismatic appearance.

On 22nd March, 1940, the famous Pakistan Resolution was unanimously adopted by the historic session of the Muslim League in Lahore. A proud Jinnah told his Secretary after the meeting: „Iqbal is no more among us. But

had he been alive, he would have been happy to know that we did exactly what he wanted us to do."

The Muslim's now officially recorded demand for their own nation, Pakistan, was bitterly opposed by Congress as it shattered their dreams of a Hindu empire on British exit from India. It signalled an era of Islamic renaissance and their will to be active participants in the process to follow on the road to independence.

What followed is to some extent already part of modern history and thus commonly known, at least to the elderly generation, for they have partly followed these developments with their own eyes and ears and their personal experiences have hopefully been down-filtered by them to their children and grandchildren. The Sir Stafford Cripps Mission, 1942, the Jinnah-Gandhi talks in 1944 and the ill-fated Cabinet Mission which started in March 1946, to name just a few of those many important and decisive events.

On 2nd of December 1946, Jinnah, Liaquat Ali Khan, Jawaharlal Nehru and Baldev Singh reached London, on invitation by the British government, to hold talks with the Secretary of State regarding India's political future. The talks broke down, did not succeed and the then Prime Minister Attlee issued a statement saying that latest by June 1948 the British government will definitely hand over power 'to responsible Indian hands'.

The rest is commonplace. Lord Mountbatten took over as the last Viceroy of India in March 1947 and a quick look at the last days of the British Raj clearly shows that already two weeks after his arrival in Delhi the division of India would be the most likely course of events, for it was all too apparent that the new, - and last, - Viceroy from the very beginning of his short termed mission did not conceal his predilections towards Partition. The Viceroy went back to London for discussions with his government and after a full appraisal of the situation the British Government issued their 'Statement regarding the method of transfer of power, 3 June 1947'.

The Congress fought 'tooth and nails' until the very last moment to prevent a division of India and Gandhi made his famous remark: 'Partition will be over my dead body'. But he too changed his mind after Mountbatten had already succeeded to win Patel and Nehru over to the idea of Partition by 'playing on Patel's eagerness to get rid of the Muslim League'.

Whereas the Muslim League Council authorised Jinnah without any serious objections to accept the Partition scheme as laid down in the 3 June statement 'as a compromise', the All-India Congress Committee (AICC) pleaded for rejection. It needed strong intervention by Gandhi before finally it resolved that 'the AICC earnestly trusts that when present passions have subsided India's problems will be viewed in their proper prospective and the false doctrine of two-nation will be discredited and discarded by all'.

Thus 'Partition had arrived' as Professor Khalid Bin Sayeed did write, 'not with a bang but with a whimper'.

On 13th of August 1947 British India's last Viceroy flew into Karachi and on the following day, on the 14th of August 1947, the Quaid-e-Azam Mohammad Ali Jinnah accompanied by his sister Fatima Jinnah, drove in State to the Assembly Building, where Lord Mountbatten, on behalf of His Majesty's Government, handed over power to Mr. Jinnah, the first Governor General of the newly created country Pakistan, in a symbolic ceremony.

„To us Pakistanis", writes Mr. Allana, „it was our day of independence; to the Quaid, it was the day of fulfilment. He knew the destination had been reached, but the struggle was by no means over".

Knowing that he was very ill the Quaid-e-Azam hurried to make sure that the newly born nation started to function in line with his visions, ideals and plans. It was an uphill task,- a fight against all odds. Always under the fear, as Jinnah disclosed to Lord Ismay during a meeting at Government House in Karachi, that India 'was determined to strangle Pakistan at birth'. His extraordinary willpower and determination carried him through for some time. But finally a completely exhausted and physically worn out Jinnah had to interrupt his Herculean task as architect and most devoted 'builder' of the new nation's administrative and policy-making machinery in August 1948, almost one year after he had reaped his fruits after a long and tiring fight. Under doctors' advice he left for Quetta to regain physical strength at Ziarat, high in the rocky hills.

His last public appearance was the opening ceremony of the State Bank of Pakistan for which he specially flew to Karachi. He spent the last weeks of his life in the hills of Quetta to fight his last battle. „He never wanted to share his sorrow with others", writes his sister Fatima some months after his death. „He suffered patiently, and alone, until at last, alas, it was too late. And even then, he would have preferred to fight all alone.....Even after his ghastly ailment

was known to him, he remained perfectly calm and unperturbed. ....When he died, at his bedside, there was nobody except his doctors and myself!"

He died on the 11th of September 1948 in Karachi, having been flown from Quetta to his city of birth in the morning of the same day. He breathed his last at about ten, the same night, while sleeping peacefully in his bed in the Governor-General's House .

Mr. Allana was among the first to arrive. „As I looked at the plain white sheet of cloth that covered his body", he reminisces, „I realised that the nation, hardly one year old, had been orphaned on that day. I realised the greatest political leader that the Muslims of this subcontinent had produced had passed away. He left us at a time, when we needed him so much".

In his last message to the nation on 14th August, 1948, he had told his people: „The foundations of your State have been laid and it is now for you to build and build as quickly and as well as you can". Jinnah had virtually worked himself to death, or in the precise words of Lord Pethick Lawrence, the former Secretary of State for India, „Gandhi died by the hands of an assassin; Jinnah died by his devotion to Pakistan".

The world showered beautifully phrased words of eulogies and compliments on the late Quaid-e-Azam, -genuine ones as well as those which were nicely wrapped in crocodile tears, - but it was left to an Indian, Surat Chandra Bose, leader of a fraction of the Indian National Congress, to sum up his personal and political achievements in a most succinct and touching way. „Mr. Jinnah", he said, „was great as a lawyer, once great as a Congressman, great as a leader of Muslims, great as a world politician and diplomat, and greatest of all as a man of action. By Mr. Jinnah's passing away, the world has lost one of the greatest statesmen and Pakistan its life-giver, philosopher and guide".

H.V. Hodson, himself an active player in Indian politics during some crucial years in the 1940s, has written a very important and brilliant book on 'The Great Divide'. He had this to say when he writes of the part which Jinnah played in the historical process leading to the transfer of power:

„Of all the personalities in the great drama of India's rebirth to independence, Mohammad Ali Jinnah was at once the most enigmatic and the most important. One can imagine any other of the principal actors (not counting Mahatma Gandhi, who makes fitful and inconclusive appearances from the wings) replaced by a substitute in the same role - a different Congress leader, a

different Secretary of State, a different representative of this or that interest of community, even a different Viceroy - without thereby implying any radical change in the final denouement. But it is barely conceivable that events would have taken the same course, that the last struggle would have been a struggle of three, not two, well-balanced adversaries, and that a new nation State of Pakistan would have been created, but for the personality and leadership of one man, Mr. Jinnah".

A new nation State emerged
Still a draw or a win!?

About three years ago the country celebrated its Golden Jubilee. Many books were published and special supplements of Pakistan's leading newspapers came out on this auspicious occasion. Reminiscences of prominent historians from here and there, wise words of great old men of the past as well as those written by abrasive young men, full of disillusion, frustration and scorn.

'A time to look back & look forward', as Mr. Mahmoud A. Haroon rightly observed in his contribution. Time for big headlines, eye-catching all, with a touch of sadness in the air and not much of complacency. When enthusiasm should be expected one finds sombreness mixed with self irony, moths ready to fly into a still burning candle as if this could bring salvation.

'Can we stop whining for a day' titles Ayaz Amir one of his Islamabad diaries, pondering about how dutiful and perhaps loving offspring celebrate their grandmother's birthday and then making a comparison with how this nation was approaching her great day. „Birthdays are for being sentimental", he rightfully states, „and, if possible, happy. They are not occasions for drawing up a balance sheet of the cosmos".

And there could be much to celebrate. Few countries have faced such an endless series of challenges, internal as well as external ones, that Pakistan has encountered in the past five decades. It was born in the bloodshed which followed the 'great divide' with hardly any material resources worth the name, and has lived with insecurity and confrontation throughout most of its sovereign existence. Already before it came to life, most of the spectators and commentators, well-wishers as well as others, were rather sceptical about its survival chances and predicted its early demise. „To have survived at all, in the face of such challenges and predictions, is", as Professor Richter wrote, „perhaps sufficient cause for celebration. On the other hand, Pakistan continues to have political, economic and social problems of such a magnitude as to raise major questions. Within the past year Pakistan stood on the brink of financial bankruptcy...continued to be plagued with social violence, corruption, and security concerns. I assume it is the persistence and recurrence of issues such as these that led the editors of *Dawn* to request this commentary on the question, „Is Pakistan a 'failed state'?"

I could not agree more with Professor Richter when he questions the appropriateness of such a question, which he says, he would have differently phrased. Mainly because terms like 'failed state', 'soft state', 'lost cause' can easily become only little more than vague epithets, especially when used by outside commentators,- the author of this book, very much, of course, included.

In August 1947, when Pakistan and India finally had their 'tryst with destiny', patriots on both sides of the 'manmade borders' rejoiced in their new-found independence. A feeling of spiritual exaltation suffused the people as they listened to the hopes and programs for national greatness propounded by their leaders.

One of the most remarkable speeches held in those days was the one by Jinnah on his election as the first President of the Constituent Assembly of Pakistan on 11th August, 1947. It has inflamed and inspired not only his audience on that auspicious and historical day but has - even until today - not only been the cause of thundering applause but also of heated controversies and political manoeuvring of unimaginable dimensions.

„You know really that not only we ourselves are wondering but, I think, the whole world is wondering at this unprecedented cyclonic revolution which has brought about the plan of creating and establishing two independent Sovereign Dominions in this subcontinent. As it is, it has been unprecedented; there is no parallel in the history of the world. This mighty subcontinent with all kinds of inhabitants has been brought under a plan which is titanic, unknown, unparalleled. And what is very important with regard to it is that we have achieved it peacefully and by means of an evolution of the greatest possible character.

„Dealing with our first function in this Assembly", Jinnah said, „I cannot make any well-considered pronouncement at this moment, but I shall say a few things as they occur to me.....

„One of the biggest curses.....is bribery and corruption. That really is poison. We must put that down with an iron hand and I hope that you will take adequate measures as soon as it is possible for this Assembly to do so. Black-marketing is another curse. ....The next thing that strikes me is this: Here again it is a legacy which has been passed on to us. Along with many other things, good and bad, has arrived this great evil - the evil of nepotism and jobbery. This evil must be crushed relentlessly. I want to make it quite clear that I shall

never tolerate any kind of jobbery, nepotism or any influence directly or indirectly brought to bear upon me. Wherever I will find that such a practice is in vogue, or is continuing anywhere, low or high, I shall certainly not countenance it....."

„Now, if we want to make this great State of Pakistan happy and prosperous we should wholly and solely concentrate on the well-being of the people, and especially of the masses and the poor. If you will work in co-operation, forgetting the past, burying the hatchet you are bound to succeed. If you change your past and work together in a spirit that everyone of you, no matter to what community he belongs, no matter what relations he had with you in the past, no matter what is his colour, caste or creed, is first, second and last a citizen of this State with equal rights, privileges and obligations, there will be no end to the progress you will make. I cannot emphasise it too much. We should begin to work in that spirit and in course of time all these angularities of the majority and minority communities....will vanish...

„Therefore, we must learn a lesson from this. You are free; you are free to go to your temples, you are free to go to your mosques or to any other places of worship in this State of Pakistan. You may belong to any religion or caste or creed- that has nothing to do with the business of the State.... Now, I think we should keep that in front of us as our ideal and you will find that in course of time Hindus would cease to be Hindus and Muslims would cease to be Muslims, not in the religious sense, because that is the personal faith of each individual, but in the political sense as citizens of the State."

When Jinnah delivered this forceful and future orientated speech he was well aware that he and his people had secured an extensive land area for their new nation, but they did not obtain the necessary governmental structure for their state. This had to be built up almost overnight. The old capital of British India at New Delhi, with its great public buildings, offices and the bulk of bureaucrats and staff members went to the Union of India. In Karachi, Pakistan's chosen capital, main city and seaport of the province of Sindh, offices had to be improvised in tents and barracks. And on top of it all: the new nation's financial coffers were empty, for the arrangements for the division of Indian assets were not reached until December 1947, when Pakistan secured 17,5 % of the sterling balances owed India by the United Kingdom, a like percentage of the cash balances of undivided India, and the same ratio of its uncovered debt. And even then, cash was only very reluctantly coming forward and it was only Mahatma Gandhi's threat to fast until death, which finally broke the Congress leaders' resistance and

obstructive attitude in this particular regard. It was the generosity of the Nizam of Hyderabad which came to the country's financial rescue and helped to avert an early collapse, which regrettably some eminent Congressmen had been waiting for.

One of the biggest problems, however, equally faced by the two new governments was to stop the holocaust which had swept throughout many parts of India before and immediately after Partition became a fact. Consequently an estimated twelve to fourteen million people were uprooted. They had left their homes and tried to seek shelter on the other side of the new boundaries. They were fleeing on foot, by bullock-cart, railway, by plane, by sea or by car, - and many were killed, slaughtered, raped and terrorised. It will never be known how many people got actually killed,- some estimate the number may exceed even one million.

These events which hit both governments rather unexpectedly, at least as far as severity and size were concerned, fractured Pakistan's strained and extremely weak economic, human and social resources even more heavily and, in hindsight, it appears miraculous how this nation, its leadership and people were able to care, feed and house those millions of desperate people who had come to ask for their share, which they must have rightfully thought, was due to them.

Coming from a country which had to undergo similar experiences in the wake of World War II and belonging to a generation which had personally witnessed and participated in a restructuring process which virtually started from scratch, I have the greatest respect for what the people of Pakistan were able to successfully shoulder and master. It was again the masses who had originally responded to Jinnah's call and had voted him and the Muslim League into that powerful position which finally brought them Pakistan, and which, in the aftermath of it, helped him and the country to survive the first critical months and years.

Not everything went right, as even the greatest enthusiasts inside and outside this country will readily admit, - but not everything was bad either. When Pakistan secured independence in 1947, it appeared that her economic problems would be the most serious and difficult to solve. Looking back now at her more than five decades of sovereign history, the biggest surprise, perhaps, is that her greatest success stories were written in the economic field rather than in the area of politics. Unlike India, which has moved steadily toward a socialistic pattern of Government regulated economy, Pakistan has

modified her original 1948 policy in favour of a mixed economy with rather strong private enterprise components and encouragement of foreign investment, - a policy which then in the early 1970s was toppled and partly reversed by Zulfiquar Ali Bhutto and his nationalisation programme. And it is only now, at the beginning of a new century, that Pakistan's chief planners, reformers and 'executives' seem to rediscover the recipes of those who in the late 50s and during the 60s of the preceding century have been the stalwarts of Pakistan's success story which had yielded them worldwide attention and applause.

There was much hope in the air when Pakistan was coming to life and many prophets of doom had to eat their words when contrary to their expectation the new country not only had the will but the ability to survive. Many great men have helped to let this happen and, as my readers will soon realise, the life of quite a few of them have been profiled by me in a following chapter for they have been closely associated not only with the creation of Pakistan and the development of her economy, but also with the history of the Eastern Federal Union which is likewise described by me.

It is said that, looking ahead and trying to visualise a possible scenario for the further political, sociological and economical development of the country, that old Pakistani spirit, the original elan and enthusiasm, are missing. My personal experience tells me otherwise. It is true, the young people of the country are increasingly short of patience with corruption, incompetence and exploitation by any form of feudalism and nepotism. But they are also aware that the country as a whole has prospered during the last fifty years and that much has changed for the better. They are critical as well and become increasingly more expressive and uncompromising in their demand to whosoever their leaders may be, to do much more in future than simply use charges of corruption as weapons to bring down governments or to pilory defeated opponents. They dream of further economic development, social justice and an all out fight against the biggest menace of the country, illiteracy, - and of creative, non-corruptive, farsighted politicians whose prime objectives are not to satisfy the needs and wishes of their own clan and 'claqueurs' and to throw mud on political opponents, blame the outside world for what goes wrong in their country, - but who have clear conceptions of a Pakistan of to-morrow. A country to be proud of, - where one can work with respect, as one of the great bureaucrats of India and Pakistan, Mr. Abbas Khaleeli, once said, before he decided to migrate to the new home for India's Muslims.

„Looking back at the story of the partition of India", said Lord Listowel, when partly quoting his friend, H.V. Hodson, „one is beset by a question to which there is no certain answer, because all alternatives in history are only hypothetical, and entirely unpredictable. Was partition the best solution for the future of the people of India after British rule?.....Up to the last moment of British rule, when Mountbatten and Attlee took the fateful decision to divide the subcontinent, partition seemed to most of the British an evil to be averted at almost any cost. But now, from a greater distance in time we can perceive that task as short-sighted, and a too self-centred political view. ....We can now see with hindsight that the prophets predicting Pakistan's eventual collapse - from lack of economic resources, political experience, or national cohesion - were wrong. These prophets of doom had underrated the emotions that gave rise to the Muslim separatist movement, the sense of national pride and identity that grew with the challenge to its progress...."

Jinnah himself had asked this question in his famous speech of 11th August 1947, which I have referred to already a little earlier. And having by now gone through a full library of books on Pakistan's history I genuinely believe that I cannot come up with a better reply than the one offered by the Quaid-e-Azam:

„I know there are people who do not quite agree with the division of India....One can quite understand the feeling that exists between the two communities wherever one community is in majority and the other is in minority. But the question is, whether, it was possible or practicable to act otherwise than what has been done. A division had to take place. On both sides, in Hindustan and Pakistan, there are sections of people who may not agree with it, who may not like it, but in my judgement there was no other solution and I am sure future history will record its verdict in favour of it. .....Any idea of a United India could never have worked and in my judgement it would have led us to terrific disaster. May be that view is correct; may be it is not; that remains to be seen. All the same, in this division it was impossible to avoid the question of minorities being in one Dominion or the other. Now that was unavoidable. There is no other solution."

The battle for Pakistan, her survival and further development was no 'draw', I think. But it has not come to a winning end either, the fight is still on. The odds are in her favour, I am convinced, for there are sufficient 'overs' left to make the necessary, winning runs.

Chapter Two

EFU and the emergence of Pakistan's indigenous Insurance Industry

Looking back at more than five decades of economic and industrial development in Pakistan there is no reason to be pessimistic about the overall performance shown during this span of time. Of course, there is no reason either to be over jubilant also for, given the size of the country and its human resources, it could have done still much better. Considering, however, the small, almost fragile economic base which Pakistan had inherited at the time of Partition, one can rightly say that Pakistan has made tremendous headway in half a century. Going through the many commentaries and articles written on the eve of her Golden Jubilee this seems to be the view held by most of their authors even if all come also unanimously to the conclusion that much is still left to be desired and to be done.

Throughout the movement for the creation of Pakistan one of the main objections raised against it was that the new country would not be economically viable. And without doubt, the country started its economic development with numerous handicaps. As Jinnah in his message on the first anniversary of Pakistan on August 14, 1948, therefore rightly pointed out: „Disappointed in their efforts by other means to strangle the new State at its very birth, our enemies yet hoped that economic manoeuvres would achieve the object which they had at heart. With all the wealth of argument and detail, which malice could invent or ill-will devise, they prophesied that Pakistan would be left bankrupt. And what the fire and sword of the enemy could not achieve would be brought about by the ruined finances of the State. But these prophets of evil have been thoroughly discredited."

The economic challenges lying before the founding fathers of the country were enormous. They had to create the foundation of an economic framework with meagre and modest resources in an overall environment where the people's aspirations were very high. Because was not the economic situation in pre-independence India after all one of the factors which influenced the Muslims to seek their deliverance and security in the shape of a separate homeland and state!?

Mirza Abool Hassan Ispahani, Member of the Muslim League Working Committee until 1947, who, as I have written elsewhere in this book, was one of Jinnah's most intimate lieutenants, had this to say about economic circumstances prevailing at the time of Partition:

„Business and industry were overwhelmingly the monopoly of the Hindu bania and the British merchant and industrialist. The British had a substantial share in big industry, particularly in jute, cotton, tea, mining, engineering and collieries. Their share in the raw cotton and textile industry too was substantial. Most of the industries and almost the entire internal trade, from money-lending to the buying and selling of all types of produce -raw and finished - were in the hands of the Hindus. Muslims only subsisted on the crumbs which were swept off these monopolists' tables. They were largely producers of jute, cotton, and food-grains which crops were purchased from them at exploitation rates by the wealthy industrialists and banias whose profits, as a result of their operations, swelled each year.

„As there are exceptions to every rule, so there were a few exceptions to the British and Hindu monopoly of business and industry. Here and there was established an industry owned by a Muslim. There were also some Memons, Khojas and Bohras who competed with the Hindu bania in the field of the retail sale of grains, cloth, hardware, etc., and held their ground well, but these were exceptions and did not change the general pattern of India's economy. The Muslims generally were poor and were denied opportunities and assistance to improve their lot. As I have said, they were forced by adverse circumstances to eke out their existence by being hewers of wood and drawers of water or by finding employment in the lower echelons of business or government service....."

„In the Punjab (for instance), most of the commercial, industrial and banking establishments were controlled by the Hindus. In none of them was any Muslim employed except in a menial capacity.....Well-paid posts and positions of profit were not open to outsiders but were filled on the basis of family, caste and other similar connections according to the deeply embedded habits and traditions of Hindu society.

„.....some facts and figures which are revealing. On the eve of partition there existed in India 111 jute mills comprising about 69,000 looms. Of these, only one mill of 500 looms and one of 150 looms were owned by Muslims, namely, Adamjee and Ispahani, respectively. Against all these mills which were located in and around Calcuta, there was not a single unit installed in the

region which is today East Pakistan, which was treated merely as an agricultural slum."

„....Turning to cotton in the western region, the picture is no different. There were two textile mills.....in the region which now constitutes West Pakistan. The rest of the mills, about 400 of them, were located in the neighbouring country - India....."

„In pre-independence India, the notion had been sedulously spread that the Muslims were incapable of handling banking and insurance. It was a vicious circle. On the one hand the Muslims were denied opportunities to participate in these careers and, on the other, they were branded as unfit, so that the Hindu monopoly continued. There used to be only one Muslim bank in pre-partition India - the Habib Bank - which was small in size as compared with countless Hindu and foreign banks operating in the subcontinent....The position in the world of insurance in pre-partition India was no better".

The story of Pakistan's insurance industry, it is said, has been a story of roses and ruses, beautiful, thorny and beguiling. When the country was created it inherited 5 indigenous and 77 foreign owned insurance companies. A few years later 2 companies, namely the Eastern Federal Union (EFU) and Habib Insurance Company transferred their Head Offices from India to Karachi, Pakistan. EFU from Calcutta and Habib from Bombay.

Most of the business written in the country was, of course, in the hands of the well established and technically well equipped foreign insurance companies who were all operating through chief agencies or own branch offices. Tariffs and policy conditions were those as used by companies in pre-independence days, all well regulated then by the Bombay Insurance Association. In February 1948 a total of 79 companies got together and formed the Insurance Association of Pakistan (IAP) out of which only two were 'national' companies, EFU and Habib.

All business was tariff regulated and very profitable, because most of the business written by these 'chief agencies' was very selected and largely 'in-house', thus enabling non-Pakistani companies to transfer sizeable amounts in terms of profits and reinsurance premium to their head offices. To check on this very legal and unavoidable 'drain' of the country's scarce and precious foreign exchange resources the government started to plan the establishment of a government run reinsurance company as far back as 1950, and in 1952 the Pakistan Insurance Corporation (PIC) was finally launched, the first of its kind in the public sector. Its first Chief Executive was a foreigner, a born

Australian, who had been in charge of the 'Queensland Insurance Co.', Mr. Purnell. He launched PIC rather successfully and later became the first CEO of the then newly founded Adamjee Insurance Co. about which we will hear something more at a later stage in this chapter. According to its articles of association PIC's two main objectives were : to help and support the indigenous insurance industry and to promote new companies. In return they were to receive 10 % so called compulsory reinsurance cessions on all general insurance policies written in the country. Apart from the foreign exchange and other 'political' angles, there had been a very 'industry inherent' reason to force the government plans for the establishment of a Pakistani reinsurance vehicle. In 1949 a devastating fire had occurred at the infamous 'Thole Produce Yard', situated at Queens Road in Karachi. It was here where huge quantities of baled cotton was centrally stored awaiting shipment to overseas countries. The loss amounted to several crores of rupees, which considering the value of a Pak Rupee at that time, was a horrendous amount of money. Quite understandably the foreign insurance community, mostly British, Australasian, Indian and American, became rather reluctant to carry the major burden of this particular risk on their own and the small number of indigenous companies found it increasingly hard to find reinsurance capacity for themselves in the local and overseas reinsurance markets. A marginal note in this particular respect: the by far biggest Pakistani company in the early 50s was the Eastern Federal and they were suffering from the after-effect of this mentioned cotton loss and were badly in need of additional reinsurance capacity. EFU was then headed by a New-Zealander, Mr. T.Baxter, and its number two was a German, Mr. EC Iven on whom I have written a separate profile in the following chapter. He had been the Allianz chief in Burma before World War II and happened to be a close friend of the Ispahanis, then major shareholders of EFU. A senior Director of the Munich Reinsurance Company, Dr. Ruperti, an ex-colleague from old Allianz days made his first trip to Asia after the war around that time and, of course, visited his old friend and colleague in Karachi. They did not only share quite a few drinks with each other, talking of foregone good, old days, but also scrutinised possibilities for a co-operation between the two companies. In short: Munichre through him offered the much needed capacity to EFU and thus started a very special relationship between two companies which has lasted now for already more than five decades, - and to which I will come back again a little later.

Pakistan's insurance industry in those days, the early 50s, was still very much dominated by foreign companies. They controlled about 80 % of the country's insurance business. Their representatives dominated in the Insurance

Association and its first Secretary was also a foreign national, Mr. Stafford, an Englishman.

This pattern changed in course of time, first very slowly, then at a rapid speed. The creation of PIC was the beginning . As mentioned it started with compulsory reinsurance cessions of 10 % which were increased to 30% in 1958. Out of this business a major portion was ceded back to the growing number of Pakistani companies under a pooling scheme. The business ceded back was normally fully retained by the 'retrocessionaires' and thus strengthened the individual company's net account.

Another important step taken was the establishment of the 'National Co-Insurance Scheme', a pool of indigenous companies which started with six members, with the Eastern Federal Union as the 'leader' of the consortium, having also the largest share in it. PIC were appointed Secretaries of the scheme, although the actual work was done by EFU. And it was in fact this business plus the 'retrocessions' from PIC that kept at least some of the growing number of newly floated national companies going and helped them to survive. A procedure which has not only found acclamation but also aroused some bitter critisism even amongst the staunchest supporter of a strong indigenous insurance industry. Quite a number of these 'mushroom companies' were for all practical reasons nothing but 'agencies' for their reinsurers without any own contribution to the cause of the industry as such. It has often been argued that it was because of these 'mushrooms' that the high standard of Pakistan's insurance industry, which in all fairness to the former 'British masters' was definitely part of the positive heritage they were able to leave behind, was occasionally deteriorating and brought into jeopardy.

Still, these were adventurous and exciting years also for Pakistan's insurance industry because the country's economic and industrial development was indeed impressive and aroused envy amongst many of its Asian neighbours. One of the most remarkable things done by the Government of Pakistan was that it had realised right from day one of its creation the necessity and importance of development planning. The result was a 'Six-Year Development Plan (popularly called Colombo Plan), which came out as early as 1951. It was a very flexible plan and was modified and expanded in the course of years, which was another very farsighted move by the then reigning 'bureaucrats', because the first draft, of course, had to be based on a number of assumptions than rather on proper supporting material and statistics. Realising the need for a separate body to prepare a comprehensive and co-ordinated blueprint of development, the government took finally another far-

reaching decision, it set up a Planning Board in July 1953. The First Five Year Plan (1955-1960) was produced by the Planning Board in 1956 with assistance from the Harvard Advisory Group. This started a chain reaction and three more such plans were implemented until the separation of East Pakistan in December, 1971 brought the abrupt end to such successful procedure.

The first of such plans was perhaps the most significant and far-reaching one and was much applauded by leading economists, planners and other reputable experts inside and outside the country. The First Five Year Plan has always been regarded, until this day, as one of the finest documents of its kind and was most successfully 'copied' by the Koreans. Why, after a most successful launch and a few years of great economic growth and prosperity, it could in the end not be fully implemented, is perhaps one of the most lively and hottest issues discussed even today amongst leading economists, politicians, bureaucrats and businessmen. It must have also taken aid giving agencies such as the World Bank, the International Monetary Fund, the member countries of the Pakistan development Consortium, slightly by surprise for they were the ones who were visibly impressed by the more than successful start of Pakistan on her very likely path to become even the first of Asia's famous tiger countries.

However, the fact remains that Pakistan's rapid industrialisation of the 1950s and even more in the 1960s with their multiplying textile and sugar mills, their fast increasing vanaspati-making companies and cement plants had a major impact on the development of the country's insurance industry.

As was mentioned earlier around 1950 there were only three insurance companies out of a total number of 81 owned by Pakistani nationals, EFU, founded 1932 in Calcutta, Habib, born in 1942 in Bombay, and Muslim, created even earlier in Lahore. Already by 1961 this picture had changed at least to a considerable extent. Out of a decreased total number of companies of 63, Pakistani owned 19, against 44 foreign establishments. Also the distribution of business had changed. To no less extent due to the formation of the NCS, Pakistani companies were writing more than one third of the total business available, and as years passed by this picture finally turned completely in favour of indigenous companies. By the end of last year, 1999, out of a total number of companies of 51, 46 were owned and managed by Pakistanis, only 5 were of foreign origin.

I will not go any deeper into these details because I have never been particularly impressed by these statistics, nor have I been able to become party

to a rather short-sighted and chauvinistic outlook on this particular aspect of Pakistan's insurance industry's rather proud history. From my own and long time experience as a senior executive of the then by far largest Pakistani company, and being a 'foreigner' by passport and a 'naturalised citizen' by heart and conviction, I can proudly say that even at a time when the indigenous companies were fighting for higher market shares against those insurers who were the traditional and established ones, the spirit of friendship and co-operation between leading personalities representing the full range of market participants, never got lost. On the contrary: the professional approach towards a common goal, i.e. providing best possible service to the insurance clientele was always put first and the social climate between top managers of the industry, regardless of their nationality, remained excellent throughout. Of course, everyone in his right senses, was aware that it was the ultimate 'birthright', - and 'birth-duty' of the Pakistani owned and run part of the industry to build up a sound and fast growing 'national' market segment. And all those fine and highly professional insurance managers of those multinationals operating in Pakistan whom I knew, were, of course, aware of the likely outcome of this development, - and they, of course, tried their level best to prolong this 'struggle' as long as possible, but this was generally done in an atmosphere free of political manoeuvring. It was an atmosphere of a very friendly club, where a minority slowly assumed the role of a majority, without ever a major calamity.

When I entered the local stage in 1960 things were just about to turn. Although the majority of business was still written by foreign companies, the wind of change had also reached Pakistan's insurance industry. The Chairman of the Central Committee of the Insurance Association was, of course, by now a top man from an indigenous organisation. Its Secretary, Mr. Maroof, of course, a Pakistani. And through NCS all business derived from government or semi-government organisations and institutions was now entirely in the hands of Pakistani companies. And even when foreign loans were connected with huge industrial projects, and special conditions of the loan agreements stipulated that insurance had to be placed outside Pakistan, sizeable parts of the business went to a 'national carrier', - still bigger portions reached the aid-giving markets through relevant reinsurance channels allowing the 'fronting' company to earn at least some commission on the business serviced by them. And all this was done in a fine spirit of 'give and take'.

Similarly friendly was the spirit of co-operation amongst Pakistani companies, at least as far as the leading ones were concerned. My personal experience coincided with that particular time of industrial development which in the

opinion of many Pakistanis and of 'friendly, foreign observers' is almost unanimously considered as having been perhaps the most dynamic and fruitful period in the country's economic and industrial history: the 1960s. Apart from EFU, the then undisputed leader of the industry, companies like Premier, Habib, New Jubilee, - and to a lesser but then fast increasing extent, the newly founded Adamjee and Central, had established themselves very well, and even a small company like United, because of its dynamic and forceful chief, the late Mr. Malik, successfully raised its voice in support of a smooth and professional running of the insurance industry. Outstanding and highly qualified personalities like SC (Mamo) Subjally, CEO of New Jubilee, Mr. Mohammad and Rusi Dubash, chiefs of Habib, Akhtar Azad and Mohammad Chowdhury, both then representing Premier, guaranteed a very high standing of the industry. Men like Purnell and Hamid Subjally played important roles in the powerful 'newcomer' Adamjee, and, of course, at a later stage again Mohammad Chowdhury, who most successfully replaced Mr. Purnell as Adamjee's CEO, stood for top quality and the highest degree of professionalism. I must have spent innumerable hours together with most of them in meetings and discussions, small and big, petty and important ones, and whereas we may have occasionally failed to reach consensus of opinion, - we never parted in a bad mood or an unfriendly spirit. We were all members of the same club, regardless of the different colours we were flying.

M.A. Chishti, another great Pakistani insurance man, has all along struggled for true professionalism in our industry, and he has writen extensively on all major technical and management aspects of insurance. He, like many others of his kind, had started his professional career with the Eastern Federal, then joined New Jubilee in a very senior position and thereafter became chief of a few medium sized and smaller companies, - as a matter of fact, whilst writing these lines he still is heading one. He once coined the phrase of 'Roses and Ruses' when summarising his impressions on the overall achievements of the country's insurance industry. When he spoke about 'ruses' he indirectly referred to government interference which more than once put the future of Pakistan's privately owned insurance companies at stake and in question.

Instances like when in 1958 the original 10% compulsory reinsurance cessions to PIC were raised to 30%, and in 1976 a further 25% of the remaining 70% had to be placed with them. Or when Bhutto's government nationalised Life Insurance in March 1972, just one year after Pakistan's insurance industry had lost almost half of its business when Bangladesh came into being. Or on July 1, 1973, when the National Co-Insurance Scheme (NCS) was nationalised and NIF (National Insurance Fund) created in the public sector. This then was later

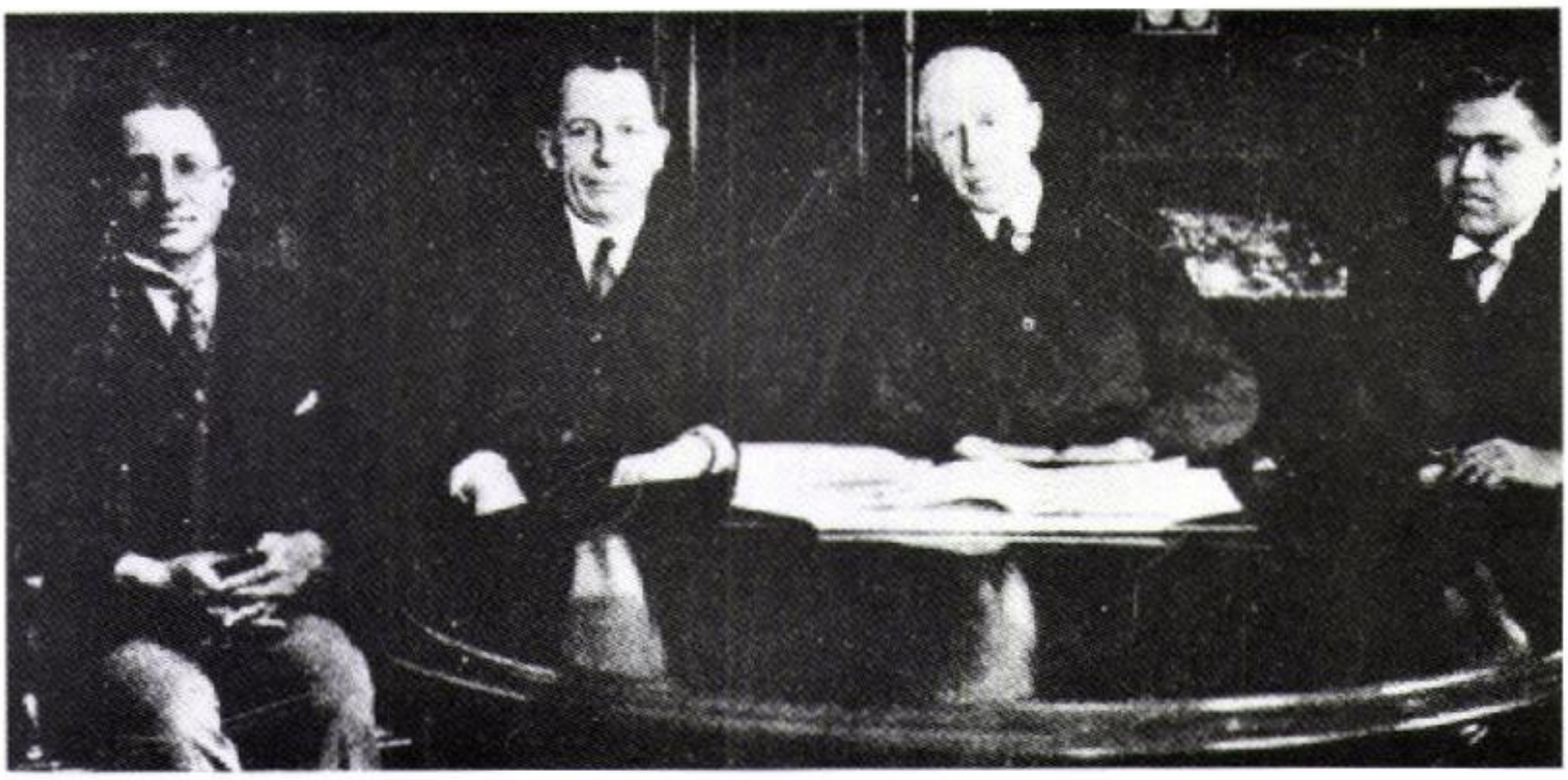
transformed into National Insurance Corporation (NIC) and with its creation the private sector insurance companies lost another huge bulk of business, the one coming from government, semi-government and autonomous institutions, which henceforth had to be exclusively placed with NIC. This step by the government aroused bitter criticism amongst the privately owned insurance companies. The establishment of the now defunct National Co-Insurance Scheme had been their own invention, a step to keep more business in the country. They, therefore, rightfully thought that they should have been applauded for their farsightedness. Instead, they now found themselves frustrated and deprived from what they thought should be duly given to them. And there were other 'Hooks and Jabs', as the fearless and outspoken Chishti keeps on drumming, be they in the form of additional taxes imposed on the private sector insurance companies, or by ignoring important industry bodies when reviewing or amending insurance laws.

As many of my readers know, I come from the private sector myself. I have worked in it for about forty years. Mostly in Asian countries,- in those believing in private enterprise,- and also in those who run - or used to run! - insurance (and banking) completely under the thumb of government agencies. I can therefore, sympathise with such views and it would run counter to my own convictions if I would even pretend to think otherwise. However, like human beings, also governments are able to learn from past mistakes and take corrective decisions. To allow the private sector in Pakistan to return to the field of life insurance, if even only on a restricted scale, was such a farsighted step and needs to be commended. And I am convinced that the day will come when enlightened and progressive bureaucrats, - and there are an impressive number of them available in all government departments, - will realise that by now the country's insurance industry has matured enough to handle the entire business available, be it from private or public sector sources. This may not necessarily be rectified in one dramatic step. The private sector has learned to live even with the present situation which, in the light of experiences made elsewhere in the world, is not considered to be the most ideal and beneficiary one, - at least not anymore. A glance across the former 'iron curtain' or the various forms of 'bamboo curtains' will surely serve as an eye opener, although, I am sure, many enlightened bureaucrats are already very much aware of it and may have started thinking on similar lines.

The future of Pakistan's insurance industry is in safe and experienced hands. Due to extensive training programmes offered and organised by market bodies, such as the Pakistan Insurance Institute, the Insurance Association, as well as by at least the leading companies within their own organisational set-

up, the quality of staff has tremendously improved over the years and compares well by any international standard. Insurance as a career path for even the best university trained brains of the country has been recognised by those, and an increasing number of them have already embarked on their journey, which hopefully will lead all the way up to the top. Outstanding personalities like the ones I have mentioned before, and a great number more of those whom I could unfortunately not all name within the limited context of this publication, do serve as fine examples for what this industry is capable of achieving, - provided no bureaucratic and artificial hurdles are set up. The future, I am convinced, is even more like 'Roses'. All that is needed is determination and faith in ones own capabilities and vision. And these are ingredients of which those whom I have tried to portray in this book had in abundance.

However, let us leave the future and quickly glance back again at some specific aspects of the past.



First meeting of the sponsors of the Eastern Federal Union Insurance Co. Ltd. (1931 in London)
Left to Right: Abdur Rahman Siddiqui, Partner of Haira Trading Co., Mr. BM Collins of BM Collins & Co. Ltd., London, Mr. CH Falloon, General Manager, Atlas Assurance Company, London, Mr. KF Haider, Partner of Haira Trading Co., London



Our First General Manager Mr. Edward Norman Menhinick remained in service from 1932 to 1939



View over the 'Great Water Tank' across to former Clive Street,
EFU's first office in Calcutta, 1932



Standard Life Building in 32, Dalhousie Square, South, Calcutta,
EFU's Head Office as from 1945



Interior of 32, Dalhousie Square, photographed in 1998, said to be unchanged since the time it was EFU's Head Office

The creation of EFU

EFU, as has often been said, has been the cradle of Muslim India's insurance industry, - as has been the Habib Bank in banking. A group of farsighted young men, friends from university days in Aligarh, London, Oxford or Cambridge, cling together, discuss Muslim politics on the basis of the Aligarh movement, decry the shortcomings of their minority community in the field of commerce and industry. And some of them become active members of the Muslim League, fight either in the forefront of India's freedom movement, or at least indirectly support it. People like Abdur Rahman Siddiqui, KF Haider, Shoaib Qureshi, Ghulam Mohammad, Prince Hamidulla Khan, who later becomes the Nawab of Bhopal, Dr. M.A. Ansari, the leader of the famous Medical Mission to Turkey in connection with the Khilafat Movement, and the latter's nephew, Abdul Aziz Ansari.

Two of them, Siddiqui and Haider, decided to form a joint venture, a trading company in London, in the 1920s, Haider becoming its manager. Their London insurance broker, BM Collins, thinking of a long term relationship and a constant flow of income and profits, have a brilliant idea: float an insurance company in India, they suggest. And the two discuss this with their group of friends,- and the answer is: yes, but owned and run by Muslims!

I have given detailed descriptions of the background of this very interesting story in different contexts elsewhere in this book as well as in the biography on the late Mr. Roshen Ali Bhimjee. I don't want to bore my readers with unnecessary repetitions and variations of a theme otherwise well worth harping on. Therefore here, only the briefest version possible, just enough to grasp the idea of EFU as the cradle of Pakistan's insurance industry.

Abdur Rahman Siddiqui and KF Haider executed a 'memorandum of understanding' somewhere in 1931 with one of the then leading British insurance companies, the 'Atlas' and the aforementioned Messrs. BM Collins, Lloyds brokers, envisaging the establishment of an insurance company in Calcutta, India. A senior manager of 'Atlas', Mr. E.N. Menhinick was placed at their disposal to become the company's first chief executive. The group of friends whom I have mentioned earlier hailed this ambitious venture and wholeheartedly supported it. The fact that such imminent and 'public' celebrities like the Aga Khan and the Nawab of Bhopal (the former Prince Hamidulla Khan) agreed to become 'Patrons' of the new company did, of course, greatly enhance its prestige. And still, placement of shares became a

very major and difficult task as I have described in the life profile of Abdur Rahman Siddiqui. But the efforts of this dedicated, - and influential, - group of politically highly motivated young Muslims were not in vain. Through great personal efforts of Mr. Ghulam Mohammad, substantial subscriptions could be obtained from the States of Hyderabad and Bhopal. Sir Victor Sasoon became the largest foreign shareholder and the Ispahani family purchased the remaining lot.

Finally, and to the great relief of all, the Eastern Federal Union Insurance Company Ltd. could be incorporated on 2nd of September 1932 at Calcutta, Bengal's flourishing centre of trade, commerce and industry. Its Board of Directors consisted of very prominent people, amongst them were Raja Oudh Narain Bisarya, Finance Minister of Hyderabad, representing the financial interest of the Nizam's government as shareholders of the new company, Sir Akbar Hydari, Prime Minister of Bhopal, and, of course, Abdur Rahman Siddiqui, who acted as Chairman of the Board, without, however, carrying this designation as such. A very interesting marginal point, I think, reflecting the great respect such feudal lords, as the ones just mentioned, were commanding at that time. As from 1940 till 1950 he, however, also officially was the company's chairman.

India's first Muslim owned and run insurance company was thus successfully launched and the EFU Saga could start its highly adventurous, slippery and yet overall glorious journey. Its historical importance lies in the fact that the majority of all those well known and highly respected persons who, in one way or the other, directly or indirectly, were involved in its launching process, were also very actively involved in the Pakistan movement and thus amongst the illustrious circle of the nation's founding fathers. As I have hopefully been able to show in some of the profiles on the lives of some of these persons, the creation of EFU was the result of collective endeavours and considerations by a group of people. They all contributed to the final result. The idea as such was implanted into KF Haider by his London broker friends. The more experienced and older friend Abdur Rahman Siddiqui encouraged the vague proposal and through further discussions with their friends the scheme finally took shape.

The company started its underwriting activities in the field of general business, and it was only in 1936 that life insurance business was commenced. By 1946, the last full year prior to Partition, considerable progress had been made. The company had rightfully found its place as a respected member of India's insurance world. With the exception of the Chief Executive's post, all

other staff members were of Indian nationality, Muslims, Parsees and Hindus. Mr. Menhinick, the company's first General Manager retired in 1938 and was replaced by Mr. T.N. Baxter who stayed until the end of 1951, when one of the founding fathers, Mr. KF Haider finally took over the reigns.

Mr. Siddiqui retired in 1950, when he became Governor of East Pakistan, and Mr. Mirza Ahmed Ispahani was the official Chairman until 1960 although, because of his involvement in various high powered government activities, he had to leave the actual work to an acting Chairman, Mr. G.H. Shirazee, a man of his own choice. Mr. Ispahani was also responsible for the appointment of Mr. E.C. Iven, a German national, as Deputy General Manager. He was the man who virtually convinced EFU's board that the company must have its future in Pakistan, - and this is what was decided. EFU migrated to Pakistan with its Registered Office in Chittagong. The company's Head Office was established in Karachi. Some staff members were transferred to Dacca, which by then had become the capital of East Pakistan, to build up a close network in this important and fast growing part of the new nation.

All these measures, however, did not mean that the company ceased its operations in India all together. Mr. Abdul Aziz Ansari, a close associate of Abdur Rahman Siddiqui, had been appointed EFU's Resident Director as far back as in 1934 and became the company's Manager for India and Ceylon in 1950, after having served the Indian Government as Head of the Insurance Department. It was only around 1957 that EFU's activities in this part of the subcontinent must have come to an end because it was in its 1956 Balance Sheet that for the last time Branches in Calcutta and Madras were mentioned.

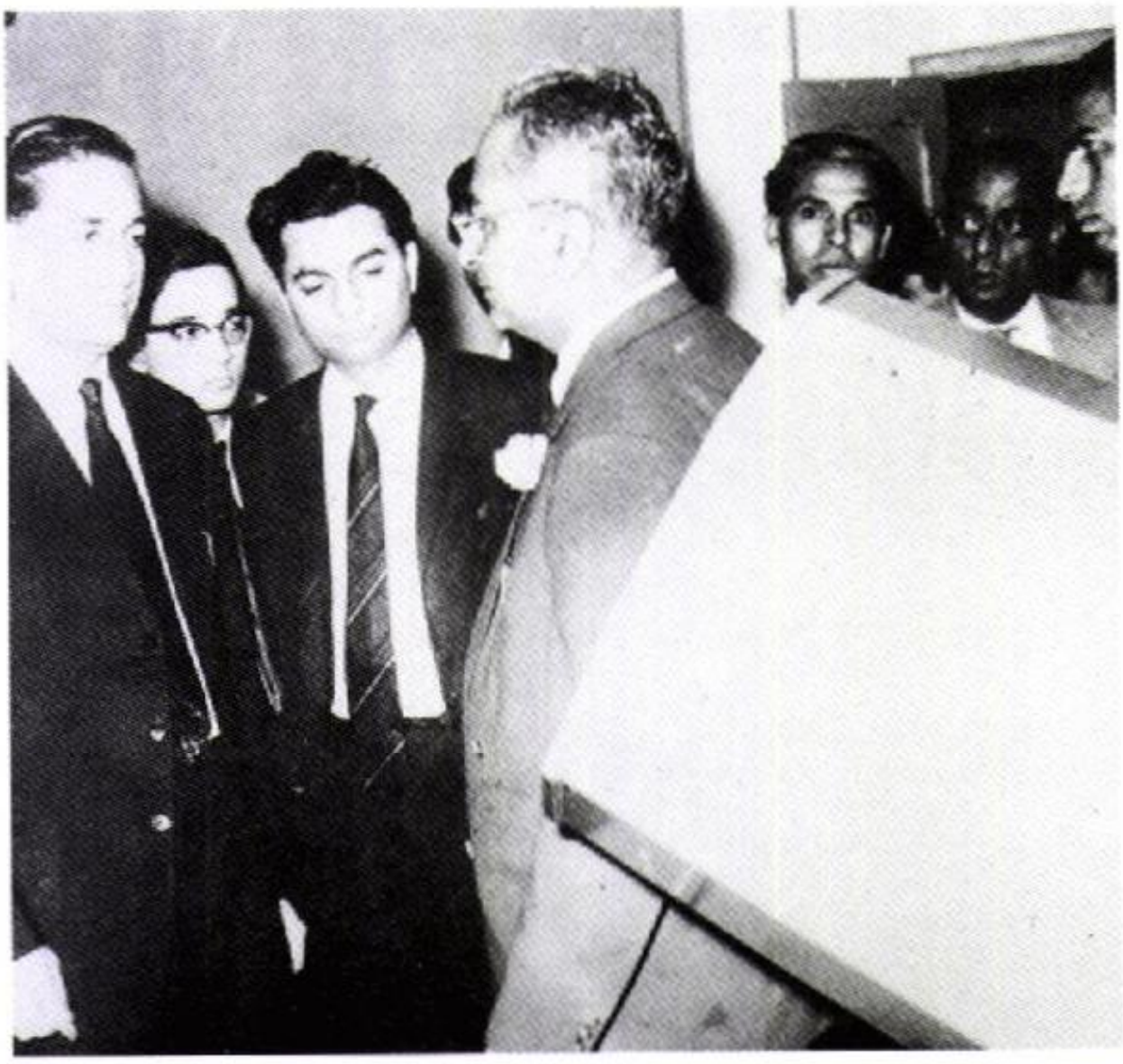
Tom Baxter, the man from New-Zealand, and Erwin C. Iven, the tall German, both now in Karachi, headed a very fine team of insurance executives and dedicated staff members when they started to build up and develop EFU in a different environment all together. This was in 1949 and their office was at Lloyd's building, Mcleod Road, which is still there, presently occupied by the Emirates Bank. What had been a small Branch office in Karachi before, had now to be converted into the centre of the company's widely spread activities. Akhtar Azad had been heading the Branch and became Fire Manager, Agha Raza was Chief Accountant - he later became an important man in PIDC - SM Moinuddin was Manager of the Agency Section, Mr. Hashmi the Marine Manager,- Tahseen Ahmed was responsible for Misc. Accident and Motor, and the life business was in the hands of the famous Wisaluddin brothers, headed by the eldest, Mr. M. Wisaluddin, strongly supported by their father, a kind of a 'grey eminence'. Another German, Heinz W. Schwarz reinforced the

team in 1951 and all seemed well set for a period of great successes and prosperity. Business in Pakistan grew and produced profits. And another CEO, as was already mentioned, had joined: KF Haider, who led the company as from 1.1.1952.

It was a time of great and fast developments in the country. New insurance companies were floated and a kind of 'merry-go-round' for executive staff was set in motion. Akhtar Azad was approached by the Governor of State Bank, Mr. Zahid Hussain, to join Premier Insurance Company, and M. Wisaluddin, the eldest of the three brothers working for EFU Life, joined American Life as CEO and became the toughest opponent of his former colleagues in EFU. Agha Raza left for PIDC and quite a few more had looked for greener pastures and tried their luck with one of the many new companies which one after the other came into existence. Also Erwin C. Iven, deputy to KF Haider, had left in 1955 and joined Munich Reinsurance Company in Germany as a senior director. Nobody then could have visualised that this step should pay rich dividends for EFU, a few years later, when luck seemed to have run out for them and their very existence had become more than doubtful.

I have dealt with this unhappy and almost deadly episode elsewhere in this book and have given further explanations in the biography of my late friend, Mr. Roshen Ali Bhimjee. Here is a synopsis:

In search for new venues the management of EFU had instructed their London Agents, BM Collins, to write business on their behalf in the London market. That business produced disastrous results, the fact of which, however, became not immediately known in Karachi. EFU's London Agents, for one reason or the other, did not supply sufficient and detailed accounts, and the company itself tried to adopt an attitude of 'wait and see' and somehow found a way to circumnavigate accounting criteria which under normal circumstances would have been applicable. To cut a very long and extremely unpleasant story short: by the end of the 1950s it became very obvious that a full and final settlement of the London losses would have exceeded the company's financial resources. Drastic steps had to be taken to avoid 'the final out'. The Ispahani family, being major shareholders, was looking for a 'saviour', and contacted Mr. Abbas Khaleeli, an old family friend and ex-bureaucrat, extremely well known for his wide spectre of abilities. He, on recommendation of his close friend, the Raja Saheb of Mahmudabad, and Mr. Osman Ali, another outstanding and well known bureaucrat, brought Roshen Ali Bhimjee, a well experienced life insurance man and highly matured politician, and both together accepted the



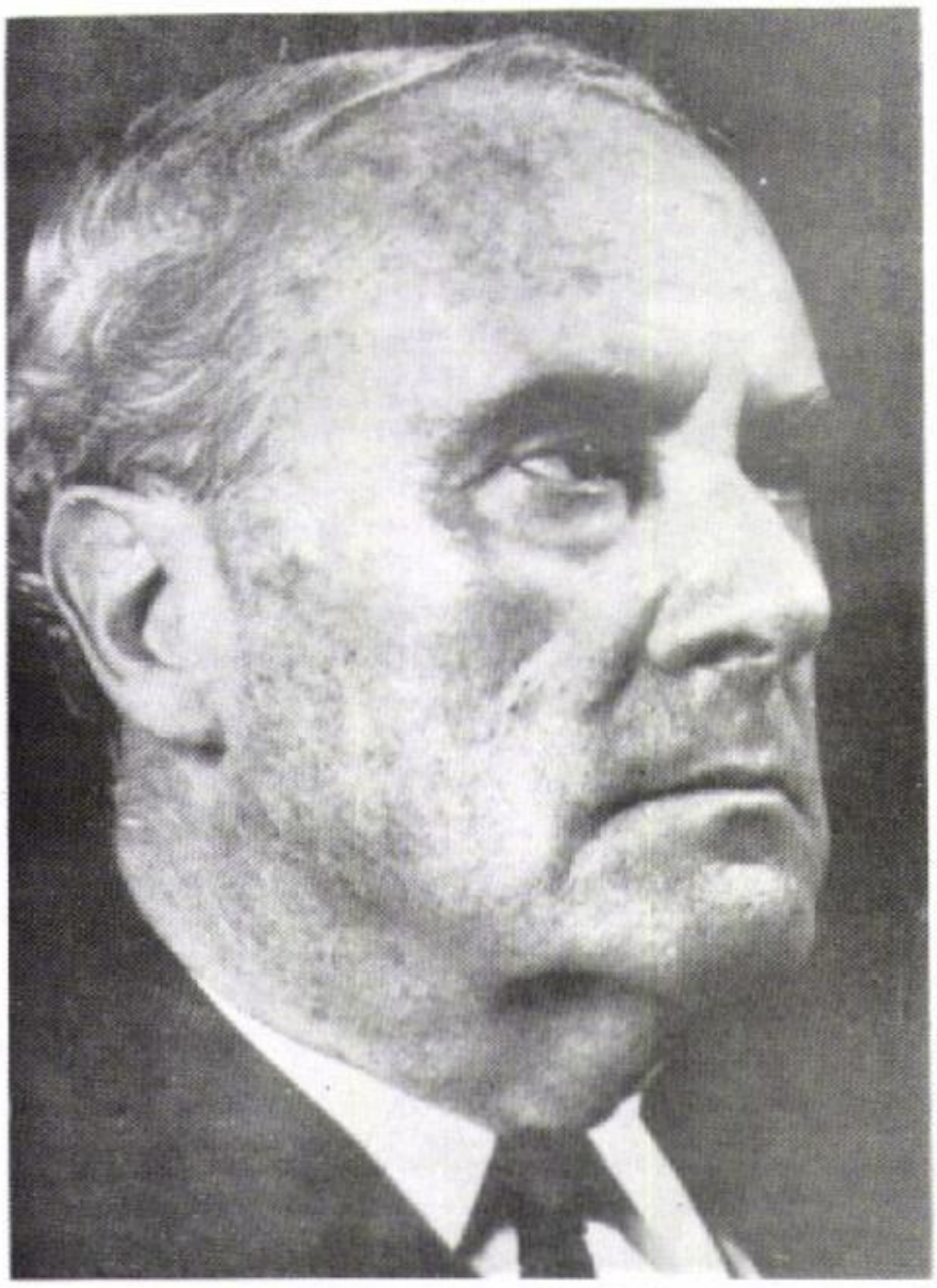
Mr. Roshen Ali Bhimjee introducing Mr. Said Ahmed to EFU trainees



How to solve the problem? Mr. Roshen Ali Bhimjee



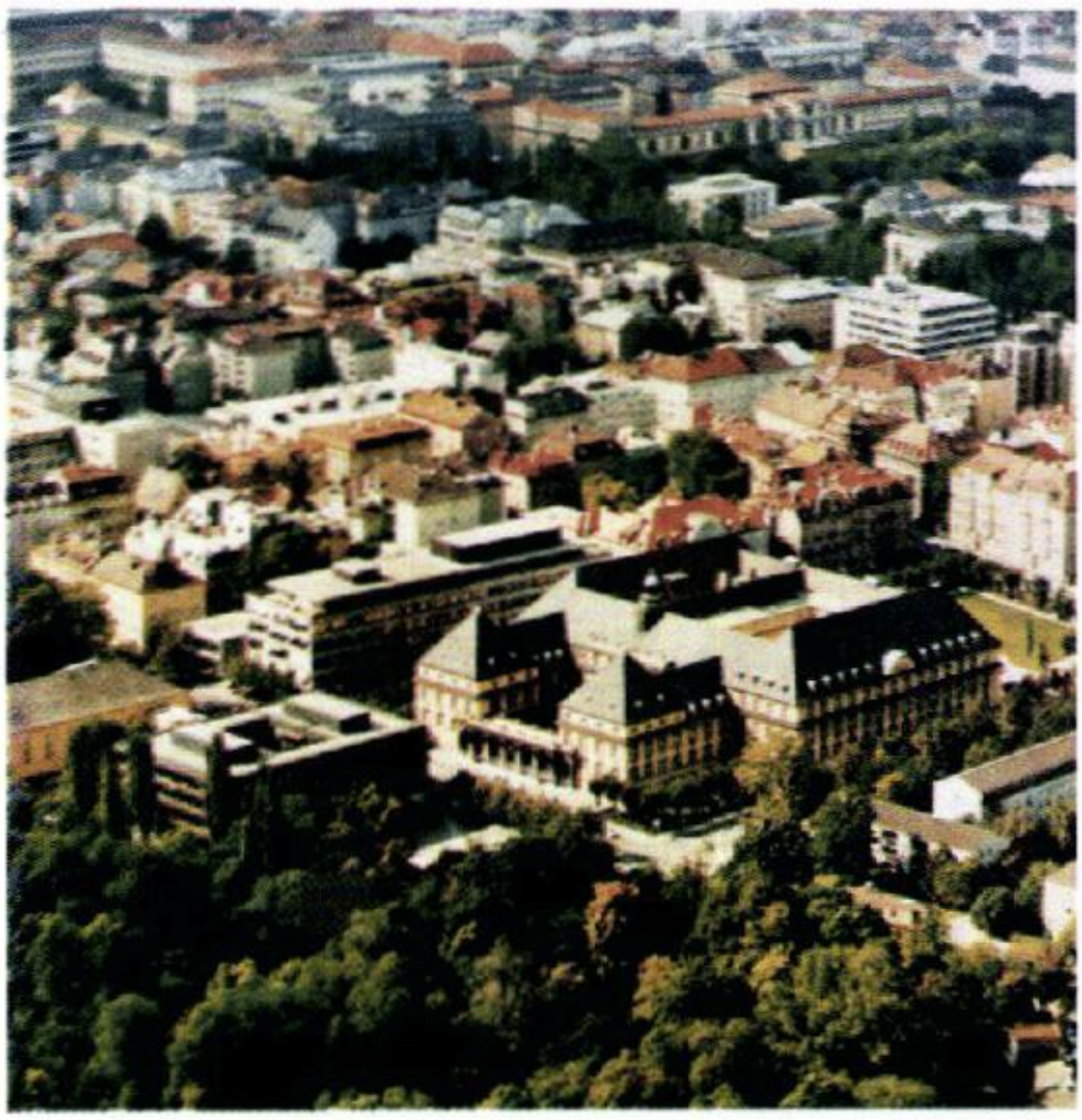
Close colleagues and great friends!
Mr. Roshen Ali Bhimjee with the author in 1965



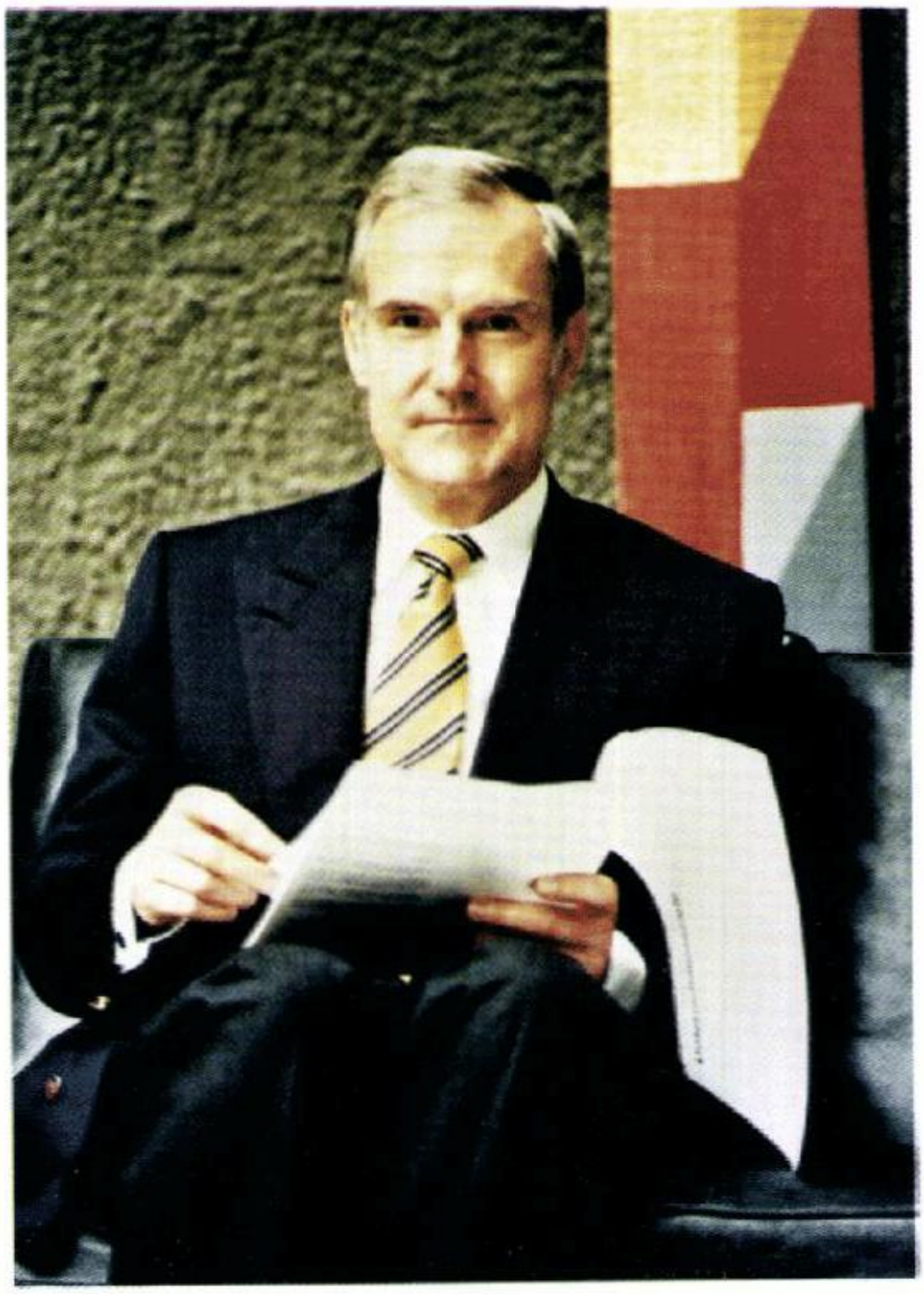
Dr. Alois Alzheimer, Chairman Board of Management of Munich Reinsurance Company, from 1950 to 1969



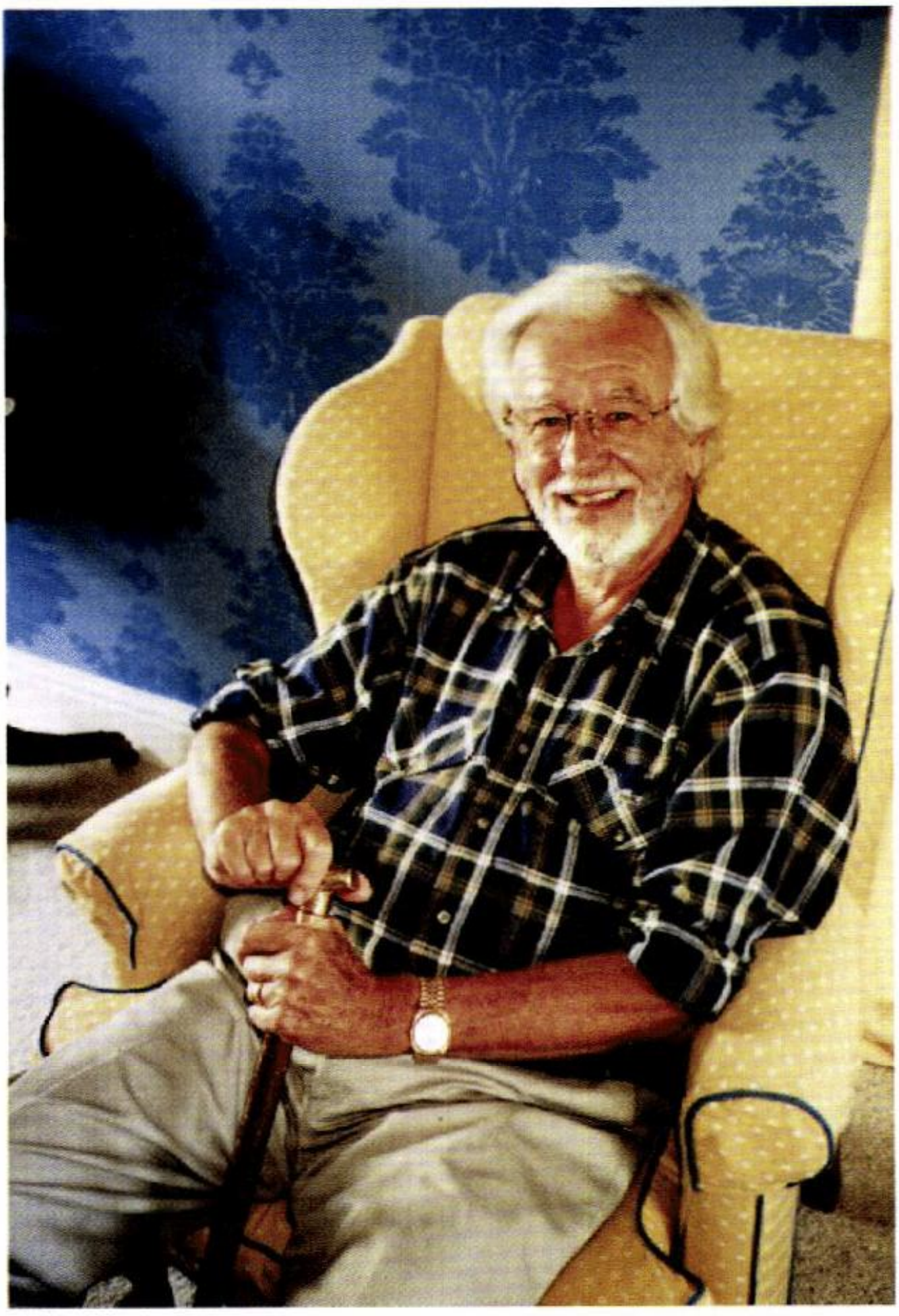
Dr. Horst K. Jannot, Chairman Board of Management of Munich Reinsurance Company, from 1969 to 1993



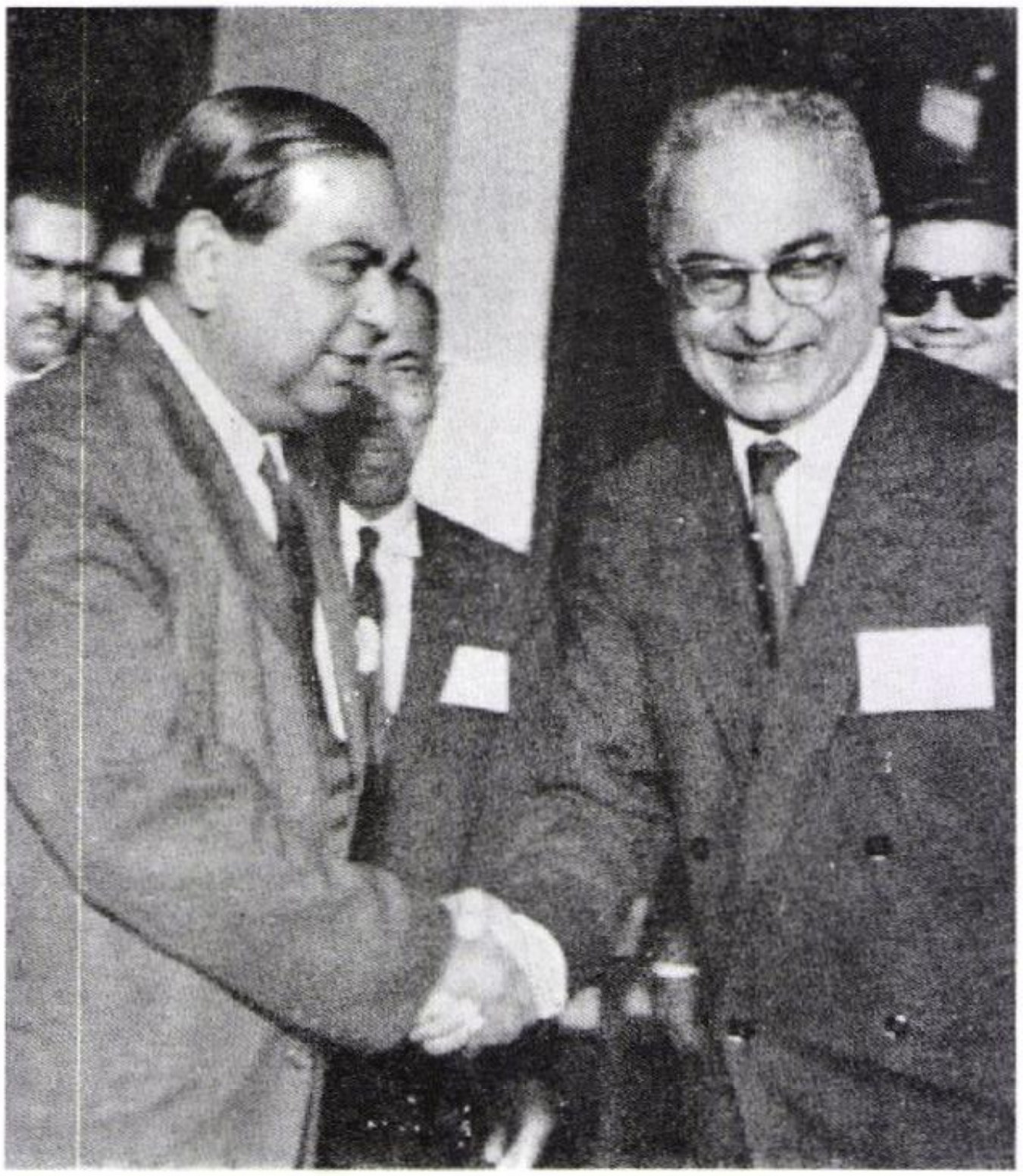
Aerial view of Munich Re's Headquarters in Munich



Dr. Hans Juergen Schinzler, present Chairman Board of Management
of Munich Reinsurance Company



Mr. David Dowlen, former Director of Credit and
Commerce Life, London and ex-Chairman of Robert Bradford,
Lloyds Brokers, London



Mr. Roshen Ali Bhimjee welcoming Mr. Wahiduzzaman, Commerce Minister, at EFU's 1963 Convention, held at Beach Luxury Hotel, Karachi



Mr Roshen Ali Bhimjee receiving Sitar-e-Quaid-e-Azam (SQA) from
President Ayub Khan in 1966

challenge to rescue this Pakistani institution, the 'cradle' of the country's insurance industry, as I have repeatedly said. The first thing they did was to change the shareholding structure of the company. Isphanis disinvested a large portion of their former holdings, the Habib family (Arag Limited) came in. Having achieved this, both Khaleeli and Bhimjee then flew over to London and Munich in search for a miracle to occur.

And it did. Thanks to the ex-EFU managers Iven and Schwarz, who like me had meanwhile become executives of Munichre, Roshen Ali Bhimjee could convince Munichre's Chairman, Dr. Alois Alzheimer and his then secretary and later successor, Horst K. Jannott, that EFU under the new management stood a good chance to come out of troubled waters once the 'London issue' could be satisfactorily solved. And Dr. Alzheimer readily responded by deciding that 50% of all the profits so far earned out of the reinsurance relationship between Munichre and EFU should be returned to them. Furthermore a substantial loan, free of interest, was put at the disposal of R.A. Bhimjee. With this in his hands he and Khaleeli were able to convince the 'London consortium' that a fair compromise settlement would also be in their interest. It was in particular one man who immediately understood this message, Mr. David Dowlen, a senior director of Robert Bradford, Lloyds brokers. Thanks to his inspiring and untiring efforts he got the other members of the consortium to accept the offer made by EFU,- and suddenly the clouds hanging over the company's future had disappeared. What had looked like the end of the day, doomed and without hope, now seemed to have been just a nightmare, a bad dream. And all this was done just within a comparatively short span of time. Khaleeli and Bhimjee had officially taken over the company as from 1.1.1961, - by the end of the same year most of the rescue operation was successfully completed.

The new management could start to write what is now commonly known as EFU's great success story. By 1972, when Bhutto's government nationalised life insurance in Pakistan, EFU had become a household name in the country, „EFU Afiyat-ka-Nishan" as everybody seemed to say. EFU had reached a size in its life insurance operations which had made it by then the largest life insurance company in Afro-Asian countries (excluding Japan).

Within a short span of only two years Pakistan's privately owned insurance companies had been downsized to an extent which made it appear questionable whether they would survive or not. First the loss of their former East Pakistan business, then the foundation of NIC, and finally nationalisation of life business, which, of course, hit the industry's leader, - EFU, - the

hardest. Nationalisation of general business, as had been done years earlier in India, seemed only to be a question of time. No wonder that quite a number of senior executive staff decided to leave the country. Pakistan suffered from her worst brain drain ever, although, ironically, this was sold as a great achievement because of the huge amounts of valuable foreign exchange resulting out of substantial remittances made by those emigrants.

Once again the end of the EFU Saga seemed to have come. Roshen Ali Bhimjee, convinced of early nationalisation of the remaining part of insurance business still in the hands of the private sector and being generally disgusted and frustrated about the direction his country seemed to be heading for, decided to follow the example of his long time friend and business partner, Mr. Agha Hasan Abedi, who with the help and financial resources of some Arab friends had just started what should soon become the world's fastest growing bank, the Bank of Credit & Commerce. Mr. Bhimjee accepted Abedi's proposal and together they set up insurance companies in the UK, Dubai and Saudi Arabia. I have given a detailed account of this particular development in Mr. Bhimjee's biography. Its most unfortunate and tragic end is well known and need not be repeated. Following the collapse of the Bank, the insurance companies lost substantial amounts of money, which they had, of course, deposited with Abedi's bank. There were other reasons also which I have likewise described elsewhere.

What could not be destroyed, however, was the strong will and determination of the group's Chairman, to lead EFU back to its roots and to a most impressive revival of its fighting spirit. A young and dynamic management was newly installed, Mr. Saifuddin Zoomkawala, after 15 highly successful years in the Group's UAE set-up, returned to Karachi and took over as Managing Director. A very challenging task indeed, considering that EFU General, as it was called after nationalisation of life business, had meanwhile lost its leading and dominating position to. Adamjee's. Mohammad Chowdhury, one of Pakistan's most brilliant and dynamic insurance personalities, had grasped the chance of the hour when EFU's leading executives had left the country. He had carefully analysed and methodically scrutinised the market's existing and adopted mechanisms, differentiated between its weak and its strong points and then formulated a most farsighted and innovative strategy, tailor-made for his company and adapted to his own visions. And he did what his former fiercest competitor, EFU, had been doing in the 1960s, he successfully trained his officers and staff and, wherever deemed necessary, attracted suitable expertise from other companies, mainly from EFU. In short: he created a vehicle which soon became second to none.

Adamjee Insurance Company substituted EFU's role and became the unquestioned and dominating market leader. Year after year the gap between the two widened in favour of Mohammad Chowdhury and his troops and everyone in the market, including his friendly competitor EFU, unhesitatingly admitted that they were very badly beaten by the Bengali insurance wizard.

With the arrival of Saifuddin Zoomkawala and the return of Roshen Ali Bhimjee the 'wind of change', however, started to blow. EFU was restructured, most modern training facilities were provided, - the highly respected Mr. Arshad Abdulla, past President of Pakistan's Institute of Management, was made an Executive Director of the company, - and antiquated customs were thrown over- board. Young and promising executives were given challenging jobs, - and responsibilities.

Qamber Hamid, Executive Director and chief of EFU's Northern Zone may serve as a very good example for this development. At the same time his successful career with EFU stands for another great thing happening in this company, -sons stepping into the footprints of their fathers and grandfathers, who, each in his own time and environment, had made their great contributions to the advancement of this company, thereby helping it to become what it stands for today: a great national institution.

Qamber Hamid was born in 1951 in Lahore, had his early education there, did his 'O' level from St. Anthony's High School, joined Government College in 1967 and graduated in 1970. He decided to take up Law as a career and did his L.L.B. from Punjab University Law College in 1972. His earliest memories of EFU relate to his school days when he used to visit its office at the Co-operative Insurance Building, The Mall, Lahore. Qamber's grandfather, Shaikh Abdul Haq, was then the Life Manager for Pakistan. „My school being close by" remembers Qamber Hamid, „I just used to walk in after school hours. And by the time my grandfather retired from EFU in 1958, my father had already joined the company in its Accounts Department from where he retired in 1984 as Zonal Accountant."

Having graduated from Punjab University, as mentioned before, Qamber Hamid took up a job with an American Multinational Oil Company engaged in oil exploration in Pakistan. Wanting to further increase his academic credentials he left the company and went to London to join University College London, London University, from where he obtained his L.L.M. in 1978 (Master of Laws) with majors in Insurance Law, Company Law, Civil Law and Anti Trust Laws. He returned to Pakistan and got himself enlisted as

advocate of the High Courts of Pakistan and started practicing in Lahore and Karachi. Because of his old family connections with EFU he kept on visiting Mr. Sultan Ahmad, the then Managing Director of EFU in Karachi, a dear friend of his father. During these meetings Sultan Ahmed tried his level best to convince Qamber Hamid that 'insurance is in his blood' and that he should seriously consider joining 'his own family' again. If I remember correctly, also Mr. Roshen Ali Bhimjee had a word with him and finally, in 1985, he so to speak succumbed and joined EFU as Branch Manager, Lahore Main branch. „It was a pleasant coincidence", he told me, „that I should now occupy the same room and the same seat my grandfather had graced during his long tenure in EFU. The burden of responsibility lay heavily on my shoulders. Doubly so. I had to justify my Managing Director's confidence in my abilities and at the same time I was conscious that my performance was bound to be measured against my great ancestor's legendary role and contribution."

Qamber Hamid is doing a fine job as EFU's Chief of the Northern Zone. He is well liked by both his clients and his staff. The reputation earned by his grandfather and his father is felt by him as a constant source of inspiration, - and a continuous liability weighing heavily on his shoulders. A situation similarly faced by one of his closest colleagues, Shaukat Saeed Ahmed, who is the son of another famous senior executive of the 'old' EFU whose spirit is still around and very much alive, Mian Saeed Ahmed. And there are quite an increasing number of similar cases where sons become worthy and fortuitous successors of legendary fathers, Qamber Hamid just being one of them, albeit the most successful so far, if measured in terms of the given hierarchical structure of the company. His and similar examples underline the internal strength EFU is able to produce to accelerate its march back to the very top of the industry.

Someone else immediately comes to my mind when thinking of the impressive line of fine and younger officers which will help EFU to just achieve that, Mr. Mahmood Lotia, now a Senior Executive Director. Like Qamber Hamid he has insurance in his blood. His father, Mr. Fakhruddin Lotia, was the founder and major shareholder of both the Mercantile Fire & General as well as the Mercantile Mutual Life Assurance Company. As members of the Bhora business community they are a very well respected family in Karachi and other parts of Pakistan right from the very start of this country.

Mahmood Lotia was born in 1948, in Karachi where he also had his early education. He studied science at St. Patrick's College, then had about two

years at Gordon College in Rawalpindi and finally obtained his BSc from the University of Punjab. He then went to the United States and had postgraduate studies at the University of Minnesota. Being now a Chemical Engineer he returned to Pakistan in 1974 and joined the insurance group of his father. Whilst there he did his ACII, specialising in Marine and Aviation. In 1977 he was sent for training to one of the then world's well known reinsurers, the Mercantile & General in London. No wonder that Adamjee Insurance Company, by then Pakistan's largest general insurer, had thrown an eye on young, promising Mahmood Lotia and offered him a job after his return from England. He still cherishes his two years with them but went for greener pastures in 1979 when the largest multinational insurer operating in this market, the Commercial Union Group appointed him as its Marine Manager.

Like so many others of his age group he fell victim to the country's brain drain in 1982 when he decided to accept an attractive offer from the Abu Dhabi National Insurance Company. He tremendously enjoyed his stay with them but he had to return to Karachi for family reasons; his father had fallen seriously sick and he was needed there. He once again joined Commercial Union and finally ended up to become its Assistant General Manager, the second man in line. He stayed with them until 1990 when ADNIC, his former employers in Abu Dhabi, contacted him and persuaded him to rejoin them, which he did. It did not turn out to be a happy reunion and he decided in August 1991 to return home, to Karachi, to join EFU General, where he is now one of its most senior executives.

Mahmood Lotia to me represents one of the fine species of younger insurance executives in Pakistan who have all they need to meet the challenges of an increasingly sophisticated industry. He has a solid technical background, profound practical experience acquired whilst working for the very top companies in Pakistan as well as abroad, - and he has the necessary business acumen to be also successful in the field of insurance marketing. His straightforwardness, - he would always call a spade a spade, - his friendly and warm-hearted personality has won him many friends, inside and outside the company.

People like Mahmood Lotia and Qamber Hamid are made of the right fabric to further enhance the prestige and reputation of this great company they have finally chosen to work for. I have highlighted them as representatives of a new generation of Pakistani business leaders who might well able to prove that they have the necessary charisma and courage to step out of their own shadows and become creators and visionaries in their own rights.

Another milestone on EFU's way back to 'normalisation' was the government's decision to open the Life insurance industry again to the private sector. A very happy day for late Mr. Roshen Ali Bhimjee, then still EFU's Chairman. He had been working very hard to convince the authorities that a healthy competition between the government owned State Life Insurance Corporation and the private sector would stimulate a further and still faster development of this 'social service' to the citizens of the country, and some farsighted members within the government finally supported him in his untiring and dedicated efforts.

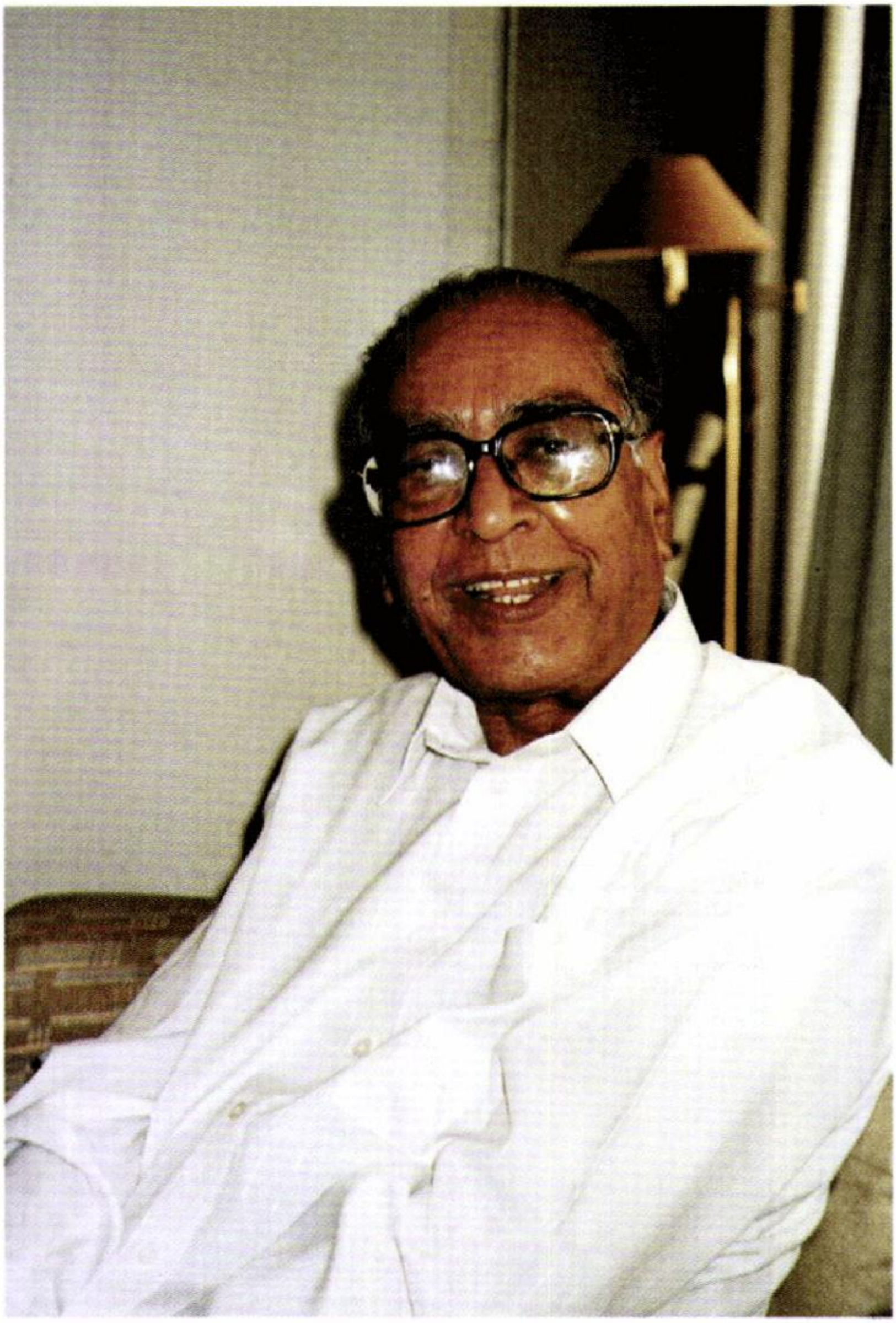
On 8th November, 1992, EFU Life was the first life insurance company to be granted a license, with four more to follow. Two for Pakistani companies, New Jubilee and Metropolitan, - and two for foreign multinationals, American Life and Commercial Union. EFU Life started operations in 1993 with Group Life products and in 1994 launched its 'individual life' insurance products. The company was headed by a most experienced life insurance professional, Mr. Taher G. Sachak, who together with some of his closest associates had extensive life insurance experience in the United Kingdom. Amongst the private Life insurance companies EFU Life had again become the undisputed leader. Highly respected and experienced professionals like Dr. Tajuddin A. Manji, the Medical Director, Omer Morshed, the Consulting Actuary, Michael Bell, an internationally renowned actuary, as Chief Consulting Actuary and Advisor, greatly contributed to the early success of the new EFU Life.

EFU General and EFU Life together represented the old, forward looking spirit which had made EFU that great institution before government 'intervention' put a temporary halt to its further development in 1972. It was the old fighting spirit, the same fine art of insurance professionalism and dedicated service towards its clientele throughout Pakistan, - and yet it also represented the new business acumen of the 21st century in its most refined and sophisticated form.

Since the beginning of a new millennium, a new company joined the EFU family. Together with the Allianz Insurance Company of Germany, a global leader in the insurance industry with an active presence in 70 markets across 5 continents, a new company was formed that would provide health insurance to the people of Pakistan. On March 29, 2000, a joint venture agreement was signed according to which the 'Allianz EFU Health Insurance Company' was created. This in itself created history in Pakistan's insurance industry for it was for the first time that a leading indigenous company formed a joint venture with one of the huge international global players. And, of course, it is

also another milestone in the 68 years old history of EFU. Most of the discussions between the two new partners were held when the Group's late Chairman, Mr. Roshen Ali Bhimjee, was still alive. The new creation still very much carries his philosophy: to serve people through the vehicle of insurance, as kind of a social service to which he himself throughout his life felt so uncompromisingly and vehemently committed.

When he died on 10th of December, 1998, he thus left behind a group of companies which seems well set and ready to accept the great challenges of an even greater future which, I am sure, lies in store for them. Roshen Ali Bhimjee always derived a great deal of pride and joy from the achievements of his associates. Having known and accompanied him for almost four decades and knowing also those who have pledged, after his departure, to take on the obligation to build on past achievements and to continue leading the EFU Institution onwards, which was Mr. Bhimjee's greatest wish, I am more than convinced that they will fulfil this wish with respect and gratitude.



MR. NA Qazi in 1997

Pioneers of Pakistan's Insurance Industry

N.A. Qazi

EFU, as we have seen, is Pakistan's oldest insurance company, and it was the only sizeable Muslim owned company, well established, even in pre-partition days. It can, therefore, rightly claim to be the cradle of Pakistan's indigenous insurance industry. Mr. N.A. Qazi, who retired as Chairman of the National Insurance Corporation a few years ago after an illustrious career with various Pakistani insurance companies, including a long spell with EFU, once congratulated his old colleagues in EFU on their Golden Jubilee, far back in 1982. In his message he said many nice and thoughtful things, and he also wrote this: „Yet another achievement of which EFU must be rightly proud of, is the training of senior officers and having provided a big number of top executives to a large number of insurers at home and abroad. There was a time when the Chief Executive of many Pakistani insurers was an ex-EFU official. This in itself is enough to hold its head high for ever. It is my privilege to have been associated with 'Eastern Federal' for a considerable period of my total insurance career, which undoubtedly was the best part of my life. Even today I have a feeling of 'oneness with the Eastern Federal Family'."

Mr. Qazi was born in Udaipur and had started his insurance career even before he started to work for EFU. After his early education in the city of his birth he left for Jaipur to continue his studies which, however, he had to interrupt because of the sudden demise of his father which abruptly changed his life direction, as he had to look for some financial means to support him and his family. A friend of his was branch manager of an insurance company, called Free India General Insurance Company with its Head Office in Khanpur, and he suggested to him to join this company and try his luck there. This he did although his family members were very much against it as traditionally their male members had all been in government service, either in the Police Department or in any other government institution. However, the family finally gave in and MA Qazi became an insurance clerk.

„In only three years", he remembers when we talk about his career path, „I progressed well. I was promoted to the Superintendent's position and my friend, the manager, gave me a very good grounding. I really had to do everything right from scratch, it was a composite office, general and life insurance business. So I got a chance to gain experience in all those classes. I was very happy with this company until 1947, when partition occurred. All my

relatives decided to migrate and settled down in Karachi. I stayed in a small place some 16 miles away from Ajmer and did not want to leave because my friend had looked after me so well, I just did not have the heart to leave him and my work and migrate into an unknown future. But my brothers who were already settled in Pakistan kept on sending me telegrams insisting that I should join them, which I finally and very reluctantly did. I came in 1950 and stayed with my in-laws in Hyderabad. Within a matter of a few days only I then went over to Karachi to see my brother there and one of my cousins suggested that we see the EFU. They had just arrived from Calcutta and should have some openings, that is at least what he thought. EFU had their office at Lloyds Bank Building and whilst I waited at the Ground Floor my cousin went up to see some person to make the necessary inquiries. In short: within minutes I was asked to come up, I saw Mr. Akhtar Azad and Mr. Baxter, who was then the General Manager, and within half an hour I was employed by them. I was appointed as Senior Clerk on the understanding that after a probation period of three months I would be promoted to the position of Junior Officer. I had no support, no recommendation whatsoever. But they were all very helpful and particularly Mr. Akhtar Azad did a lot for me. He had full trust in me, gave me all kinds of assignments and, most importantly, gave me responsibilities to shoulder. And he obviously was also satisfied because after only one year I was already appointed Senior Officer."

When I joined EFU Mr. Qazi had just left to start a new and highly successful career with the Eastern Insurance Company, one of the leading East Pakistani companies at that time. First as its Manager in Karachi, gradually looking after all the company's branches in West Pakistan, and later in Chittagong, as the General Manager. The owners were very influential Bengali businessmen who also, before and after separation, actively participated in politics and had accepted ministerial posts.

After the foundation of Bangladesh Mr. Qazi returned to Karachi, succeeded Mr. Mohammad Sadiq, PIC's highly profiled and influential number two, who had left for Sudan, and then finally became chief of NIC, one of the biggest jobs available in the market. In the course of my researches for my books I, of course, also contacted him and he very kindly agreed to come and see me at my hotel. He was still full of praise for his old colleagues and friends in EFU. It was like talking to a living dictionary of the Pakistan insurance market. One of the many things he told me was how late KF Haider, when he was still the General Manager of EFU, reacted, - or rather not reacted, - when one officer after the other resigned from EFU in order to take up more senior positions in newly founded companies. „In those days", Mr. Qazi said, „EFU was the big,

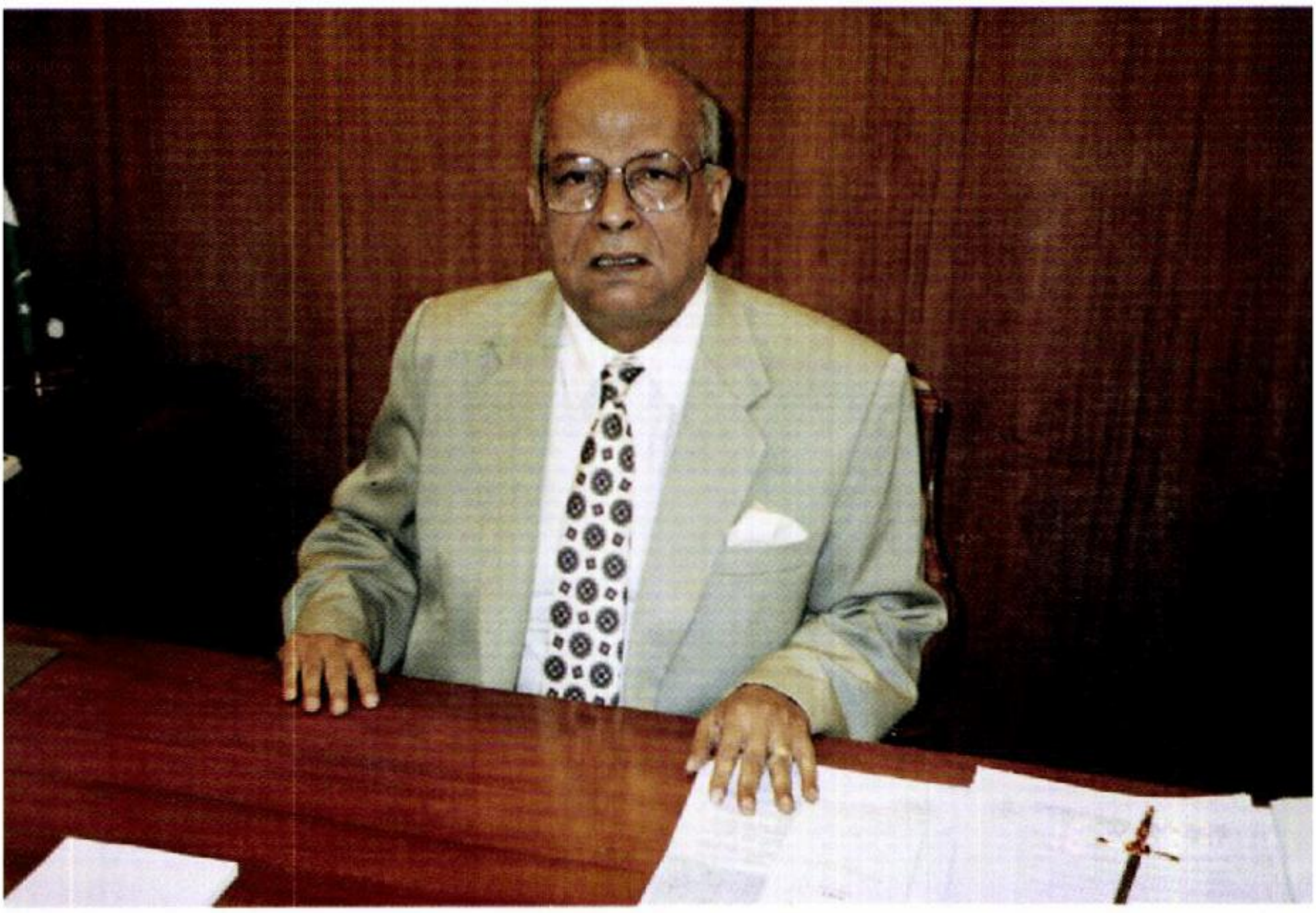
leading, top company in Pakistan. And all real senior people worth their name were employed by it. Akhtar Azad, Hashim, Tahseen Ahmed, Agha Raza, - all those who really mattered in insurance were there, - and all of them finally left. And Mr. KF Haider never really seemed to be bothered. He never tried to persuade a leaving executive to reconsider his decision, - and to stay with EFU. He simply wished everybody luck and success. He always thought of Pakistan and the insurance industry as a whole, as something bigger than just EFU. A great thing for him to do, although he, of course, knew that quite a number of people were at the same time accusing him that he did not have the welfare of his own company, which after all he once had helped found, close enough to his heart. I have never shared these views and still think that Pakistan's insurance industry owes him a lot for the generous and farsighted attitude shown by him. We were very fortunate in this market. We had quite a number of very nice and outstanding insurance executives in this country. Subjally of New Jubilee, now Muslim, for instance. Dubash, Noorani and AU Siddiqui of Premier come to my mind. Chowdhury, of course, he also had started his career with EFU. Akhtar Azad, or Hashim, who went to Muslim. All of them owed their upbringing to EFU, most of the senior people in our industry were attached to Eastern Federal first before they could make their contribution to the newly developed companies. Everybody who has an insight into insurance in Pakistan will without hesitation and reservation agree that Eastern Federal was the institution which built the insurance industry of this country. Of course, you also had the Muslim Insurance Company in Lahore at the time of Partition, and another, very small unit, the Co-operative, - but the Eastern Federal was the only company at that time which could be considered a real and solid organisation. They had the backing of such very influential people like the Nawab of Bhopal, the Aga Khan and even the Nizam of Hyderabad. EFU was really the spearhead of a genuine and real Muslim commercial organisation. They were pioneers, as I always use to say".

M.A. Qazi himself was one of them. As CEO of the Eastern Insurance Company, Deputy Managing Director of PIC, Chief of NIC and finally at the helm of the newly founded Reliance, he always represented foremost a true sense of professionalism, always stood for quality first. And he always respected the other's point of view, provided it was based on professional grounds, facts and figures. When this manuscript was ready to go to the printers I tried to contact Mr. M.A. Qazi at his house where he was leading a quite life as a retired man when I last saw him in 1997. I could only speak to his daughter-in-law for he had meanwhile left this world. I am now all the more happy that I started this chapter with a brief profile on him for he rightly

deserves to be remembered by us as well as by all of those who follow him in his footprints.

Most of the persons he had mentioned to me, plus even a few more, came also immediately to my mind when thinking of the years in which Pakistan's insurance industry took its final shape; the late 1950s and 1960s in which newly founded companies like New Jubilee, Premier, Adamjee, Central, Eastern and United, plus a few more to come, joined hands with the already established ones and created a well functioning and overall technically sound insurance market in the country.

I would like to pick a few of them and throw some light on what I think they have achieved in this process. And I apologise to those, to whom I could not pay my respect by including even a brief profile on their lives and their contributions towards the development of Pakistan's insurance industry . It would need another book to do this appropriately.



Mr. Mohammad Chowdhury, Managing Director, Adamjee Insurance Company, 1997 at his office

Mohammad Chowdhury

Mohammad Chowdhury's outstanding role in this context was already mentioned in my publications. When I first met him, he was Manager of Premier and the market considered him to be the most knowledgeable Marine Hull Insurance underwriter in the country. He has since come a long way and the manner in which he shot 'his' Adamjee Insurance Company to the very top in the field of general insurance in Pakistan was simply remarkable and has found, as I have said before, unreserved applause even by his main opponents.

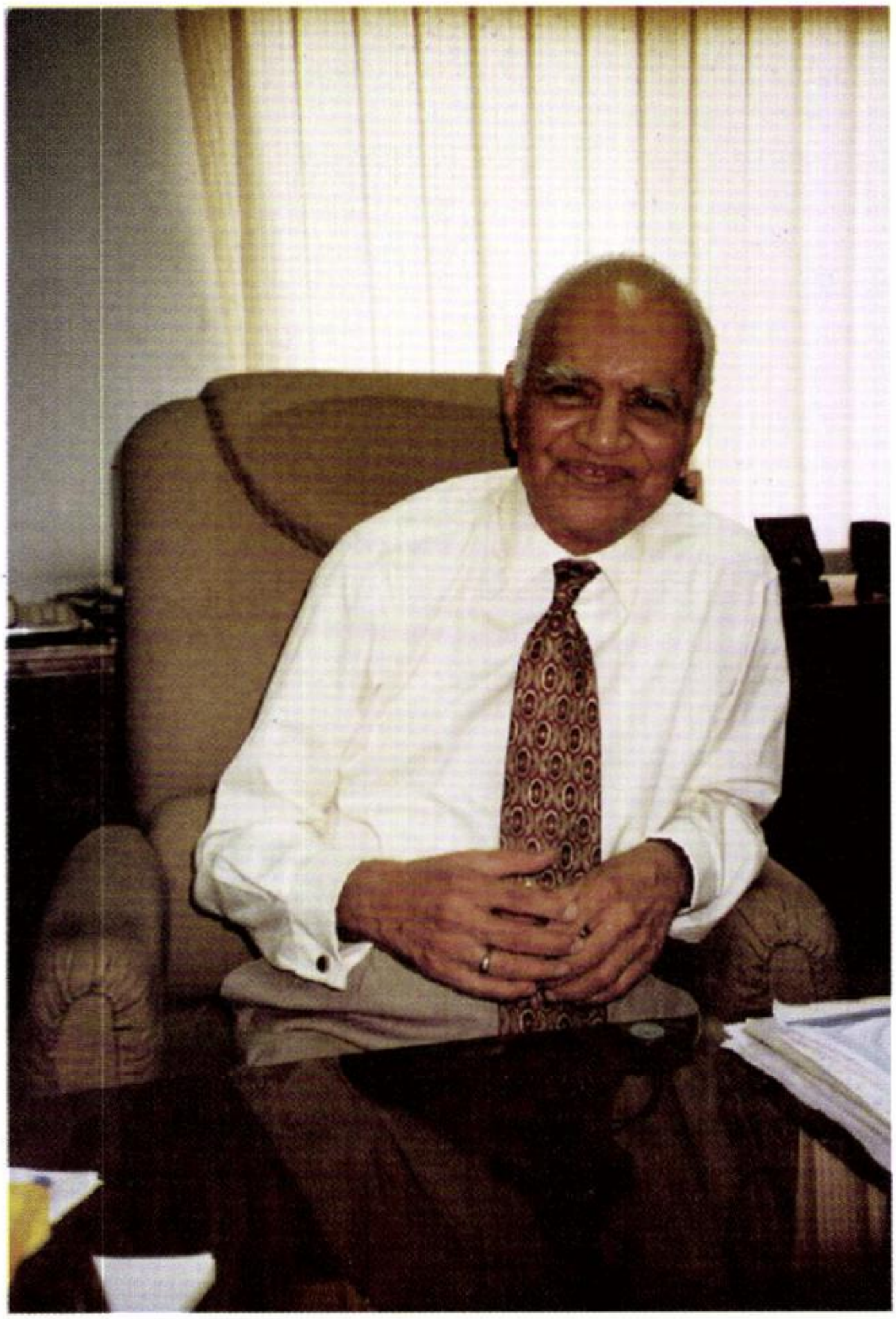
Born in Assam he studied philosophy at the Calcutta University and had appeared in the BA honours examination in 1947, shortly before Partition. „I worked with Eastern Federal from 1st of September 1947 until February 1949", he recalls when we met at his office, in August 1997. We had met there dozens of times before, but this was the first occasion when I specifically asked him about his early association with EFU and his recollections about those days. And he responded in his usual warm-hearted and very open-minded way, which in a way also reflected our very long personal association, lasting now almost four decades. „I came to know about Eastern Federal from an uncle of mine who used to work for EFU in the Life Department as a sales officer. I wrote an application and within no time I was called for an interview. Their office then was in a very fine building known as the Standard Building in Calcutta, in Dalhousie Square, on the second floor. I was introduced to Mr. M.A. Hashim, who was Superintendent Marine and also to Mr. Mabool Ansari, who was the Superintendent of the Fire Department. They then sent me to Mr. Spooner, who was the Deputy General Manager. He asked me a few hard questions which I don't quite remember now, and after a few moments he told me that I could have the job. It was about 10.30 in the morning. India was just partitioned, my parents were in Assam, it was a kind of a disorganised situation as far as I was concerned, which I told them. And to my surprise they said that I could start working right away. So by 10.30 I had a job and had even already reported. People working there were very friendly. And some looked at me as if they were not particularly impressed by my academic qualifications. That was a time when people like them, office clerks in general, were trying to hold their own traditional values of experience in high esteem, they were not very much impressed by higher education. When I told the Chief clerk, they called him Indu Babu, that I had appeared in my BA honours in philosophy he said: 'what the hell you think you are doing here with BA honours in philosophy!?' And I answered: well, I joined the company now and you, please, tell and show me what to do. I have

decided to become an insurance man, which I think is a very good decision. And as to my education, I will try to use it wisely. We got on rather well with each other, although they spoke most of the time in Bengali, a language in which I was not really very strong. They first put me into the Reinsurance Department, then was sent to the Fire Department. And when they found out that my English was rather good they made me a correspondent. I benefited greatly by all these different jobs as a trainee and I saw advantage in everything that they asked me to do. And it may be very interesting for people who will read this one day, that I was not at all critical about what I was doing as I saw this to be a great opportunity to learn a great deal. I was given my first real responsibilities and I was asked to communicate with people who were mostly clients. My senior colleagues told me what they wanted to know from our clients, in Bengali, and I then had to write to them in English. If the reply from our client was negative, they shouted at me, complaining that I obviously had not been in a position to explain EFU's proposals in a proper way. So I had to sit down and think and write again until I had achieved the desired result. And there was one thing which I soon realised: those gentlemen who were my teachers knew a lot about the practical side of insurance, but not much about its theories. They had no real concept of what Fire insurance could all be about. They knew that a jute godown needed cover against fire. But they could not think of any extraneous perils. In those days we had severe riots in Calcutta, but riot covers were not commonly provided. But my inquisitive mind asked me as to why a company like ours was not offering riot covers!? Places get flooded, - so why not insure against it? When going through the reinsurance registers I had noticed that in some very rare cases such types of cover were in fact given, so why not sell it on a much larger scale? So I mentioned this to my senior colleagues and finally also to Mr. Ansari. And he greatly appreciated this and very much complained that nobody had thought of this before. He said: 'shame on all of us, including me. This young man is in this company for now only two months and he is telling us what we should have been doing five or ten years back".

When Mohammad Chowdhury narrated these early reminiscences to me his eyes seemed to be on fire, he very much enjoyed rejoicing that already right at the very beginning of his career he was able to show others that he would always be a few steps ahead of at least most of them. He told me that lovely story about his first meeting with EFU's chairman, Mr. Abdur Rahman Siddiqui, which I have included in the profile written about him. And he spoke very highly of all the officers working then for the company. „Eastern Federal had a very fine team of officers", he said. „As a young man I was impressed by many of them. But what had impressed me most was that the

company was developed on the same pattern as all the big English companies. Their Board of Directors consisted of very eminent people. The company was popular. Quite popular. I did not know much about the Life activities, but at least on the general insurance side, they were a very popular company. But what I did not like was the decision to shift its Registered Office to Chittagong and migrate to Pakistan. That did not make sense to me, at least not in those days. I would have personally liked the company to remain in Calcutta. Remain there as an Indian company. Because it was made as an Indian company by people who were all from India. The persons who had so greatly contributed to it, like the Nawab of Bhopal, he had remained in India, the Nizam of Hyderabad. In my way of thinking the company was running away, - it would, of course, have been nationalised, a few years later, but that nobody could have visualised then. They told me that they would transfer me to Chittagong or Dacca. I was totally against it. I would have gone to Karachi, - but they insisted on my remaining in Bengal, either Chittagong or Dacca, they said. But I am a 'city man'. I would have remained with EFU in Calcutta, - but under the circumstances I had no choice but to quit. I had nothing against anybody in EFU, on the contrary. I just did not like their decision to move out of Calcutta. At that time I just did not realise lots of things which, in hindsight, I appreciated."

That was Mohammad Chowdhury's appearance on EFU's stage. He joined Norwich Union in Calcutta, was sent to Bombay for further training and then transferred to Karachi, Pakistan's new capital, to set up a Branch Office there. That was in March 1949, exactly the same time when his former EFU colleagues arrived there from Calcutta. He stayed with Norwich Union until 1952. By that time Mr. Zahid Hussain, the first Governor of State Bank called him to his house and persuaded him to join Premier Insurance Company, which he did. He joined them as an Assistant Manager, the first managerial title he ever held. „Since then", said a smiling Mohammad Chowdhury," when having our lunch in his own dining room, next to his office, „I have grown reasonably steady to first become finally the General Manager of Premier and further on to what I am today".



Mr. MA Chishti in August 1997

M.A. Chishti

I have mentioned Mr. Chishti before, MA Chishti, until recently Managing Director of Delta Insurance, a smaller Pakistani company. He is another senior citizen of Pakistan's most honourable league of insurance executives of the early hours of the industry. Ajmer born, Agra University graduate, Mashkoor A. Chishti also began his insurance career with Eastern Federal as a Junior Officer in 1947. He came to Karachi already in October 1947 and, as he told me, was not at all happy to leave his home town Ajmer. „This city is very old, may be a couple of thousand years", he said when I visited him at his office on 14th August, 1997, the fiftieth birthday of Pakistan. We quite naturally, therefore, spoke about partition days and his great reluctance to leave the place of his birth. „I loved this city, which is a very famous one, known to Muslims all over the world because it is the burial place of a holy saint, Khwaja Moinuddin Chishti, some sevenhundred years ago. My ancestors were attached with this holy shrine. On the anniversary of the saint's death, the 6th of Rajab, people from all over India, Sri Lanka, Burma and many other countries of the world used to visit this shrine and I personally also had a deep attachment to this place. Yes, I found it very difficult to leave Ajmer and the bigger part of my family because my father and my eldest brother did not leave, only another brother, who was also senior to me in age, had decided to migrate, so I went along with him. I looked around in Karachi and tried to find a job and I was successful. In December 1947 I joined the Eastern Federal as Junior Officer. At that time EFU had a joint branch office with Mr. Akhtar Azad as Branch Manager and he also represented Habib Insurance and the Scottish Union. I was put in charge of Accident insurance which was mostly motor in those days. By 1948 one Mr. John Plumbe came from London as General Manager of Scottish Union. So I worked for some time for three bosses, Mr. Akhtar Azad, EFU; Mr. Plumbe and for Habib Insurance. That came to an end in 1949 when the Head Office of EFU was transferred from Calcutta to Karachi and we, that means the existing staff in Karachi, joined them at Lloyd's Building, Mcleod Road. It is still there, the original building, I think even the lift is still the same. So they all came, Mr. Baxter and Mr. Iven. And another great and well known man became for some time EFU's resident director, Mr. Shoaib Quereshi. I very much liked my job with them and was convinced that I could have a good future there. But then suddenly one relative of Mr. Ispahani and another of Mr. Sheerazi were appointed Junior Officers and soon thereafter they were promoted to Senior Officers, but were still put to work under me. I requested the management to remedy this anomaly which according to my understanding was an undue remnant from

feudal days, but unfortunately nobody dared listen. I had no choice and much to my regret left the services of EFU."

Thereafter Mr. Chishti spent some time with London Lancashire and American International Underwriters, both in Lahore. He was then offered an attractive position with Employers Liability Insurance Company, a very well known company in those days, which then, following the 'tidal wave' of rationalisation and mergers which hit the British insurance industry in the late 1950s and the beginning 1960s, ceased to exist and became part of the Northern/Commercial Union Group. That was in 1963.

Mr. Chishti considers it a good piece of fortune that Mr. SC Subjally, then Managing Director of New Jubilee, had to find a new Zonal Manager in Lahore because the holder of this function, Mr. Mohammad Ishaq Khan, at the request of late Mr. Zal Contractor, who at that time was the dynamic and most energetic Controller of Insurance, was to become the Administrator of Muslim Insurance Company. And Mr. Subjeally offered this job to Mr. Chishti which he happily accepted. In 1965 he was called to Karachi to become the company's manager for the whole of West Pakistan, a position he greatly enjoyed. In 1968 Standard Bank decided to have their own insurance company and as Mr. Chishti happened to be a very close personal friend of the owner family, he had to accept their offer and became the new company's Managing Director. Following nationalisation of the insurance and banking industry he found it increasingly difficult to continue his work for the group owning Standard Insurance and he decided to resign. „So when Mr. Subjeally came to know this", says Chishti, when we talk about his very colourful and most interesting professional career, „he called me immediately and I rejoined New Jubilee in September 1975 and remained with them until the end of 1981 when I was offered to become Managing Director of Muslim Insurance, which I accepted. In 1987 I took over the reins of Prime Insurance and finally, it was Delta".

The cause of insurance, spreading it further and making it popular amongst the people of Pakistan, this was always close to his heart. And he always felt that much more would have to be done in the field of education if Pakistan's indigenous insurance industry wanted to come up to present day world standard. He, therefore, was prepared to become Chairman of the Pakistan Insurance Institute for four years whose strong supporter he has always been. He was fighting for it, for the necessary funds to run it, trying to make the insurance industry aware of the lack of adequate training facilities. And it was again a man of great dedication to the cause of education, a man with great

farsightedness, Mr. Justice Mian Mahboob Ahmed, who, when Chairman of the National Insurance Reforms Commission, helped Chishti to obtain larger funds for the Insurance Institute.

MA Chishti is a restless man with a very critical mind. And he has never been quite happy with the unprofessional attitude adapted by some of the market participants which he feels is not in line with his understanding of the ethics and morale of this particular profession which he feels is so much also a social service rather than just ordinary commercial business. „My conscience", he emphatically says, „does not permit me to feel and act otherwise. Therefore, quite frankly, many people in our industry are not happy with me because of my frankness or candid comments. And this is the reason why I write and keep on writing. To keep this industry alive in the mind of the general public, to give signals also to our insurance clientele, and to make our government aware that there is an insurance industry which is very much alive and up to the tasks demanded from them. I am, of course, aware that there are many people who are senior to me, not only in age, although there may not be much age difference between them and me, people like Mr. Roshen Ali Bhimjee, Mohammad Chowdhury, Rusi Dubash, AU Siddiqui and SC Subjally. But not all of them take the necessary time and pain to project an image of our industry among the general public, among our policy holders, although I am, of course, aware, that some of them do, or have done it in the past."

Mr. MA Chishti may not have headed the largest companies of the industry, but he surely has been one of its more outspoken officials. He more than once has laid his fingers into open wounds. It goes to his credit that he has taken great pains to provoke and arise interest in those sectors of the general public which ultimately matter when it comes to the further development of insurance in this country. I have always felt that the industry owes him a lot for that, and I am sure that there are many in this market who would be inclined to agree with me.



Mr. SC (Mamo) Subjally, presently General Manager of Muslim Insurance Company

S.C. Subjally

'Mamo' Subjally is another of those legendary and high-profiled insurance executives who have added their own flavour to the shaping of Pakistan's insurance industry in the 1950s. Born into a family of businessmen in Bombay he had his education there. His grandfather was, as he told me when we meet for our interview in August 1997, „one of the British baronets in Bombay, a Muslim baronet, of course. He was the owner of quite a number of textile mills in those days, but they had seen their better days by the time that I was 14. Their empire collapsed and they had to dispose off all their assets, paying back all their debts, which they did. By 1945 I had finished my education, did my masters in 'higher maths', as it was called in Bombay and then joined the British India and General Insurance Company. I was virtually just taken off the college. That was really a very strange story. I had just finished my masters and was wandering around, shopping, when suddenly I ran into the Chairman of this company, Mr. Smith, a very fine gentleman who used to play bridge with my father. And he, of course, knew me. One of the things he asked me was what I was planning to do after I had finished college and I told him that I had not yet decided and was just waiting for the results. He asked me to get into his car, which I did, thinking that he would drop me for lunch at my parents house which was not far away from his place. Instead he took me straight to his office and introduced me to an elderly gentleman, a Parsee, Mr. Dastur, the General Manager of the BIG. Mr. Smith then said to Mr. Dastur: 'You were looking for assistants, this here is the son of my friend Subjally, take him on. I know him, he is a nice guy, I know his father'. Just like that, - this is how I found my life time career, insurance, just like that".

That was in early 1946. The company trained him first in Bombay and then sent him to a small branch office, up in the country, as junior officer under training. But suddenly and much to his surprise he received a telegram from his General Manager, around the 10th of August 1947, advising him to return immediately to Bombay, which he did. And there he was told to proceed straightaway to Karachi and to look after their business interest in what was to become Pakistan's capital within a matter of only three or four days.

„Our Chairman's company were cotton merchants", Mamo Subjally remembers, „they had a lot of ginning factories there. HA Mehta and Company. And they were also the original promotors and founders of the British India General Insurance Company, the BIG. They had substantial interests here in Sindh because they were very important cotton traders. So

what happened was that all the Hindus running the ginning factories and even the local representative of BIG, also a Hindu, had gone away. Because of the riots, they all had gone and that is the reason why I was sent out and suddenly found myself in Karachi, in the new country, in Pakistan. These were very interesting days. Accommodation was a major problem. So I lived in a tent, just opposite the Beach Luxury Hotel which was under construction then. I do not remember for how long. Mr. Howard Stafford was the Secretary of the Insurance Association then and he was occupying the flat of the Manager of HA Mehta's firm. When he went away that flat was given to me. That was in Soldier Bazar. That's the story of my migration, - and I continued with BIG until 1951. We were still working under the direction of the Bombay office. But then, suddenly, a new gentleman from the Calcutta office took over and decided to go 'non-tariff'. That was not my 'cup of tea' and I decided that I would look around for a new job. That was also the time when I met Mr. Amir Ali Fancy again. He was my neighbour in Bombay and had come back from Africa. He was very close to His Highness the Aga Khan and he told me that he was about to float a new company, a Pakistani insurance company called New Jubilee and offered me to become its chief. I accepted and stayed, as you know, for a long time with them".

Yes, he was Chief Executive of New Jubilee when we first met. He was my age group, like most of the young and fast rising executives of the newly founded companies in the 1950s and 1960s. And like the majority of them he was a highly motivated man who enjoyed to work, who believed in modern management methods which he had come to believe in after having attended some advanced management courses in the UK and at Harvard/USA. When talking about the 'good, old days', Mamo Subjally wallowed in memories. After Bhutto had started his populistic nationalisation campaign he, like so many others, decided that there would be no immediate future for ambitious people like him and he was one of those contributing heavily to Pakistan's brain drain in the 1970s. He went over to Dubai, occupied important positions but decided to return to his home country after his children had matured and settled down in foreign countries. He is now the Chief Executive of Muslim Insurance and „happy", as he said, „to be back home".

He is 'happy' and yet also a bit sad, he tells me when I ask him whether he finds today's working environment different from the days before he had left Pakistan for the Emirates. "The market", he says, „has very much changed when compared to those days when you and I were still working together, in the sixties and the beginning of the seventies. You bear me out, Wolfram. When you were here we used to have lunch together. You, sometimes together

with Roshen Ali Bhimjee, the people from Habib, me and others. We were working like being members of the same club. And very often like friends. But how often do we meet at such levels, at our senior levels today!? I will give you another example and you will immediately appreciate what I am driving at. When I was Chairman of the Insurance Association and had to see the Ministry I went to see KF Haider and asked him to accompany me, which he did. The only thing he said was, yes, Mamo, but make sure it is on the Ground Floor. He could have easily evaded, I was so much younger to him. If it were national causes, Ministry or PIC, he would come. He or even Mr. Iven never looked at these issues simply from an EFU's point of view. They always took the broader one. And the same attitude, perhaps even stronger, was later on adapted by Roshen Ali Bhimjee after he had joined EFU and in fact very much became the market's powerful spokesman. We were not chauvinistic, none of us, and yet we all thought, and that very much included you, that the Pakistani companies ought to be supported to become strong and sound players within the overall structure of the market, and the government really supported us. You remember Ghulam Faruque's period, the way how Adamjee Insurance Company got started!? I'll give you a refresher. We were all sitting at Ghulam Faruque's office. A group of insurance officials and some leading industrialists. He was then Minister of Commerce, that was under Ayub Khan. And he was very friendly with the Adamjee clan. They were his personal friends. So he told the two Adamjee brothers: look, I understand you are giving all your business to Royal Exchange? And the Adamjees explained that they were doing this for the last forty or fifty years, so how could they possibly change that? But Faruque replied that he would not accept that argument and he added: you have either your own company or place your business with an existing Pakistani company. If not, I will not allow your insurance premium tax-deductible. You may not call this very democratic, - but that's the way how Adamjee Insurance Company actually got started. And the same, of course, applied to the Dawood family and their Central Insurance. But it worked, things were done, were pushed ahead. The whole concept of government was different. We have also today very good civil servants, and yet, they are so different from such great bureaucrats like SM Yusuf, Abbas Khaleeli, Osman Ali, Said Ahmed. They were absolutely honest, hard working people, with an aggressive and determined mind to build the nation. And we were all part of that, all sitting in the same boat, rowing into the same direction. The Controller of Insurance, State Bank, - it was this combination of governmental and private sector co-operation which brought also our industry to the level it actually had reached by 1972 . The years between 1951 and 1972 were the most productive years, the 'Golden Years' in Pakistan, there is absolutely no question about it. I have mentioned some

names of great bureaucrats. I am not suggesting that intellectually you don't find similarly talented civil servants in to-day's administration. But the overall environment has changed, our whole society. People in the 50s and 60s were ready to serve their country in the true meaning of the word. They worked for a cause, we all did, because that exactly was the reason why most of us came here. That feeling of 'we can do it together' has gone. And I am not putting the blame on just bureaucrats; we all, our society has undergone a complete change. I mentioned SM Yusuf. How many times did Amirali Fancy offer him to join our group. He refused, he outright declined the offer. He said: 'look, if I would have wanted to join the private sector, I would have done so much earlier, I would not have joined the government then. I am simply not interested. I am sorry, we are friends, very good bridge friends, but I am simply not interested'. And he really meant it, because he was proud of the job he did as one of the highest and most influential government servants, and he was most sincerely convinced that whatever he did in that capacity, he did for the citizens of this new country.

„But I am also happy, as I said, to be back in Pakistan. I liked my jobs in Dubai, I was well paid. But the question of a permanent settlement there did not arise, because, as you probably know, they do not allow you to do that. Sonja and I could have joined our children in the United States or in England. But at our age, one gets used to certain ways in life, ones life style has adjusted to certain conditions. And quite frankly, I get bored in London, even more so in Dubai, I do not know what to do there, I am a misfit. Anywhere you go, you are a second class citizen, let's face it. Even when good friends try to tell you the contrary. The fact remains: you are a second class citizen, except in Pakistan. That is the main reason why I decided to leave Dubai and come back here. Of course, you make a lot of money there, financially everything is absolutely first class. But the fact is that they take away your dignity in return. Even the highest paid expatriate is a servant and a second class citizen. That is all you are. And that is why I came away from there. And here I am again myself. A first class citizen, ready to make my contribution again."

The 'Prodigal Son' having returned home!? That may be a catchy description of a highly sensitive and complicated issue affecting a growing number of similar fates, people who had left their country when politics seemed to have broken the necks of many successful entrepreneurs and managerial supermen. Many have now reached retirement age in whichever country they had settled during the time of their personal *Diaspora* and are confronted with the same problems as the ones just mentioned by my friend 'Mamo' Subjally. And I am

glad to see him back here, where forty years ago our paths crossed for the first time. And as he has said, we were all members of the same club, respected each other, and some became even good personal friends. Our professional contacts were largely because of the National Co-insurance Scheme, of which EFU was the leader. New Jubilee, Premier and Habib were other important members before companies like Adamjee and Central got started. 'Mamo' Subjally and I got particularly close to each other as a result of a huge claim, one of the largest ones ever at that point in time. The famous 'Sutlej River Crossing' claim. Sui Gas pipe lines had been washed away because of floods. It was a PIDC project and General Ifthekar Ahmed, PIDC's Chairman, had become rather excited and furious when his Insurance Officer told him that the panel of insurers doubted whether policy conditions warranted a full settlement of the claim. He called the leading companies to his office, and Subjally, Dubash and I attended the meeting with him. I, the youngest in age, although only marginally, was the spokesman because I represented EFU. He received us very cordially, talked nicely and rather sweetish. But his attitude changed drastically when we, very nicely and yet very determined, had to tell him that the claim as it was presented, was not to be entertained, at least not in full. He then was at the top of his voice and suddenly said: ' Mr. Ahmed', that was the name of his Insurance Officer, who had shrunk in size considerably during the last twenty or thirty minutes, 'Mr.Ahmed, tell these gentlemen that I order them to pay this claim in full by to-morrow!' And having said this, he stared at me. So did my colleagues. These were the days of Field Marshal Ayub Khan and the army was also then a most important and decisive factor in the country. I smelled that this was a very important moment in my 'Pakistani insurance career' and that my colleagues were in a much more vulnerable position towards the General than me. I thought and paused for a moment and then, very slowly said: 'Sir, with all due respect, I beg to disagree. During my long and intensive studies of international insurance and reinsurance have I never come across someone amongst my learned teachers who has told me that the international insurance fraternity is part and parcel of an Army Unit, nowhere in the world, I think. We receive orders only from our policy conditions or a court of law, if this is so required'. My colleagues got pale and must have thought that this now was the end of the day. But to the surprise of us all, the General suddenly started to laugh, ordered some tea and after some further and very friendly discussions it was agreed that 'Mamo' Subjally and I were to travel to London to have discussions with Messrs. Topling & Harding, by then one of the leading international insurance surveyors and ask them for another, neutral report on which the claim then should be settled without any further loss of time. 'Mamo' and I went to London, it was bitterly cold, January or February. We had very interesting and

constructive discussions with the surveyors; they sent one of their senior most men to Pakistan and within a few months the claim could be settled, - to the satisfaction of all concerned. And on top: this was the beginning of a most enjoyable and long-lasting personal relationship between 'Mamo' Subjally and me.

It were people like him whom I owed my growing appreciation and understanding of what Pakistan meant to him and others of similar breed and fabric. When I started to realise that people of his stature and stamina were determined to give all they could to make this 'experiment Pakistan' a viable and successful proposition.

The seeds sown by men like him are still growing and will, I am sure, finally make this country work.



AU Siddiqui, presently Advisor of Premier Insurance Company

A.U. Siddiqui

AU Siddiqui is yet another man who belongs to the same age group as SC Subjally, Mohammad Chowdhury, Chishti and Dubash, who have left their distinct footprints in the annals of Pakistan's insurance industry. A very different character though, if compared to all the others. He kindly agreed to come and see me in November 1998 at my office in Qamar House, a few months after he had relinquished his duties as Chief General Manager of Premier Insurance Company. As with all the others I enjoyed a very long and close personal relationship with him. Whenever I had come to Pakistan during the last thirty years or so I, of course, visited him at Muhammadi House, and he also was a most welcomed and not infrequent visitor to Munich. It always was nice to discuss with him general topics and latest market trends of Pakistan's insurance world because he not only was a very well informed discussion partner, but he also was a very critical and most independent mind who often ran counter to accepted opinion and 'standard practices'.

Born in Allahabad in the United Provinces, India, in 1925, he had his education there, graduated and did his LLB in 1946. „It was a purely politically motivated approach which made me decide to migrate to Pakistan", Siddiqui told me when I ask him about this particular and most important phase of his life. „I arrived in Karachi on 17th of April 1948, I travelled via Bombay, took a boat and came over here. It were my political convictions which brought me here although I had no family connections in this part of India whatsoever, just a few friends. I travelled together with a friend of mine, hardly any luggage, and some little funds in my pocket. And I had to make a very fundamental decision, either to start my legal practice or do something differently. My father, being a member of the legal profession, would have wanted me to follow him into his footsteps,- but somehow it just did not work. So I finally decided against it and made up my mind to join the insurance profession. It took me a long time to reach that stage, and there were plenty of jobs available then, but I was in no particular hurry as I had some money from my father in my pocket. But then something just happened. A friend of mine was working for the Scottish Union and some other friends and I used to play cards with him. One fine evening he very suddenly said: 'look Mr. Siddiqui, why can't you make up your mind? Why don't you just come along with me and see my boss, just for friendship sake.' Well, and that is what I did, just for friendship sake. I met his boss, Mr. Edward John Ashley Plumbe. A very fine and friendly personality, one of the best men I have ever come across during my whole career. I liked him and therefore I decided to accept the job. Mr.

Plumbe took great pains to train me well and whenever he went for an inspection, or for whatever, he took me along. Although he was basically a marketing man, and an excellent one, he also knew the technical side of the business very well. I found all this very interesting and educational. He was a wonderful man. But after about a year he was transferred to Calcutta, he became the number two man for the whole of the East. After the merger with Norwich Union he was called to London and became Chief Underwriter of the group. But I was very fortunate because his successor, Mr Tom Climie, was also a very capable insurance man. And I worked under him for not less than ten to twelve years."

I have met Mr. Climie personally, very typical Scotsman, difficult to understand when one first meets him. He appeared to be a tough man, but coming to know him a bit better one soon discovered him to be just a rough diamond. He was a great insurance technician and has done a lot to keep the standard of the Fire Sectional Committee of the Insurance Association at a very high level. After the Premier Insurance Company was founded he was at some point in time requested to join it as its Chief Manager and he stayed with them for three years. At the same time he remained Manager for Pakistan for the Norwich Union Group. Half of his working day he spent with his mother company and the other half with Premier.

I asked Mr. Siddiqui whether he ever would have preferred working for a Pakistani company when he was still with the British group. And he almost emphatically replied: „No, no, not at all. I do believe first in the man and only thereafter in his nationality. I liked working for a British company. It never occurred to me that there should have been anything wrong with that, not at all. I did not believe in that theory. On the contrary, I always felt a deep sense of gratitude to both, Mr. Plumbe and Mr. Climie. I have learned quite a lot from both of them, from each one in his own way. They were both great insurance men."

AU Siddiqui had started as a Junior Clerk with his company. In 1952 the High Court had decided that the Punjab Cotton Pool had to be dismantled. Consequently many companies started opening up branches in Lahore if they were not already represented there. „My own company", remembers Mr. Siddiqui, „put up some advertisements, interviewed quite a number of people, but ultimately decided to opt for me. I was to go to Lahore, a city which I liked, but as I was well settled in Karachi I was not very enthusiastically about it. But Mr. Climie insisted and I had to give in. I was transferred to Lahore and was told that it would be probably for a maximum period of three years. I

went there, in July 1952, and soon realised that it was a damned good job. Good also in the sense that I was given a car, a driver, club facilities, medical expenses for the family and myself. All the facilities which made life so much easier and attractive. When they asked me after three years whether I wanted to go back to Karachi, I just said: no, thank you. Let me carry on here in Lahore."

And he stayed there until 1962. Prior to that the Scottish Union had been taken over by Norwich Union and his services were transferred to them. „I was not happy about that merger", says Mr. Siddiqui, but I could, of course, do nothing about it. And when Premier offered me a job with them, I accepted. My only condition was that I did not have to go back to Karachi. I had fallen so much in love with Lahore that I did not want to leave it. And they agreed. I became Premier's Zonal Manager in Lahore. But finally, in 1969, I had to accept their plea and went over to Karachi, as an Attorney. And Mohammad Chowdhury was the Secretary. Akhtar Azad was the senior most amongst us, he was the manager, or even the deputy general manager, I am not so sure anymore. But when he retired, both Chowdhury and I became General Managers. A bit strange perhaps, but it worked. We went on very nicely, we worked just like two very good friends, which in fact we had become. Good colleagues. Then, one fine day, he told me that he had decided to join Adamjee Insurance Company. And I tried to convince him not to do that. I had a very good and friendly chat with him, but it did not work. He left us and joined Adamjee."

After Mohammad Chowdhury's departure Mr. Siddiqui remained the sole General Manager of Premier and was even designated to be its Chief General Manager until in May 1998, a few months before I could interview him, he retired and became its Advisor.

Talking to him, a man who has served Pakistan's insurance industry for exactly five decades, gives great pleasure. Once having been famous for his humorous, sometimes even acid remarks, he has mellowed considerably over the years. He is still very good-humoured, casts jokes, particularly if he likes the person sitting with him, but his candid observations appear to be so much more friendly, relaxed and cheerful. He is full of generous compliments for some of the great and well known personalities on Pakistan's insurance stage. Mohammad Chowdhury. „We are very close friends today, a very great personal friend of mine", remembers AU Siddiqui. „ And the reason why I mention this to you is that in a way you belong to that old crew, the same age group which has produced some of the finest insurance men in this country."

Rusi Dubash. „He is a legendary figure", says Siddiqui. „I don't know exactly why, but he was well known in the market for his wide grasp of insurance knowledge. He was a technocrat, in a very positive sense." And 'Mahmo' Subjally? „Quite a character", he says. „Has contributed a lot to the development of insurance in its infant stage. Always trying to be helpful. Good team worker." Roshen Ali Bhimjee? „He was a very big man in those golden days. Everybody respected him, and so did I".

„We also had some interesting characters in our industry", said Siddiqui after we had paused for a moment. Both of us had kept quiet for a while, digesting what we had told each other. „Take your friend Moinuddin. He was a very successful insurance man and quite a character in his own rights. You see, in those good old days, we had quite some characters in the industry. They were always good for fun and yet more often than otherwise very successful also. I want to say this in a very positive way, and I really mean it. People like him were the salt in the soup and they have tremendously contributed to the development of insurance in this country. And I think, Mr. Moinuddin was such a character. He has achieved great things for his company and for the market as such."

I could not help grinning, and he gave me his broadest smile. It was then that I realised that he knew that also I knew what he had just attempted to do: portraying himself, brilliantly and clandestine, by giving it the shape of somebody whom he thought might have been a bit similar to him, if not in physical appearance, but perhaps in certain ways of approach towards the more complicated aspects of our earthly life.

And I am sure, he will be remembered for that.

Mr. Rusi Dubash, presently Advisor of Habib Insurance Company



Rusi Dubash

Rusi Dubash, whom AU Siddiqui refers to as a legendary figure in the insurance industry's history book is one of those 'great musketeers' who, as I said, immediately come to my mind when browsing through it. He was the senior most in age in what Siddiqui had called 'our crew'.

Born as the son of a medical practitioner, 1919, in Bombay, he joined the just founded Habib Bank in his city of birth. And he continued with the bank until he decided to migrate to Pakistan. That was in October 1948. Because the entire Habib Group shifted to the newly founded nation. The directors, their families and all the institutions belonging to it.

When we sit in my hotel room for our interview, one day after the fiftieth birthday of Pakistan, on 15th of August 1997, I, of course, asked him whether he was related to the Habib family, for most of the times I had met him during our forty years old relationship, he had been in the company of at least one member of them. „No," he said. „They are, as you know, Muslims. I am a Zarathustrian. So we are not related to each other. But you can call me a family member of the Habibs because I have been associated with them over the last fifty years, a very long period of service with one family. From 1941 to 1997, fifty six long and very satisfying years".

I ask him about the days of Partition, whether he had been under personal threat, had to fear for his life? And very quietly, soft-spoken, with hardly any sign of personal emotion, as he always presented himself, and yet with a certain flair of distanced compassion, he started to describe what he had felt during those days. „I was young", he said, „and I remember only some parts of it. To remember details would be rather difficult. I, of course, recollect that there was a tremendous amount of political activities in those days, and the Habib family, being personally so closely attached to the Muslim movement in India felt that with the advent of Pakistan they should shift here lock, stock and barrel. So the entire family came down to Karachi, which, of course, included me. There used to be riots in Bombay. But being a non Muslim there was never any personal threat as such. Not even to Muslims in Bombay City. Hindu-Muslim riots were there all the time, but restricted only to such areas where one of the two communities was in a minority situation. Then there used to be skirmishes, even some stabbing, political uncertainty, and life over all was just not very pleasant. So we at the Habib Bank, we had to shift our office, or part of our office, to the Marine Drive in Bombay, a beautiful

location, as you might know, it was right at the sea shore, and my office was there because I was a member of the Central office."

When giving me this part of his story, Rusi kept his usual, very composed attitude, but one could feel that he was very proud of his most intimate association with 'his' Habib family. Very rightly so, I think, because the Habibs had played a most important role before and during partition days.

Their story, I believe, had all started in 1841, in Bombay, when a young boy of 13 years of age joined a distant relative in his business as an errand runner. The name of the boy was Habib Esmail. He was the son of a labourer. His father had died a few years earlier leaving him as sole provider for his mother and sister. The firm itself was quite unremarkable starting from scrap metal, non-ferrous metals, different utensils, oil seeds, cotton and mica. Finally he got into the merchant banking business, very well respected as Habib and Sons. He had four sons, and like the rest of the Bombay elite they all belonged to the Willingdon Sports Club. It was here that they met the Quaid-e-Azam Mohammad Ali Jinnah. The third son Mohammad Ali Habib became particularly friendly with the Quaid. And this is how they got so closely involved with the Muslim movement led by Jinnah. Immediately after the 1940 resolution the British and Hindu banks started to discriminate against the big Muslim business houses. Lloyds Bank refused to renew the credit limit of Habib and Sons. This led to the realisation that high finance and banking were a strategic sector and that the absence of Muslims therefrom was a great source of weakness in their national struggle. Thus the merchant banking business of the Habibs' set sail on the high seas of finance incorporated as Habib Bank, a public limited company, in August 1941. The venture, it is said, was inspired and fully supported by Mr. Jinnah. A good piece of fortune for the newly created Dominion of Pakistan. When three months after independence the government of Pakistan ran out of money because the congress government of India did not release Pakistan's share of the cash reserves of British India, the Habib Bank gave the first interest free loan to them.

It was this sort of environment into which young Rusi Dubash gradually grew after he had joined Habib's in 1941. „I continued with the bank," he tells me, „until 1949. It was then that Mr. Mohammad Ali Habib wanted to see me and he told me that there was a proposal laying with him from the largest Indian insurance company, the New India, for some sort of collaboration with Habibs and that they would soon send a delegation to Pakistan for further discussions. And he then said: look, I want you as a member of the family to keep an eye

on further developments. You see, he called me 'a member of the family'. Well, I did read the memorandum although I did not know anything about insurance then. And Mr. Advani, a very senior executive of New India came to Karachi accompanied by one of his directors. But having read through the memorandum I realised that this was a very one-sided proposal. And I told Mr. Habib: 'New India wants to take over control of most of the things that we might want to do. Of course, they can help us to take an inroad into the industry, but to which extent you will be independent, I am not able to say.' And the negotiations broke down. But Mr. Habib told me that I could continue with insurance, if I wanted to do this, which I did. Because I had started to like this insurance business. And I liked to work with Mr. Mohammad Ali Habib whom I used to meet on a weekly basis to give him my report on the progress made by the insurance company. After some time he asked me again whether I would like to continue with Habib Insurance or go back to the bank. And I made up my mind to finally stay with the insurance part of the group. And that's how it continued, until today, and I am happy. Now, of course, I am a retired man, I am an advisor, but there is not much for me to advise on. A new generation of the Habib family have now taken over. It was actually always the family of the sister of the original four Habib brothers who were looking after the insurance company. The Mr. Mohammad whom you knew so well, the long time General Manager of Habib Insurance was a son of that sister. We were the real partners on the working level and have steered a rather conservative course. We were never out for the market business as such. We concentrated on our own group's business plus on some very selected clients of the Bank. This policy has changed now and we will have to see how things will develop."

Based on a strong capital basis and being a member of the highly respected and reputed Habib Bank Group, their insurance arm has always followed this steady and very conservative course ever since it was floated in 1942. And as we have seen, it were to a large extent two men, Mr. Mohammad and Rusi Dubash who stood synonymous for the Habib Insurance Company for a period of almost half a century. Whatever either of these two men ever said, was solid throughout. Their word could be absolutely relied on without fail. Habib Insurance may have lacked glamour and lustre, but it always stood for professionalism, straightforwardness and solidity . Their presence in any kind of market activity added respectability and guaranteed a certain set of minimum standards from which the market as a whole could only benefit. EFU and Habib were the two companies to set standards when Pakistan's insurance industry started to get into gear. They even worked together, under one roof, for a little while, right at the beginning, when the country had just

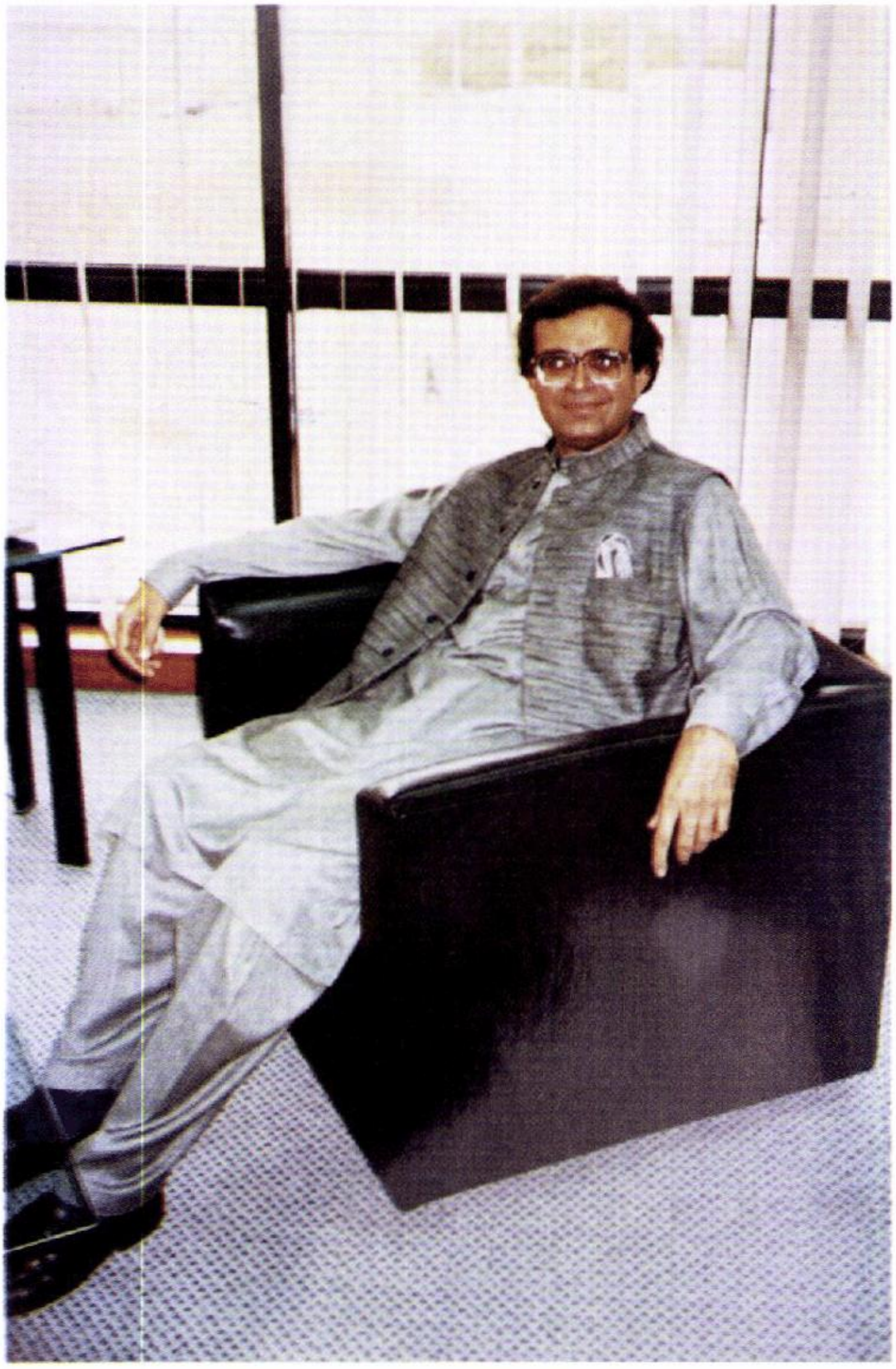
started to exist. Foreign companies who then dominated the stage, were not considered to be targets of animosity or bitter and unfriendly, 'cut throat' competition. „No", says Rusi Dubash, „we in Habib and also our colleagues of Eastern Federal, were never at war with any of those foreign companies. They had their own clients, and we, of course, from time to time, tried to break into their clientele. And we did this by using influence, political influence even. KF Haider was there in EFU, he had far reaching contacts and possibilities, and we, in Habib with our bank, we used ours with the Memon community. And gradually we were successful. And if something went wrong, we openly discussed it with our foreign friends, because we very much considered them part of our professional group, people from whom we have learned so much. Then, of course, later, there was increasing government pressure, and then came PIC and NCS. That, of course, changed the scenario considerably and also increased competition amongst Pakistani insurers. But even then, and you are very much aware of it, that competition was a very friendly one. Once a week we used to meet either at Mamo Subjally's or Roshen Ali Bhimjee's house, for lunch, and there, no holes barred, we would accuse each other with facts and figures. But there was no bitterness or anything of that nature, nor was it having even the faintest character of a cartel, talking up prices, reducing scope of covers to the detriment of our clientele. Never, nothing of that nature. It was a very friendly community. We wanted to improve our own indigenous insurance industry by working together because our foreign competitors were, of course, still much more advanced and as global players had huge financial reserves at their disposal. So we got together because by doing so, we became stronger. Yes, we had competition, even amongst ourselves, but it was not bitter, it was not dirty, it was very friendly. And if you come to think about it, despite all the setbacks, like losing our business to NIC, increased and sometimes unnecessary reinsurance cessions to PIC, floatation of mushroom companies and a lot of other government interference, our industry has grown, has grown even substantially. Very substantially. I think there has never been a serious default by any Pakistani company, apart perhaps from one or two very small companies, where also very small amounts only could have been involved. We have any reason to be proud of what has been achieved".

Having said this, Rusi Dubash leans back in his easy chair, apparently a very happy and relaxed man. He still continues to give bits and pieces of advice to the new and young team at 'his' Habib Insurance Company, and he even occasionally visits his old reinsurance friends, wherever they may be at home. It is mostly Zurich though, because this dedicated insurance professional even managed to get his daughter married to his lifetime passion and profession, if only indirectly, by giving her away to a very fine and capable reinsurance

executive who, amongst others, looks after his company's interest in Rusi Dubash's home market also.



Mr. Roshen Ali Bhimjee, (right) talking with Mr. Robert E. Dineen, Board Chairman of North western Mutual Life Insurance Company of United States.



Mr. Moin Fudda, Country Chief of the Commercial Union Group, Karachi

Moin Fudda

Before bringing this chapter on an important and, as I think, also very fascinating part of Pakistan's early economic development to an end, I want my readers to meet someone who agewise, and because of a few other criteria, would not at first glance qualify for the group of people whom I have selected to represent this particular phase of the insurance industry of the country. He does not qualify to be one of the founding fathers or even a pioneer in a very particular field. He could be neither of the two because he did not even go to school when all this started to happen around him. But in what he is doing today, and the way it is done by him, he, at least in my mind, may serve as a connecting link between what happened in the past and what the future might have in store for a new generation of insurance managers, makers and dreamers alike.

I am referring to Mr. Moin Fudda, presently Country Chief of the Commercial Union Group. I first met him after he had joined Reliance Insurance in 1982. My old friend and colleague, Azim Rahim, having retired as Chief Executive from Eastern Federal had promised the owners of this newly founded company to help them establishing it. NA Qazi, another retiree, previous Chairman of NIC, was its operational chief. Moin Fudda did not last long with this new company, he was offered a senior position in PIC and went up the ladder to become one of its Executive Directors. It was then that I really got to know him personally, started to appreciate his sound technical background, his business acumen, and his apparent ambition to make it right up to the top.

Sitting in his beautiful office, CU's own building, a stone's throw away from Qamar House and just opposite to the Pakistan Insurance Corporation, he gives me some details of his personal life. Born in Karachi as the son of a businessman who had migrated to Pakistan from Mozambique in Africa, Maputo, its capital. But he mostly did his business from Lisboa, Portugal, so he virtually came from there. His mother migrated from India. His forefathers obviously once lived in Thatta, Sindh. This is at least what his father and he had meanwhile found out. Early education and some part of his college life were done in Karachi. But his higher qualifications were all acquired abroad. First in Teheran, Iran.

„One of my uncles used to work in EFU", he tells me, „as a matter of fact he is still working there. Not in a very high capacity, but he obviously was a very dedicated person and liked his job there. That is how I got to know insurance,

in 1973. I was a student then and wanted to see if I could get an opportunity to go abroad, as so many people used to do in those days. So I was looking at all sorts of advertisements and suddenly I saw the advertisement for a scholarship for the RCD College of Insurance in Iran and I applied. Three candidates were to be selected in that year and fortunately I was one of them. So I decided to leave the country for higher education, not really knowing what insurance was all about, I just had those faint impressions of the job done by my uncle, but nothing of substance. I did my BSc in insurance and at the same time worked for Stewart Wrightson, one of the bigger London insurance broker houses, in Teheran. So side by side, schooling and working in this firm, brought me finally into insurance. It was a good learning process and after obtaining BSc I thought that I should do something more, that perhaps BSc was not yet good enough, that I needed some more international experience. I had saved some money and went to the United States and in New York I got myself admitted at the College of Insurance. I managed to get my MBA, which was great fun and finally the AIG Group picked me up. Not by Mr. Greenberg personally, but I had the opportunity of meeting him, because at that time I was the only Pakistani working for his organisations in New York. And at a few occasions they gave me the 'Pakistan file', which was basically on their desire to re-enter the Pakistani life insurance market, the ALICO file, so I was at least temporarily associated with that project also."

Moin Fudda returned to Pakistan, joined, as I already mentioned, Reliance Insurance, had some very interesting years in PIC and finally opted to take his chance with one of the big global players, the Commercial Union Group, now CGNU , to head their Pakistani operations in general insurance. Right from the beginning of his involvement with them he strongly suggested to his masters in London that the floatation of a Life insurance company in Pakistan would be worthwhile considering. And he did everything to achieve this goal. After the Eastern Federal and two other Pakistani companies were granted necessary licences, also the AIG Group got one and ALICO re-entered the Pakistani life scene. With the Commercial Union soon to follow.

Moin Fudda thus represents the interests of a non-Pakistani establishment, although he in his heart of heart would call himself a rather staunch nationalist, albeit free of even the slightest hint of chauvinism. He felt deeply hurt when, years back, the National Insurance Reform Commission was formed and some senior members of the industry, with whom he was otherwise on extremely good personal terms, raised objections to his nomination for fear that he may put 'foreign interests' on top of 'national' ones, since he was now working for a multinational company.

He still feels very sad about it. „Everybody has to work for his own bread and butter", he says, „but on issues of national importance you don't compromise, even with your own parent company. And today, when I have to go and talk to the World Bank, I am not going and talking there on behalf of my own company, many people are witness that I am talking on behalf of the industry. I work for the national interest first and for my bread and butter or any other interest thereafter."

Moin Fudda is a man, who, of course, wants to make a big headway with the new 'life insurance wing' of his company, and this automatically makes him a fierce competitor of primarily EFU Life, the old and new market leader in the field of privately owned life insurance companies. He is very much aware of it, and so are his 'friendly enemies' across the fire line. Much can be learnt, however, I guess, from what people like AU Siddiqui and Rusi Dubash had to say on the issue of foreign companies working in this market, something which was there right from day one of Pakistan's formation, a situation with which the market as a whole was even much more confronted some four or five decades ago. More global players may yet arrive at Pakistan's shores. Some of them may seek alliances with the established indigenous players. 'Globalisation' will at the end of the day also greatly affect the further economic development of this country, and this includes insurance. It already does, as the recently concluded co-operation between EFU General and one of the largest international insurance institutions, the Allianz of Germany, clearly proves. More of this is bound to come. This is why I felt that persons like Mr. Moin Fudda, represent an ongoing process of 'internationalisation'. Political and economic developments of countries tend to occur in waves. This, of course, also applies to insurance. As we have seen over the years elsewhere in the world, greater units seem to be an appropriate answer to the growing demand of its clientele. There was a time when government had to make sure that an indigenous industry could be developed, it therefore had to be protected. As far as Pakistan goes, this happened in a very soft and non-aggressive way. So called 'market forces' eventually took care of how things finally shaped in the insurance industry. Nobody got seriously hurt. That development is past history. New ones are obviously 'ante portas'. I am confident that with the experience gained during the first fifty years of this wonderful industry, market participants will make sure that this new 'wave', this new form of adjusting necessity will not arrive in the form of a 'tidal wave', but as hitherto in a most civilised and controlled form.

And I am glad that people like Mr. Moin Fudda, together with those of his colleagues at the helm of the large Pakistani owned companies, will see to it,

that this process is initiated solely to enhance the prestige of the industry further and to provide even better and more comprehensive forms of services to the public at large.

Chapter Three

Life sketches, profiles and biographies of people not forgotten

Introductory Remarks

The history of nations, as of commercial and industrial enterprises, is the history of people. It is the stories of outstanding men and women who were instrumental in either founding, guiding or further developing them.

As far as nations are concerned we saw this very clearly demonstrated a little earlier when glancing at the historical background of the division of British India and the creation of Pakistan. We have seen how towering personalities like Sir Syed, Iqbal, Jinnah and others have not only influenced but in a way dominated their times and causes.

The purpose of this book is, as I have said in its preface, to acquaint its readers with the historical background of one of the country's large commercial enterprises, the EFU Group of Companies. And again I could not think of a more appropriate way to do it than by trying to narrate the life stories of those people who, each in his own way, has made his contribution towards the development of this great and leading institution. I therefore consider the following profiles to be the core of this publication and would wish and hope that my readers may at the end of the day, having gone through all of them, come to the same conclusion.

I am sure that people will ask me why and how I have chosen just those persons whose life stories my readers will find in this book. And I would not be surprised if my answer is not up to the satisfaction to each and everyone. And yet, the answer is comparatively simple, I think. To start with, I could, of course, only write about such persons whom I either had known, - or still do, - or about whom others, relatives and friends have told me whatever they felt they could, - or about whom books or other publications have been written and copies of which were still available. This sometimes became a 'Himalayan task' and I am grateful to all of those who have helped me surmount it. And in hindsight, I feel very relieved, for I think that because of those selfless supporters I have been able to write about all those personalities I wanted to do. If still, the one or the other is missing in this gallery of people who have contributed greatly to what EFU stands for today, - it is entirely and solely due to lack of supporting material. I, however, accept the sole

responsibility for the selection made and apologise profoundly if inadvertently I have missed out on the one or the other.

And I want to most fervently appeal to all my readers not to mistake the number of pages written on a particular person with the importance and respect I or others attach to it. I again depended fully on whatever material I had at my disposal.

There was, however, one thing very close and dear to my mind and heart. From the very outset it was my distinct and firm intention to not only write about those persons who were anyhow well known in the country, be they either historical figures or one of her prominent citizens. I wanted to acquaint my readers also with at least a few of those people who in each organisation play vital, indispensable roles, but never reach the limelight and are forgotten the moment they retire.

And the attentive reader will start wondering why there is no profile on one of the most charismatic and outstanding personalities whose life and deeds had a most decisive influence on EFU's fate for almost four decades: Mr. Roshen Ali Bhimjee, who until his death in December 1998 served as the company's ardent and highly respected Chairman.

The answer again is a very simple one: following the request of many of his friends I have written a separate biography on him which, together with this book, which is right here in front of you, will be presented to the public at large at the same time.

Its readers will soon realise, however, that he figures quite prominently also in this publication because his life was often closely connected with that of those, whose stories I have told.

The Patrons

H.H. The Nawab of Bhopal

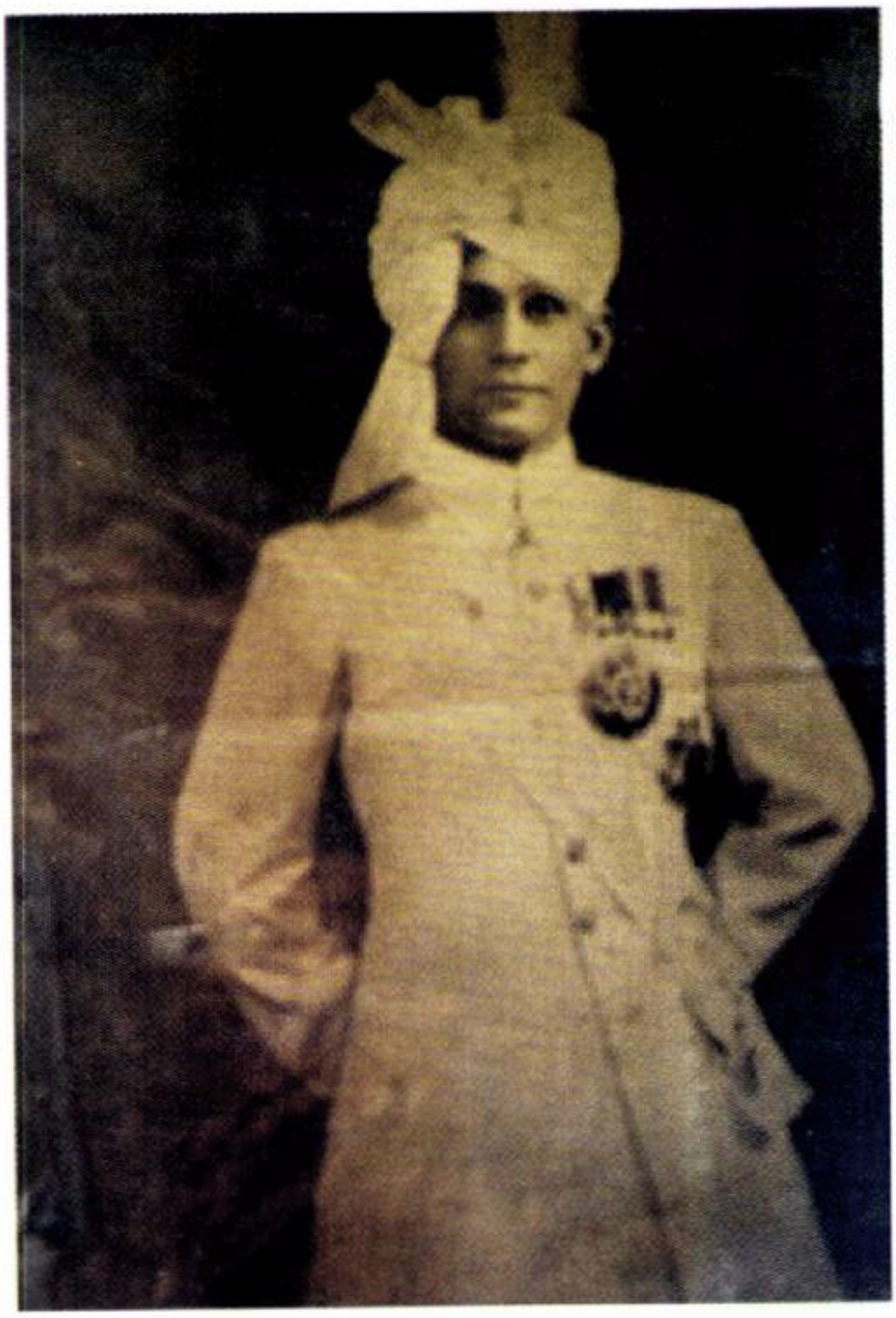
H.H. The Aga Khan



H.H. The Nawab of Bhopal around 1942



H.H. Princess Abida Sultan, last heir-apparent of Bhopal, receiving plaque of appreciation, on 50th anniversary of her having become first women pilot in India.



HH The Nawab of Bhopal in the early 30s



HH The Nawab of Bhopal together with daughter, Princess Abida, heir-apparent, the Nawab's wife and others at the palace in Bhopal

H.H. The Nawab of Bhopal
King of the court at Camelot

The life story of King Arthur, the legendary king of Britain, as well as the exploits of his Knights at the Round Table of the court at Camelot have been developed by many medieval and modern writers and thereby became the subject of many legends. Contrary to that, the life of the late and last Nawab of Bhopal, who together with the Aga Khan became one of the two Patrons when the Eastern Federal Union Insurance Company was founded in 1932, is very much real and also an important part of the history book written about India's Muslims struggle for freedom and Partition.

A political map of pre-independent and unpartitioned India presented a patchy mosaic of provinces and princely states. At the outbreak of World War II there were 562 such 'princedoms' with a total population of about 100 million, which represented almost one fifth of the total at that time . Some of these states were very large, like Hyderabad, Mysore and Kashmir, whereas the majority of them were rather small, quite a number of them diminutive, vestigial remnants from a remote past. More than 300 of them had altogether a land area of barely 6000 square miles with a population of less than a million. In some instances the state might consist of only a few acres with just fifty people representing its total 'population'.

Whether great or small, their political status was the result of treaties between its rulers and the East India Company. And though they all varied in size, population, revenue, and the extent of the rights they enjoy, one fact is common to all of them, that is, their territory was not British and their people were not subjects of the Crown. British Indian courts had no jurisdiction inside even the smallest states and laws passed by the Indian legislature had not, except in certain cases in relation to British subjects, extended to the states. Legally they were, so to speak, foreign territory.

During the 'mutiny' in 1857 most of the princes remained loyal to the British crown, in recognition of which 'sanads of adoption' were signed with the various native rulers, guaranteeing their thrones and admitting the right to adopt heirs when necessary. However, while the princely states were supposedly sovereign in their domestic affairs, the British exercised what was known as the principle of paramountcy, which for all practical purposes meant that there were in fact considerable limitations of their powers. No state could

for instance participate in foreign relations and all matters between one princely state and another had to pass through the channels of the viceroy acting for the British government.

Much has been said and written in denunciation of the princes, whose domains have been defined as 'anachronistic pools of absolutism in the modern world'. The best of them, however, were benevolent despots presiding over progressive and well-governed states. Most of them lived like English country gentry. They travelled widely and were quite at home in the world, had homes in London and Paris, the Cote d'Azur or elsewhere. Some were great sportsmen, spent huge sums on their stables or were mighty hunters, stalking the lion, tiger and other beasts. And a few were even highly educated, enlightened and progressive thinkers.

There was evidence, therefore, that princely states did not have to be medieval backwaters and there are plenty of reasons to presume that Bhopal, one of the more influential princely states, easily qualified to be further advanced than British India in such matters as education, public health and even advancement of women.

The latter can be easily understood because Bhopal had a long line of women rulers before the last Nawab of Bhopal took over the affairs of his state after his grandmother had abdicated the throne in his favour in 1926. Hamidullah Khan, Nawab Sir Mohammad, Ruler of Bhopal became a rather prominent figure amongst Indian princes in pre-partition days. It is, therefore, all the more surprising that no historian or historically interested author has as yet attempted to write a biography on the life of this highly enlightened, brilliant, good looking, brave and fascinating man, whom the last Viceroy of His Majesty's Government, Lord Mountbatten has always considered to be his second best and second closest friend in India, - the number one position, of course, going to Jaharwal Nehru. The Nawab, like Jinnah, was a non-diarist,- at least according to public knowledge, - and also his contemporaries, those who have left memoirs or other publications behind, have not given us very detailed descriptions of the Nawab's personal life. The exception being Choudhry Khaliquzzaman who in his 'Pathway to Pakistan' renders a brief but very vivid account of his personal relationship with the then Prince Hamidullah Khan. I will, of course, share this with my readers, a little later.

Still, lack of supporting and written material did not prevent me from becoming rather familiar with the life and personality of the late Nawab of Bhopal almost instantly after having started to walk on Pakistani soil. The

reason being that at the time of my joining Eastern Federal Union in Karachi its General Manager happened to be Mr. KF Haider who prior to Partition was a close confidant of the Nawab. As Finance Minister of Bhopal and in various other capacities he had served him for several decades and was even after Partition his permanent travel companion. Right from the day of our first meeting in his room as Chief Executive of EFU I was confronted with a series of references to Haider Sahibs previous and sacrosanct relationship with 'His Highness the Nawab'. And after some time I almost started to believe that I knew the Nawab personally very well, although he meanwhile had died, in 1960, just a few months after I had arrived in Karachi. This even more so, as another close friend and colleague of mine, Mr. SM Moinuddin, had also been in the services of the former Nawab of Bhopal and was equally full of praise of him. What a pity that I did not know then that four decades later I would encounter his life again, and this time in an even much more detailed and intimate way. I certainly would have made some notes on the manifold and interesting facets of this man's life, which now, with the passage of time, I am afraid, I have, to a large extent forgotten.

However, to make up for this, I have been very fortunate in having been able to meet the Nawab's eldest daughter, the heir apparent, who very kindly not only received me at her estate in Malir, but gave me ample time to ask her any kind of questions which she, although bedridden because of an unfortunate fall and fracture of her leg, patiently, willingly and candidly had answered. The very interesting and exciting interview with this still fascinating and most dynamic grand old lady was arranged by the daughter of late KF Haider who still keeps close contact with Princess Abida Sultan. My meeting with this remarkable lady was one of the highlights of the many I had with dozens of most outstanding personalities. A highlight not only because of the closeness and intimacy with the mantle of history which our discussion insinuated, but even more so because of her very realistic and natural description of what was once a very important pillar of the former British Raj, the Indian princes. I was able to catch a real glimpse of this particular aspect of India's history and was now in a position to understand and appreciate much better what people like KF Haider had told me about one of the most outstanding and progressive of India's royalties.

Bhopal's ruling family was founded by a Pathan or Afghan soldier of fortune, Dost Muhammad Khan, who after the death of Emperor Aurangzeb in 1707 declared himself independent in Bhopal. Nawab Qudsia Begum was the first women ruler and according to Princess Abida she was illiterate and uneducated, to the extent that she could not even sign her name. She was 18

when her husband, the ruler, was assassinated. And she had a daughter, then two years of age.

As 'uneducated' as she might have been, she nevertheless must have been a very farsighted and clever women for she challenged all the male members of her family and finally succeeded to make her only daughter the heir apparent. She made sure that her daughter was trained in all the martial arts so as to survive in tough and rough battles with external as well as with internal enemies. She died in 1837 and her daughter, as Sikandar Begum (1816-1868) became an impressive and highly adored ruler of her state. Sultan Jahan Begum (1858-1930), Princess Abida's towering grandmother was the last in line of a series of very successful women rulers. In 1874 she married a member of a distinguished Afghan family of Jalalabad, the father of her two daughters and three sons, the youngest being Prince Mohammad Hamidullah Khan, born in September 1894, the one who in 1926 should become 'our' Nawab of Bhophal

„My grandmother had five children", remembers Princess Abida, when welcoming me to her house in December 1997, „and my father was the youngest one. The two daughters died very young, at the age of fourteen and fifteen. Only the three boys were left, with the eldest one, Nawab Nasrullah Khan, being the heir apparent. My father was nineteen years junior in age to his eldest brother, almost like father and son, and he was nowhere in the line of succession, - he was the last. But then the two elder brothers died in 1924, within a space of five months.

According to existing law the son of the heir apparent was entitled to succeed his father. My young mother was still alive and she was the ruler. But my grandmother did not have a very good opinion of her, nor of her grandchildren because they were not brought up according to her ideas; they never went to school, they were educated at home where they were pampered and brought up like most affluent Indians. My grandmother did not approve of them. Her husband had died when my father, being the youngest, was only six years old and my grandmother was now in a position to bring him up and educate him completely according to her own visions and her understanding. She was a very enlightened person, a very progressive lady. She did not believe in spoiling children, not educating them. So she did a very courageous, almost revolutionary step, she sent my father to Aligarh. Had my grandfather lived a few years longer, my father would have never seen Aligarh, he would have perhaps never got involved with people like Maulana Mohammad Ali, Shaukat Ali, Jinnah, Nehru, Gandhi; all the politicians and spearheads of what

was then developing into India's freedom movement. His two brothers knew nothing about the political and cultural affairs of India, they were limited to what happened inside Bhopal only. But my father was right in the midst of the intellectual and political turmoil of what became known as the 'Aligarh movement' and he, therefore became known and labelled as anti British. But as he was nowhere near the succession line there was therefore nothing to prevent him from meeting these Indian political leaders while he was at Aligarh. And he picked up the Aligarh attitude of life, and that was thoroughly 'anti British.'

Choudhry Khaliquzzaman, one of the prominent leaders of the Muslim League, was in Aligarh from 1907 till 1912 and therefore met Prince Hamidulla there. In his memoirs he writes this about him: „In 1910 Prince Hamidullah Khan, the third son of the Begum of Bhopal, also joined the institution. Room No. 33, Sir Sayeed Court, which was occupied by my dear friend Nuruddin, hockey captain, and Sarwar Ali, brother of Asad Ali, the best hockey player that I have ever seen, became the rendezvous of football and hockey players, including Hamidullah Khan. Although Hamidullah Khan lived in a bungalow outside the boarding-house he stayed with us till late hours. He neither suffered from the morbid bashfulness born from a secluded harem life, surrounded by a host of toadies and sycophants, nor was he the victim of arrogance and pride, the only substitutes of the former trait in many cases. He was a prince only in name, otherwise his demeanour, his habits and his ideas of social equality, freedom of thought and of service to people were in every respect those of a common man. He was very sensible even then, but the great qualities of head and heart which he showed as the Nawab of Bhopal, the second biggest Muslim state of India, overshadowed those of some of the best men in Muslim politics. He had to live and work under a great handicap. If he had been in the political life of the country with his wide vision, his nationalist outlook, tempered by realisation of the complexities of the Indian political tangle, he might have been able to help the solution of the communal problem. His misfortune was that he was a Nawab."

It was about this time that other Indian royalties were openly supporting the Muslim cause. The then Raja Saheb of Mahmudabad was the Vice-President of a University Fund, a fund raising campaign under the patronage of the Aga Khan who, accompanied by Maulana Shaukat Ali was touring India to personally make appeals for contributions. It was also during this period that following the Italian attack on the Turkish possession of Tripoli students at Aligarh vehemently protested 'in violent language the atrocities committed by the Italians against the small Turkish force' and, as we are told by

Khaliquzzaman 'Hamidullah Khan was throughout with us regardless of his position.' And he must have felt indeed very close to these anti British circles for Khaliquzzaman also tells us that a few years later, after he had already started his legal practice in Lucknow, he was carrying a message from the Ali Brothers to Prince Hamidullah Khan informing him of their resolve to make Bhopal their headquarters in case of an open revolt initiated by them. The Ali Brothers, amongst others, played a vital role in the so-called Khilafat Movement which I have described in greater detail in my profile on Abdur Rahman Siddiqui. Maulana Mohammad Ali was also the founder and publisher of the famous English weekly the *Comrade* from Delhi. He was a very forceful writer, both in English and Urdu. He was tried and imprisoned for publishing a series of articles in the *Comrade* in 1915 on 'The Choice of the Turks', in which he had justified the decision of the Turks to fight against the British in World War I. After his release in 1919, he started the *Comrade* in Urdu and for some years it acted as the unofficial voice of the Muslim movement. No wonder that the Indian Government was vehemently opposed to Prince Hamidullah Khan's claim of succession which his mother was so vigorously fighting for.

His two elder brothers had died in 1924 and the succession issue had therefore to be resolved. The Viceroy at that time was Lord Reading and he had come to the conclusion that the son of the heir apparent would be the next in line. „But grandmother said no," narrates Princess Abida and her still very strong voice becomes even more forceful when she tells me the story of how her grandmother, whom she adored, fought her battle with the British. „She started to quote Islamic law and claimed that her youngest son, the only surviving child has preference over her grandson. But the viceroy was against my father because his whole Aligarh dossier had been kept. On the other hand there were a few sympathetic officers in the government because they knew that these other young boys were not fit to be rulers, they were uneducated and just wild. When the case came up to Lord Reading for final decision he wrote: 'under no circumstances can the British Government afford to have Hamidullah as the ruler of a prominent Muslim State because of his anti British attitude'. When my grandmother realised that her case was about to be lost she decided to immediately go to England and appeal to the Privy Council. That was in 1925. We all had gone together, grandmother, father, mother, my sisters and I. We stayed in a very nice house, at 29 Portman Square in London. And it was for the first time that we had real freedom because 'Sarkar Amman', as we called my grandmother, who back home in Bhopal used to be very strict, was far too preoccupied now. We could even sneak out to the cinemas, which we were not allowed to do at home. Lady

Willingdon, the wife of the first Governor of Bombay, even managed to persuade 'Sarkar Amman' to personally go and see Charlie Chaplin in 'The Gold Rush' for there were no love scenes and nothing that would shock her or be against her religious sentiments. And she liked the film, she even saw it twice.

„Yes, she was very busy in London, she saw the Privy Council and also met King George. She pleaded, she cried, she wept, even fainted in front of the King, and she continuously pointed out article 9 of the treaty that Bhopal had with British India according to which they would not interfere with the internal matters of Bhopal. And she again and again pointed out that the British had no rights to interfere with her internal affairs. Anyway, what counts is the end, - the case was fought and finally she got what she wanted; they recognised my father. And during all this time, some eight to ten months, my cousins, back home in Bhopal, got together and made several attempts to assassinate my father. That, of course, was very common amongst the Indian ruling families. Nothing unusual. Therefore, what she did, farsighted and clever as she was, - the moment she got the official letter documenting that the British Government accepted Hamidullah Khan as heir apparent, she abdicated. She abdicated there in London at three o'clock in the morning. I distinctly remember this. A letter was written and was immediately sent to the British Government. Telegrams were sent to Bhopal and the British Government in India, - she did not lose a moment because if she had delayed these steps, and she was very convinced of this, my father in all likelihood would have been assassinated.

„We were all very happy then, I was around 12 years of age and got really excited. We had moved out to Wimbledon by then because the lease at Portman Square had expired. As I said, we were all together because my grandmother had made up her mind that if she had lost the case she would not return to Bhopal. Anyhow, my father had become heir apparent and within a few hours he was the ruler because grandmother abdicated which made the British Government very angry. They blamed her for not having informed them of her real intentions but she contended that under no circumstances could she have done that. She had only this one child left and she could never allow herself to risk his life, which according to her, was very unsafe. The British finally gave in but insisted on appointing the son of the previous heir apparent, my cousin, to be next to my father. They maintained that as my father had no sons it would be much better for the sake of the state to make his nephew the heir apparent. And again my grandmother fought like an

experienced warrior and victoriously left the battle field. I was the official and next heir apparent."

Princess Abida, now an octagonian, smiled and it appeared that she still enjoyed telling the story of her courageous grandmother who had brought her up like her own daughter. „My mother", she said, had nothing to do with me. My grandmother had lost her two daughters, so when I was born, she just picked me up, took me to her own room and there I remained for 17 years until 'Sarkar Amman' died. I was her favourite. She did not mean to be cruel, she didn't mean to be harsh. It was just this sort of fear that she did not have enough time to prepare a girl who would come up to her standards of Muslim womanhood. And like her, I was never forced to be in *purdah*."

Life seemed to change when in 1926 they all returned to India. There was a lot of protocol because Princess Abida's father was now returning as the new ruler, Nawab Hamidullah Khan, in whose favour 'Sarkar Amman' had abdicated. „We three girls", she now remembers, „plus my mother and my grandmother, we all had to get ready to walk in a sort of a procession down the gangway. Suddenly my grandmother decided that as I was now an adult - I was thirteen - I was supposed to go into *purdah*. This came as a real shock to me, but I had to obey. They could not, however, keep me in *purdah* for very long. I started revolting and to cheat. Whenever my grandmother was not around I used to take the opportunity to go out, play polo, did my horse riding, - everything I used to do before I became the heir apparent. But one fine day my grandmother was being driven to some place and she met me, driving my own car without *burqah* after a polo game and she almost got hysterical. She sent for my father, now the ruler, and he successfully persuaded her that not only I but also all the other girls plus my mother should do away with this purdah business, - and we were all very happy about it and grateful to my father."

As I have mentioned before, Princess Abida was laying in her bed with a fractured leg when she very kindly received me for our interview. I had heard so much about her. That she had been the first Indian women to obtain a pilot's licence, a women whose many cars had never seen a mechanics workshop because she did all the repairs and servicing herself, with her own hands, until even today. And there she was, the incarnation of a very refined and rare specie of a distant past, a living example of history, - and yet at the same time a highly intellectual and very practical and fully emancipated lady of the highest order. The first thing I saw, before even looking at her, were two impressive and frightening rifles, one just next to her. And after having

gone through the necessary preliminaries and courtesies she told me that these guns were real, not meant for show. That she had only recently used one, frightening off a burglar who had sneaked into her house.

„We were all brought up with guns, that was a tradition. When I was born and when my sisters were born, before the delivery there used to be a horse standing there, and the first thing done was to put the newly born child on the horse, in a cradle, - that was a tradition in our family. And it did not matter if you were a girl or a boy. There was no distinction between sex, no distinction or discrimination at all. After all, we had four women rulers who ruled over Bhopal for 108 years in succession".

As a child and growing up young lady Princess Abida must have been very proud of her father and I think she felt very close to him, The way she talked about him as a caring and understanding father, his good looks, his intellectual charm and his great achievements as an outstanding sportsman. He was an excellent hockey player, one of India's best polo players with a handicap of 9, the highest one achievable and an extraordinary good marksman. But contrary to the vast majority of India's princes, he also took keen interest in the political developments taking place all over the subcontinent and was blessed with a number of friends who represented the best brains which the country could provide at that time.

In hindsight Prince Hamidullah Khan must have considered himself very fortunate having been able to lead a very ordinary life for more than four decades, at least when compared to the life of his two elder brothers. Had he been closer to the immediate succession line he would have never been allowed to go to Aligarh. He also would have never met the circle of friends who later, when he finally had become the ruler, should play such an important and eminent part not only in his life but also in running the affairs of Bhopal.

Most outstanding people indeed who later, after Pakistan had been created, also made their great contribution towards her further development. People like Shoaib Qureshi, a long-time friend and colleague of Pakistan's second governor-general, Ghulam Mohammad, Abdur Rahman Siddiqui and Chaudrhi Mohammad Zafrulla Khan, Pakistán's long time Foreign Minister and able representative at the United Nations were among them and formed indeed a most impressive 'Round Table of the Nawab's court at Camelot'.

Most of them had been close friends during their stay in England and some had already been together at Aligarh. They were all united in their desire to see an end of the British Raj as soon as possible, although none disliked the British and their way of life as such. On the contrary: like most members of the educated class of India they considered England to be their intellectual home base, and her political institutions and systems as something worth emulating also for their country's political future. It was also there, in England, that his circle of friends and he discussed the necessity for Muslims to engage themselves more actively in the economic field. And when the idea to float a Muslim owned insurance company was raised, he immediately pledged his financial support behind it and thus became one of the two Patrons of the Eastern Federal Union Insurance Company when it was officially floated in Calcutta, in 1932, the other one being the Aga Khan.

People like the ones just mentioned, or the Ali Brothers, a man like Dr. Ansari, the Chief of the famous Medical Mission to Turkey in connection with the Khilafat Movement, an intellectual wizard as the Raja Saheb of Mahmudabad, or Choudhry Khaliquzzaman, - they all, each in his own way, must have had a great influence and impact on Nawab Hamidullah Khan, who indeed must have been a master of the tight rope. Constantly travelling between two worlds and still being an accepted part by both, is by no means an easy achievement and proves the high degree of the Nawab's ability to adapt himself easily to all the challenges arising from both ends. Being proud of his services with the Prince of Wales as his ADC (aide-de-camp) whilst visiting India and beating him - much to the embarrassment of his mother - on the Polo grounds in Bhopal, supporting directly or indirectly active members of India's freedom movement, representing India's Chamber of Princes as its Chancellor during the Round Table Conferences in 1931 and 1932, and again, conducting the negotiations on their behalf during the crucial years 1944 to 1947, needed extraordinary intelligence, flexibility, courage and self-assurance, which Nawab Hamidullah Khan obviously, and in abundance, possessed.

Princess Abida vividly remembers their trips to London in connection with the Round Table Conferences. „There was quite a lot of hope in that period", she once said during a lengthy interview with one Mr. Omar Khan, „and in fact, people did not think that the British would ever leave. But they still thought that some sort of formula would be found to give representation to Hindus and Muslims which would satisfy everyone. And I remember having met Mr. Motilal Nehru whom I fell in love with immediately. He was such a sweet person and he was also going to the Round Table Conference".

This is what she had also told me during our meeting, and also that she did not like Mahatma Gandhi at all. He had been on the same boat, like most of the other Indian delegates; Jinnah for instance, Motilal Nehru and his son Jaharawal, Azad, and Gandhi. That's why she had met all of them. And when asked by me why she did not like the Mahatma, - as the majority of Indians then did,- she said: „The first thing was, I thought he was a hypocrite. In that sense that every day he used to read the words of the Koran pretending to be very pro-Muslim. Then he pretended to be, how shall I put it, he pretended to treat everybody at par, did not differentiate between people at all. All were equal to him. But then, my first impression of him was of a man about whom such great fuss was made, all the newspaper men around him being full of praise, particularly of the fact that contrary to all the others he was travelling Third Class. And then, - I realised that, alright, he was indeed travelling in Third Class, - but the whole Third Class deck was cleared of all the other passengers who had to stay downstairs in their holds, cooking their own meals. And all this in a terrible heat, no fresh air. They were not allowed to go on deck. And there was he, this Mr. Gandhi, sitting on this deck all alone. What was that? What did his God have to say about it!?"

„There were many contradictions in Gandhi's way of living. He defied poverty", writes Patrick French in his beautifully written book 'Liberty or Death', „and condemned modern industrialism, yet relied on lavish donations from the Birla, Sabhai and Bajaj families, whose fortunes came from just such sources. He always travelled with a giant entourage of disciples, many of whom were renowned for their cold hauteur towards outsiders, yet he claimed to dislike special treatment. He wished to live like India's rural peasantry, but wherever he went herbs, vegetables and chaste goats would be garnered, buildings scrubbed, whitewashed and decorated in an appropriate style, and mud refrigerated for him to smear on his stomach as one of his many 'nature cures'. His opponent Mohammad Ali Jinnah made the point that he spent less than Gandhi on train fares despite travelling first class, since he only had to buy one ticket".

Not many details are known about the Nawab's personal life. Intimate friends, like KF Haider, who, as I already mentioned, was one of his closest confidants, speak very highly of his generosity and pleasant personality. He is described as a man who cared for his people and who easily understood that providing excellent educational facilities to the people of his state was of paramount importance. And having read about the Nawab's ability to collect only the country's elite around his own 'Round Table at his court of Camelot', my readers will not be surprised that also Sir Sayyid Ross Masood, grandson

of Sir Sayeed Ahmad Khan, an eminent educationist, once served as Minister of Education in Bhopal. Whilst there, he invited his lifelong friend, Dr. Sir Iqbal, to stay there with him for some time and saw to it that a monthly pension of Rs 500 was fixed for the great poet-philosopher. In addition the Nawab paid for the poet's medical treatment.

The Nawab's political views were known as being very pro-Pakistan. Already at an early stage he supported the Pakistan movement. Still, when negotiating the future of the princely states in the wake of independence and Partition on behalf of the Chamber of Princes, he pleaded for maximum sovereignty for them, suggested the formation of a Privy Council on the lines as were contained in the Simon Report. He was in favour of a loose federation at the centre and did not want the British paramountcy to be transferred to an Indian government.

He resigned his office as Chancellor of the Chamber when Lord Mountbatten announced the British plan for transfer of power, in June 1947. He wanted Bhopal to assume an independent status and along with the Maharaja of Indore he headed a small group of rulers who opposed accession. He also refused to attend a meeting of all the Rulers to be held on 25th of July 1947 which was to be addressed by the Viceroy, Lord Mountbatten, his personal friend since childhood. He openly complained that the 'Rulers were being invited like the Oysters to attend the tea-party with the Walrus and the Carpenter'. Though the Nawab had been appeased by various administrative measures, he persisted in this attitude, despite much personal persuasion by his friend, the Viceroy.

„I suppose," wrote the Viceroy, „I have spent more time on Bhopal's case than on all the other States put together, because he is such a charming and high-principled man that it would be a tragedy if he were to wreck the State by failing to come in now".

It is said that two days previously Lord Mountbatten had had a very long talk with the Nawab, in which he threatened to abdicate in favour of his daughter. „I told him", writes Mountbatten, „that I considered this would be a cowardly act and unfair to his daughter, and that he must stay for at least a year.....I do not feel that I can allow him to abdicate if I can possibly avoid this, since it would look as though I were bringing pressure to bear on him, which is far from being the case, as he himself is the first to admit".

Realising that by now the great majority of Rulers were acceding, the Nawab wavered. He asked for a Standstill Agreement without acceding and received a firm 'No'. He then sent his Constitutional Adviser, Sir Zafrullah Khan, to discuss the terms of the Instrument of Accession, but only to be told that no special terms would be available to him. He finally signed the Instrument, stipulating only that his accession should not be disclosed until ten days after the transfer of power. In April 1948 an interim government was formed in Bhopal and in June 1949 Bhopal was eventually taken over as a Chief Commissioners province. Thus came to an end the sovereignty of the largest Muslim state in Central India. Following the reorganisation of states in 1956, Bhopal State was merged in Madhya Pradesh and Bhopal city became its capital.

This 'merger' reminds me of an interesting episode which I came to know when visiting India in December 1999. Shankar Dayal Sharma, a former President of India had just died and through one of his obituaries which I read on board an India Airlines flight I learnt that he was born in the household of a Sanskrit scholar in Bhopal. Sharma obviously was very intelligent and showed an early fondness for the rigours of academic life. He had his higher education in Agra and then Allahabad University where he did both an MA in English and an LLB. After World War II he went to Cambridge, spent a year in Harvard and was called to the Bar by Lincoln's Inn. The same year, Sharma returned to India to join a movement against the Nawab of Bhopal, demanding merger with India. Shortly after he had delivered a speech that the Nawab deemed seditious, he was arrested and spent eight months in prison. He was released after the state's merger with India and went to Lucknow University to teach. In 1952 the former prisoner returned home as Chief Minister, a position he held until Bhopal was merged with the newly formed state of Madhya Pradesh.

I was, of course, not able to obtain any comments which the Nawab may have made when witnessing the steep career of one of his former 'subjects'. I could, however, imagine that he would have been very proud of him.

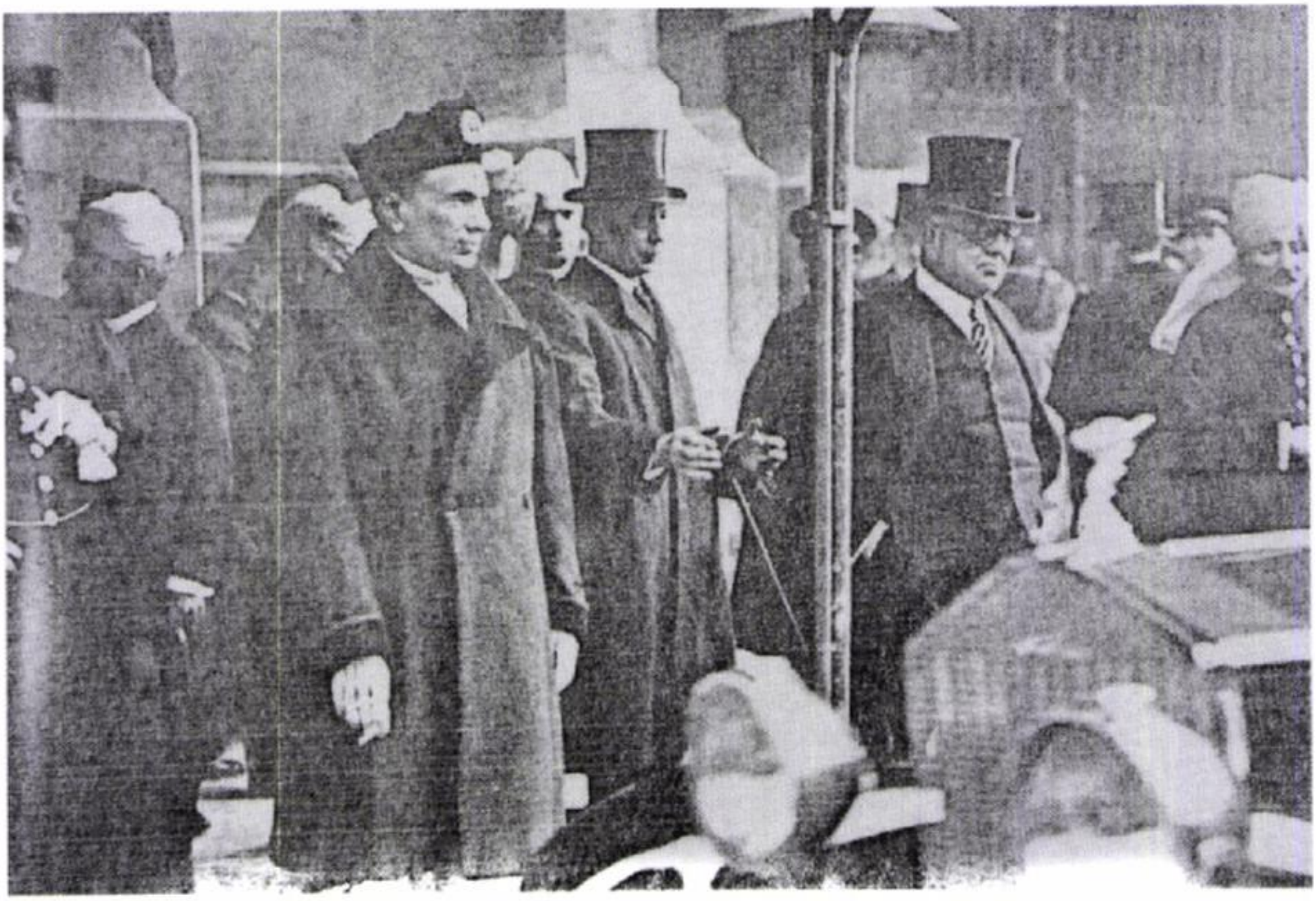
Sitting in front of Princess Abida Sultan, heir apparent to the last Ruler of Bhopal, in Karachi, in Pakistan, and knowing that she had served this country with great distinction as her ambassador, I could, of course, not resist asking her why her father after Partition and after having signed the Accession Instrument never really considered migration to the new home for India's Muslims, a country which he himself had directly and indirectly been fighting for.

„As far as I am concerned", she said after a long pause and rather reluctantly, „I had become a Pakistani together with Begum Mohammad Ali, wife of the famous Maulana Ali, already much earlier than 1947, before it was even created. I was totally dedicated to Pakistan through Begum Mohammad Ali's stories and visions. I was myself fairly religious, and on top I thought that Pakistan was going to be just a bigger Bhopal, but otherwise very similar. It never occurred to me that some people in this country want it to become a theocratic state. Mr. Jinnah, for sure, never wanted this to happen. And my father was my idol since early childhood. He had bought properties in Pakistan and he was due to come here. Then my husband had bought properties in Pakistan. They were all due to come here, or were pretending they would be coming. But both of them never came. My father passed a few times through Pakistan and stayed perhaps for a day or two on his way to India. But he never came here when all the newspapers were talking about the possibility of His Highness the Nawab of Bhopal coming here after the death of Mr. Jinnah to take his place as Governor General. I really do not know what stopped him. I really do not know, and I do not invent stories, that certainly is not my kind of business. And the properties he bought are still here. So is the property of my husband, it is all here. But they never came. So why did they buy these properties? Bhopal House is still there, next to the house where also Jinnah once lived. It was all rumoured and spoken about, all over the world, but then he decided not to come. I really don't know why".

It was the first time that the Princess had mentioned her husband. He belonged to the same family as the ancestors of the Bhopali Rulers, the Nawab of Quarbai. Princess Abida's grandmother was said to have been instrumental in this marriage, also for having persuaded his mother to get him properly educated in Indore and finally at Sandhurst. Together they had one son. He is a very highly respected man in Pakistan's Foreign Service. He served his country in various ambassadorial functions and is presently Pakistan's ambassador in Paris.

Princess Abida Sultan told me how, as a child, a growing up young lady, she rode horses, played polo, hunted tigers and at the age of ten drove Daimlers into the ditches around the palace. She drew a loving picture of her grandmother 'Sarkar Amman' and described her only idol since childhood, her father, the Nawab of Bhopal, in such simple and touching language that, having left her and sitting in my car on my way back to my hotel, I somehow was under the impression of having personally met him, and it was through her still shining and towering personality that I realised what a strong and will-powered man he must have been.

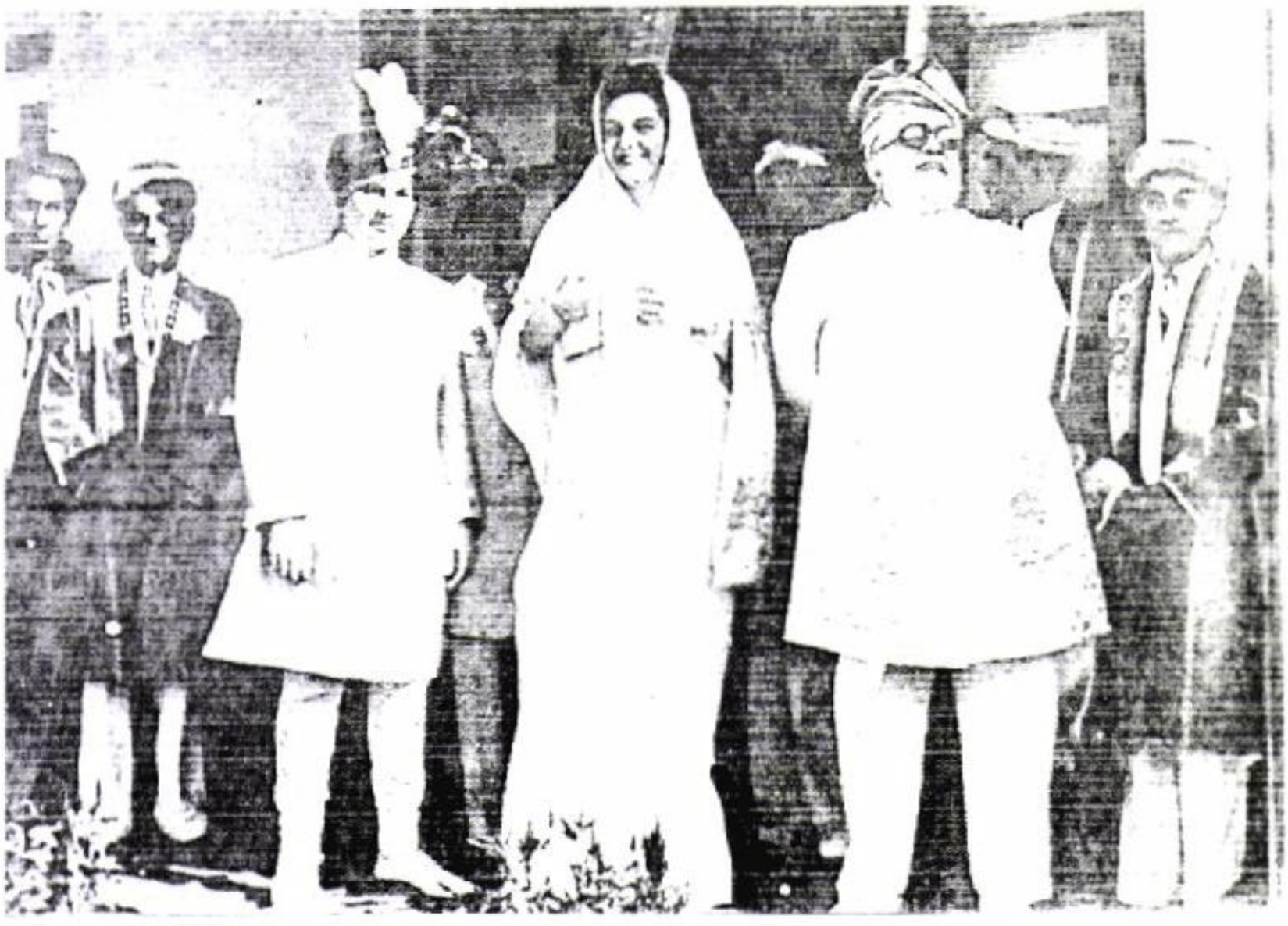
What a pity, I said to myself, that for whatever reasons, he somehow must have missed the train to the country he had helped to establish. And it seemed to me that this was an irreparable loss, a lost opportunity, - perhaps for both.



The Aga Khan leaving the House of Lords after the inaugural session of the 1930 Round Table Conference in London



H.H. The Aga Khan leads in 'Blenheim', winner of the 1930 Derby in England



The Aga Khan with the Begum Aga Khan and Prince Sadruddin at the Diamond Jubilee celebrations in Bombay, 1946

His Highness the AGA KHAN
Royal Flush between Queens - or : Circumnavigating Dinner and Tea

The first Balance Sheet of the Eastern Federal Union Insurance Company for the remaining three months of the year 1932 and the full calendar year 1933 showed two Indian Royalties as Patrons: His Highness the Aga Khan and His Highness the Nawab of Bhopal. I do not, of course, exactly know what the word 'Patron' was supposed to embrace, but I could visualise that it was meant to give a signal to the general public. Something to tell them that here now was a new insurance company which had the backing of two of the best known and most influential Muslim dignitaries. And the other Muslim royalty, the richest and most highly respected of them all, the Nizam of Hyderabad was at least indirectly present. One of his senior most government officials was shown to be a member of the Board of Directors as were the other two representatives of the two aforementioned Patrons. The three of them had also subscribed to the company's original share capital, thus showing their confidence in the new venture which was also meant to be a symbol of the growing self confidence amongst the Muslim community, a practical example of Muslim renaissance in India.

Whereas the Nawab of Bhopal had been directly involved in the actual deliberations preceding the establishment of EFU, the two other royalties were not. They had been contacted by their princely brother from Bhopal, requesting them to play their part along with him so as to get this company off the ground.

Having said this I still feel that their physical presence through the membership of their representatives in EFU's Board of Directors can not at all be underestimated. It tremendously helped the new organisation in trying to have its impact felt in a market which was dominated by British and other foreign companies, and with a few other Indian companies, owned by Hindu businessmen, around. I am absolutely sure that the founding fathers of EFU were immensely grateful not only for the personal involvement of the Nawab of Bhopal but also to the Aga Khan and the Nizam of Hyderabad for their indirect and great support.

This must have been so particularly in the case of the Aga Khan because of his dominating role in Muslim's politics since the beginning of the 20th century

until the time that Mohammad Ali Jinnah returned to India to reorganise the All-India Muslim League and was able to awaken it to new spirits and shaped it into that powerful organisation which finally created Pakistan. It had after all been the Aga Khan who in October 1906 had led that famous delegation of about seventy Muslims which was received in the ballroom of the Viceroy's house at Simla by Lord Minto. The delegation had brought with it an address signed by 'nobles, ministers of various states, great landowners, lawyers, merchants, and of many other of His Majesty's Mohommedan subjects'. That delegation had been a great success for India's Muslims, had won them separate representation for themselves through future elections to come. Thus the Aga Khan had become the undisputed leader of the Muslim Community during the first 25 years of the 20th century. His voice was to be heard even in the remotest corners of the subcontinent. He agreeing to be one of the Patrons of EFU, was therefore of immense value for them.

There were, of course, at this point in time, neither persons from the personal entourage of the late Aga Khan still around who could have contributed from own experience to this publication. Nor would it have been worth to seriously pursue an attempt to interview one of the present members of the Aga Khan clan, because even if they would have granted one, they would hardly know anything about their grandfather's feelings towards an insurance company he had helped to see the light of this world.

I was still a contemporary of the late Aga Khan. He was well known in my country. His photo was occasionally to be seen in German newspapers, - and particularly his last wife, 'the Begum' enjoyed great attention, even fame in my fatherland. But as one would expect, the picture drawn of him and his beautiful wife was a very one-sided one; a picture mainly painted by the trashy magazines. In the 'Prologue' to his autobiography the Aga Khan himself comments on this particular facet of his life when saying: „The truth about a man, as much as about a country or an institution, is better than legend, myth, and falsehood. I am someone about whom a whole fabric of legend has been woven in my own lifetime".

I do sympathise. The only picture my countrymen knew,- and even I had known before I came out myself to the subcontinent and was able to form my own impression, was that of a man of an immense and unbelievable wealth, whose enormous weight was occasionally measured in terms of gold and diamonds, a man who spent most of his life on racecourses and who, in order to please the 'Begum' accompanied her once a year for a couple of weeks to Bayreuth in Germany to join the rich, the mighty and the titled in listening to

Wagners heroic and most wonderful operas. Even the great writer Somerset Maugham in his foreword to the Aga Khans autobiography states that „the general public know the Aga Khan chiefly as a racing man and it is not unlikely that the reader of his book, remembering the pages in which he narrates his experiences as a breeder of bloodstock and the happy winner of many classical events, will be a trifle taken aback by this moving, thoughtful and sincere chapter. There is no reason why he should be. The chase was the main occupation of the Iranian nobles from whom he is descended. It is part of the tradition he inherited and the environment in which he was brought up."

As I said before, I do sympathise with people like the late Aga Khan whose whole life was claimed by the 'yellow press' as if being their property. It has always annoyed me how they, like the makers of so called 'historical' films find justification in forging and manipulating historical facts just as it suits them and their marketing aims. This has always troubled my mind for I still think there ought to be something sacred about the historical truth. For the benefit of those readers who are not much acquainted with the 'real' life and deeds of the late Aga Khan I would therefore like to briefly outline what he himself has told us about it in his 'Memoirs'. I will do so by partly summarising what he wanted the world to know about him and by partly quoting him literally. In doing so I will, however, restrict myself to mostly of that part of his life which finds its reflection in his role as a leading Indian politician at the turn of the last century until such time that he decided to quit his active participation in India's fight for freedom and independence.

We are told by the Aga Khan that he was born in Karachi on 2nd November, 1877, but that he spent the whole of his boyhood and youth in Bombay and Poona. He succeeded at the age of eight, to the responsibilities, spiritual and temporal, of the Imam of the Ismaili Muslims and to the wealth of his grandfather, a Persian nobleman closely related to the reigning dynasty in Persia, but also, in his own right, of the most princely blood in the Islamic world. For the family claims direct descent from the Prophet Mohammad through his daughter Fatima and his beloved son-in-law, Ali.

The Aga Khan's estate in Bombay, where he grew to manhood, covered a large area of what is now a densely populated district of that industrialised city, a single enclosed estate with magnificent palaces and numerous less pretentious houses, beautiful gardens, a small zoo and stables built to house a hundred horses. Here he lived, surrounded by nearly a thousand relations, dependants and supporters, the only surviving heir.

For ten years he was subjected to a system of intensive education designed to prepare him for the sacred charge to which he was born. The Aga Khan himself gives a very vivid description of the type of education he received to prepare him for the responsibilities and tasks which he had inherited. And all this had to be fitted into a regular system of seasonal family migration.

„From November to April during the cold weather of each year", he recalls, „we were in Bombay; in April and May we were at Mahabaleshwar; from June to October we were in Poona and in October we went for a short spell to one of the smaller hill stations, and thence back to Bombay. For ten years - from 1885 to 1895 - this system continued unchanged, and in it there was no room for a holiday for me, a month, a fortnight, even a week off the chain; at the most a rare day. And relentlessly was I held on the chain."

"This was the typical and unchanging pattern of my days: I was called between six and half-past, and had my breakfast - a weak tea, bread, butter, jam, and a Persian sweet. At seven, whether I wanted it or not, I had an hour's riding - a canter or sometimes a gallop on one of the Poona rides or on the racecourse, or at Bombay along the sands. From eight to half-past eleven I had lessons with my English and French teachers. Then I had luncheon and I was free until two o'clock. Thereafter I had three hours instruction in Arabic. A drive or some tennis in the garden, or some sort of relaxation, was then permitted until dinner at seven o'clock. After dinner came the horror of horrors. I was set down to two hours of calligraphy of the dreariest and most soul-destroying kind. My mother had been impressed by the advice- the foolish advice as it turned out - of Arabic and Persian scholars and pedants, who had assured her that calligraphy in the classical Persian and Arabic scripts was of the highest importance, and they pointed out to her that my two half-brothers who had died had both had beautiful handwriting. My mother, my uncles, and everyone else in our household united in compelling me to this horrible calligraphy. It was in fact a very real martyrdom for me because no one had realised that I was from birth so short-sighted that to read or write I had to hold a book or paper an inch or two from my nose, and in my vision of the world farther than those few inches from my nose there was no definition and no delight, for everything I saw - gardens, hills, sea, or jungle- was a haze. The simplicity and the sadness of my affliction were for years unnoticed....."

"The discipline to which I was subjected was rigid, and even the little free time that I was allowed was subject to invasion. For it was my duty, young as I was, to receive those of my followers who came to our home of offer their loyal respects. Saturdays and feast days were the usual occasions of the

receptions, and my guests would sit in the garden, bowing and paying compliments, bringing gifts and receiving thanks, blessings, and benedictions. My part in these ceremonies was august and ordained by tradition -but a child resented the fact that they were in the small amount of free time allowed by the curriculum and never, never in lesson time."

Despite this rather rigid regiment the Aga Khan, nevertheless, is full of praise about the three British tutors he had, two of them Irish, which had all been found for him by the Jesuits for his education in 'Western matters'. "They were excellent men", he tells us. "The schooling which they gave me was not in the least narrow or restricted. They lifted my mind to wide horizons, they opened my eyes to the outside world. They were wise, broadminded men, with a stimulating zest for knowledge and the ability to impart it - whether in science, history or politics. Most important of all perhaps, they encouraged me to read for myself, and from the time I was ten or thereabouts, I burrowed freely into our vast library of books in English, French, Persian and Arabic. My three tutors gave me the key to knowledge, and for that I have always been profoundly grateful to them."

"Of them I can say nothing but good. But, alas, of the man responsible for my education in Arabic and Persian and in all matters Islamic I have nothing but bad to say. He was extremely learned, a profound scholar, with a deep and extensive knowledge of Arabic literature and of Islamic history, but all his learning had not widened his mind or warmed his heart. He was a bigoted sectarian, and in spite of his vast reading his mind was one of the darkest and narrowest that I have ever encountered. If Islam had indeed been the thing he taught then surely God had sent Mohammed not to be a blessing for all mankind but a curse."

"It was saddening and in a sense frightening to listen to him talk. He gave one the feeling that God had created men solely to send them to hell and eternal damnation. However deep and precise his knowledge - and I admit that in both these respects it was almost unique - it had withered into bitterness and hate. In later years he returned to Tehran where he became a great and renowned teacher of Islamic lore and acquired the reputation of being one of the most learned scholars in all Iran, yet to the end, I think, he must have remained the bigoted mullah whom I knew."

"Perhaps it was this early experience which for the rest of my life has given me a certain prejudice against professional men of religion- be they mullahs or maulvis, curates, vicars or bishops. Many of them I admit are exemplary

people. Simple religious people - village cure's in France, the humbler priesthood in rural Italy, humble, pious and gentle sisters in hospitals all over the world - I have known, admired, and revered....."

"There developed, however, in Iran and Iraq a school of doctors of religious law whose outlook and temper - intolerance, bigotry, and spiritual aggressiveness - resembled my old teacher's, and in my travels about the world I have met too many of their kind - Christian, Muslim, and Jew - who ardently and ostentatiously sing the praises of the Lord, and yet are eager to send to hell and eternal damnation all except those who hold precisely their own set of opinions. For many years, I must confess, this is a sort of person I have sought to avoid."

"It was strange and it was out of place that a boy, whose home and upbringing were such as mine in India, should have been submitted in adolescence to a course of this narrow and formalist Islamic indoctrination. For my early environment was one of the widest tolerance; there was in our home never any prejudice against Hindus or Hinduism."

When I read this part of his autobiography I was stunned and yet full of admiration. I immediately decided to give a full quotation here because it explains, I think, in a most explicit manner the attitude shown by him, a few years later, when he actively became engaged in Indian politics. Before we come to that, let us, however, first accompany him on his first trip overseas, which he started in early February 1898. He himself considered that particular period of his life as a very important and decisive one.

„At the end of 1895 and the beginning of 1896 I was on the verge of manhood. The reins of my life's task were now fully in my hands. My tutors took their farewell and bowed their way out of my life. I, like many youths of my age in the East, thought of marriage." And he got married to his beautiful cousin, Shahzadi Begum, whose father, Aga Jungishah, was his uncle and one of his early mentors. And although both were according to Aga Khan, very much in love with each other, their marriage failed. This was also the time when his uncle who was supposed to become also his father-in-law was brutally murdered whilst performing Haj in Mecca, together with one of his sons. This ghastly tragedy obviously had a profound effect on him, both physically and emotionally,- so much so that he got seriously ill. Having recovered he made a long trip in order to visit the great shrines and centres of Muslim India at Agra, Delhi and Lahore: that magnificent group of monuments to Islamic civilisation and culture - the Taj Mahal, the Red Fort in

Delhi, and the Friday Mosque, and those exquisite gems, the Pearl Mosques at Delhi and Agra. He also visited Aligarh, where he met those two great Muslim leaders who were responsible to initiate the fire of Muslim renaissance in India, Sir Syed Ahmed and Nawab Mohsen-ul-Mulk.

Having returned to Bombay he was now very keen to start his first, big overseas trip. „I now acquired a taste for travel which I have certainly never abandoned". Having in a way finalised his formal education he travelled to Europe, supposed to be kind of a 'post graduation' and joined the social life of the pre-1914 years, when the aristocracy and plutocracy revolved round the royal families in the capital cities of Europe and in Monte Carlo, Cannes, Nice and St. Moritz. He grew up under the paternal eye of the British Government, was received by Queen Victoria, became a companion of King Edward VII, a friend for over fifty years of Queen Mary, and a constant visitor to King George V. He first met Winston Churchill in Poona in 1896 and has been his friend ever since. In the long years between that night when he dined with Queen Victoria and the afternoon in 1953 he took tea with Queen Elizabeth, he has been acquainted with most of the great figures, royal, political and cultural, of half a century.

Out of all the places he visited on this first trip through some part of Europe, London was the one, which impressed him most. Not surprisingly, I think, because as one of the most important members of the Indian royalty, he - at least during the reign of Queen Victoria - was in a way considered and treated like being a member of the British Raj. London, therefore, was his natural and prime focus of attention. And the London of the nineties of the 19th century certainly was a lot different from what it is to-day.

„London in the nineties", he tells his readers by the middle of the last, the 20th century, „has been written about *ad nauseam*, yet it is difficult to exaggerate the magnetic effect and the splendour of London in that sunlit heyday of the Victorian age - the ease, the security, the affluence, the self-confidence. The City was the financial centre of the civilised world, immensely rich, immensely powerful. From Westminster a great Empire was governed with benevolent assurance. If the Foreign Office were dowdy and inconvenient, if the India Office's methods of administering a subcontinent were tortuous and archaic, who could deny the irresistible sense of power and authority concentrated in those few small acres? The outward show of that power and that authority was magnificently impressive. The pound sterling was a gold sovereign, and purchased about eight times what its paper equivalent does today (this was 1950). The gradation from rich to poor were steep and from

extreme to extreme; yet throughout much of society there was diffused a general sense of prosperity. This was not a Welfare State, but there was a robust, general feeling that Britain was top dog, and there was a gaiety, vigour, and adventurousness about life for the mass of the people.

Real power, political and economic, was in the hands of a few. The rulers of England and the Empire consisted of a small, closed circle of the aristocracy, and of those members of the rising plutocracy who had attached themselves to, and got themselves accepted by, the aristocracy. To that circle my own rank and the august connections which I possessed gave me a direct and immediate entry."

For years the Aga Khan played a leading part in public affairs. His wide knowledge of the world, his extensive travels, his personal prestige and international contacts, fitted him well for the part of 'Ambassador without Portfolio' for the British Government. In the First World War he brought his influence to bear on the Muslim world in support of the Allies. Later he headed the Indian delegation to the Round Table Conferences in 1930-31 to pave the way for Indian self-government. After withdrawal from domestic politics he worked hard for the League of Nations and became its President in 1937.

„My life", writes the Aga Khan, „in many ways has been a bridge across vastly differing epochs. Looking at it for the moment simply from the Western point of view, I had a full life in the Victorian era, and I am leading now an equally full life in this new Elizabethan era."

"During this period I have been not only an onlooker but, by the accident of birth, an active participant in affairs. The extent of the revolution which I have witnessed is not yet be measured, but we can see manifestations of it at many levels of human experience. Throughout the world the whole way of life has undergone fundamental and far-reaching changes.....I was a grown-up man in that old world. ...a time when in vast regions of the East, England's hegemony was virtually undisputed, and her Indian Empire seemed among the most solidly based and most durable of the contemporary political organisations. A man like Lord Curzon, - and indeed I should say ninety-nine per cent of the British ruling class, - would have been horror-struck at the thought of the formation of an Indian Republic, or its inevitable corollary, and even more appalled by the prospect, inconceivable as it would have seemed to him, of the partition of the enormous Indian Empire and the emergence of two healthy national States each with its own historic personality. Even as late as the

1930s when the promise of eventual Dominion Status had been made, this same British ruling class permitted itself to be obsessed with the childish delusion that the Indian Empire which their predecessors had built up could be handed on - like an estate after the owner's death - to successors who would preserve the artificial unity of the structure as if it were a true unity rooted in spiritual and intellectual foundations....."

"I have had my share in these changes. I must, however, stress that whatever part I may have played in public affairs and in political developments in India and elsewhere, none of it has been my main task or duty. Since my childhood my chief concern, my chief responsibility, has been the great charge which I have inherited as Imam of the Ismaili branch of the Shia sect of Muslims."

The Aga Khan had wandered some distance from the London he described to us after having made his first visit there. In course of time he became increasingly involved in the politics of what was then still British India. Having travelled intensively throughout Europe and most of the Middle-Eastern countries, he returned to India in late 1902. Waiting for him was a letter of the then Viceroy, Lord Curzon, asking him to become a member of his Legislative Council. This was, of course, a great honour for a young man, - even considering his rank and status - who was still in his twenties, for this body then was a small, selective one consisting of a few influential people, wielding real authority. This appointment brought him to Calcutta, which was then the seat of the British power in India and it affected his personal life in more than just one respect. For the first time in his life he found himself working alongside men of the highest calibre and quality, - and also for the first time he had a real, normal home of his own. Not the huge palace-like estates like in Bombay or Poona and without the 'extraordinary accretion of hangers-on' messing around there. Seeing people at work like Lord Curzon and the Commander-in-Chief, Field-Marshal Lord Kitchener, opened up new dimensions for him and a man like the outstanding Indian nationalist statesman Mr. G.K. Gokhale, with whom he was able to strike up a deep and intimate friendship, brought him in close contact with those national forces in India whom Ghokale represented. „I saw how remote the Government had become from the people of India, not the masses only, but the increasing and ever more articulate and active intelligentsia. I saw at close quarters how foreign the Government was in spirit and in atmosphere. On the other side, I saw that India's political leaders, dissatisfied at not having succeeded in obtaining their earlier moderate demands, began to see not merely administrative reforms but the full control of their own political destiny. At the same time I began to realise, during these two crucial years, that the

Congress Party, the only active and responsible political organisation in the country, would prove itself incapable - was already proving itself incapable - of representing India's Muslims, or of dealing adequately or justly with the needs and aspirations of the Muslim community. The pressure of Hindu extremism was too strong."

It becomes very obvious that the Aga Khan was genuinely concerned about this apparent lack of co-operation between Hindus and Muslims on the political front and he turned to his friends in Aligarh, a relationship he had increasingly nursed ever since his first visit there in 1897. He had become a stern follower of Sir Syed Ahmed and Nawab Mohsen-ul-Mulk and turned out to be a staunch supporter of this temple of Muslim strength and intellectual renascence. He, therefore, turned to Mohsen-ul-Molk, who had succeeded Sir Syed Ahmad as the outstanding Muslim leader, and together with others they came to the conclusion that the Muslims only hope lay along the lines of independent organisation and action. This resulted into the famous 'Simla delegation' consisting of seventy Muslims led by the Aga Khan, received in the ballroom of the Viceroy's house at Simla by Lord Minto. I have already referred to this historical event of 1 October 1906 which gained the Muslims separate representation, and has at the same time raged a fierce controversy in India ever since that this concession was granted to Muslims. However, for those, who had fought for this concession, it was only but logical that in order to make that separate representation effective, a political organisation had to be created. The All-India Muslim League was therefore founded at a meeting at Dacca later in 1906 where the Aga Khan was elected its first President, even in absentia, since he was not able to be present personally at that particular time of the year. He remained in this position until 1912, which underlines the high respect he commanded within the Muslim community and its political leaders.

Apart from these far reaching activities the Aga Khan had indeed become a most passionate traveller, both, in his official capacity as the Leader of the Ismaili Community, as well as for his strictly private entertainment and pleasure. From 1907 onwards he visited Europe every year. He also undertook a 'world tour' leading him also to Asia and the United States. In his own words his „first loves in the world of aesthetic experience were always music and the ballet. As life has gone on I have become more and more interested and I have found more and more refreshment and solace in music, in the ballet, the opera and the theatre. These for me have ranked first among the arts."

deliberations, - but no results. It all reminded the Aga Khan of Fitz- Gerald's verse:

> Myself when young did eagerly frequent
> Doctor and Saint, and heard great argument
> About it and about: but evermore
> Came out by the same door as in I went.

The third of the series of Indian Round Table Conferences took place in 1934. The so-called Joint Select Committee assembled in London in spring of that year. Jinnah and Gandhi did not participate. But it produced at the end a Joint Memorandum, which, for the first time in the history of Indo-British relations, put before the British Government a united demand of behalf of all communities, covering practically every important political point at issue. But it was turned down by the Congress' High Command, although its representatives, like all the others, had signed this document.

With the Joint Memorandum, and with the termination of the work of the Joint Select Committee in 1934, the Aga Khan's own connection with Indian politics ended. What followed were highly successful and productive years of work for the League of Nations in Geneva, Switzerland, where he and his family also spent the long, frustrating years of World War II.

I will not cover this period nor did I find much reason to revert to the Aga Khan's personal life, his marriages, his successes on international race grounds or any other of the manifold and fascinating facets of the life of a man, who I think, can be truly labelled as having been one of the world's first 'world citizens' worth this far reaching and glamorous name. Someone who had discovered for himself that there is 'world and time enough' to cover in one's life if only you find the right compass to do it properly. I think the late Aga Khan has been a great master in doing just that. Bringing him back, a bit closer to the Indian scene theme, I would still not label him to have ever been one of those Indian Freedom Fighters who like his contemporaries, Mahatma Gandhi, the Nehrus, Mohammad Ali Jinnah, the Raja Saheb of Mahmoodabad, M.A.H. Ispahani, the Ali Brothers, Ghokale, Patel and dozens of others have in the strict sense of the world actually 'fought' for India's freedom. It would not even be fair linking and comparing him with people like these in such a 'narrow' context. He, after all, was a very senior member of the British Empire's royalty, a prince in whom the British Government had great confidence, and who, together with the Prime Minister of Hyderabad, Sir Salar Jung, was the only one who was not a territorial prince and to whom a

salute of eleven guns was ever granted. Sir Salar Jung had been accorded this great honour because he, in 1857, was chiefly responsible for keeping Central India and the Deccan loyal to British authority. 'The Times', therefore, deemed fit to comment on this honour in a leader as follows: „It has fallen to the Aga Khan to serve in vastly wider fields than Sir Salar Jung and to exert much more than local or provincial influence in a crisis of British rule even greater than that of the mutiny".

Let us not jump to wrong conclusions, though. This commentary was written in 1916, four years after he had retired from the Presidency of the Muslim League and much before he re-entered Indian politics. In the latter capacity he has always been a loyal advocate for the cause of Indian's Muslims, pleading also for more rights and self- determination for the people of British India as a whole. He adored Jinnah for what he was finally able to achieve, something which he in his particular role and with his understanding of loyalty he had for both, the Indian people as well as for the Rulers of a Commonwealth of which India would be an equal partner, could have never done. However, because of his close connections with the British Crown and its official representatives, he turned out to be the most suitable go-between, the 'Minister without special portfolio', a rowing ambassador. And with all the respect and credit I give to all the other members of the Indian Freedom Movement whom I have referred to earlier in this profile, I feel that the Aga Khan did marvellously well in the role assigned to him. The people of India and Pakistan owe him much and I am sure that he will be remembered for that.

A final remark, closer to home. It was because of this role, the great respect he was mustering within the population of India and his popularity, that his decision to be one of the two Patrons of the Eastern Federal Union, had such a positive and far reaching effect on the early development of this great Indo-Pakistani institution, which without people like him, would have found it much more difficult to achieve this remarkable goal.



Abdur Rahman Siddiqui around 1940

The Founders:

Abdur Rahman Siddiqui

Khondkar Fazle Haider



Medical Mission to Turkey (1912/1913)
from left to right: Choudhry Khaliquzzaman, AR Siddiqui,
Shoaib Qureshi

AR Siddiqui welcoming Turkish war hero 'Rauf Bey'
At far right is Mr. Ghulam Mohammed, later Governor-General of Pakistan

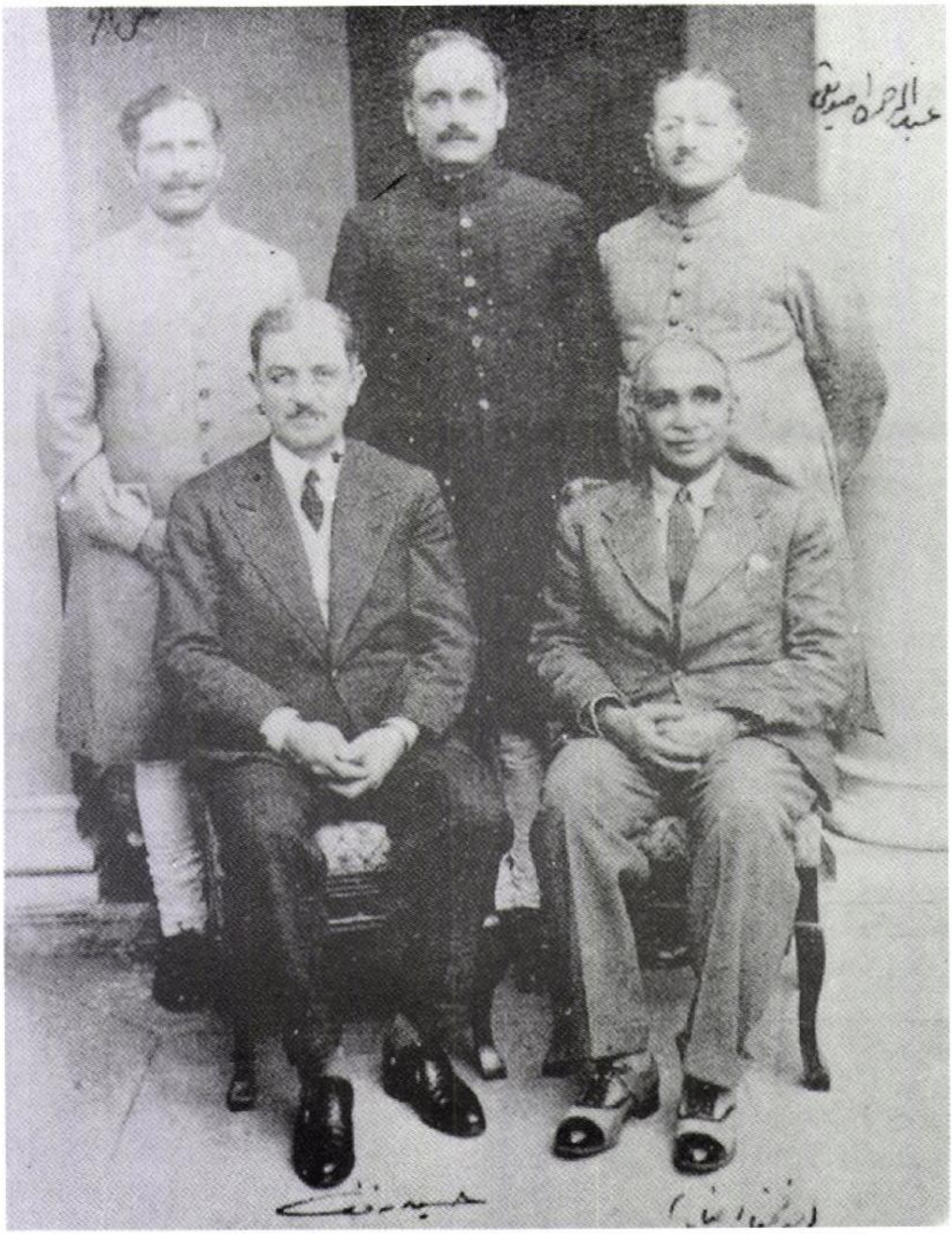
AR Siddiqui together with staff members of EFU in Calcutta. At his left is Mr. Aziz Ansari, at his right Mr. Spooner



AR Siddiqui after the Khilafat Movement



AR Siddiqui as General Manager of the Medical Mission in Istanbul, Turkey (1912/1913)



'Rauf Bey' welcomed in India by Dr. Ansari, former leader of the medical mission of Khilafat Movement to Turkey. Sitting from left to right: Rauf Bey, Dr. Ansari Standing at right: A.R. Siddiqui

Abdur Rahman Siddiqui
The fearless, outspoken visionary

This man had many labels coined for himself: Pan-Islamist, patriot, politician, businessman, journalist and orator. Mr. Abdur Rahman Siddiqui was like a well-cut diamond with many a brilliant facet to his dynamic personality. It is said that few Indian Muslims in the troubled days of the first-half of the century have done so much for the material and financial well being of their brethren than him. He certainly was an illustrious personality endowed with multifarious qualities and a fixed aim in life.

Abdur Rahman Siddiqui was born in a middle class family at Surat in 1889. His maternal uncle, the well known Sir Ali Mohammad Khan Dehlavi, a practising lawyer in Karachi, took care of his education. He matriculated from Karachi and joined the MAO College at Aligarh in 1905 from where he took his MA Degree (First Class First) in History in 1911.

The years in Aligarh were decisive and should determine his whole future life. It was at this famous Muslim University that he met most of the people who would play an important role as far as his personal future was concerned. Maulana Mohammad Ali was one of them under whose early influence he came and whose idealism he shared. Another was Shoaib Qureshi who became his alter ego and his closest, most intimate friend. Many people who later rose to fame were his contemporaries at Aligarh, among them Khawaja Nazimuddin, Shahid Suhrawardhy, Abdur Rahman Peshawari, Dr. Saifuddin Kitchloo and Dr. Syed Mahmood, to cite just a few of them.

While still as a student at Aligarh, he went to Dacca in 1906 as a volunteer to the first session of the All-India Muslim League and it was from this day that his public career started. He was a naturally gifted speaker which made him very popular amongst his fellow students who elected him Vice-President of the Students Union. The President always happened to be the Principal, which in fact, made the Vice President the most influential student on the campus. As representative of the students he soon won for himself the position which later made him one of the distinguished leaders of the Indian Subcontinent. After graduation, he also acted as Private Secretary to Nawab Viqarul Mulk, Secretary of the MAO College, one of Sir Syed's loyal followers, who also was one of the principal players and founders of the Muslim League. And it was in this position that Abdur Rahman Siddiqui (ARS) acquired a first-hand

knowledge of the political affairs of the country in the context of its Muslim citizens and the Aligarh Movement, of which, of course, Aligarh was the centre.

These were politically very important and turbulent years. The impact of western culture and civilisation had created an influential class of Indian liberals who looked to Europe as an intellectual home. They were critical of many elements in their own culture pattern, and their ideal was the rationalisation and modernisation of Indian life, to be best achieved by a harmonious blend between East and West. This sometimes uncritical admiration and imitation of things European came to be challenged by a new movement that emerged in the 1870's and reached its full momentum in the closing years of the century. This is often referred to as the Hindu Renaissance, which as a new manifestation of nationalism was suffused with religion. The Muslim's reply to this Hindu Revivalism was in a way Sir Syed Ahmed Khan and his Aligarh Movement. „Many tributes have been paid to Sir Syed", writes Khalid Bin Sayeed, one of Pakistan's most outstanding historians, „particularly by modern educated Muslims for being daring enough to put forward such views in an age which was by no means liberal or tolerant. But what has not been stressed is the fact that Sir Syed in trying to marry reason with religion was not being influenced only by Western ideas. His was also a Mogul mind which at its best was catholic and eclectic. Moguls had not only left behind brilliant architecture but also liberal scholarship. An eminent British historian when talking about Muslim education in those days, once wrote:

"After seven years of study, the young Mahomedan binds his turban upon a head almost as well filled with the things which appertain to these three branches of knowledge, as the young man raw from Oxford - he will talk as fluently about Socrates and Aristotle, Plato and Hippocrates, Galen and Avicenna."

This, I think, was more than just a compliment. It underlines the respect which the Mogul Court and its understanding of advanced education was able to muster even at far away places and by people who knew what they were talking about.

Aligarh by then had become much more than just a City of Learning. It had become the centre of Muslim revival and identity.

Choudhry Khaliquzzaman, born in the same year as ARS, in 1889 and also educated in Aligarh, who should also become an outstanding Muslim Leader, - and a close friend of ARS, gives us a most befitting description of this city which meant so much to the elite of India's Muslims in those days in his autobiography 'Pathway to Pakistan'.

„Geographically Aligarh is the name of a town but in common parlance in Muslim society the name stood as an ideological symbol of Muslim educational, cultural and political aspirations. It conjured up visions of Cordua and Baghdad in their minds. It was the centre of Muslim renaissance covering all fields of activity. The alumni of the Aligarh College were students inside the precincts of the College but outside in the country every one of them was a messenger of hope in the future of the Muslim community in India. The name of Aligarh had a magnificent charm and was known in every Muslim home, town and village. Wherever these boys went, they were received with respect and admiration, particularly by Muslim students of the other institutions. Their black coats and their Turkish caps were not kept only for College hours but were worn by them generally whenever they went out to their homes. They were possessed of a self-confidence that was catching, for they believed they had a mission in life to fulfil- to raise the drooping spirits of their people, to inspire hope and confidence among them and to urge them to follow the path of progress and advancement. What Islam had lost, in its human appeal for a classless society based on equality of status and opportunity, during the centuries of Imperialism and Feudalism in India, through degrading prejudices of high and low class, of family, of clannish and tribal superiority, of sectarian schisms, dividing Muslims into Shias and Sunnis, Wahabis and non-Wahabis, Shafais, Hanafis, etc, these visionary soldiers of Muslim India had entered the arena not only to arrest the further progress of such evils which were eating away the very vitals of their social and intellectual life, but also to bring back the flock to the fold. They were not merely preachers of high ideals, but lived up to them in their boarding-house life and imparted them to others."

In 1906, the Muslims had launched their All-India Muslim League, a late reprisal to the foundation of the All-India Congress Movement in 1885 which, despite what its spiritual fathers said and tried to maintain almost up to the day when partition occurred, was basically a Hindu organisation. It was at this juncture that young ARS discovered his love for politics and, at least subconsciously, choose to make it not only his profession but his destiny.

Outside of India the trend of events also worked to strengthen the cause of nationalism. Heretofore, European supremacy had been unchallenged. At the

turn of the centuries, from the nineteenth to the twentieth, a number of happenings seemed to indicate that this uncontested leadership was waning. In 1896 an Italian army was completely defeated in Abyssinia by the African warriors of King Menelik. And a few years later the educated Indians were simply amazed at the stout resistance of the Boer farmers in their war against the British. And, above all, the rise of Japan electrified the Indian nationalists, who in 1905 saw this Asiatic power, so small compared to her opponent, defeat the Russian Empire. A British contemporary described the feelings then prevailing in India as follows:

"A stir of excitement passed over the North of India. Even the remote villages talked over the victories of Japan as they sat in their circles and passed round the huqqa at night. A Turkish consul of long experience in Western Asia told me „that in the interior you could see everywhere the most ignorant peasants tingling with the news". Asia was moved from one end to the other, and the sleep of the centuries was finally broken."

It was in this spirit of the Muslim's rebirth of self confidence and hope that ARS grew up, mentally and intellectually, and that he developed life time friendships with people like the Ali brothers, Shoaib Qureshi, Prince Hamidullah Khan, the third son of the Begum of Bhopal, who later should inherit her throne, the Raja of Mahmudabad, Khaliquzzaman, Dr. Ansari and his nephew Aziz, many of whom one meets again when pursuing ARS's path through life. All of them in their own and unique way outstanding people of their time after whom either he modelled himself or for whom he should become a symbol of a fearless spokesman of the Muslim cause.

His interest in politics and his forceful style of writing soon attracted the active attention of Maulana Muhammad Ali, whom he had first met in Aligarh, and ARS was invited to join him as manager of the well known paper 'Comrade' in January 1912, a paper published in Calcutta and founded by him a year before. It was widely read, with perhaps about 20.000 copies a week. This, however, is no real indication as to the actual number of people influenced by what is written in the paper, because as is still the practice, both in India as well as in Pakistan, a newspaper would be read aloud to a number of illiterate townspeople and villagers.

The annulment of the partition of Bengal by King George V in 1911 on the occasion of a Coronation Durbar at Delhi, was a severe blow to the interests of Muslims. Both, the 'Comrade' as well as the 'Al-Hilal', started by Maulana Abul Kalam Azad in June 1912, were in the forefront in reminding Muslims

of the identity of interests of Muslims all over the world. And more setbacks were in store for them. The Turko-Italian War (1911) brought them great disappointment because they felt that Turks were let down by Britain. The Balkan War (1912) further disillusioned the Muslims. They thought that it was a plan of the 'Christian Powers' to drive away Turkey from Europe and put an end to its power in Europe. It was under these circumstances that a plan shaped to send a Muslim medical mission, called the Red Crescent Mission, to Turkey to help that country in the Tripoli and Balkan wars.

ARS was one of those eager and enthusiastic young Muslims who was selected to be one of the members of this famous medical mission. He had returned from Calcutta to Aligarh after about a year to do his MA and read law. A few days after his arrival Maulana Mohammad Ali who had transferred his paper 'Comrade' from Calcutta to Delhi appealed to the Muslims to contribute to a fund which would enable him to organise this medical mission. Dr. Ansari of Delhi, who was a well qualified doctor, having been House Surgeon of Charing Cross Hospital in London, had agreed to lead the mission.

"The idea of sending the mission appealed to the students and some of us started sending petty sums of money to Delhi for the Mission Fund", remembers Choudhry Khaliquzzaman. „One day I was playing tennis in front of my room, bare-headed, bare-footed, my hair all dishevelled, I heard Rahman calling me, accompanied by a well-dressed, handsome gentleman standing by his side. I was introduced by Rahman as the football captain of my College eleven to Dr. Ansari. I expressed my joy and admiration for him for having undertaken the responsibility of leading the Medical Mission. He told me that he had come to Aligarh to find some young men to go with him to help him in the discharge of his duties. I said, 'I am not a doctor.' He replied, 'You can do managerial work as well as some nursing', after which he left me seriously cogitating over the matter. By the evening I had made up my mind to join the Mission. A few days later Rahman, Shoaib Qureshi, Aziz Ansari (a nephew of Dr. Ansari) and myself from the College, and Mr. Manzur Mahmud and Abdur Rahman Peshawari from the School, left for Delhi to join the Mission which was to start from Bombay".

Before the Mission left Delhi they were received by the Viceroy, Lord Harding, who shook hands with all of them. They left Bombay on board of an Italian liner *Sardinia* on 6th of November 1912. During the voyage which took about five days Dr. Ansari gave them some lectures on first aid. Having reached Istanbul they were most cordially received by the President of the Hilal-i-Ahmar (Red Crescent) and other Turkish dignitaries and immediately

started their activities. The Mission was split into two wings and soon left Istanbul in order to establish their hospitals behind the lines of war. Amidst snow and rain they had to work day and night to get ready to receive the wounded and their work was greatly appreciated. ARS was to remain in Istanbul as the General Manager supplying both wings with their requirements and it is said that he proved his managerial skills and was highly praised for his 'Herculean' efforts.

The mission lasted for about three months and was seen as a very successful move on behalf of India's Muslims to show solidarity at a time when they thought that Islamic principles and values were in danger. „People always thought", remembers Begum Kazi, daughter of Shoaib Qureshi and wife of Professor Dr. ZK Kazi, a nephew of ARS, when talking to me about 'her uncle', „that the prime interest of those who had created the 'Khilafat Movement' was to save the caliphate which at that time was already very corrupt. But that is not correct. They were not risking their lives just to safe the lives of the caliph and his courtiers surrounding him. They were afraid that with the destruction of the Turkish Empire the whole Middle East would fall into pieces, that countries would artificially be carved out which never before had existed in that form and which were to become Italian, British and French protectorates. In other words, - this is at least what my father and our uncle always used to tell us, - the whole Khilafat Movement was not basically to protect the caliphate but the Islamic brotherhood".

After the Mission was completed most of its members returned directly to India. Before they departed they were all introduced to the Sultan, and he was full of praise for the work done by them. ARS and his closest friends, Shoaib Qureshi, Choudhry Khaliquzzaman and Aziz Ansari decided to stay behind. They wanted to see more of Turkey and its people, which they obviously did and very much enjoyed. When finally leaving the country their hearts and minds were full of ideas and visions and they were quite prepared to continue their fight for the Pan-Islamic cause. On their way to India they visited Egypt and when they reached Alexandria they were overjoyed by the sight of the famous Turkish destroyer *Hamidia* under the command of Rauf Bey. The friends had heard of his exploits during the Balkan War when Captain Rauf Bey had most skilfully managed to bring his ship out from the Dardanelles Straits which were guarded by Greek battleships. Once in the open sea his ship did great damage to the Greek naval force. They went on board of the destroyer and met Rauf Bey whom they found very impressive, a man full of life, energy and smiles. Their liking must have been reciprocal because there

are photos showing ARS, Khaliquzzaman, Qureshi and Dr. Ansari together with Rauf Bey during a visit to India.

Having returned to Aligarh the friends were constant visitors to Delhi to meet Maulana Mohammad Ali and Dr. Ansari to discuss the political situation with them. When World War I broke out Maulana Ali wrote an article in the 'Comrade' called „The choice of the Turks" in which he tried to explain the reasons why the Turks should have joined forces with the Germans, which, of course, was not to the liking of the British. His paper was confiscated and the two Ali brothers were imprisoned during most of the war period. Bitterness towards the British and concern for the future of Turkey was gradually even infecting the more cautious and Westernised Muslim Leaguers. In his Presidential address to the Muslim League session at Bombay in 1918 Fazl-ul-Huq declared: 'To me the future of Islam in India seems to be wrapped in gloom and anxiety. Every instance of a collapse of the Muslim powers of the world is bound to have an adverse influence on the political importance of our community in India'. And he urged the Muslims to abandon their traditional hostility towards Hindus and seek their co-operation, which was there for the mere asking, against the British bureaucracy.

It was becoming increasingly obvious that one great,- though not wanted,- result of Britain's anti-Turkish policy in the Middle East and repressive measures in India was to drive Hindus and Muslims into each others' arms. The first sign had been the famous 'Lucknow Pact' of 1916 whose principal architect was Mohammad Ali Jinnah. He had taken the lead of the liberal wing of the Muslim League and was now hailed as an ambassador of Hindu-Muslim unity. The pact was largely a product of concessions offered from both sides. And it was in this spirit that Mahatma Gandhi came to the forefront and made himself part of the Khilafat Movement. But whereas the Lucknow Pact showed that it was possible for middle-class, English-educated Muslims and Hindus to arrive at an amicable settlement of interrelated communal problems, the Khilafat Movement showed that all the understanding could be wiped out within a short span of time the moment religious problems were injected into politics and its mass political movements. This is at least what many historians today think when assessing this particular episode in India's history. They suspect that Gandhi realised and hoped that in supporting the Movement he could not only strike a blow against British imperialism, but more important, he could demonstrate how necessary it would be to bridge differences between Hindus and Muslims, - hoping, that by saying and doing so, he would also 'talk away' the Muslims from their association with the Muslim League. And Gandhi's decision to

intrude himself into an essentially Muslim campaign was without parallel. And even such a critical brain and mind like the one of Maulana Mohammad Ali waxed eloquent in singing the Mahatma's praises, calling him a rare visionary and a 'large-hearted man'. Only Aligarh University defied the Mahatma's preaching and continued its fight in their own way. But it was the Turks, not the Europeans or Gandhi's policy of defiance that finally put an end to the Khilafat Movement. The seizure of power by Mustafa Kemal Ataturk led to the dissolution of the Ottoman empire and the creation of the modern Turkish republic. It was Ataturk who abolished the Caliphate, believing it to be an antiquated institution. This left the Muslims of the subcontinent in a great quandary. Thus, whereas the Hindu extreme was energised as never before, the Muslims were even more demoralised and destabilised. The Indian Muslim community was forced to examine its performance and to weigh its future in a fast-changing India.

ARS after his return from Turkey had very actively taken part in the Khilafat Movement. Together with his friends Qureshi and Khaliquzzaman he had even visited the Frontier area in search of arms and ammunition because they thought that by assisting the Turks and Germans during the war they would assist their own cause, i.e. to win their own independence. And they even tried to convince the Amir Habibullah of Afghanistan to side with the Turks. This was at the same time when a number of young Muslims had left college in Lahore and crossed the border into the chaotic territory of the Northwest Frontier, where they joined with fanatical tribesmen who were intent on launching a *jihad* against the British in India. From the history books we know that their efforts were bound to fail. The Amir, despite all difficulties and dangers, kept his turbulent people to strict neutrality and threw the whole of his great influence into the task of tranquillising the border. Khaliquzzaman gives a vivid description of his friends' group adventures in his autobiography. A well written monument, I think, for the actions taken and the bravery shown by him and his close friends who were not only risking their future careers but also their lives.

ARS had meanwhile also joined Law Classes at the Aligarh Muslim University and obtained his LL.B with distinction. His political and public activities, however, continued and for some time he even became an active member of the Indian Congress but then, finally and particularly after Mohammed Ali Jinnah had taken an active part in it, he came to the conclusion that the Muslim League was the place he belonged to. His love and enthusiasm for Pan Islamic issues remained with him throughout his life. The credo of his mentor and father-like friend, Muhammad Ali, who after his

release from jail in 1919 led a deputation to Britain and tried to impress upon the British Government the fact that the Muslims could not disregard the commands of their Holy Prophet, who with his dying breath had bidden them never to surrender the *Jazirat-ul-Arab* (Arabia, Iraq, Syria and Palestine) to any non-Muslim government, had also become his. And throughout his long political career he would always be in the forefront of those fighting for these ideals. He represented the Muslim's cause in many international conferences and he was also chosen to be one of the representatives of the Muslim League to represent the case of Indian Muslims before the *Scarborough Committee* at the British Foreign Office, in London,1920, which was the precursor of the famous *Montague-Chelmsford Scheme of Reforms for India* in 1921. And this was also the time when he together with his 'two brothers' Shoaib Qureshi and Khaliquzzaman had sworn to each other never to get married but instead serve their beloved country. „It was a very deliberate attempt on their part", says Begum Kazi, „because they felt that they would otherwise not have enough time to serve the country." His two friends changed their minds in course of time, but ARS remained a convinced bachelor, and those who should know tell me that he really meant it the way he had once sworn, although in his later years he developed all the nice and cranky ingredients that make a male edition of a charming 'spinster'.

During his stay in England ARS joined Wadham College in Oxford and was called to the Bar in 1922. He, however, soon left his further studies at Oxford because of some political appointments. Amongst others he had become Chief Agent of the Khilafat Committee, which was led by Maulana Muhammad Ali. Whilst in London his outlook on life was gradually undergoing a change. Apart from his old friends, who were still very much in the centre of his mind, there were, of course, also new acquaintances, new friends, new ideas and fresh impressions. People like Sir Hamidullah Khan, later the Nawab of Bhopal and his alter ego KF Haider became part of his circle of friends and influenced his way of thinking. Also Ghulam Mohammad, later Governor General of Pakistan, was part of this circle because he was very close to KF Haider, who was a few years younger than the others and ARS was supposed to keep an eye on him. Haider was studying law at Lincoln's Inn, as had Mohammad Ali Jinnah, almost a quarter of a century earlier, and whose oil painting now hangs on the stone wall over the entrance to their Great Hall and Library in London. They plus a few others formed a small group which sometimes was enlarged by a casual visitor from 'back home', from India. KF Haider, who had a flat near Baker Street was very fond of cooking. So they had lunch meetings at his house and he used to prepare all kinds of Indian food for them. It is said that apart from cricket and bridge they used to talk

politics all the time,- Muslim politics. Quite a few of them had been to Aligarh before, like ARS, Shoaib Qureshi, Ghulam Mohammad, and, of course, Prince Hamidullah Khan. One of their favourite subjects of discussions was the obvious backwardness of Muslims in India in the field of education and trade and commerce. Most of the industrial and commercial activities in India were either in the hands of the British or Hindus. In the words of Begum Kazi, this group of enlightened and enthusiastic young man were almost like a Lloyds Syndicate in a way. „Although they were not always of the same opinion and even had political differences, they again and again used to say: 'political differences are one thing. But we are first of all friends. We are very much in tune with each other'."

Probably by 1925 ARS and KF Haider decided to join hands and do business together. They floated a joint venture, a trading firm called Haira Limited. 'Hai' for Haider and 'ra' for Rahman Siddiqui. They were doing import and export business and fared fairly well. It was then that KF Haider's financial skills were discovered for the first time and ARS was happy having him as his associate because it gave him more time to concentrate on his political activities. During that time both, ARS and KF Haider came to know a certain Clive Collins, son of the senior partner of a well known and respected firm of Lloyds Brokers in London. I am told that ARS had already met his father, BM Collins, in Istanbul, during one of his political missions there and had found him very reliable and at the same time also very enterprising. BM Collins were looking after their insurance business and it was Clive Collins who planted the idea of floating in insurance company in India into their minds. Given their political background and their circle of politically very active friends, this idea fell on fertile ground. A lot of serious and sometimes heated discussions followed in which also Prince Hamidullah and Ghulam Mohammad participated. All were convinced that an insurance company owned by Muslims and staffed by members of their community would greatly benefit their common cause. So they followed up this suggestion in all earnest and even obtained the support of the Chief Executive of a leading British Insurance Company, The Atlas, who were prepared to give them management support if ever they should start their own company. In the early 30s all necessary preparations were made. The Nawab of Bhopal, which Prince Habib ullah by then had become, and the Aga Khan had agreed to act as Patrons of the new company which under the name of Eastern Federal Union was registered in Calcutta and opened its doors for the public in 9, Clive Street, Calcutta on the 2nd of September 1932. ARS was first Chairman of the Board of Directors and Mr. EN Menhinick, an officer on delegation from the ATLAS, London, as first General Manager. Apart from substantial

contributions by the Nawab of Bhopal and the Aga Khan, the new company still had to be sold to the general public. It was very difficult to sell its shares in the market.

„When our uncle and his associates started the new company called Eastern Federal", remembers Professor Kazi, the famous orthopaedic surgeon of the Jinnah Post-Graduate Medical Centre, Karachi, „all of us were asked to canvass for it and sell its shares. I remember trying to force these shares on our school principal in Surat and my mother used to sell them to ladies in her club. My uncle himself bought few shares for us, probably five each. I was then too young to understand this business. But as we grew up, we found that Eastern Federal and my uncle's name were synonymous and we saw its Branch Office coming up in Bombay".

Those were the days of giant British companies dominating the Indian scene and many Indian companies of non-Muslim origin had also acquired already a sizeable share of the market. To hold its own against such competition was not a mean achievement and EFU was already before partition regarded as a sound and reputable insurance company. A lot of credit for its high reputation goes to ARS and his close friends. Most of them were known to him, as we have seen, from the days when they were together in Aligarh, then with the Medical Mission in Turkey and later again in London. And some joined him also as partners when around 1920 he founded 'The United Development Company Ltd., Importers and Exporters with its headquarters in Lucknow which in 1921 he shifted to Calcutta. They were five partners then, - Shoaib Qureshi, Choudhry Khaliquzzaman, Dr. Ansari, the Chief of the famous Medical Mission, his nephew Aziz Ansari and ARS. And a little later, KF Haider then established their joint venture in London.

Aziz Ansari who had studied law and was his roommate in Aligarh, in the Sir Syed Hall, practised law at Barabanki in the United Provinces, was then appointed Judge by the Nawab of Rampur and settled there. But in 1930 he had followed his friend ARS to Calcutta where in 1932 he was appointed Director of the Eastern Federal Union. He in fact was then the closest aide of ARS in the new company, a necessity because of ARS's frequent absences from Calcutta in connection with his manifold political and other commercial activities. And these seemed to increase all the time. By now ARS had become a senior member of the inner circle of the Muslim League, in fact in 1936 Jinnah had nominated him as one of the Members of the 'Central Parliamentary Board.' Out of the 22 members 8 came from Bengal. They comprised such eminent persons as the Nawab of Dacca, Mr. Fazlul Huq,

Mr. Suhrawardy, Abool Hassan Ispahani and his elder brother Mirza Ahmed and Mujibar Rahman. From the United Provinces Jinnah had picked seven, amongst them were Liaquat Ali Khan, the Raja of Mahmudabad, Maulana Shaukat Ali and Khaliquzzaman. If we look at this long list of illustrious names they read in retrospect like the 'Who's Who?' of the Muslim's part in the Indian Freedom Movement. Most of these outstanding personalities then again became members of the 'Executive Council of the Muslim League in 1938. ARS became one of them, the same year he had won the elections in Calcutta and was made the Lord Mayor of this gigantic City.

As if this all was not enough for one man, ARS in 1940 started his own paper, the 'Morning News'. The Board of Directors therefore decided to appoint Mr. Aziz Ansari a Resident Director of EFU in order to give some assistance and relief to ARS, a post he held until 1946, when the Government of India chose to make him the Controller of Insurance.

Despite his manifold obligations and activities, ARS was still giving much time to 'his' EFU. He was a very active Chairman until he retired in 1950 to vacate his seat for Mirza Ahmed Ispahani, head of the Ispahani Group which was meanwhile holding the majority of shares in EFU.

Whenever in Calcutta he spent most of the day in his office. Whilst talking to Mohammad Chowdhury, one of the most prominent Insurance Executives which Pakistan has so far produced, who happened to start his insurance career, like so many others, with EFU, he gave me some very interesting details about ARS's habits and peculiarities. Chowdhury whom I know well from my active years in the insurance industry had joined EFU on 1st September 1947, just a few days after the country had been divided. And he stayed with them until the company's Head Office was shifted from Calcutta to Karachi. And Chowdhury remembers this:

"Abdur Rahman Siddiqui was the Chairman at that time. He was a close friend of my grand-uncle, Mr. Abdul Matin Chowdhury, who at that time happened to be the Secretary General of the Muslim League and a very close associate of Mr. Jinnah. And I was requested by him to go and see Mr. Siddiqui. A young fellow like me, a trainee, normally does not go and see the Chairman. For me this was a very serious problem. So I had to ask his Secretary to fix a time, giving reference from my grand-uncle and was then very pleased that Mr. Abdur Rahman Siddiqui asked me to come the next morning to his house which was located in a place called McLeods Street and it was beside the European cemetery. It was a townhouse, a typical English

townhouse with three floors. There was a lift and I was told to go to the third floor. I went there and was very astonished to see Mr. Abdur Rahman Siddiqui right in front of his entrance, because the doorman downstairs had probably telephoned him about my arrival. And he received me there, right at his door which I found absolutely extraordinary, something I never would have expected. However, he took me to his sitting-room, where a breakfast table was prepared. I had some breakfast and was asked a few questions about my grand-uncle. He encouraged me and wished me well in my new assignment with his company, which he said, was a very good one. And that was the end of our meeting.

After that I used to see him quite often because he was extremely punctual in coming to the office. He would come there at 9 o'clock sharp. He used to be there for a good part of the day, probably until after lunch, or till about lunch time. He would be in the lift occasionally, but generally preferred the stairs. And he used to have one big problem with his staff members. The doorman for instance, he found it very difficult to salute him first, before the Chairman would do the same to him. He was a very accomplished person, he would always try to wish the other person first, regardless of who he was, even if was the doorman. This was surely one of his peculiarities.

He had a smart appearance, extremely impressive. He always wore a white Sherwani and always wore his Turkish cap, a Fez, I think. And he had very thickly framed glasses. And there was one thing which was particularly special, extraordinary about him, this is at least what the staff was talking about: he always used the general toilet, the toilet for the staff, never the one for the executives, the General Manager, the Directors and the other Seniors."

By the time Mohammad Chowdhury joined EFU the company had changed from Clive Road to Dalhousie Square. A beautiful office in a very fine building, called Standard Building, which then was owned by a big insurance company of the same name. It also housed one of the biggest British insurers then, the Commercial Union which many years later should again become neighbours in Qamar House, in Karachi, Pakistan.

The building is still there and in fairly good condition. It now houses the West Bengal Water Authorities, a Government organisation. The layout of the building and its interior must still be the same as in the late 30s early 40s. The lift, not functioning anymore, the fans in the big, spacious hall, the beautiful mahogany panels in one of the rooms on the first floor, now the Manager's room, which must have been ARS's office as Chairman, when he was still

going there, as we have heard, at 9 o'clock sharp, every morning. My wife and I went there, in March 1998, in search of EFU's great past. We had a cup of tea there, thanks to the kindness of the Manager who seemed to be very thrilled when I explained to him as to which kind of people must have been sitting and talking in this room which was now occupied by him. And when we parted, there was a big smile around his good-hearted face, and for a moment I thought that he now felt very much elevated and much more important than he anyhow was.

I was equally touched. When walking through the fairly large openspaced offices on the ground and first floor I distinctly remembered what an old colleague of mine, Mr. Mohammed Hanif,who during my tenure of office with EFU was Branch Manager in Khulna, East Pakistan had told his audience on the occasion of EFU's Golden Jubilee Celebration in 1982.

"Rahman Sahib had a particularly soft corner for the lower staff of EFU. Whenever he passed through the main hall, he would stop at the desk of some typist or clerk or walk up to the peons and enquire about their welfare. I have seen him picking up pins and gem clips from the floor and putting them on near-by desks. He was genuinely fond of his staff, especially those on the lowest ladder. I would like to give the example of one Mr. Allah Rakha, who was a peon in our Calcutta office. He had written a congratulatory letter to Mr. Abdur Rahman Siddiqui on his becoming the Governor of East Pakistan in 1952.

On receipt of this letter, Mr. Siddiqui was so overwhelmed with joy that he asked his ADC to immediately telephone the Airlines Manager in Calcutta to issue a ticket to Allah Rakha and make arrangements for his visit to Dacca as his guest. The day Allah Rakha was to arrive in Dacca, Siddiqui Saheb was much excited. He impatiently paced up and down the Government House compound waiting for Allah Rakha,- and when he finally arrived he rushed to him and embraced him warmly.

During his tenure as Governor at Dacca, Mr. Siddiqui maintained regular contact with EFU, telephoning Mr. Shamsul Haq, our Branch Manager there, sometimes a few times daily, and at times visited the office too."

Though very harsh and outspoken he must have been a very kind hearted man. His nephew, Prof. Kazi, remembers that 'Mamoojan' as he was universally called by his large family, shared a fiery temper with his two sisters. Being the younger sibling, still did not prevent him from dominating them. „To us",

says Prof. Kazi, "to his real nephews, he was a terror until we grew up. Then he became a friend who commanded our respect. 'Mamoojan' helped quite a few of us in our educational career as well as placements afterward, I was one of those beneficiaries. While I was studying in England (at one time he shared my room, known as 'Jigs' then), he paid for my expenses also. When I was returning home, he even helped me financially to buy surgical instruments. 'A barber is no good without his instruments ' he used to say. My marriage, too, had his fullest consent and blessings for it was to the daughter of his closest friend, late Mr. Shoaib Qureshi, to whom I got married. Shoaib was practically inseparable to him. One day after I had started earning, I suggested to 'Mamoojan' that I would like to return the money which he had spent on me in England. 'By all means my boy', he replied. 'Return it the same way I have paid my debts. My uncle educated me and I educated you. So you educate others.'

The first two boys he asked me to support for education were the ball pickers of our hospital tennis club. Since they could not go to school, they had to be coached at home. It appears that he used to pick up boys from the slums in Calcutta and got them educated at his expense. And it is in my knowledge that one of them had cleared M.Sc. and was preparing for his doctorate. He was the son of a janitor. A couple of those he helped are now eye surgeons. He had a very soft corner for the medical profession. Perhaps his old association with Dr. Ansari and his experiences during the Medical Mission in Turkey had something to do with his bias for medicine. But in spite of these most human qualities, he was a very sever person."

And he was very outspoken and extremely straightforward. „He could have never become a diplomat", says his nephew. „As a matter of fact one could never have been more undiplomatic than him. There was a suggestion at some time for his appointment as Ambassador to one of the Middle East countries. In view of his most intimate and personal relationship with almost every prominent leader of the Muslim world and of his services in Turkey and Palestine, he would no doubt have proved an ideal ambassador. But it was feared that if he were appointed ambassador, he would trigger off a war in the Middle East".

I am not so sure about that, - but from the way he spoke and wrote, it becomes quite evident that he was very fond of a strong and forceful language. There is a lovely, and I think very typical story by Begum Kazi which is worthwhile remembering:

"Our uncle once, as you know, was the Mayor of Calcutta, and he was it for quite some years. And I remember, there was a big function going on during that period,- it was the Prophet's birthday. And Maulana Jota gave a very big speech on that occasion. He started to talk about the pregnancy of the Prophet's wife, of the nine months she was carrying the baby etc, - and after he had finished our uncle, then the Mayor of the City, turned to him and asked him: ' tell me, do you have daughters?' And the Maulana said, 'Yes, by the grace of God'. And uncle continued by saying: ' Well, so next time when they are delivering, please call me!' And the Maulana was very upset and complained bitterly about this rudeness of Mr. Abdur Rahman Siddiqui. But he rebuked him, mentioning that it was even ruder of the Maulana to talk about such private things of our Holy Prophet in the presence of so many thousand people and that he should have rather talked about something else. And many people then thought that the Maulana was right. In fact it is correct to say that our uncle was very outspoken and could even be rude and therefore quite a number of people sometimes did not really like and appreciate him because of his harsh behaviour, notwithstanding the very high respect that everyone, including his critics, always showed to him. Of course, looking at the particular instance which I was just now mentioning, I think he was perhaps right. But it was naturally not very wise and political of him to reprimand the Maulana in such a way with so many other people present. Yes, uncle had become a bit swollen-headed because of the many honours bestowed on him. But he was a man who never could keep quiet, never!".

He must have been a very lonely man. And although he obviously liked to mix with people, even went out to attend parties and was giving a lot of parties himself, he still had his days when suddenly, out of the blues, he felt like hurting and slashing out at people. Without any apparent reason. From the many stories I was able to collect about ARS from various sources, I come to the conclusion that at times he must have been very depressed. I think that looking at the variety of duties this man had taken upon himself to perform, - and to perform for him meant always to outperform even himself, - the amount of responsibilities he was shouldering, all this together must have at times even exceeded his superhuman working capacity.

"At times our uncle was very upset with people", says Begum Kazi." And we sometimes wondered, why!? But could not find a suitable and appropriate answer for it. One night he was called for a dinner by a very good friend of him. And he took me along, as he sometimes did when wives were also invited. And suddenly he saw a particular person whose name I have forgotten, another guest, and in a rather high voice he asked his host: 'why

have you called this idiot? You either have him or me. You should not invite anyone like that man.' You see, this is another example of his outspokenness. And he walked out. And he asked me whether I would like to stay on, because I had nothing to do with that incident and that particular man. But I, of course, went away, together with him. But you can imagine that not everybody was prepared to put up with such an attitude."

But I am told that he could also be an altogether different man. Very friendly, very charming and easily approachable. Sometimes he could be rather social, would visit friends and relatives. And being in a very good mood, he would even start singing. Popular songs, the early movie songs from America and Europe. But also folklorist music. He must have been a split personality, I guess. But never failing in his duties. His pro-Muslim political activities and personal leanings were well-known, and even non-Muslims respected him for his personal integrity and honesty. And in his opposition, too, he was always correct, clean, never hitting below the belt. Professor Kazi remembers that when ARS was out of Calcutta to attend the Palestine Conference, some shabby remarks against Mahatma Gandhi were printed in his paper, the 'Morning News'. He very sternly reprimanded the editor because he wanted his paper to be free of personal venom against opponents and he would never tolerate indecent remarks against them. „He had his very firm principles", says Begum Kazi, „particularly also in journalism. He always used to say that people should not lie. Journalists should always say the truth. 'If you are writing news, it should be news. No fabrication, no wishful thinking', he used to say. A journalist must not necessarily express his ideas or views on every occasion. He should sometimes rather restrict himself to be a quiet observer. Yes, he was very particular about these things."

ARS's role in India's struggle for freedom has often been underestimated, I think, even by the higher echelon of national and international historians. He was not just one of those useful and ever-ready 'water carriers' for those who either then or today, in retrospective view, stand in the limelight and are adored for whatever their achievements and contributions may rightly or wrongly have been. He was, I am convinced, one of the outstanding and original thinkers of the Muslim's Movement, particularly also their economical renaissance. Mr. Abool Hassan Ispahani, one of the closest aides of Mr. Jinnah, and another man whose tremendous contributions and personal sacrifices for the Indian Freedom Movement are sometimes not adequately acknowledged, has paid great tribute to ARS in his book: 'Qaid-e-Azam Jinnah - As I knew him'.

".....Bengal in pre-independence days contained a Muslim population of over 33 million which made it a key-stone in the body-politic of Muslim India. The success of the Muslim League in Bengal was of vital importance to the successful conclusion of the movement for the creation of Pakistan. While on the subject of Bengal, I must in fairness to my close friends and colleagues, Abdur Rahman Siddiqui and Khwaja Nooruddin mention their great services in helping to transform the Muslim League in Bengal from a body of office-seekers and opportunists into a powerful organisation wedded to an ideal. Abdur Rahman, in particular, was my guide in political matters from 1932 until I became a disciple of Mohammad Ali Jinnah. Nooruddin, Abdur Rahman and I were known as the 'Three Tailors of Tooley Street' and were at times dubbed as 'The Three Musketeers'. We were a thorn in the side of opportunists and we did our duty fearlessly."

And fearless he was. Also in his speeches. Not many of the large number he must have delivered during his active life of a politician and businessman have been preserved. But I had the great piece of fortune to come across a few which had been kept and treasured by his niece and nephew. One was a speech he addressed as President of the All India Indonesia Conference, held at Lahore, on the 19th of January 1945, some months before World War II officially came to an end in Europe and quite some months before it ended in the Pacific. As I have tried to show and as was narrated to me by those who really knew him, he used a very strong and forceful language. Let the following quotations out of the speech just mentioned serve as an example of this:

"The war, which was fought, we were told, for freedom and democracy, has ended in its global aspect and we are now in a position to judge how far the ideals, for which it was fought still exist in the minds of those who are ruling the destinies of mankind. I think you will all agree that the victors have made the world as unfit for democracy as their arrogant and mischievous propensities could make it. Political intrigues, trade rivalries, jealousies, distrust, lack of faith in one another and the will to dictate and rule large masses of humanity and vast territories and to bully and frighten the weak, have once again replaced the lofty ideals which were being shouted from the international housetop. Selfish and unashamed domination, of a hungry and devastated world, by those who have emerged from the Armageddon mightier than ever, is once more the order of the day. The smaller and weaker states must now stand in a queue, bowls in hand, at the doors of the mighty for any little mercies doled out to them. It is clear that the war has replaced one set of dictators by another.

Wars come and go but when they do go they leave behind a trail of misery and bitterness which persists until a new one breaks out. We had hardly come out of the blight of 1914-18, when we were pushed into the conflagration of 1939, which, despite the theatricality's of the signing of Unconditional Surrenders, still continues. The sword has not been turned into the plough and peace has yet to come."

And another and final example of his political credo as expressed in his presidential speech at the Pan-Malayan Indian Muslim Conference held at Penang in December 1947.Dealing with the tragedy of Palestine, he remarked:

"The promised Kingdom of Israel, at best, will be a Satellite Protectorate and not an Independent State. It will have to find a Christian god-father. The wiser course for the Jew to adopt will be to come to terms with his Semitic Arab brother, who, if not assuaged and mollified, is determined not to allow his home to be broken and his land to be filched even if it cost him his life."

".....We (Muslims) are, par excellence, internationalists in the true sense of the term for, race, colour and country do not influence our conception of the good life in this world and the next, as taught us by our great Master and Leader over thirteen hundred years ago. We may have failed him and we may have strayed away from the straight path but his message is still there, pure and crystal clear, as it was on the day it was brought to us."

"Nationalism, as it has developed in the West, has been a curse to mankind. Need we go far to witness its ravages? The last two wars and the whole history of colonialism should open our eyes to the mental and spiritual abyss into which the conception of 'my nation, good or bad,' has thrown humanity. It has obliterated the ideal of the Brotherhood of Man. It has created jealousies and rivalries which are and shall remain perennial sources of strife and devastation."

Abdul Rahman Siddiqui was a fearless man. He fought for his ideas and his visions. And he always did this with a visor widely open. If necessary he could hit very hard, but never below the belt. Once asked why he did not write his memoirs since he had a distinguished career of more than half a century behind him, he replied: „I cannot sugar-coat the bare facts in savoury language. And if I wrote what I want to write, I would be lynched in the Empress Market".

Contrary to many others, including even some of his close friends, he never wanted anything for himself. And when he actually created Eastern Federal,

he did not do so because he had to please his ego or wanted to become Chairman of a great financial institution. He, together with some of his friends, did this because he was convinced that by doing so he did a service to the Muslim community, making his personal contribution towards its economic renaissance. „To build Pakistan", he once wrote in his paper 'Morning News', „is to build its agriculture, industries, commerce and general economy. Those among us who can lend a helping hand in this process of construction and habitation will be performing a duty".

To do one's duty. This seems to have been his credo. "His principles were his own, though by moral standards, sometimes righteous," writes his nephew Professor Kazi about him. „He never.....forgave bad English, both written and spoken. He himself was at least in my opinion a thunderous speaker and his innumerable letters to me exhibited a smooth flow of pen, - very legible and not needing any corrections. After he fell ill in Dacca, as Governor of East Pakistan, his letters contained mistakes of grammar and spelling and we immediately suspected that there was something wrong with his mind. Shoaib Qureshi (Professor Kazis's father in-law who was then Pakistan's High Commissioner in India) got worried. 'Rahman would not make a mistake - something is wrong with him', he said.

'My uncle' was heavily diabetic from the age of 40. In those days the only treatment was insulin injections and strict diet. He took the injections himself but with regard to the diet, he threw all discretion to the wind. Everything detrimental to his health was close to his heart. A dozen mangoes at meal time was usual during the mango season. In the end, he paid the price for his carelessness. He was never free of excessive sugar in his blood....but he was reasonably well when he was appointed Governor of East Pakistan in 1952. Within six months, however, he was brought back to our flat with partial paralysis and with a somewhat disoriented mind."

Professor Kazi had him admitted to the Special Ward of the Jinnah Hospital. And his closest friends like Ghulam Mohammad, who was then Governor General, and KF Haider came to visit him rather frequently. „They tried a lot to help him", says Begum Kazi, „they tried to get him out of bed and make him walk because his legs were not working properly. It was pathetic to see that. I think he was mentally upset and very disturbed. Upset because the people after partition were not anymore the same as before, when they were fighting together for their freedom. People had not only shifted physically and geographically from one place to the other, their minds and hearts had changed. This is what he used to say and felt very sorry about it. Values had

changed. Making money had become the most important issue. Whenever he read a newspaper he got terribly upset about what was written in it."

"There are too many lies and liars around us", he told his closest friend, whom he had always considered to be his brother, Shoaib Qureshi, when he had come from Delhi to visit his friend at the Jinnah Hospital.

After a long illness he breathed his last on 26th of May 1953 and he was buried in the PECHS graveyard.



KF Haider accompanying Governor General, Ghulam Mohammad,
to Saudi Arabia



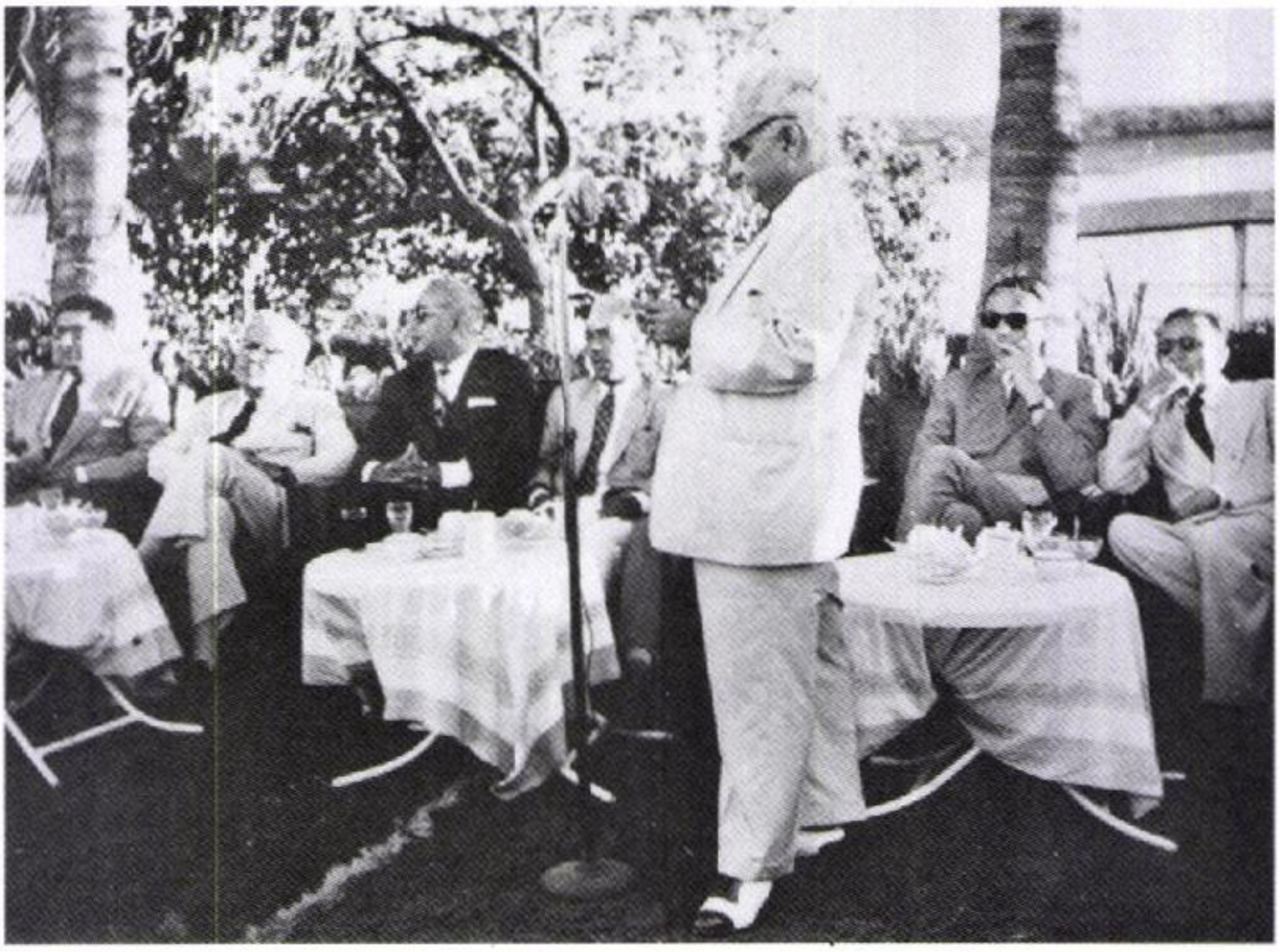
Governor General, Ghulam Mohammad, visiting Saudi Arabia, in attendance is Mr. KF Haider



Mr. KF Haider at luncheon



Mr. KF Haider meeting leading industrialists and businessmen
(at his left is Mr. Ahmed Dawood)



Mr. SM Moinuddin reading farewell address for Mr. KF Haider in June 1960 at Karachi Boat Club. Also in the picture are from left to right: SC Subjally, M Wisaluddin, Khuda Buksh, W.W. Karnowski, Ameen Khorasani

Khondkar Fazle Haider
Our man from Bhopal

It was in early 1960 that I met him for the first time. I was young then, not even thirty years of age. And I was curious and nervous like one would expect a young man to be who, for the first time in his life had left his country and was all set to assume his new duties. A new challenge in an entirely different world. For years had I been wanting to leave post war Germany though I seemed to be well settled. I belonged to a vintage which greatly benefited from the after effects of World War II in as much as people of my age group and of similar educational background were reaching comparatively senior positions in business fairly early in their professional career. I was one of those beneficiaries. And yet, - the old tradition of businessmen and merchants in Hamburg to first see the world and then settle down must have been in my blood. I always wanted to experience different cultures and people. Not just by seeing but by living in their countries together with them. This was very difficult to achieve for a young German, at a time when everybody in Europe was still busy redefining his own position and finding a proper place to start it all over again.

My friends knew of my desire and fate or luck wanted it that somewhere, very far away, somebody wanted a person like me as a replacement for another German who after ten long years wanted to go home again. Through my friends they had found me. And I was now sitting in a car, an old Vauxhall, together with Mr.Heinz W. Schwarz and Mr. Wolfgang Bernhard, a senior Director of my parent organisation, Munichre, on my way from the Metropole Hotel in Karachi, where I had spent my first night after arriving in Pakistan, to Qamar House, to see the General Manager of the Eastern Federal Union Insurance Company.

His name was KF Haider. I knew that he was around sixty years of age and that he had been a very big man in undivided India, before Pakistan came into being, Finance Minister of Bhopal. To be quite frank, I did not even know that such a State ever had existed nor was I aware of its geographical location. The only thing that I really knew was that I was to join Pakistan's largest and perhaps oldest insurance company. As a replacement for Mr. Schwarz, who as Chief of the Head Office of EFU's General Insurance Division was its technical head. I was an officer of what was then one of the largest reinsurance companies in the world and Mr. Schwarz was to join them in Munich, provided that after a few months probation, I would justify the confidence that

others were placing in me. Considering my age everybody concerned was taking a great risk, - that is at least what I would think today,- it would have never occurred to me on that sunny January morning in 1960, my self confidence was unshaken when I was on my way to Qamar House to see the man I had heard so much about before and whom I was now to meet, right on the first day of my stay in this country, about which I had read a few books, but which otherwise really did not mean much to me. I had heard about the Indian Freedom Movement, about Gandhi and Nehru, - and after having read the books I now also knew about Jinnah, - and I was aware that Pakistan right now was ruled by its first military President, by Field Marshal Ayub Khan, whose imposing photograph I had seen in the German newspapers, a few days before I left my country, because he was to visit Bonn very shortly.

I had also been told that Mr. KF Haider was not only the Chief Executive of this big Pakistani institution, but that he was also politically very important and well connected. That he had been a very intimate friend of one of Pakistan's Governor Generals, late Ghulam Muhammad. And even now, forty years later, I still remember how excited I was in anticipation of this meeting. I did not see much of the surroundings whilst travelling to the office, somebody pointed out that the many ships at the left side were obviously part of Karachi's busy and overflowing harbour and that the big and very impressive building in front was the Qamar House, right there were dozens of camel carts and hundreds of donkeys waiting for employment, opposite the Karachi Port Trust Building. Never before in my life had I seen such a lively scene. But this was not the time to meet the Orient. There was KF Haider waiting for me, the General Manager of an insurance company which, people had told me, was the cradle of Pakistan's Insurance Industry.

His office was on the first floor. And I was now really excited. I did not even notice the spittoos in the staircase, full of bethel juice, a sight I could never get used to, not even during the following six and a half years. We did not have to wait, KF Haider's secretary immediately waved us through. „Haider Sahib is waiting for you", he said, an elderly gentleman, with a beautiful white beard. He opened the door and the first thing I heard was a sombre and very friendly voice: „Welcome gentlemen, please come in and be very much welcomed!" He was sitting behind a large office desk. The first thing I noticed was that there were hardly any papers laying on his table. And a small bell, silvery looking. And a cup filled with tea. He got up, slowly moved from behind his desk and embraced Mr. Bernhard, who was on his way to Singapore, where he was posted. He had just made this brief stop-over in order to 'hand me over' to Munichre's Pakistani friends to whom I was sent on a delegation, which

was supposed to extend to approximately three years. They knew each other very well from previous visits made, either here in Karachi, or visits by KF Haider in Munich. He shook hands with Heinz Schwarz and then very slowly turned to me, looked into my eyes and said: „This now must be our young friend from Germany. Be welcomed by all of us in Eastern Federal and feel at home!“ And he said this in such a warm-hearted and reassuring tone that I immediately relaxed. Gone were all the doubts and soul-searching questions of the preceding months. And within seconds I suddenly knew that I really had reached my destination.

I think that he looked different from what I thought he would. Much smaller than I had imagined, rather stocky, with a heavy body. A big head with very thick and bushy eyebrows and very friendly looking eyes. A short haircut, accurately combed, - he at once reminded me of one of my highschool teachers. Mr. Hirmer. He taught us German literature and history. I owe him much. He was the one who had instilled my love for things past and great historical events into my systems. Yes, KF Haider, I thought, looked like a Professor of history, not necessarily like the Chief Executive of an insurance company. He was wearing a white linen suit and a club tie which must have been with him for quite some time. And there were two very distinct red spots on his jacket when he sat down, spots which, I was quite sure, had not been there whilst sitting behind his desk, when we entered. But I saw him chewing something whilst extending his welcome to us and one of the two gentlemen who were already sitting in front of KF Haider whilst we entered suddenly said: „You have spoiled your jacket, Haider Sahib, shall I call Siddiqui!?“ But Haider Sahib only smiled, and almost casually replied: „Don't worry Moin, just a bit of bethel, they will take care of that at home“. And then he introduced these two gentlemen to us, or rather to me, because Mr. Bernhard obviously had met them before because he greeted them like two old friends. Mr. SM Moinuddin, Manager of EFU's Karachi Agency Section and Mr. Ameen, Chief Accountant of the company, I was told, and after some niceties exchanged between KFH, as I will henceforth call him, and my two German colleagues, KFH immediately proved that my thinking of him as a Professor of history was not at all far fetched because turning to me, one of his first sentences was: „You are very young, Mr. Karnowski, perhaps a bit too young. But we wanted it that way. You see, your advantage is that you are of an age too young for having been a Nazi or a soldier during the war. And I have been told that your generation is neither anti-British or for that matter anti-anything of that nature. You also have no colonial attitudes and prejudices. This is your great advantage and at the same time your great chance. We want you to make friends with our young people without any sentiments, either good or bad.

They will all help you because you will soon see that many Pakistanis are very fond of your country. There is a widespread feeling, whether rightly or wrongly, that we Indians and Pakistanis do to some extent owe our freedom to your country, indirectly only, of course, - because many people think that it is only because of World War II that Britain finally surrendered its colonies. But you, please, find your own way here in our country. Try to mix as much as possible with the Pakistani crowds, you will find this rewarding. Of course, I will also try to help you, and so will Mr. Moinuddin, Mr. Ameen and all the others in the company. But you should also meet the young boys, my sons for instance, because this is where the future of our country lies, not with the historical relics of my generation. We were important for the creation of our country, - to build it further is now for the others, the younger ones".

It was a long and a very beautifully worded speech. I was immensely impressed and felt much relieved. I felt particularly happy because the fact that Mr. Haider kept on talking to me for quite some time saved me from being cross-examined, something I had expected to happen and which had caused me sleepless nights, but which was now substituted by a much more enjoyable situation, at least from my point of view. Not that I was scared or had to hide anything, - I just did not know, had never before been together with people from this part of the world and could not visualise how they would approach me. Would I be really welcomed or be just the new foreigner, a competitor to some of their own people!?

Mr. KF Haider made it very easy for me. The way he talked to me was very reassuring, gave me an instant feeling of being really wanted, and that was all that mattered. Everything else would be to a large extent in my hands, would be manageable. And even now, after forty years, I feel like listening directly to his slow and memorable way of talking, very carefully weighing each word before finally uttering it, more like delivering a lecture, not just a casual talk. And I could realise that he really meant it the way he delivered his message, - and it went home.

KFH was to be soon sixty when we met on that very day and now, looking back at it, I think that whatever he did on that occasion, the way he spoke, - that was KF Haider in a nutshell.

He was born on 10th of February 1900, just six weeks after the nineteenth millenium had started. His place of birth was Murshidabad, a small town in West Bengal. Having received his early education there he went to England when World War I was still going on, in 1917. He was just seventeen years of

age. He did his first part of law at Lincoln's Inn, the same famous place where Mohammad Ali Jinnah in April 1893 had 'petitioned' and was 'granted' permission 'to be excused the Latin portion of the Preliminary Examination. And he must have walked through the 'Great Hall' of this great institution which had produced a most imposing list of graduates and dropouts, including Thomas More, William Pitt and half a dozen other British prime ministers. Two of Britain's greatest prime ministers, Disraeli and Gladstone, went there but did not complete their course of study. Whether KFH was inspired by the fame of these great men is not vouched for nor has he himself ever disclosed many details about these early days of his rather long stay in England. We only know that he developed very friendly relations with Abdur Rahman Siddiqui, who then was a stern protagonist of the 'Khilafat Movement' and at about the same time also was a student of law in Oxford. Studying in England at that time were also people like Mr. Shoaib Qureshi, a very intimate friend of Mr. Siddiqui and Prince Hamidullah Khan of Bhopal. It is said that they were all very close to each other. They formed a small group and spent as much time as humanly possible together. It was like being a member of one family, - a family far away from home.

„My father liked to play bridge", remembers Sajjad Haider, the eldest son of KFH when I spoke to him in Dubai where he practices as a Chartered Accountant, highly successful and very much respected for now over 25 years. „And he also liked cooking. So every Sunday there were lunch meetings at his house, and he used to cook the food. And apart from good food they had one common bond and hobby, politics. Muslim politics, Freedom Movement. There were not many educated Muslims in those days, you could count them on your finger tips."

I think KFH liked his stay in England. Like so many Indians in those days he considered this country to be his intellectual home base and he was full of admiration for their democratic institutions as well as for their monarchy. He liked the British way of life and although he,- like most of his Indian friends around him, wanted the British Raj to come to an end rather soon, he nevertheless liked the people and had no personal grudge against them. And he had many personal friends amongst them, lawyers, scholars and businessmen. He himself had become one. Together with Abdur Rahman Siddiqui they had founded a trading firm, imports and exports from and to India. Haira Limited, as I have mentioned elsewhere.

KFH was the man to actually run the show. He was its commercial head. If only because Abdur Rahman Siddiqui as 'Chief Agent of the Khilafat

Movement' was far too busy with his political assignments, he gladly left most of the things to his younger friend in whose financial skills he had full confidence. Their insurance requirements were looked after by a reputable firm of Lloyds Brokers, BM Collins. Siddiqui had met the proprietor of this firm in Istanbul, in the house of a Turkish industrialist and had found him very enterprising. One of his sons, Clive Collins, had become very friendly with KFH and it was him who had suggested to KFH to promote an insurance company in India, owned and run by Muslims. I have already given more details about this development which eventually lead to the foundation of the Eastern Federal Union Insurance Company in Calcutta, in 1932, in Abdur Rahman Siddiqui`s life profile. And although success is often fathered by many, as the saying goes, the feather in this case has to go to KFH. Without him and his friendship with Clive Collins, I am convinced, EFU might never have seen the light of this earth. And KFH had always been, - and very rightly so, proud of the initial and active role played by him in this regard. It was he who had taken this proposal to his friends and discussed its pros and cons. These were amongst others, Mr. Ghulam Mohammad, who meanwhile had become a very close friend of his, Mr. Shoaib Qureshi and Prince Hamidullah. Other great friends of his, like the famous Dr. M.A. Ansari, leader of the Medical Mission to Turkey in connection with the Khilafat Movement and Dr. Ansari's nephew, Aziz Ansari, must have also been amongst those whom KFH and Abdur Rahman Siddiqui must have consulted. It took them, however, quite a few years from the day the idea was first mentioned until its final implementation. Meanwhile, of course, life had gone on and had also affected this circle of friends. Most of them had returned to India. So had KFH. And the greatest change had occurred to the Prince's life.

"Prince Hamidullah Khan, who had spent a few years at Aligarh was allowed to go for his further studies to England only because he was then simply the private secretary of his mother, who was actually the Ruler of Bhopal after his father had died. At that time there was hardly any chance for the Prince to ever become the Ruler himself because he had two elder brothers. But both of them died within a space of just five months in 1924 and the mother of Prince Hamidullah went to see the Privy Council in London requesting that her youngest son be appointed the Ruler. And after some very lengthy and probing discussions she was finally successful and the Prince became the Nawab of Bhopal after his mother had abdicated her throne in his favour."

This is how Sajjad Haider tells me the story and he continues: „ Because of the close friendship between His Highness the Nawab of Bhopal and my father, His Highness, after his return to Bhopal, approached my father and

requested him to join him in his State, to serve him and Bhopal as a leading bureaucrat. He probably started as Commerce Secretary, a position he held many years and in 1939 my father was appointed Finance Minister. He was given many charges by His Highness. He was considered to be the most trusted and able confidant of the Ruler. In the Urdu language they have beautiful description of such positions. A literal translation is difficult but 'Trustee of the Country' and 'Man of the Highest Rank' would come pretty close to it. That was the time when His Highness used to discuss practically everything with my father, including Muslim politics in which the Ruler was very much interested. Since his Aligarh days he took a very personal and keen interest in all matters concerning the Muslim community in India and the role to be played by them in India's fight for freedom. It was then when the idea of floating an insurance company was seriously and finally discussed and the Nawab agreed to become one of its Patrons."

"Its a beautiful part of the world, you must go and visit it!" This is what KFH had told me many times after we had come to know each other a little closer and after he had made sure that this young German from Hamburg had obviously justified the confidence he had put in him. 'Bhopal is a little bit hilly, like Portugal for instance, or Bavaria, ups and downs and rivers, plenty of water, plenty of greenery. Beautiful jungles, lots of wild animals. Our lives were more a country life. We had 88 % Hindus and 12 % Muslims, no bad feelings at all, never a single riot, never a single killing. There was no difference between the two communities. And the Prime Minister was a Hindu. For Eid, the first tray of S*ehri* was sent by the Hindus to the mosques. And we Muslims used to go to their *Holi* and *Dassera* and all their functions. We used to be drenched in *rang* (colors) and *gowar* (grains) and we used to enjoy it thoroughly". These were the words used by Princess Abida Sultaan, the last Ruler of Bhopal when she described her country in an interview given some years back. And this was also KFH's theme whenever talking about the country where he had spent many happy and highly successful years. He had settled down there after his return from England and after having married a young girl from his native place in West Bengal. All of his five sons, except one, were born in Bhopal, the first one, Sajjad, in 1935, and Mustafa, the second, in 1937. Sajjad, as I already mentioned, had done his Chartered Accountancy in England and he was articled with a firm of Chartered Accountants in London through the kindness of BM Collins, the London Agents for EFU. Mustafa, two years younger to him, completed his Senior Cambridge 1955 at Karachi Grammar School and then joined Eastern Federal for some practical training and then finally set himself up as an independent Surveyor. I know both these two sons very well, because they were of my age

group. They became family friends and have been very helpful to me now during my efforts to collect as much information as possible on the history of EFU. Mustafa in particular has gone very much out of his ways and was very instrumental in arranging my interviews with Princess Abida Sultan, Begum Kazi, daughter of late Shoaib Qureshi and niece of Abdur Rahman Siddiqui, and Begum Ispahani, wife of late Abool Hassan Ispahani.

KFH had graduated as a lawyer but never practised law. He straightaway went into business and then followed the Nawab of Bhopal to become a senior member of his State's administration. „Father was not very fond of practising law", says Mustafa Haider, „but his two brothers were. The one next to him, Justice Zulain Fazle Akbar became Chief Justice of Pakistan, and the other, Fazle Sobhan, was with the Police in India, before partition. He was DIG police in divided Bengal. After Pakistan came into being he briefly served Kwajah Nazimuddin, who after his tenure of office as the second Governor General, was Prime Minister of the country from 1951 to 1953. He was appointed the first Chairman of the Karachi Improvement Trust, which is now the KDA. Thereafter he served the country as Ambassador in Nairobi. His sons, by the way, occupy today prominent positions in Bangladesh. Throughout his life KFH also had always considered Bengal his real home. 'It was only my friendship and my loyalty to His Highness the Nawab of Bhopal that I had not finally returned to where I was born', he often used to say. And even during the comparatively short time of our joint association with EFU I always smelled and realised that KFH in his heart of heart had always remained a Bengali. And whenever he went on a visit to what was then called East Pakistan one could see from his face that he was always excited and full of joy in anticipation of such events.

This must have been different though, during the time he spent in Bhopal. There he was surrounded by a group of close and most intimate friends. Shoaib Qureshi was Home Minister, the Raja Sahib of Mahmoodabad was a very frequent visitor there, so was Abdur Rahman Siddiqui, at least before he had finally settled in Calcutta and eventually even became its Lord Mayor . Zaffrullah Khan was Foreign Minister, - a rather illustrious circle of men who together with the enligthened Ruler were forming a 'consortium of progressive thinkers' and who should all play very prominent roles in the formation of Pakistan and its further development. It also showed that Bhopal then was a very prominent State. In fact it was the second largest Muslim State in undivided India, Hyderabad, Deccan, being the biggest one.

When independence came in 1947 the State of Bhopal, like all the other ones, ceased to exist, although accession procedures went on for some time. Contrary to general expectations, - and perhaps also to the surprise and disappointment of his eldest daughter, Princess Abida, who had become a staunch supporter of the creation of Pakistan, the Nawab did not migrate to the new homeland for India's Muslims. Although he had already purchased a beautiful house in Karachi, opposite to „Mohatta Palace" which, amongst others, was also once used by Mohammad Jinnah and his sister Fatimah for official functions and which was only recently resurrected and now reminds not only the citizens of Clifton but large numbers of visitors from all over the world of its past and glorious grandeur. What a contrast: here, an edifice of a magnificent yesterday which has changed many illustrious hands,- and just on the other side of the street, „Bhopal House", a huge complex, almost a palace and still very impressive, despite its now shabby outward appearance. More like a deserted and forgotten fairy tale castle than the previous home of one of the most influential princely families of the times of the British Raj. Princess Abida, now living in a farmhouse like estate in Malir, some twenty miles out of Karachi, used to stay there and KFH, after migration to Pakistan in 1952 and living just one or two blocks away in Qamar Court, Clifton, must have been a frequent visitor there..

KFH, as I have said before, had become an important confidant of H.H. the Nawab of Bhopal. It was therefore not surprising that he also stayed behind in Bhopal when Pakistan came into being. He, however, sent his family to Calcutta to stay with his brother-in-law, Murshed, as he was now very frequently travelling within and outside India as a permanent travel companion of the Nawab. In fact KFH had become a kind of Private Secretary to His Highness and as the Nawab was a very restless man KFH had not much time left to spend with his family.

Meanwhile he had also become a Director of Eastern Federal Union which had developed very well by then. It had made appreciable improvements and progress in its operations. But following the division of India a decision had to be made whether to either stay on in India, where the bulk of its business originated or to migrate to Pakistan, which eventually was the decision taken and EFU's headquarters were consequently shifted from Calcutta to Karachi. It had been a difficult decision to be taken by the Board of Directors, but it obviously was the only one possible, considering the political background of the majority of its founding fathers.

In 1951 Mirza Ahmed Ispahani, Chairman and major shareholder of EFU, held the view that time had come for a Pakistani to be the Chief Executive of the company and he consequently suggested that KFH be entrusted with this job. The first CEO of the company had been British, Mr. Menhinick, an officer of the well known Atlas Insurance Company, whose services were secured through the kindness of their General Manager, who had become well known to KFH when the idea of EFU's establishment was first implanted in him and his friends. He served the company for six years and was then succeeded by a born New Zealander, Mr. T. Baxter. He was a high profiled professional, but had all the ingredients of a typical ex-patriate also, which amongst others included an inherent desire to accumulate enough funds during active services as to ensure a comfortable retirement life. This plus the Board's desire to compensate for the loss of premium income which the company had to suffer as a result of its migration to Pakistan led to some management decisions which finally amounted to a severe financial crisis. I have dealt with this very unhappy chapter of EFU's history already in a different context. What matters here is that Mr. Baxters replacement was written on the wall, for „technical as well as for political reasons". This also resulted in the appointment of Mr. Erwin C. Iven, a senior German insurance official, whom the Ispahanis had known from pre-war days in Rangoon, Burma. He became Deputy General Manager of EFU in 1949 and it was him who was primarily responsible for the actual transfer of EFU's head office to Karachi.

This was the state of affairs existing and inherited by KFH when he, at the request of the Ispahanis and strongly supported by his old friends, Mr. Abdur Rahman Siddiqui, who had been EFU's Chairman until 1950, and Mr. Ghulam Mohammed, who at that time was Governor General of Pakistan, had accepted the post of General Manager of EFU, thus replacing T.Baxter in this position. KFH, therefore, was a very well connected man when he became the Chief Executive of this then ill-fated company and, as I have already underlined, he was not an insurance man. Throughout his life he had been a true and dedicated lieutenant of „his" Nawab and he was definitely very well known also within the establishment of this new nation, - and a very respected man. Everybody in the country could observe how close he was to the Governor General. People could see for themselves how close he was to Pakistan's bureaucratic elite. Every morning, in Clifton, the bright spot of the country's first capital, Karachi, he met his friend Ghulam Mohammed, the man who successfully clinched one prize post after the other, the nation's „grey eminence" as he was also called, and they together went on their morning walk. And people, of course, had seen photos of KFH, showing him

as a member of the Governor General's personal entourage when making state visits to Egypt and other countries in the Middle East. Yes, KFH was a very influential man in those days, but the technical side of the running of an insurance company, that was not his cup of tea. Nor was he really interested in it. The actual run of the mill was therefore left to his deputy, Mr. Erwin C. Iven, the tall and good looking German, whose technical abilities and highly developed sense of professionalism had gained him fame and acknowledgement within Pakistan's insurance industry. EC Iven had immediately sensed that there was something wrong with EFU's London underwriting and the first thing KFH did, after having joined the company, was to send him over to London to have a close look into the books of their London agents. Through his efforts and tough negotiating skills the unpleasant truth, - or at least a considerable part of it, - came to light and it was soon very apparent that the losses accumulated in London far exceeded the financial resources of the company. And credit has to go to KFH as well as to EC Iven that for the first time the company's management decided to share their growing and painful knowledge about this alarming situation with their Board.

As a team they were an almost perfect match. And although KFH had no clue whatsoever about the technicalities of an insurance company, - or for that matter of any large commercial organisation, - he had a highly developed feel for people. He always would first think of the good things of a man's personality structure. „He was such a nice person, a complete human being" says Abul Mahmood, now EFU's Chief Agent and one of the longest serving officers of the company, - and prior to nationalisation perhaps the most successful life insurance agent the Company's Karachi organisation ever had produced. „He would never say anything bad about anybody and he would not become political about certain developments, would not manoeuvre around human beings or play around with them. He would always give you good and sound advice. And he always allowed free and personal access, at least to people whom he regarded important and essential for the development of the company's business. This, I think, was one of his personal secrets, because people like me, top producers, can only continue to shine if their success is not only rewarded in cash, - but even more so by moral and intellectual recognition. Haider Sahib must have realised this much before he became the Chief of EFU and that's the way how he motivated people like me".

Erwin C. Iven and Mr. Heinz W. Schwarz, the other German who in 1951 had joined EFU made sure that the professional side of their business matched the high standards set by the British and Australasian companies. And they also tried to instil part of their inbuilt discipline into their staff members. KFH

made sure that their vanity would get adequate attention and he always took genuine interest in the personal affairs of people who came close to him. He was very much a family man, did not lead a particularly active social life, which one would expect of a man of his repute and professional standing. He led a very simple private life. His apartment in Clifton was comfortable, - but of a size which one would expect to be more suitable for any of his senior officers than for the Chief Executive of one of the country's large financial institutions. He was genuinely religious, loved his family and really cared for the people under his wings. His moral standards were high, but never beyond reach and out of this world. Abul Mahmood tells me a very interesting and typical incident.

„There was a field worker in the Life Department of EFU, who was sacked by the then Life Manager, Mr. Reysatullah, for having stolen some money, not much, but it could not be tolerated. After six months he was pardoned and taken back. But then, after some time, that man committed a rather serious crime in insurance. So he was sacked and his name was published in the papers. But after about another six or seven months the man came back, desperate, falling on his feet, praying for forgiveness. Reysatullah took him to Haider Saheb, requesting him to reinstate the man provided that he gave a written assurance to never commit such crime again. Mr. Haider listened patiently and then suddenly got very much annoyed. He scolded Mr. Reysatullah and threatened to even sack him if ever he would make such a suggestion again. 'Reysatullah, he said, you are the Life Manager, so to take this man again or not, is entirely your decision. You go and do whatever you think is right to do. But if you want me to believe that I should get this man's assurance in writing to never again do anything wrong in his life, you really make me angry. I don't believe in taking things in writing from anybody. You see, Reysatullah, I have committed so many mistakes before the eyes of Allah, but Allah has never asked me to give him something in writing. So who am I to take something in writing!? Never do that! If you have confidence in a man, create even more confidence and develop yourself first, so that he may not turn bad again. It is your duty to develop this man. Most probably you have failed to develop this man and therefore he has done these wrong things! And he said many more such wise things, which I have forgotten now, too many years have passed since then. And many times he used to say: Mahmood, I have quite a few spoilt sons, one of them is you, and I love all of them!"

„Mr. Haider really was a very lovely person", says Sharafat Walajahi, when remembering the time he used to work under him before proceeding for further studies in England. „He was very kind to me and my wife. We used to

visit him at his Clifton apartment and he was like a father figure to me. One of the things that he repeatedly used to say to me was: Sharafat, there is one thing in life which you must strictly adhere to, you must always save 50% of whatever you earn in life! Well, even to this day I have never been able to follow his advice, but it shows what type of a man he was, because whatever he said, he honestly and really believed it. He was a very towering personality in his own right. He was educated in England, he spoke a very good English, he wrote it beautifully,- and he always treated people on a very equal footing. Considering that his background was largely that of a princely State and he himself having been one of its senior most bureaucrats, this, I think, is really remarkable".

KFH was a very reliable man, very outspoken and never short of giving his own views even at the cost of factual accuracy. He never twisted his words although some of his more philosophical remarks sounded like wisecracks straight out of the classroom. But the way he was uttering them gave them their own charm and identity. He never made himself cheap, nor was he expecting cheap applause. His wisdom, wit and outspokenness was clad in figures of speech, heavily salted with audible italics and multiple exclamation points, meant to illuminate the essence of his message he wanted to convey. Whatever he said, he truly believed in each and every word of it. And whoever he was speaking to, became immediately aware of it. That was his strength, that is, in the words of Sharafat Walajahi, what made KFH such a towering personality. He was neither a technocrat nor a intellectual egghead. But he always believed in what he thought was the right thing to believe or to do. His self-assurance was unshakeable. „He would let a donkey sing, if he thought the donkey would make the right noise", his colleague Erwin C. Iven once said about him. And I would not like to contradict my late colleague and mentor, who was, after all, responsible for making me join the Munich Reinsurance Company in the first place and the EFU in the second.

It was in early 1960, as I have said at the very outset of this profile on KFH's life, that I had met him for the first time, just one day after my arrival in Karachi. This was also the time when the financial difficulties of EFU as a result of its London underwriting were coming to a climax. It also coincided with a very important development in KFH's personal vita in as much as the Government of Pakistan had just offered him the top position in the Pakistan Insurance Corporation, a semi-Government organisation which largely due to his own efforts had been created in 1953. A reinsurance company founded with the object to assist new, indigenous insurance companies with their

reinsurance requirements and to help conserve valuable foreign exchange as far as possible and as far as was feasible.

KFH, who was the unquestioned doyen of the country's insurance industry, accepted the job. A very understandable decision, I think. And yet, his departure from EFU at a highly crucial time, gave cause to contradicting interpretations. I would, therefore, like to repeat here what I have said on many previous occasions. I was present when all this actually happened. And I am absolutely convinced that his decision to join PIC can not be seen as an action of somebody who abandoned a wrecked ship in order to save his own skin. As the senior most CEO in the country he had to accept the position as offered to him by high Government officials. It was sheer coincidence that the London loss situation climaxed at the same time as this old fox and storm experienced captain was about to leave the ship. But for him and his highly diplomatic skills, EFU, the company he was instrumental to create, would have gone into liquidation well before he accepted the job which was offered to him at PIC. His delaying tactics had given the company the badly wanted breathing time which then, in 1961 made it possible for his successor, Mr. Roshen Ali Bhimjee, and the new Chairman of the company, Mr. Abbas Khaleeli, to arrive at a final settlement with the London creditors and thus save this great institution from bankruptcy.

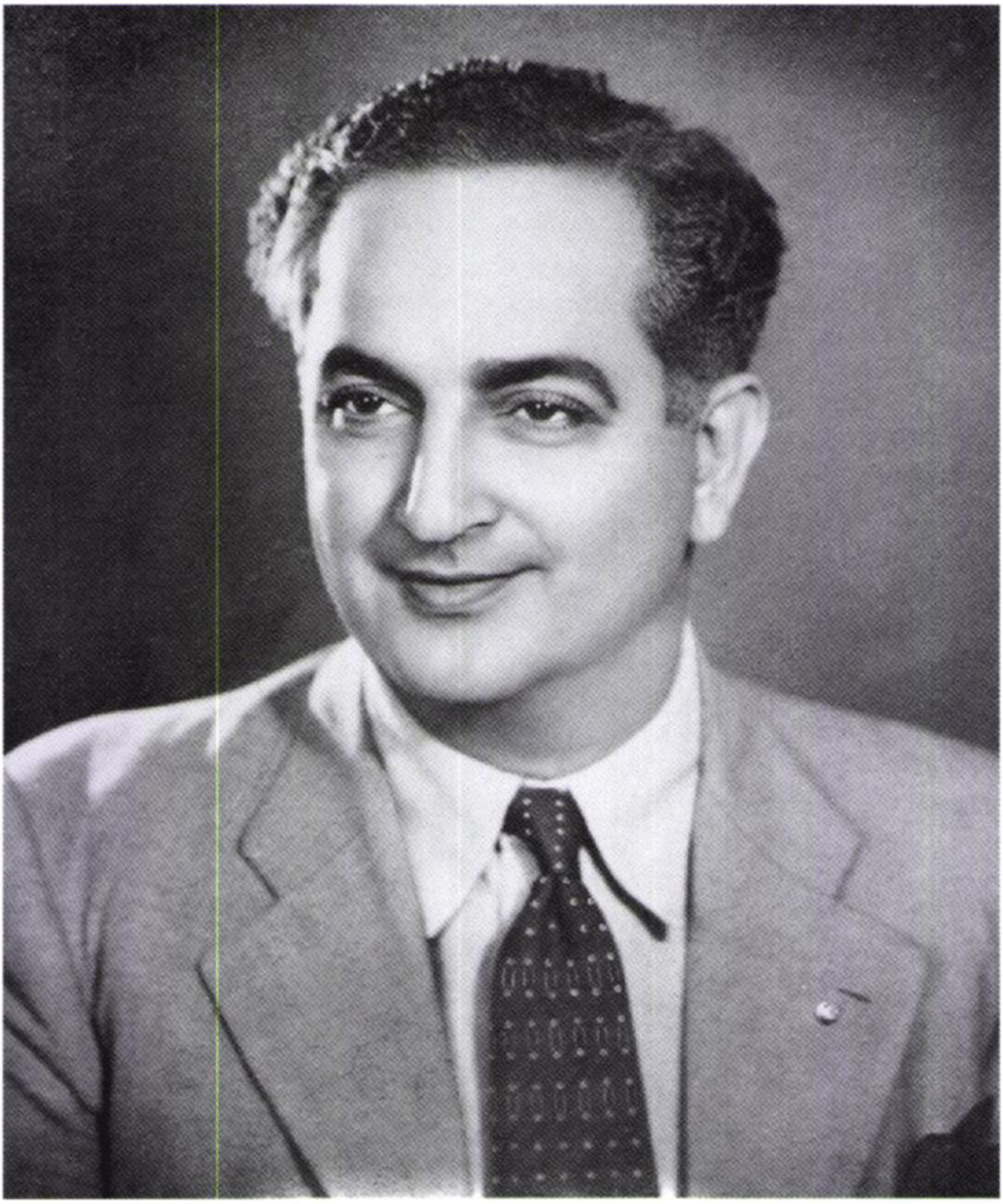
KFH was a very happy man when this good news reached Karachi and he was the first to wholeheartedly congratulate the two „saviours". I used to visit him from time to time at his office in PIC, which was just a stone's throw away from Qamar House, opposite Merryweather Tower, right at the end of Mc Leod Road where it meets with the street named after the founder of the nation, Mohammad Ali Jinnah. An old, dark and shabby looking building. Retired army men at the entrance and scores of sleepy peons around. Typical bureaucratic atmosphere throughout, even the smell indicated inefficiency and inflexibility. KFH did not look a very happy person and always preferred talking about the now ever more prospering EFU than about the affairs of the corporation he was now heading. Whenever there were official functions arranged inside or outside Eastern Federal his successor made it a point to have Haider Saheb around. And he was very pleased and openly showed his happiness about this gracious gesture.

KFH was a very humble man. Although his life had been full of social highlights, and having shared the limelight with many celebrities of his time, he never really seemed to have enjoyed this very much. A game of chess and a round of bridge with a selected circle of friends were his preferred past time

activities. A great talker,- and an even more patient listener whenever required. This is what his great mentor, the Nawab of Bhopal must have valued so very much, for otherwise there could not have been more different characters than these two great men.

The last time I saw him alive was in March 1963. He was attending the First All Pakistan Insurance Convention, which at the instance of the then Controller of Insurance, Mr. Zal Contractor, was held in Karachi with even some overseas visitors and speakers attending. It was a highly successful event, putting Pakistan's insurance industry for the first time on a kind of an international map. His old company, the EFU, was then at the peak of its remarkable success story and KFH was visibly moved when Roshen Ali Bhimjee, in one of the key addresses of the Convention referred to him as the founding father of Pakistan's insurance industry. And everyone thereafter seemed to eulogise him there all the time. He even actively participated in the discussion rounds and, I am sure, people present there will not have forgotten how he fired at late Amirali Fancy, then Chairman of the New Jubilee Insurance Company and Head of the Ismaili community in Pakistan, scolding him for his criticism of certain Government actions. „You people are not loyal to the country", he said. „The way you exploit your own Life Insurance Companies, the way you cheat the policy holders! The rates of first year commissions payable to your agents are outrageous, criminal. Instead of strengthening your companies you are cheating the general public by taking away exorbitantly high dividends!" He was very upset then and extremely committed. As Sajjad Haider now tells me, his father came back home that evening, feeling very tired and unwell. He complained of knee pains and the family sent for Dr. Sayeed Khan, EFU's company doctor, who also was KFH's personal physician. He came and gave him an injection. But his heart failed him. He passed away at 3 o'clock in the morning of the 18th of March 1963, quietly, without much resistance.

The following morning a minute of silence was observed by the participants of the Convention which went on for another day. A huge crowd, many from EFU and PIC, but also representatives from other Government institutions, Ministries,- and a large circle of personal friends and admirers saluted when his body was buried and laid to eternal rest.



Mr. Abbas Khaleeli

The Guardians

Abbas Khaleeli	**The Ispahanis**
Raja Saheb of Mahmudabad	**The ARAG Family**
S.M. Yusuf	**Said Ahmed**
Jehangir Siddiqui	**Mohammad A.Sayeed**
Justice M.M. Mahboob	**Ashraf W. Tabani**



Chairman Abbas Khaleeli welcoming delegates and visitors to EFU Convention 1963 in Karachi



Chairman Abbas Khaleeli behind his desk (1962)

Abbas Khaleeli
The Man from Madras

"Abbas Khaleeli was one of the finest and most distinguished Civil Servants India and Pakistan had ever produced. A gifted man, of intellect, incisive and clear. Educated in the true meaning of the word. He was a faithful servant of the public, not a public servant doing his government's bidding."

This is how a close friend describes the man who was born on September 14, 1908 in Bangalore, as son to patriarch, Mohammad Khaleeli, a rich merchant from Shiraz, and Mariam Namazie, in the house of his mother's parents. He was one of 13 children, actually number nine, of a man called Mohammad Khaleeli Shirazi, who as the name indicates, originally hailed from Iran. He had left Shiraz at the gentle age of 6 for Kashmir and stayed there until he was about 14, when one of his uncles, a rich businessman from Madras, a Nazamie, summoned him from Kashmir to Madras in order to get married to his very pretty daughter. And this is what Abbas Khaleeli's father did. He settled in Madras, 'took over the daughter and thereafter the family business', as grandson Zia Khaleeli puts it when very kindly narrating details about his father and his family to me. 'Mohammad Khaleeli got married to his cousin and spent the rest of his life in Madras. He eventually took over the business of his uncle, now also his father in law and became the Indigo King of India. He was very successful and got extremely rich. So much so that he eventually became the biggest real estate owner in the City of Madras. The Nazamie boys were well known for their good looks, good living, interest in the fairer sex. They were normally not very industrious, but this young Mohammad Khaleeli, self-styled, was.' He was full of energy and determination because his father-in-law had left the management of his business enterprise very soon to him. Indigo then was their main business. It was grown in Central India, Andrapradesh and from there it was sent to Africa, their biggest market at that time. Despite the fact that he spoke no vernacular language, just a little bit of English, he managed to become an extremely successful businessman, who made it his policy to invest any surplus cash in property. He also must have been a very flexible and farsighted man because when the time of indigo came to an end, in the early 20s, and German chemical firms invented chemical dyes, he quickly adjusted and diversified his activities and thus was able to maintain his high rank in the list of India's most successful businessmen of his time.

Abbas Khaleeli went to school in Madras, in a coach and pair, picking up his friends along the way. One was Jalaluddin Abdur Rahim, later member of ICS and founder and minister of the People's Party, - son of Sir Abdur Rahim. And the other one was Karamat, son of Sir Mohammed Bazlullah, better known as the ICS officer Mohammed Karamatullah.

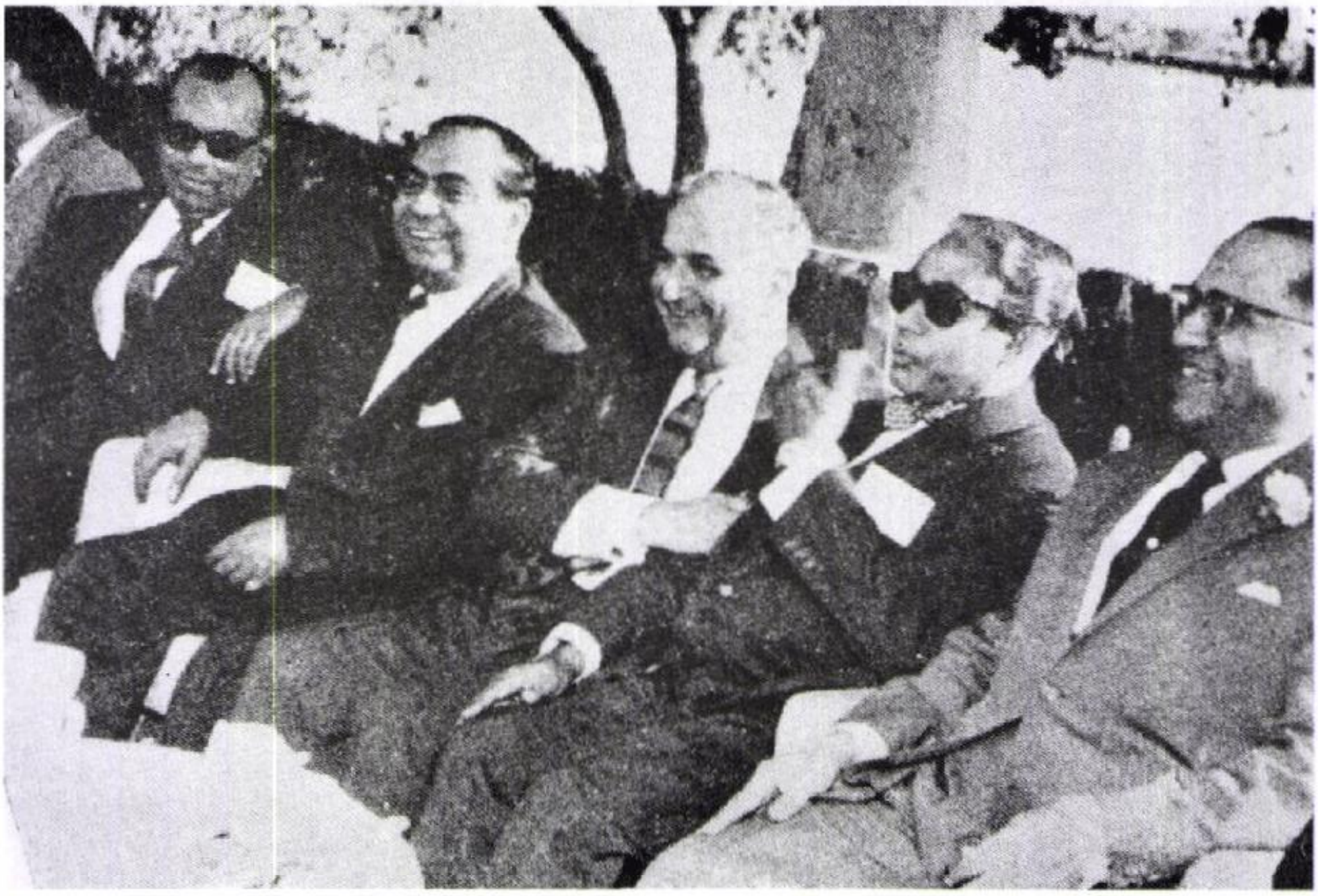
Abbas was a very good sportsman, very fond of playing hockey and cried at the idea of being sent off, exiled, as he himself used to call it, to England for further education. „Abbas is bright", said one of his elder brother, „he must go to England for his education", and off he was sent. He was put on a boat and sailed for England. His elder brother was there, in Bristol, and there were other people also whom they know, in London and elsewhere. But he felt very sad and lonely, found himself suddenly out of his beloved school in Madras and without any of his many friends around him. He was just sixteen then. He was privately tutored then, did not go to school. He did his London matriculation and then gained admission into Brasenose College, Oxford, where he spent the last four years of his education, from 1927 till 1931.He graduated with First Class Honours in jurisprudence and was elected an Honorary Fellow of his College. He did his BCL at Oxford, was called to the bar From the Inner Temple, and in 1930, apart from his other studies and examinations he appeared for the ICS competitive exams. After a year's probation at Oxford he joined the ranks of that distinguished body of men, the ICS, as a member of the Madras Cadre.

He was fortunate in his contemporaries in England. Studying at the same time were Humayun Kabir (conscience-keeper of Maulana Abul Kalam Azad), Fazlur Rahman, Mueeunuddin (who as election commissioner in 1964 declared Ayub Khan elected before the elections results were in), Ishat Habibullah (a rabid armchair communist reading the riot act), Frank Moraes (an editor of the Times of India), Huthe Singh (who married Jawaharlal Nehru's sister), Dossu Karaka (the first Indian to become the president of the Oxford Union) and Pat Pataudi, the great MCC cricketer.

Khaleeli must have been an outstanding and brilliant student. The fact that, as I just mentioned, he was able to cope simultaneously with entirely different subjects and exams, just underlines his very highly developed intellectual abilities. He was smart, extremely well behaved, and, of course, absolutely first class stock. He therefore circulated around Oxford as a student which any University would be proud of having, and he therefore was sent to all the celebrities, the most well known professors only. And he never disappointed them. His mind was sharp, his intellect finely tuned and he himself never



Mr Abbas Khaleeli, Chairman of EFU and RAB, Managing Director, receiving the final report of the 'Reorganisation Committee' at 'Seven Bricks', Khaleeli's residence in Karachi. In attendance: Mr. Sharafat Walajahi, Mr. Sajid Zahid and Mr. Wolfram W. Karnowski



Chairman Abbas Khaleeli at EFU Convention 1963. Seen with him are Commerce Minister Wahiduzzaman, Mr. Abdul Aleem, Director of EFU and Mr. Zal Contractor, Controller of Insurance

tense, always seemed to be relaxed and very self-assured, without, however, giving the impression of being guileful and arrogant. The story has it, that in one of his exams one of the professors, a highly respected celebrity, asked him: „Mr. Khaleeli", he said, „you might have heard that under Francis Bacon, the great English Jurist, the judges were lions under the throne. What was their status under Edward Coke who succeeded him during James The First's time"? And without any hesitation Khaleeli's answer was: „under Coke they were lions at large!" And that was the end of his interview, the examiners smiled and said „fine", and gave him his 'first'.

Abbas Khaleeli became very fond of England, he liked the British and he certainly had good memories of his landladies. They were, according to what he told his friends very kind to him and very understanding for a young man like him. Because of his friendliness and open-minded attitude he was very much liked by his fellow students although he did not engage in any extracurricular activities, like sports, debating or anything else in particular. I am told that he was extremely wealthy at that time because his father was at the height of his career and a lot of money is forthcoming to live extremely well and comfortably amongst his friends in Oxford. His son tells me that when Abbas Khaleeli bought a new car, he left the old one somewhere and walked away, with a full tank!, the key in the ignition. The reason being that there was no market for second hand cars during the Great Depression in 1927. For today's ears and in ecological terms this may not be a very praiseworthy attitude, but still, I think it is a very nice story, giving a vivid description of the kind of money and life style 'young Khaleeli' was accustomed to during his student days in England.

In early 1932 he finally ended his studies in England and joined ICS,- he is hardly 24 years of age then, - by all standards, I think, a remarkable achievement.

Because he was from the Madras cadre, his posting, initially, was in Madras itself, or rather in a Districts Office, outside the city. And he was leading a normal Civil Servants life, which he finds a bit lonely and therefore got married, probably by the end of 1934 or early 1935 because the first son of Abbas Khaleeli is born in November 1935. His wife is the only daughter of his father's youngest brother, a cousin. And it was a match within the family. His monthly pay then was 450 Rupees, a princely salary . I understand that this was an enormous amount of money in those days. „And grandfather was still there to help out", says Zia Khaleeli, one of his sons who was kind enough to spare some of his time with me, „but not extravagantly either, in that sense

that living out in the Districts, how much can you really spend there? But all this happens in South India and there is a lot of family, and there is a lot of family interaction. Because you got so many brothers, cousins from Singapore, cousins from Bombay and brothers now living in Calcutta. Our family then was a typical subcontinental family with connections in South-East Asia and elsewhere. And my father is the only one in the Service, all the others are in business, in one form or the other. One brother becomes a doctor, - but all the others are businessmen, not very great ones, but reasonably big. And grandfather's firms existed for quite some time to come, until he died in the mid 40s, soon to be followed by his wife. The family, all together, are in a variety of businesses, including shipping.

Grandfather did not like the shipping business. But it was thrown on him because he bailed out one of his cousins in Singapore. His cousin then was very big in Singapore, rubber estates, shipping, well looked upon by the British, lots of property. But he lost his pants in shipping. He had around thirty to forty ships. So he was really big. The ships may not have been of the size of the Queen Mary, but they were all ocean going vessels, cargo liners and passenger boats, passenger liners for carrying people going on 'Haj'. And when he went broke most of the family members did not think it necessary for grandpa to salvage his cousin, who also happens to be his brother in-law. But grandpa insisted, because 'we must bail him out, it does not matter, money is meant to be used for a good purpose. I can't let him go down the tube'. So cash is put on the table to pay off the bankers and the ships come to him, to a family which did not have the track record of operating ships. And the story proves that somewhere down the line, already in grandfather, no importance is given to money."

The fact is that this development had a great impact on the entire family's business and when Abbas Khaleeli's father died the brothers all split up and he himself continued his professional career in the Civil Service, which he tremendously likes and enjoys. „He has an excellent relationship with everybody", remembers Zia, „being Muslim of Iranian origin in South India, you are not mainstream in any sense, neither Hindu nor British, nor Parsee, not even from the majority community amongst Muslims. This is perhaps the reason why he gets on extremely well with his colleagues from the British Civil Service. He is close to quite some senior members then, as he is when the Indian political Governments come in. He becomes very close for instance to C. Rajagopalachari, who, together with Vallabbbhai Patel, is considered to be one of the two elderly statesmen of the freedom struggle,- two crusty old men who had the sharpest of minds, the ablest of administrative skills. Both

had serious differences with Nehru, especially over his brand of socialism, and never hesitated to speak their minds. Indeed, Gandhiji called the steely 'Rajaji' his 'conscience keeper'. And 'Rajaji' in fact then was the first and only Indian Governor General of free India. He was from Madras and therefore Khaleeli knew him very well, models himself to some extent after him. 'A giant of a man', as he used to call him.

After serving as Assistant Collector in various Districts he was appointed Under Secretary to the Government of Madras in the Development Department, in 1936. This is also the time when he attracts the attention of Mahatma Gandhi. The Mahatma had asked for a scheme for rural development and the ICS prepares a number of schemes in this connection. One of those was 'invented' by Abbas Khaleeli. It concentrated on *khadi* and spinning and was meant for small rural projects to maximise human enterprise and efforts. Handicrafts to be marketed by co-operatives. Out of the proposals submitted, the one by Khaleeli was picked up and selected by the Mahatma, so the story goes and it becomes a talking point. And this is probably the first time that his innovative mind is brought to the attention of a much bigger platform than just his own district, it soon serves as a standard model for the whole of India.

Khaleeli served in the districts for three years and was then posted to Delhi. From there he went to Calcutta and in 1942 he returned to Madras as Director of Industries and Commerce. And again he was fortunate in those he worked with, men such as Prakasham, Giri, and, as I already mentioned, Rajagopalachari.

It is said that he was very successful during his time in the Madras Presidency and he is even today very well remembered for the great contribution he then made towards the industrial and economical development of the region, particularly in the field of small and handicraft industries. They called him the 'father' of the Polytech Institute of Madras, and he founded the Leather- and the Fisherman's Co-operative which was a great success. And right through the seventies one would meet people in Tamil Naidu who thought of him as a great developer, contributor and hard worker.

When in Calcutta as Railway Settlement Commissioner he also came into close contact with Trade Union related matters, and in this context very often also with political problems. He once had to deal with a particularly difficult one. He heard the Union's case, rejected their claim,- and to his great surprise was subsequently even feted by them. It is here that his communication skills

came to the fore and his ability to be fair with people. So much so that even a very strong Hindu organisation and the 'Amrita Bazaar Patrika' newspaper in Calcutta publicly acknowledged this and was full of praise for him.

This is also the time when he is in frequent contact with the Adamjees and Ispahanis. The latter ones, of course, were known to him from even before because they hailed from the same community. And he was particularly friendly with Mirza Ahmed Ispahani, the 'Bara Sahib', as he was called.

Zia Khaleeli remembers a nice, little story which his father had told him and which throws some distinct light on the quality and standard of behaviour of the Civil Service. The head of the Adamjee family once wanted to thank a particular Civil Servant for some special work done for them and invited him for a meal. But the ICS man declined and said that he would not be able to come to his house. And the old man Adamjee complained to Khaleeli, who went to see his colleague and politely rebuked him suggesting that there would be nothing wrong with having a cup of tea with one of the country's leading businessmen. And his colleague said: „you see, I just did my job, there was nothing special about it!" But Khaleeli convinced him that also Government servants should be able to lead a very normal life, free of restrictions, as long as they adhere to their basic principles. Well, the meeting was arranged and everybody was pleased and happy. The incident, however, shows the level of integrity in the ICS in those days. There was no room for any favours whatsoever.

During World War II he was offered to become India's Economic Counsellor in the United States. He declines because his mother is very ill, is on the verge of dying. So he stays in India until such time that India has gained her freedom and a decision must be made whether to stay in India or migrate to Pakistan.

This auspicious year1947, when partition comes, was a very difficult one for him. Opt for Pakistan or stay at home? What would be the reason to leave Madras? They were rich, well respected, very well settled, no communal problems at all. Some Muslim and Hindu friends tried to persuade him to stay on and serve his community back in India, some others finally convinced him that his duty lay in Pakistan. To leave behind all his property did not matter, was never a question of any decisive influence in this matter. And Abbas Khaleeli finally turned to his old friend and mentor, Gopalachari for advice. And his old friend and mentor told him that nothing would have made him more happy had Khaleeli decided to stay on in India. But as he was now

asking for his advice he would have to tell him, go, and he gave him his blessings.

„Papa told us that his stomach was out of order for days, sign of a traumatic, dramatic decision time", narrates Zia Khaleeli. „To go or not to go!? This was not an automatic choice. Because there was no pressure on him, at least not from India's point of view. He was part of a political, administrative, social scene, and he had no problems at all. There were no communal problems in Madras, nothing against the Khaleelis or anybody else. They were all members of one of the most prominent, leading families in South India, were much known and liked by many. They were clean, business was done there and money was made, all in a very clean way. They were no smugglers, they were successful, educated and enjoyed excellent political relationships with practically everyone in the country, - so why go to Pakistan!? There was no pressing reason whatsoever to do this, no reason to leave everything behind him. Except, perhaps, that he was finally fired, inflamed with the imagination of becoming part of the foundation of the largest Islamic State in the world, of trying to help develop something in Pakistan which would be of use to millions of people who lived or would live there. I was told by some of his old friends that he looked at Pakistan at that time as an huge entity of Muslims for whom he could make some contribution. Most of the people around him in those days did not even understand why a man like him would even consider to leave everything behind, just for the sake of a vision which may or may not stand a chance of survival.

Abbas Khaleeli was a very rich man when this decision had to be made. He was the owner of a huge property which his father had left behind for him, fifty to hundred shops in the main commercial centre of Madras, in Mount Road, worth millions of Dollars even in those days.But the question of eventually losing all his wealth did according to his son, never feature when he finally decided to go. He left all his property behind because it was in safe hands, he thought. He did neither sell it nor did he even create power of attorneys just for emergency cases. He was under the firm impression that he was just going across to a neighbouring country, - just as he would go to Iran, Burma or Singapore. So why not Pakistan? Not in his wildest dreams could he ever imagine that India and Pakistan would one day be at loggerhead, not to speak of war! Like most Muslims then also Abbas Khaleeli saw Pakistan as a homeland from which they would come and go at leisure. Even Jinnah himself did not sell his house on Malabar Hill in Bombay, apparently on assumption that he would flit cheerfully between India and Pakistan.The only question which he had asked Ghulam Mohammad and Chowdhury Mohammad Ali was:

„is this Pakistan a land where you can work with respect?" And with their answer being in the affirmative, his decision stands.

He came to Pakistan very early. Already in August or September 1947. And he was immediately at work. He was made a member of that committee which drafted future targets and objectives for the economical and industrial development of Pakistan. The document produced was an accumulation of thoughts as to how this new country could be best developed in terms of industry and commerce. It contained the politico-economic fundaments of the government's future strategies in a nutshell, made suggestions for a successful creation of a mixed economy and the role both, the public as well as the private sector should preferably play therein. As Joint Secretary, Industries, he made his great personal contribution as one of the outstanding thinkers and is well remembered for it. And he was very happy about it, very enthusiastic and had no regrets ever for having opted for Pakistan, a decision which soon turned out to become a great personal sacrifice because of the way the relationship between these two 'brotherly' countries developed.

In 1952 he was given the added responsibilities of Director General, Supply and Development and Chairman of the Industrial Rehabilitation Boards of Sindh, Punjab and the NWFP. And soon thereafter he was sent off to East Pakistan as Industrial Development Commissioner to spearhead the industrialisation of that wing. He immediately realised the importance of power and energy, a conditio sine qua non for any kind of industrial development in the Third World. So he put up the Karnaphuli Dam on the map, expands it and realised the need for still additional power and therefore involves himself in the planning of a second and third power station. He wanted 'power' to be everywhere, not only for industrial purposes. 'People also need power for their homes, their sewing machines', he kept on saying, and he was able to convince also those who had the power to decide, about it. He was immensely popular there, met a number of good old friends and made many new ones.

In 1954 he returned to Karachi as Secretary, Industries.

„Those were very good days", remembers Mr. Ardeshir Cowasjee, the well known journalist, a very dear friend of his, „there was buoyancy in the air. Industry and commerce were the hub. The federal secretariats of these ministries were then on the first floor of the Sindh High Court. I well remember the many times my father and I visited the four good and clever men who sat there side by side. There was Khaleeli, - his friend Karamatullah,

the Secretary, Commerce, - and their joint secretaries, Shujat Osman Ali and Sheikh Mohammed Yusuf.

How different it was then, a visit to a government office. There were not sleazy PA's, past whom one had to worm one's way. The doors of the secretaries and their officers were open to all. 'Come in, come in, Rustom and Ardeshir', Khaleeli would say, 'to what do we owe this pleasure today?' (He was one of the very few men to ever pronounce my name in the way it is meant to be pronounced, in the true Sassanian manner rather than in the Anglicised version settled upon by my community). His approach to the public, whose servant he was, was as white is to black when compared to today's sorry bureaucracy. He wanted to solve problems, to help, rather than as it is now, to obstruct, to make things even more difficult and trying than they are. Shipping was with Commerce, but it was usually in Khaleeli's room that we met with Karamatullah to sort out for us the minutest of problems. And all was always solved."

Khaleeli moved on to head the Ministry of Rehabilitation and Works, and then finally to Commerce. And in all these years he was known for being one of the greatest supporters of the private sector. He was responsible for drafting the articles of association of PIDC and suggested that Ghulam Farooque became Chairman of it. He took a lot of interest in Karachi Port Trust and was the man behind Mr. Habib Rahimtoola's appointment as Chairman of KDA. He was pleading vehemently in favour of entrusting a non-bureaucrat with this tremendously important task.

Whoever came into closer contact with this vibrant and dynamic man immediately realised that whatever he did was done by a man who was driven by enthusiasm and by the firm belief to do the right thing at the right moment. He never allowed himself a moment of doubt, always created an air of competence and self-assurance around him, which made everybody a partner right from the moment he started talking to him. He had that great ability to handle diverse projects and issues at the same time and was always in search of people who would join him in his efforts to get things done. He would never discriminate against certain types of people, religion, race or communal affiliation. He wanted people who were capable of 'delivery'. He found young people and was prepared to build them. They did not have to come from Oxford, Cambridge, Harvard or any other prestigious university or college, he always was ready to give everyone a chance. „Put him to work, give him a try!", that was part of his credo. And people whom he had put in charge of the Leather Institute in Madras were the 'Bara Sahibs' of forty years later.

People like him needed friends to accomplish his goals. And Abbas Khaleeli had many of them. All well connected, high ranking bureaucrats, politicians, industrialists, people from all walks of life. In the early hours of Pakistan the 'Audit Wallahs' ruled the country. People like Ghulam Mohammad and Chowdhry Mohammad Ali. The men from ICS were their juniors. But a man like Abbas Khaleeli would not get frightened by such prospects, he would find his way to become friendly with them. „When you worked as a minority individual in a Province where your whole community is a minority, you learn how to get on with people", says Zia, his son. „You are not frightened by a majority. Because the Hindus were a majority in Madras you could not even afford to develop anti feelings to a majority. Why did we never have problems down there? With neither Bengalis nor Punjabis? And we really never had, because we accepted them as they were, as people whom we liked, became friends with, people we thought were good workers, whom we supported. And if we did not like them, we just walked away. In fact and because of this attitude you develop a very great and high respect for each other, and I am sure, it is this early training of 'live and let live' which enabled my father to become friends with almost anyone he wanted to".

The 50s and early 60s are often referred to as the decade of 'permits and licenses, contacts and influence, nepotism and networks', as a result of which only a handful of families finally owned all sources of production including import-export houses, and, even commercial and investment banks as well as insurance companies. And when Khaleeli is with the Ministry of Industries one of his jobs, of course, is to give away licences. A very crucial and tricky job. And a lot of pressure from all sides, lobbyism, favouritism. His slogan then is : 'licences go to all and sundry'. And he had the guts to tell his Minister: „Sir, I know that you have to please a few people, tell me who they are, we will take care of them. If you want to give licences to a few of your favourites, we will fit them in. But, please, to not distort my policy, let my policy be implemented". In other words, his was a very realistic and pragmatic approach, no direct confrontation with politicians. And his success proved him to be correct. To the benefit of his country, as he and many others thought.

At one stage he was in charge of the Rehabilitation Department and was instrumental in arriving at a final financial settlement with India about all refugee property matters. And his integrity, fairness and independence again was tested and proved by the fact that he himself just got one lakh of Rupees as compensation for his personal losses in India. Considering the fortune he had lost, this was no compensation worth the name as far as he was concerned, whereas others, as is known, made a lot of money in this

connection. But he never was really concerned about it. For him this was history, past, - the loss of his huge estate did bother him the least. Development, visions, chances for the next generation, a great future for his country, - that is what he wanted and for what he worked, day and night. At the cost of his private life. His wife and his seven children, they all left Karachi in December 1954 for England and Abbas Khaleeli finds himself a bachelor in his beautiful home, 'Seven Bricks', as it is called, one brick for each of his seven children.

He therefore had time, all the time of his life at his hands, and he spent it working for the country and for his friends. Although trained in the strict discipline and ethics of the Civil Service, he stood for a very pragmatic approach towards any solution helping the cause to proceed. Any bottleneck? Any problems with an all too keen and rigid bureaucrat? Friend Abbas is there to help. He never bends the law, but always tries the utmost to test as to how far it can be stretched to overcome manmade hurdles. „If you want to turn a nation of traders into an industrial nation, you can't lock up those who actually run the mills and throw the keys away. If you want to see development you can't do without carrots, sticks you get in any case". Of course, a man like Khaleeli, was aware that many of the industrial upstarts were misusing their power, were doing a lot of things which were not always strictly in line with existing laws, rules and regulations. But he also and always realised that there were so very few of these real, almost mad workers, that unless you protect them and give them the opportunity to continue, - and at the same time continue to monitor their activities, chide them for their mistakes, and not destroy them, there would be no further development, no progress, no bright economical future for the country.

All this made him immensely popular. So much so that when in 1958 Ayub Khan takes over the country, he was made Secretary Commerce, serving a very young Minister, the youngest one ever in a Pakistani cabinet ever the country came into existence, Mr. Zulfiquar Ali Bhutto. And he found this young and bright man very enterprising and, - very polite. He always stood up, sat down then when Khaleeli walked into his room. Never misbehaved in his presence. And Khaleeli himself called this particular time which lasted just over one year, one of his happiest times ever since being in service. He had the full backing of Ayub Khan whom he knew quite well because in 1954 Ayub wanted Abbas Khaleeli to become Secretary, Defence, which for one reason or the other, however did not materialise. And because of the support he had from the Field Marshal he successfully introduced the so called Bonus Voucher Scheme which an ex-President of the German Bundesbank, Herr

Vocke, had suggested in order to build up a powerful export industry in the country. Shoaib, ex World Bank and now Minister of Finance, is nonchalant, reluctant, not interested in this scheme, but Khaleeli obtains the blessings of Ayub, who tells him: „Abbas, if you understand it, you go ahead." That strikes, that is credibility. And he enjoyed unparalleled powers under Ayub for the next one year whilst he was still in service.

But so much power, so many friends, - this must create jealousy and hunger with others.

In 1959 Abbas Khaleeli together with 11 out of 12 former ICS officers, who had left their homes and their careers over the border to help this new 'country of hope' to get onto its feet and get going, were ousted from office by the Martial Law Administrators. Not by Ayub Khan himself, or any of the senior Generals of the Armed Forces,- but by a small, closed committee.Obscure reasons were advanced for the enforced retirement, which, as many leading and prominent people in Pakistan then felt, was a tragedy and a great setback for the future development of the country. Many people then held the view that this 'screening operation' was 'pure envy bolstered by bully-boy bias'.

One of the complaints against him was that he had misused his power to build up teams, his own power structure and personal network . That he was co-responsible for the industrialists' failure to pay their taxes and custom duties due. And his answer to them is: „My job is to be Secretary, Industries. My job is to build. I have to find and encourage people who want to develop things, who want to work hard. I had to support a Valika because he was a worker, a Fancy, because he is a worker, I had to support them because my job was to help to build up Pakistan. It was not my job to collect their taxes! That was the job of Finance", he used to say. He was convinced that his duty was to get things moving in the country and not to pass moral judgement on those who helped him in this Himalayan task. And there was never any favouritism on his part. No ethnic group is excluded by him from development. The South Indians come in through Hyesons, the Memons through Valika and Adamjees, The Agha Khanis through Amirali Fancy and the Punjabis as Saigols.

And although everybody knew that this was the truth, and despite the many friends he had also in the new centre of power, he had to go, as member of a group whom others wanted to get rid of, fearing that collectively they had become too powerful. Some of his colleagues who together with him were fired, became bitter and even left the country. Karamatullah's bitterness at the 'betrayal' never left

him. He retired to England, but returned to Pakistan shortly before he died. He, however, had left strict instructions that he did not want to be buried here, that he did not want to usurp a six-by-two piece of ground in the country that had rejected him. His body was flown back to England where he is buried.

The ever-optimistic Khaleeli, however, joined the private sector and developed his own industries and enterprises. Amongst them were Associated Consulting Engineers, Canada Dry and finally the Eastern Refinery in Chittagong, along with the oil marketing company, Burmah Eastern, whose Chairman he became. This was a huge project which should have crowned his life's work as an industrial developer. Nobody at that time would have had the guts to forecast a break-up of the two wings of the country, which in December 1971 again made Abbas Khaleeli appear to be the great loser whenever it came to his personal life. It was well on its way to success when the secession of East Pakistan and the creation of Bangladesh forced him out of this venture of which he so very rightly was very proud of. He took it very bravely though, but I am sure that somewhere within, in a few quiet moments, he must have wondered about the logic and darker sides of one's life and the particular role fate had reserved for him in the grand scenario of 'India's tryst with destiny'.

However, in 1960, a few years before Eastern Refinery finally took shape, another development took place which should become another great challenge for him and his manifold abilities. His old friend Mirza Ahmed Ispahani, the big and very influential industrialist from East Pakistan, whose brother Hassan had been one of the closest associates of the Quaid-e-Azam, had turned to him for help in his efforts to salvage Pakistan's leading Insurer, the Eastern Federal Union, which was at the brink of bankruptcy, a fact of which only very few people were aware then. The 'Bara Sahib' wanted him to put things right at the oldest and by far largest Pakistani Insurance Company at that time, which had its headquarters in Karachi, Bunder Road. At Qamar House, just opposite the Port Trust Building. As impressive as the architecture of Qamar House then was, - a landmark for every visitor arriving by sea to this booming city which still was the capital of the country,- as fragile were the finances of this great institution at that time. I have given details of this disastrous situation in a different chapter of this book. The Ispahanis had been associated with the Eastern Federal almost since inception and Mirza Ahmed Ispahani had succeeded Abdur Rahman Siddiqui, one of the founding fathers of this important company, as Chairman, when the latter, in late 1949, resigned because of his appointment as Governor of East Pakistan. The Ispahanis were holding the majority of EFU's shares and although the 'Bara Sahib' officially

relinquished his position as Chairman of the company already in 1951 and had Mr. Gholam Hosain Sherazee, a man of his confidence, appointed as 'acting Chairman', he nevertheless never gave up to take a very keen and active personal interest in the affairs of the company which he considered to be very close to his heart.

In the late 50s, the London Loss situation of EFU had deteriorated and was coming to a climax. KF Haider, then the General Manager of EFU, another founding father of the company and a close aide and confidant of the Nawab of Bhopal, had tried his level best to hold the fort and pacify the London creditors. It seemed to be in vain. And at the height of the tensions KF Haider, as dean of Pakistan's insurance industry, was offered the top position in the Pakistan Insurance Corporation, a semi Government organisation, - an important job in the eyes of the bureaucracy, - an honour which KF Haider could well not afford to reject.

Abbas Khaleeli considered the proposal made by his friend Mirza Ahmed, debated it primarily with himself, but also with some of his old colleagues in the Ministry, - particularly with Osman Ali, who is then Secretary, Commerce, - and finally accepted the challenge on two conditions: that the Ispahanis disinvest their strategic control over the company and that Roshen Ali Bhimjee takes over as General Manager, taking over from KF Haider who meanwhile occupied the chair as CEO in the Pakistan Insurance Corporation.

Disinvesting and giving up strategic control because Khaleeli is firmly convinced that a financial institution like EFU should be rehabilitated by making it a broad based company. Khaleeli believed in broad bases, in the involvement of more than just one dominating shareholder who runs the company like a family owned enterprise, a very common feature then, unfortunately as Khaleeli thinks, in the economic landscape of Pakistan. He maintains the view that professional management is not possible if controlled by family interests and is very outspoken about it. He holds the same view, by the way, also when he alone is the final authority and decision maker. Later on, in case of Eastern Refinery, he brings in 10 different shareholders and Directors from different parts of the available spectre.

And the 'Bara Sahib', as much as he might not have liked the idea, he actually 'hated' it, - the 'Bara Sahib' had no other way to go except to agree. And the same applied to his other proviso, the appointment of Roshen Ali Bhimjee. The Ispahanis were not very enthusiastic about this proposal, although they hardly knew him. But from what they had heard, about Bhimjees political

background and beliefs, - and his wide range of intimate friends, made them 'reluctant' to immediately swallow this toad and accept the proposition. Bhimjee was well known to Osman Ali, and to some extent also to Khaleeli himself, and he was considered to be a man with a lot of vision, a charismatic personality. A man whose communicative skills and professional salesmanship were renowned. An agreement was reached and on 1st of January 1961 both, Khaleeli and Bhimjee took over the reins of EFU and accepted the challenge to salvage this great national institution. The Ispahanis disinvest, part is taken over by the ARAG family, people close to Roshen Ali Bhimjee, part is distributed with the public.

One of the first things Bhimjee and his Chairman Khaleeli have to do is to try to come to a settlement in London. And already in February 1961 both leave Karachi en route to London and Munich. Bhimjee first goes to Germany to see EFU's main reinsurer in Munich. Unexpected, unhoped for but nevertheless much welcomed, Munichre decides to come to their rescue and gives financial assistance. With this 'joker' in their hands, Khaleeli and Bhimjee start their fateful discussion rounds in London.

„It must have been winter", remembers Zia, Khaleeli's son, „because he goes and comes back in his overcoat. I have a picture in my mind, I know it was winter, very cold, smell of snow in the air. I am still in school and I think he goes for these negotiations for about four or five days. Not much longer, a rather short visit to London. And specifically targeted on this problem. He is very relaxed about these negotiations and the reason appeared to be very simple. He tells us: when your back is against the wall, the only way to go is forward. And you have a very clear picture of what you need to survive. So the proposition to the London parties was very simple, he says. 'This is it! Take it or leave it! If you do not like it, well, we are dead, we are gone, that's the only reality. But if you like it, we have a possibility of working together in the years ahead and you then will make money out of me. But you will not make any money out of me if I am dead!' This is how he tells us the story, this was his final strategic presentation. And the people in London bought the story, wrote off sizeable amounts and restructured the relationship. And this meant the beginning of the revival of EFU".

I was part of the EFU team then and therefore know all the details. The 'London Story' could not have been wrapped up better and up to the point than in the words of Zia Khaleeli, as just quoted above.

Could there have been a team of highly determined and enthusiastic men more different than these two? Khaleeli's was the role of the strategic thinker, Bhimjee the man to transform his visions into reality. Their common concept was the 'you-strategy'. EFU-Your Insurance Company. And then to further develop it into You and Your Family, a feeling of 'WE, We together are strong. That is the underlying idea, and it works. Both sit together at 'Seven Bricks', think and chat. „Roshen Ali Bhimjee's role", says Zia, „was to communicate. His public relationship was superb, outstanding in those days, beyond any comparison. His ability to reach out, to communicate with people, to motivate and run a team, to organise, was colossal. And father's role was not that, he was in the thinking role. They worked extremely well as a team and EFU becomes a very dynamic organisation, the unchallenged leader of the industry".

Khaleeli's contribution towards EFU's gigantic development in the 60s was enormous and should be never forgotten. In a foreword to the company's balance sheet for 1961, the first one he signed as its Chairman, he said:

„Great men have presided over the affairs of this Company. At its birth, 29 years ago, officiated such eminent personalities as the late Aga Khan, Sir Sultan Mohammad Shah, the late Nawab of Bhopal Sir Hamidullah Khan and that great patriot Abdur Rahman Siddiqui. I consider the Company as a Trust handed down by them for the good of the community at large".

Abbas Khaleeli, I believe, was one of these great men. He resigned his Chairmanship in 1965 because he wanted to fully concentrate on his other projects. With his friend Roshen Ali Bhimjee in the chair of the company's Managing Director, he knew that EFU was in very safe hands.

Khaleeli, who, as we have seen, was forced out of the Civil Service in 1959, was recalled to duty at Islamabad by Zulfiquar Ali Bhutto. He was appointed Chairman of Defence Production Board, Ministry of Defence. In this capacity he led delegations to Iran, Turkey and Libya and made invaluable contribution in the development of defence industries. He had returned from former East Pakistan in 1971, one amongst the many who had lost their businesses. And when they called him 'back to duty', as he felt it, he, of course, thought that he could run the ministry as it should be run, as he ran ministries in the old days. But in the words of his friends, this was a vain hope, no independent-minded man such as Abbas Khaleeli could last. And he lasted two years, a long time by Bhutto standards, says Mr. Cowasjee, his old friend, and he was then sent home, with no reasons given.

Ever vibrant, he set to work again. He worked right up to the end; he was in his office up to the day he was forced to go to hospital. He was then Chairman of the pioneering engineering consulting firm of Associated Consulting Engineers, ACE, the oldest and largest engineering consulting agency in the country's private sector which once was founded by him. The firm was working also outside the country in Malaysia, Indonesia, UAE, Iran and Saudi Arabia, in other Middle Eastern countries and in Africa. He represented Pakistan at several International Conferences and once chaired the inaugural session of ECAFE in Bangalore which then was also attended by Jawaharlal Nehru and the Secretary General of the United Nations, late Mr. Hammersjöld.

Khaleeli took part in debates and discussions at the university and also in sports and games. He has been connected with several sporting and social organisations. He has been, amongst others, a member of the local YMCA and Old Scouts Association. At one stage he was President of Pakistan's Hockey Association, for a long period of five years. And for years he was President of Islamia Club, the premier club for table tennis in the country.

I knew him quite well from the time when I was member of EFU's management team and Abbas Khaleeli our Chairman. He was a source of inspiration to all of us and impressed me most by his quick wits and sharp intellect. He was a very human and 'easy to approach' person, a man who immediately inspired confidence with a distinct flair of credibility and professionalism around him. We liked and respected each other, - although I was so much his junior in age. But age, according to him, was never considered to be a barrier, not by his standards and he allowed me a touch of intimacy and closeness which in the world I was coming from and in which I had grown up, would have been an unthinkable constellation.

Last time I saw him was when EFU celebrated its Golden Jubilee in 1982. He was as quick and vigilant as ever, seemed to remember each and every detail of our close association.

„He was really an extraordinary man", writes his friend Cowasjee in his obituary, clearheaded, far-sighted and with a fine analytical brain. At the age of 87 he was flying around the country, speaking at seminars. He was writing letters to our politicians, giving them his ideas on judicial and political matters...".

"This is the secret of growing old. One must, absolutely must, maintain an interest in life and in what is going on around one. One must keep in touch, one must participate. At 87, Abbas Khaleeli was younger than most men of 60 that I know. It is a privilege and a pleasure to have known him and to have benefited from his practical, down-to-earth wisdom and wit."

"He was lucky. He did not linger. He was admitted to hospital on November 13 and he died peacefully, with his family around him, on November 17. We buried him the next morning in the Naval Cemetery, close to his old friend, Admiral Ahsan. I had the honour of meeting Abbas Khaleeli the day after he landed in Karachi in 1947 and of standing next to his bed on the morning of his death. I learnt much from him. I shall miss him much".

Abbas Khaleeli died on the 17th of November 1994 in Karachi. He had five sons and two daughters and was the proud grandfather of seventeen grandchildren, nine boys and eight girls.



Mr. Mirza Ahmed Ispahani presenting souvenir to Governor
Muneem Khan at Dacca Convention of EFU 1967



Mr. Mirza Ahmed Ispahani (The Bara Sahib)



Mr. 'Sadri' Ispahani, eldest son of Mirza Ahmed Ispahani at his office in Dhaka in March 1998



Begum Ghamar Ispahani, widow of Mr. Abool Hassan Ispahani

The Ispahanis
Part of the Saga

When I joined the Eastern Federal Union in 1960 the company was considered to be part of the Ispahani Group of companies. They were major shareholders and Mr. Mirza Ahmad Ispahani, the 'Bara Sahib' as he respectfully was called by many of his contemporaries the elected Chairman, the man who for all practical purposes was in control of the company although one of his nominees, Mr. Gholam Hosain Sherazee, had been appointed as 'Acting Chairman'. This arrangement had become necessary because the 'Bara Sahib' had been personally requested by then Prime Minister, Mr. Liaquat Ali Khan, to become Member of the Jute Board as well as to associate himself with the newly founded Pakistan Industrial Development Corporation, both very important institutions and vital for the further economic and industrial development of the country.

The Ispahanis played a very prominent role in the early days of Pakistan, - as they had already in the years preceding her creation. Both the brothers, Mirza Ahmad as well as Mirza Abool Hassan Ispahani, were actively engaged in the work of the All India Muslim League and Abool Hassan became one of the closest lieutenants of Mr. Mohammad Ali Jinnah. I, of course, do not know whether this bifurcation of work and duties was the result of farsighted and tactical planning or just happened to occur. In any case, the result was of great benefit to the excellent progress made by the entrepreneurial activities of the Ispahani enterprises. By placing Mirza Abool Hassan in the front line of politics and building up Mirza Ahmad, the 'Bara Sahib' as one of the most important economic advisors to the Quaid-e-Azam, the Ispahani Group positioned itself into an excellent situation from which they could safely plan their further development.

To write about 'The Ispahanis' to present day readers is an uphill, if not an impossible task. When Pakistan was divided in December 1971 and Bangladesh came into existence, also the Ispahani Group was split into two, with all the bitter consequences which are best known as unavoidable companions of separation, lost wars, division and family feuds. I am neither in a position nor would I like to comment on what has or has not happened between the two brothers Abool Hassan and Mirza Ahmad, who until then had also been very intimate and trustworthy friends to each other. The fact is that Abool Hassan, who held many prestigious posts during his public and political life, decided to permanently settle in Pakistan after finally retiring from

Government services, whereas the 'Bara Sahib' did cling to his Bengali roots and tried to rescue as much as he possibly could from the inherited family empire.

My interest in 'The Ispahanis' is restricted to their association with the Eastern Federal Union and their financial engagement in this company. And although there were members of the Ispahani clan represented on its Board of Directors until 1989, - the last one being Mr. Mirza Mohammad Ispahani, 'Isky' as he is called, son of late Abool Hassan, and though there were even three Ispahanis on EFU's Board during the immediate years following the separation of East Pakistan from the West, mainly, of course, for political and 'family' reasons, the decisive influence of 'The Ispahanis' on the affairs of EFU had already come to an end in 1961 when under the influence of Abbas Khaleeli the 'Bara Sahib' had agreed to sell the majority of the family's shareholding in EFU to ARAG Limited, the Habib Family, who were very close friends of Mr. Roshen Ali Bhimjee, who under the agreement was to become the company's new Chief Executive.

In the course of my preparations for this book I have spoken to members of both the family wings. In Karachi with Begum Ghamar Ispahani, wife of late Abool Hassan Ispahani, and in Dhaka with Sadri, son of the late Mirza Ahmad, the 'Bara Sahib'. Both were extremely kind and co-operative and spoke of the 'old Eastern Federal' as of a dear family friend with whom the old ties had to be cut, for a number of unavoidable reasons. But there was no bitterness left, on the contrary, some nostalgic feelings of sadness perhaps. Memories of the past, which under present circumstances were of no particular importance anymore, to neither of them.

Mirza Ahmad was born in 1898, in Rangoon, Burma. His mother, this is what the story tells us, was the daughter of a very big rice merchant there. After her wedding and the birth of her first son she and her husband settled down in Madras. From there they shifted to Calcutta, were the family had a rather big business establishment. It was set up by Mirza Ahmad's grandfather, a born Iranian from Ispahan, who, as a young man, had gone to Cairo, where he spent 12 years and became a very successful businessman. He must have been a rather modern and farsighted entrepreneur because he soon realised the importance of communication and 'one to one' personal relations. It is said that he was able to establish an impressive number of personal contacts in the region and on the Indian subcontinent which had helped him to set up a fairly large office in Calcutta, which was then Bengal's centre of trade and commerce.

„You know", remembers Sadri Ispahani, Mirza Ahmad's son, „when our people, our family came first to this part of the world it was in 1820. They came from Iran and first came to the West coast and then to Madras. Until the time when the first World War started the family was going and coming back. Like foreigners. Going back to Iran, meet their wives, there, giving birth to children there, or arranging marriages. A constant coming and going, with nowhere being really at home. But then some of our people decided to permanently settle down in India and live in this country. So when our part of the clan settled in Madras, like the Khaleelis did, they also slowly started getting married to local people. They started mixing with Bengalis, Punjabis and whatever else India had to offer".

Around 1911 Mirza Ahmad's mother suddenly died and he, together with his two brothers, Abool Hassan and Mohammad Ali, were sent back to Madras by their father where they were brought up and looked after by some other members of their clan. The business had grown substantially and mainly consisted of tea and indigo and Mirza Ahmed, the eldest son, joined the company in Calcutta in 1918. Very good timing because soon thereafter some very unfortunate family problems emerged. His father's brother who during World War I had lived in London, had forced some litigation on the 'family' insisting on the separation of all the assets jointly owned by them. That made his presence in Madras a necessity and left young Mirza Ahmad all by himself and in command of their business. The legal battle between the two brothers lasted for quite a few years and Mirza Ahmad found it increasingly difficult tc raise the necessary funds for a successful continuation of his business operations. He therefore pleaded with his father to, please, settle the dispute as quickly as possible. 'Come to terms with him as soon as you can,' he told his father, 'pay him whatever he wants, give him any property he demands, but get rid of this issue so that we can make a fresh start at our own'.
And his father listened to him and arrived at a settlement, but within a few months he died, still very young, not even fifty years of age then. That was in 1925 and Mirza Ahmad, now the 'big boss' of the family, the 'Bara Sahib', showed his worth. „ He really made it a big success", says Sadri, his eldest son, when we meet in 1998 in Dhaka, now the capital of Bangladesh, at the same office where already his father had received me, some three and a half decades ago, „but success, apart from a bit of good fortune, depended primarily on the relationship one was able to build up with the overseas agents. And this is where my father had his very strong points. He had been able to develop a good network through a number of good and close friends, just as he had learnt it from his father, and the Ispahanis became really a strong economic force, just like our friendly competitors, the Adamjees".

„He was a fantastic businessman", says Begum Ispahani, when she very kindly receives me at her home in Karachi, „whatever was made in Ispahanis at that time, was made by Mirza Ahmad. His brain was absolutely great".

The three brothers were all actively engaged in the family business, with Mirza Ahmad being the undisputed 'primus inter pares'. Starting from the mid 30s, however, Abqol Hassan, got increasingly engulfed with his political activities. He had become a staunch admirer of Mohammad Ali Jinnah, whom he first had met in 1920, during his first 'fresher' term at Cambridge. Jinnah had accepted the invitation of the 'Indian Majlis', the first ever debating society established by Indians in England, to speak to its members. „When addressing us", remembers Abool Hassan in his book on his idol, the Quaid-e-Azam, as he knew him, „in spite of his famed reserve, he appeared to be close to us youngsters.....We were struck by his eloquence, the ease and grace of his style of speaking and his grasp of political intricacies.....He advised us to devote our attention to studies and to return home qualified to help our motherland to advance and to gain her freedom from British subjection."

Years passed and when Jinnah finally returned from his self-imposed exile in London, one of the first things he did was to establish the All India Muslim League Parliamentary Board under his chairmanship and out of the seven persons nominated by him personally were two Ispahanis: Mirza Ahmad and Abool Hassan. And a third one, worthwhile mentioning in the context of this book, was Mr. Abdur Rahman Siddiqui, one of the founding fathers of the Eastern Federal Union. Jinnah who at that time had finally decided to accept the challenge of leading the Muslim League out of lethargy to new shores and a hopefully rosier future, was obviously very much impressed by his young admirer and follower; he appointed Abool Hassan and Abdur Rahman Siddiqui as organisers and entrusted them with the responsibility of launching the new Muslim League Party in Bengal. And he told Abool Hasan, the younger of the two, that it would be particularly him who would have to do the main work, the running around and getting things done. In other words, the responsibility for making this a success would be on his young and strong shoulders.

Mirza Ahmad supported his brother in his political work as much as he could. And he accepted that Abool Hasan's future would be more on Mr. Jinnah's and the Muslim League's side than with their own business. And he made arrangements that their younger brother Mahmood would carry more burden and accept additional responsibilities.

The Quaid-e-Azam highly valued the advice and support the 'Bara Sahib' was able to provide and he often consulted him on economic and financial issues. It was a very intimate circle then which surrounded Mr. Jinnah. The Muslim League at that time was far from being the mass movement it became a few years later. Abool Hassan gives a very vivid example of this when describing a major political crisis in Calcutta amongst the various Muslim parties which existed at that time, largely due to the personal ambitions of AK Fazlul Haq. Mr. Jinnah was therefore requested by Abool Hassan and his political friends to immediately come to Calcutta to help them unite Muslim Bengal under the banner of the All-India Muslim League „so that it could face the Hindus with confidence and secure its full rights." And Jinnah promptly followed their request, he boarded the next 'Mail' from Bombay and reached Calcutta after a long and tiring journey. „The only persons who went to receive Mr. Jinnah at the Howrah Station platform", writes Abool Hassan, „were my elder brother Mirza Ahmad Ispahani, Khwaja Nooruddin and I. How different was this spectacle from what became the rule sometime later when he approaches to Howrah Station both from the bridge and Howrah town side and the whole station itself became a mass of seething humanity, sometimes an hour before the scheduled time of Mohammed Ali Jinnah's arrival at Howrah. We brought him to our home at 5, Camac Street.....the evening being taken up with our briefing him on the latest political situation in the province and in telling him of the many stresses and strains and influences under which Muslim Bengal had creaked so long. Of course, he knew our past history much better than we youngsters did. It was decided also that I should become his A.D.C.-cum-Private Secretary and attend to his appointments and conference arrangements".

Both the brothers worked as a perfect team. Abool Hassan drew closer and closer to Jinnah whereas Mirza Ahmad manipulated the hidden strings from behind. He was the man who could successfully organise donations for upcoming elections and would, of course, as his eldest son Sadri told me in the course of our interview, „be the one who would know the names and addresses of people one could count on. Mr. Jinnah himself would, quite naturally, not involve himself in such matters and even my uncle Hassan, though knowing the details, would not have the same practical influence which my father was having in Bengal. This is also the reason why Mr. Jinnah would always like to have the separate opinion of my father as a leading voice, an opinion maker in Bengal. Living in Bengal and doing business there also meant that, quite naturally, he would not advocate any rigid alienation of any group or section of people. Very sadly such sentiments prevailed in those days, politics in this part of India moved in such unfortunate direction. And in

the true sense of the word my father, in such a scenario, was very much a political animal, he took a much more flexible attitude towards for instance Mr. Fazlul Haq and Mr. Suhrawardy than my uncle. And this attitude was, of course, very much influenced by his own business interest, but he was at the same time also convinced that a Fazlul Haq to-morrow or after two years would be an altogether different Fazlul Haq and that therefore a more flexible approach would be much better also in the interest of the people at large. However, his main task was to collect the much needed money and I think, the Muslim League owes him a lot in this respect. Take a very practical example: whenever someone from the party went to see the Adamjees for some donation, their first question always was, ' tell us, how much did the Ispahanis give?', that was always the yardstick for them too. But as a result of all these political activities, uncle Abool Hassan became less involved in business and his younger brother became more active. In family business, as you probably know, you sit together and decide when to buy and when to sell. And you, of course, then also need someone to execute. And this could obviously not anymore done by my uncle. But still, he always made it a point to attend the regular family meetings, twice a month or so, even after he had become an important committee member of the Muslim League. I am now referring particularly to the years 1938 and 1939. There were spells when he had to be away, but overall he was still available when important business decisions had to be taken."

Together they were strong and influential. The Raja Saheb of Mahmudabad, himself a leading and most impressive figure of the Muslim League, who had become a very close friend of Abool Hassan, wrote this about him in his foreword to his friend's book on their common idol and leader, Mohammad Ali Jinnah: „ It is now over thirty years that Mr. Ispahani and I have been close friends. We met in Calcutta for the first time in 1934 through a common friend, Khwaja Nooruddin. Two years later, we both were invited by the Quaid-e-Azam to attend a meeting at Lahore where the Muslim League Parliamentary Board was formed. It was there that we took an oath that we shall dedicate our lives to the service of the Muslim Nation under the leadership of Mohammed Ali Jinnah. Since that memorable day until the Quaid breathed his last, whatever our minor differences may have been, we never wavered in our loyalty to the leader and to the cause he represented. We gave him our love, respect and loyalty and he, in return, rewarded us with his full confidence and trust.

I can say without fear of contradiction that in every decision that the Quaid took regarding Bengal, the largest Muslim province of India, he depended

completely on the reports of Mr. MAH Ispahani. In 1946 Mr. Ispahani was appointed his Personal Representative and Envoy of the Muslim League to acquaint the leaders and heads of foreign states with the case for Muslim independence in our sub-continent. Mr. Ispahani throughout the Quaid's life remained one of his able, loyal and trusted lieutenants".

It did not come as a surprise, therefore, that the Quaid appointed him as the country's first ambassador to the United States after Pakistan had come into existence on 14th of August 1947. At that time, the newly created country lacked in everything, also in the necessary resources for the construction of a building for the Pakistani Embassy, so the Ispahanis constructed the building from their own resources. They were reimbursed by the Government at a later stage, once the resources were available.

Meanwhile brother Mirza Ahmad not only looked after the family's multi-dimensional business activities which amongst others embraced jute, tea, textiles, engineering, shipping, matches and plywood, covering a wide geographical spectrum, - he also made his services available to the new country whenever he was asked to do. His membership in the Jute Board, which was part of the Commerce Ministry and had Ghulam Farooque as its Chairman, was one of the most important assignments he was requested to accept and was already mentioned earlier in this profile. So were his activities within PIDC, both of which had made it necessary for him to at least temporarily and officially relinquish his chairmanship in the Eastern Federal Union.

Already during the most hectic and critical months preceding the official inauguration of India and Pakistan as independent States Mirza Ahmed together with his brother Abool Hassan were actively engaged in the foundation of two commercial enterprises which should play vital roles in the economy of the new country once it officially had come into existence,- Orient Airways and Muslim Commercial Bank. Abool Hassan gives an interesting account of their creation in the book already mentioned by me:

„When I was in Delhi in June 1946 on one of my routine visits and was lunching with the Quaid-e-Azam at his home, 10, Aurangzeb Road, and discussing provincial and national politics, he cut me short and said: 'It is all very well to talk of Muslims as a nation and to demand a separate homeland for them, a homeland in which they can live according to their own light and shape their own destiny, but do you realise that such a State would be useless if we did not have the men, the material and the wherewithal to run it? Do you

realise that in India there is not a single airline which is owned or operated by Muslims? You should know how many such lines are owned, financed and manned by Hindus. Do you know how many Muslim pilots and mechanics we have in the country? How can we do anything with this inadequacy of material, - material which every nation must have in ample supply?'"

And Abool Hassan immediately discussed it with his brother and Sir Adamjee at Calcutta and they at once got busy with the task of starting an airline without loss of time. They launched the company, Orient Airways, which was the first and only Muslim airline operated in pre-Partition India. However, it still took some time before the airline could actually start its operations. On one pretext or the other the Hindu dominated authorities delayed granting necessary permissions until all hindrances could be finally removed.

„The base of the Orient Airways", writes Abool Hassan, was at Calcutta. Compared to its successor, the PIA today, it was a modest undertaking without, of course, government backing or financing. After Partition, Orient Airways transferred its main base to Karachi and operated without a day's break its services until it was absorbed by the new corporation, the PIA. It was the Orient Airways which rendered yeoman service during the disturbances which followed Partition. It brought Muslim refugees from India and flew out Hindus from Pakistan. Had it not been for the Orient Airways, there would not have existed an air link between East and West Pakistan for a long time after Partition." And the driving force behind the implementation of Jinnah's initiative had been Mirza Ahmad Ispahani, very actively assisted by the Adamjees.

And a very similar scenario with exactly the same players led to the floatation of the Muslim Commercial Bank. „How many of us know", writes Abool Hassan, „that it was the Quaid-e-Azam who encouraged and almost insisted on the creation of another first class Muslim bank in the sub-continent? He would say: 'We claim that we are a nation one hundred million strong and yet have just one bank (the Habib Bank) out of the scores which operate in India'. That, indeed, was the correct position. It was his persistence, drive and talks with the late Sir Adamjee Haji Dawood and my brother, Mirza Ahmad, which brought into being the Muslim Commercial Bank. It was incorporated in Calcutta on July 9, 1947, with an authorised capital of Rs. 3 crores. After Partition, which followed soon after, offices of the Bank were opened in the principal cities of Pakistan by the middle of 1948, with its registered office at Karachi".

Contrary to what was the situation at Orient Airways it was, however, the Adamjees who in course of time assumed full responsibility and control over the Bank. "It so happened", says Sadri Ispahani in my interview with him, „that two other groups, who were holding quite substantial holdings in the bank, sold their shares to Adamjees, making them the major shareholders. Anyhow, this, until the end of his days, always remained a sore point in my father's career as a leading and successful man."

I found this rather interesting and in a way very typical of the spirit prevailing at that time amongst leading businessmen within the Muslim communities. I, therefore, asked Sadri Ispahani whether this had not decisively and negatively influenced the relationship between his father and Sir Adamjee, he smiled and said: „well, they were good friends, and they were at the same time competitors too. But these were the days when we did not have a Jute Mill. But otherwise, take exports for example, they were leading in one field and we in others. So we were not directly competing for the same products, and then, their and our style of doing business was different from each other, it seemed that both sides tried not to cross the other's way, which would have only be detrimental to the interest of either side".

From what I have written so far on the two Ispahani brothers who before, during and after Partition played such important roles in Pakistan's development, it appears that their involvement in the affairs of the Eastern Federal Union might not have been on top of their priority list. This, I am sure, would not do justice to Mirza Ahmad's attitude adopted towards EFU, which according to many voices I have been able to listen to, was indeed a company very close to his heart. But contrary to most of the other components of what then made up the Ispahani Group, the insurance company was not their own, original invention, was not founded by them. It was only because of their active involvement in the affairs of the Muslim League that they came into such close contact with those people who had been behind the creation of EFU in 1932. People like Abdur Rahman Siddiqui, the Nawab of Bhopal, the Raja Saheb of Mahmudabad, Ghulam Mohammed and KF Haider. I was not able to trace any documents indicating as to how and why exactly the Ispahanis were associated with this first insurance company floated and owned by Muslims, but already the balance sheet for 1935, which was its third, shows Mirza Ahmad Ispahani, a *merchant at Calcutta*, as one of the Directors of the company's Board. And the fact is, that Ispahanis, by placing most of their large insurance business henceforth with this new company, supported it substantially. According to Sadri Ispahani, they even gave their business to

EFU free of commission, at least in the beginning, for a few years, although as their appointed Chief Agents they would have been entitled to it.

And again in 1949, when the big decision had to be taken whether to shift EFU's Head Office from Calcutta to Pakistan or to remain in India, it were the Ispahanis who played the decisive role, if only by searching for their old friend, EC Iven, the experienced Insurance Manager from the German Allianz, and by bringing him into the management of EFU as Deputy General Manager. And it was Mr. Iven, as I have explained and described elsewhere in this book, who was instrumental in transferring the company from Calcutta to Karachi.

Much has been said about Mirza Ahmad's attitude during the most difficult years faced by EFU as a result of their London Underwriting. That the Ispahanis should have injected additional and much needed capital into the financially bleeding company, which already at that time and if stringent accounting principles would have been applied, was at the brink of bankruptcy.

I have with me the entire correspondence which my former colleague Erwin C. Iven had with EFU's then General Manager, Mr. KF Haider, about the London losses. Iven was sent to London to discuss and investigate their 'Marine Hull Underwriting', done by their long time London Agents, BM Collins. In these letters it becomes very clear that Mr. Mirza Ahmad Ispahani took indeed a very keen interest in this matter. He and his German friend even met in London to discuss Iven's findings there. At no stage, however, was the question of additional capital ever raised. Whether this was so out of fear by KF Haider to awaken sleeping dogs,- because he was all the time still quite hopeful that they would be able to 'sit it out', that their London creditors would finally settle for much less than their original demands, if not for 'peanuts',- or because Haider knew that the financial resources of the Ispahani Group might have been strained at that time as a result of the many new ventures which had either been set up already or were still in the planning stage, - this will always remain an unanswered question.

I do not think either that the 'Bara Sahib', found it easy to agree to his friend's Abbas Khaleeli's suggestion in 1960 to sell his majority shareholding in EFU to ARAG Limited. And I also know for sure, that he was not at all delighted, not amused about the prospect of Mr. Roshen Ali Bhimjee becoming the new Chief Executive of EFU. Their political background and general approach towards business were miles apart and Bhimjee himself has told me how

difficult their first personal meeting had been, that it almost ended before it had even begun. And both, the 'Bara Sahib' and Mr. Bhimjee have to be credited for having shown the greatness to overcome their prejudices and come to terms with each other. It also showed Mirza Ahmad's deep and sincere attachment with this great organisation that he finally agreed and thereby made the rescue operation by Khaleeli and Bhimjee a possibility.

„Whatever my father did", says Sadri, his son, „was done wholeheartedly by him. He followed all his projects with utmost care and he would see to it that his good name was never tainted. That was of utmost importance to him, apart from the desire, of course, to make it a profitable proposition. Even when we had to leave Calcutta, at the time of partition, he went well out of his way to make sure that under no circumstances could he ever be considered a defaulter".

I can't judge the 'Bara Sahib's' personal qualities or shortcomings, because I hardly knew him. I have met him a few times, but always as part of a larger group. And I was far too young then to have found his attention. He knew that his friend Erwin Iven had brought me out to Pakistan, and that was enough for a friendly smile and a handshake. And moreover: when I started to really become a member of EFU's senior management team, together with Roshen Ali Bhimjee, the Ispahanis had already sold their majority holding and Mirza Ahmad as a person had no say anymore in the company's affairs. And even otherwise, his dominating influence and his strong impact on the economic development of the country was about to become history, Mirza Ahmad Ispahani had beome one of the highly respected and adored 'elderly statesmen'. Most of the daily work was now done by his eldest son, Sadri, and the other members of the family.

When talking about this stage in his father's life, Sadri turned to be rather philosophical when he said: „You know, a man who lived up to the age of 88 had developed his own ideas about life. So during the last ten to fifteen years he was not really interested anymore in making money. He was more interested in social work. Not exactly charity, but projects like his own hospital, a school, and similar things. And even if I did send him a message telling him that such and such a project was in the offing, or a manager approached him for advice, he would tell us that he is not interested, but the moment when it came to educational and social matters, he became fully alert. But when it came to business, he told everyone that they should go and see his son.

He had no other hobbies. When still active he always boasted by saying that his hobby was his work. I remember in my Boarding School days, he used to spend the weekends by going by train to see the tea gardens and other places of his widespread properties. And after coming back, he then straight went through the mail. There is only one other thing which now comes to my mind, something perhaps coming close to a kind of a hobby. Those were the early days of the cinema. During one weekend he sometimes saw four or five movies. Saturday afternoons and Sundays, when he was not going up-country, and that was his way of relaxation."

I also asked Sadri whether the separation of East Pakistan from the Western wing, the creation of Bangladesh had come as a surprise to his father and, he, without a second of hesitation, said: „Right from the beginning of the creation of Pakistan my father had told even Jinnah that although being now one nation, under one roof, special attention should be given to the people of Bengal. When they finally tried to do just that, it was all too late. But these were all very unhappy moments for everyone. For those, who had left in 1971 and had decided to return in 1973 when the new Government tried to encourage this, and for those who did not come back. But even for the others, who had stayed behind, right from day one. It had become a different life altogether. We did not have the same life style we had been used to. You see, here, in what to used to be East Pakistan, there were about 250 people who were running the economy. The Adamjees, Bawanys, Ispahanis and so many others. Unfortunately today a new class of people have replaced them, just like in Pakistan. They make quick money and do not care for the community at large".

Sadri Ispahani and Roshen Ali Bhimjee had become good, if not rather close friends. „Roshen", he says, „had many friends in this part of what was then East Pakistan. Many politicians, and he has helped them and also some of their sons in a most impressive manner. Most of them were very influential and some became even Directors of Eastern Federal. Bhimjee had picked them up for his company. People like Aleem, Justice Sattar and Dr. Malik. And others like Mujibur Rahman, Mowla and Wahiduzzaman were good friends of his. Yes, Roshen Ali Bhimjee is still very much remembered here in Bangladesh. I think he had more friends, I mean friends in the true sense, here in Bengal than in other parts of the country".

„Sadri", says Roshen Ali Bhimjee when we talk about the Ispahanis and the role they once played in the history of EFU, „Sadri is a wonderful friend. I like

him immensely. He understood what I wanted to achieve with EFU and we also commonly shared many other views. He is a true Bengali."

When I left Sadri at his office in Dhaka where he had received me most cordially,I felt very grateful to him. Not only had he politely and patiently listened to my many questions, and unhesitatingly replied to them, he also had created an atmosphere of cordiality and knowing understanding around EFU's past and the role his father and family had played in its earlier days, which made me very happy. His attitude was a clear demonstration of the pride his family still holds for having once been one of its early pillars of strength.

An attitude which I also found when talking to Begum Ghamar Ispahani, wife of late Abool Hassan, the other side of 'The Ispahanis', so to speak, now after Bangladesh has become a country with a separate and own identity.

„What a shame that these two parts of the family are not on good terms with each other", she says", and in a way the creation of Bangladesh is nothing but the result of family quarrels and feud. It could never have happened but for the egoism of just a handful of people, like in the dramas and tragedies of big families so often described by the greatest of writers. And these political events have also affected our family relationships, like it has in other families also. Take other well known families in the country also, take the Adamjees for instance. Money may be important, yes. But it can at the same time be a great destroyer. Brothers, families fighting each other in the most subtle and cruel manners".

Begum Ghamar is of Iranian origin, still a very attractive lady, daughter of an Iranian career diplomat who during World War II spent some years in Berlin. She is Abool Hassan's second wife and got married to him when he was Pakistan's High Commissioner in the UK. He resigned from this post because of her, as the rules would preclude him to marry a foreigner. He then became Minister of Industries and Commerce in the cabinet of Mohammad Ali Bogra, when Ghulam Mohammad was Governor General of the country. But Abool Hassan, according to his wife, was not happy at all with the overall political climate prevailing and decided to finally retire from active politics.

„After his resignation", she says, „he started to write, a lot of writing. You probably know his two books about his association with Mr. Jinnah. And he started giving lectures in Pakistan and many other places, all over the world. He became very active in this respect. And then again, these politicians used to come to our house. Bhutto was coming from one side, and others were

coming from the other. Lots of people, also young ones, whom he was encouraging. He had become the 'elder statesman', but unfortunately they did not accept his advice, he was still thinking like Jinnah, and that seemed to be out of fashion."

Abool Hassan had two sons, Isky and Zia, and a daughter called Iran. Isky, the eldest is a leading businessman in Pakistan. After joining the family business he was chosen to become Pakistan's youngest chairman of the Jute Mills Association and also headed different international delegations during these years. When East Pakistan was lost, and with it Ispahanis Jute Mills, the Shah of Iran suggested to him to establish a Jute Mill in Iran, which he successfully did. However, after the Islamic Revolution he decided to come back to his home country to head the family's old established company, MM Ispahani Limited, which together with one of his cousins he has led into a top position in the world's tea manufacturing industry. In the true spirit of 'Ispahanian entrepreneurship' their activities over the years expanded and now comprises a number of industrial and trading activities, most of them as agents for multinational companies, including a representation for the Ceylon Shipping Corporation.

His brother, Zia, had decided to follow the footsteps of his father. As a member of the PPP he served the country as Ambassador to Switzerland and Italy.

Begum Ghamar considers these three children of her late husband as if they were her own. „When I married him, I told him that I would call them my children, because I not only loved him but very much his children too, and that I would always look after them, as if they were my own blood and flesh. And later on, when their children were born, I was in the room where their children were delivered. I may be called a funny person, but I still think that we have to try to always make the best out of each and every situation. When you love a man you love him for his manners and his personality. But I loved this man for more, I loved him for everything he was. I had left my country, my family, I left everything because I loved him. And when he died I could have gone back to my country, to Iran, but I did not go. I did not go because I knew how much he loved his country, so I decided to stay here."

Her husband, after retiring from his manifold political assignments, had taken a very active interest in the social welfare of the people also, particularly in the welfare of children. He set up 'Kashana-i-Itfal', a foundation, which is still run by her. „For almost 38 years now", she told me, „I have dedicated a great

deal of my life to education because if you really want to do something for this country it is there for you to do in the field of education. It is important for everybody, but most importantly for girls, because they again have to educate their children. My work is connected with fund-raising. Nobody helps us, we entirely depend on our own efforts and initiatives. But I love it, I have to do it, because it is so essential for this country. Lack of education is the greatest curse of our nation, people are not aware of their past for want of education. This is the legacy of my late husband. And I blame the people of Pakistan for not doing enough about it. They wanted a homeland for themselves, but now, they are not doing enough to develop it really any further. Those in power do not do anything for the poor, uneducated man of the street. This is not fair and not at all in line with Islamic principles, and you, after all, wanted to have a homeland for Muslims, isn't it!?"

Great families, I thought, this side and that side of the Rubicon, - what a pity, that it ever had to be crossed.

Begum Ghamar and her son Isky served EFU's Board as Directors until 1989. Only then came more than fifty years of active association between 'The Ispahanis' and Pakistan's oldest insurance house to an end. Great part played in an ongoing Saga!



The Raja Saheb of Mahmudabad

Raja Saheb of Mahmudabad
Aristocrat and Dervish

It is not an easy task to portray somebody whom one hardly knows. I met Raja Saheb of Mahmudabad only once, in April 1969, in the office of EFU, in Qamar House, Karachi. Abbas Khaleeli, then Chairman of the company had brought his intimate friend, the Raja Saheb to meet Roshen Ali Bhimjee, the company's Managing Director. I was on my way from Tokyo to Munich and just made a brief stop over to see my friends in Karachi. I had heard so much about the Raja Saheb that I was almost surprised to realise that I had not met him earlier. This even more so as Mr. Bhimjee was a staunch admirer of him, and so was Syed Sibte Hasan, who was not only EFU's Public Relation Director but also a very outstanding writer and thinker in his own rights. Both had always referred to him as one of the very few true and most respectable leaders which the All Indian Muslim League next to the Quaid-e-Azam has ever been able to produce. They all seemed to be so overwhelmingly fond of this man who, as I was told, had given up all his fortune and an assured life in luxury and abundance for a dream, which finally had become reality but had failed him personally bitterly. Already KF Haider had spoken to me at length about this legendary figure of India's Freedom Movement. The Raja Saheb had been very close to the Nawab of Bhopal and to that close circle of friends I have referred to in detail in my profiles on Mr. Haider and Abdur Rahman Siddiqui. He had served his party and its cherished leader, Mohammad Ali Jinnah, whom throughout his life he had referred to as his 'uncle', for one whole decade, until Pakistan was finally established, but only to find that this new nation could provide shelter to millions of Muslims but could obviously not accommodate one of its most outstanding creators.

There were some articles about him in the morning papers which I glanced through just before going to EFU's office, not knowing that I would soon have a chance meeting this celebrity of the Muslim League's glorious past, him, one of the two most intimate lieutenants of the Quaid, the other being Abool Hassan Ispahani, whom, of course, I had known socially during my long association with EFU, the Ispahani family then being its largest shareholder. The Karachi Press Club had hosted a reception in his honour and I even now remember that I had been much impressed by the way how one of the journalists had described this mystic-like figure who was now living in near-self exile in London after giving all that he and his family had for the cause of Pakistan. I was deeply touched by that article because it reminded me of the

fate of another great and outstanding Pakistani whom through my friend Roshen Ali Bhimjee I had met a few times in his flat in London after having been ousted from power, Mr. Iskander Mirza,- thrown out of his own country by one of his closest friends, General Ayub Khan, then Chief Martial Law Administrator.

In the newspaper article the Raja Saheb of Mahmudabad was described as a mixture of aristocratic elegance and urban simplicity, with high mannerism. I remembered those sentences very well when a few hours later I was unexpectedly introduced to him. He was attired in a Khaddar-Shirwani and was wearing chapels. There he was, the man I had heard so much about, the scion of an aristocratic family, son of an equally famous father who, as I had heard had been probably the closest friend Jinnah ever had. His wedding had been arranged by him and the ring, given by Jinnah to his lovely, most beautiful bride, was a gift from his illustrious father, the late Maharajah Mohammad Ali Mohammad Khan, whose devotion and patriotic fervour had so very much inspired his son, the young Amir Ahmed. As much as I had already heard about this son, - his father had been practically unknown to me, until very recently, when in preparation of this book I had read a lot about the history of India's Muslims and their quest for freedom and recognition after having lost their power to the British. Choudhry Khaliquzzaman, in his book „Pathway to Pakistan" gives a vivid, brief and very impressive summary of the great services which this man had rendered to the Muslim's cause during his time. He had been a close associate of the late Aga Khan, whose Deputy he was during his term of office as President of the All-India Muslim League. And when the Aga Khan resigned, the Maharaja himself assumed charge of permanent Presidentship till such time, in 1918, when ill health forced him to give up this prestigious and most important post.

„For a period of practically fifteen years Muslim politics and educational activities had revolved round his person and he loved to bring up and push capable men to the forefront to see that the future of his community would not suffer for want of capable leadership. Mr. Jinnah was brought into the League by him. Wazir Hasan owed much of his political career to his help. To Mohammad Ali he was greatly attached and his newspaper 'Comrade' received generous assistance from him. Aligarh University had magnificent support from him, amounting to lakhs of rupees. Lucknow University and Medical College were both his handiwork and he had made generous contributions towards their establishment. A whole volume is required to narrate his munificence and charitable disposition."

„On pure merit", writes Syed Ishtiaq Husain in his biography of the Maharaja's son, Amir Ahmed., „in the political history of India, the Maharajah attained the position of a national leader. He carried with him a popular appeal, enjoying the highest esteem and trust of his contemporaries, irrespective of caste and creed. He was the centre of attraction amidst the political leaders of repute in the country."

Many a leader, - Pandit Motilal Nehru, Mohammad Ali Jinnah, Maulana Mohammad Ali Jauhar, Shaukat Ali, Mrs. Sarojini Naidu, Mrs. Annie Besant etc. - happened to be his close friends. He treated Dr. Mohammad Iqbal lovingly. He was particularly attached to the Ali Brothers whom he even supported whilst they were detained at Chindwara by their British Rulers.

Mohammad Ali Jinnah had held him in the highest esteem. In a booklet which he compiled at the time of the formation of the Central Parliamentary Board of the All-India Muslim League in 1936 to present the Policy and Programme of the Muslim League, he complimented him in the following words:

„As time went on, the cooperation and help of the prominent leaders of India and particularly that Great Man, the Maharajah of Mahmudabad, whose seifless devotion, patriotic fervour and single-mindedness of purpose gave the League such a strength, power and support that it reached the zenith of its ascendancy and accomplished what is one of the greatest beacon lights in the constitutional history of India, - the Lucknow Pact, - which is also known as the „League-Congress Pact" of 1916. This pact will go down in Indian history as a landmark in the political evolution of the country, as a signal proof of identity of purpose, earnestness and cooperation between the two great sections of the people of India in the task of attainment of a responsible government".

And here now was his son, sitting in the unimpressive office of my friend Roshen Ali Bhimjee, surrounded, as I already said, by Abbas Khaleeli and one other man, whose name I unfortunately have forgotten. He must have been somebody well known to the Raja Saheb because I seem to remember that they appeared to be rather close to each other. I had been told that wherever the Raja appeared he immediately would become the centre of attraction. A man, who in the opinion of my friends was, beyond doubt, one of the most illustrious sons of the subcontinent, in that he played, like his father had, a cardinal role in the struggle for the freedom of Muslim India. As Treasurer of the All-India Muslim League and President of the All-India Muslim Students'

Federation he had carved out for himself a niche in the citadel of independence.

He greeted me in German, a language, as I was told later, he spoke quite well. We did not, however, put this to a further test, because of the others. But he briefly explained that one of the Professors from Aligarh Muslim University had been his German teacher. My friend Roshen, as always, welcomed me most enthusiastically and embraced me with all the warmth he could possible generate. I immediately sensed that the atmosphere prevailing amongst the whole group was a most relaxed one, very informal. A gathering, quite obviously, amongst good friends. I sat down and listened to what the men were talking about, the usual mixture between Urdu and English. Then, suddenly, seemingly unmotivated, Khaleeli jumped out of his chair, put his arms around me and said: Karnowski, have you ever in your life met a real dervish!? Have a close look at him, here is one! But never ask him to dance for you, - never in his life will this man ever dance to the tune of others! And he pointed at the Raja Saheb, who smiled and seemed to enjoy this remark. Only much later have I realised what Khaleeli had meant when casting it. And often I thought what a nice and subtle way it was to let me know that the Raja Saheb of Mahmudabad was not only the well known politician of the old guard of Founding Fathers of the nation, but a very religious person, a Muslim scholar of the highest order, a Sufi and Dervish at the same time. And I now also remembered Roshen having told me that as much as he and the Raja Saheb would share political opinions and creeds, - both with certain leftist and socialistic leanings, - as far apart would they be in all matters related to religion.

Meanwhile the group, for my sake, was kind enough to continue their discussion in English only. They spoke about the political situation prevailing in Pakistan. The Raja obviously had just met Fatima Jinnah, his „aunty", who had been courageously enough to fight President Ayub Khan in a Presidential election, which she lost just by a very narrow margin. The Raja appeared to be very pessimistic, almost depressed when he spoke about what, according to him, had become of Pakistan, a country he had helped, with all he had possessed and with all he was able to physically and intellectually contribute, to create. I thought, that he was a very disappointed man. And, as I have said earlier, he very much reminded me of another man whom, together with Roshen Ali Bhimjee, I had visited in his London home not that long time before. But contrary to Iskander Mirza, who had completely left politics and was in no way anymore connected to any political group, the Raja Saheb appeared to be torn between passion and frustration. In the newspaper

coverage about his appearance in the Karachi Press Club I had read that people were curious and most emphatic about his return to active politics, and also during the discussions held in Bhimjee's office the following day, in which I happened to become an unexpected listener and witness, both, Khaleeli as well as Bhimjee repeatedly asked the Raja Saheb, why he did not come back and finally settle down in Karachi or any other place in Pakistan to help restore democracy in the country. And I still see his face when these questions were being asked, - it looked so much older than his body would otherwise show. There was some sadness around his eyes. Here was a man, I thought, whose strong shoulders would not like to be used again for carrying the weight and responsibilities of others. And for a moment it appeared as if his eyes were able to speak, -perhaps just a little murmur, which sounded like a quietly, softly spoken apology.

He left, together with the other man whose name, I am afraid, I have forgotten, and Abbas Khaleeli. I told Roshen Ali Bhimjee how glad I was having had this opportunity to finally meet the man whom he so much adored. And I also said that I felt sorry for this man, for his apparent loneliness and for his sadness. Roshen then paused for a moment, there was only the noise of the air-conditioning unit between him and my thoughts. Then he said, in his slow and retarding voice which he always used when trying to convey something very important to his opposite: „strange that you should say that, but is it possible that we here in Pakistan, our people in this country have yet to learn how to evaluate and then appreciate the real great things which some outstanding men have done for the sake of this experiment called Pakistan!?"

I tried to find some biography, some publication on the Raja Saheb of Mahmudabad after I had returned to the hotel. But no literature worth the name existed on his life, work and dedication of his self to the cause of the Muslims fight for freedom and independence. But now, thirty years later there comes a book written by one Syed Ishtiaq Husain, who obviously knew and loved him very much. 'The Life and the times of Raja Saheb of Mahmudabad, Glimpses of Freedom Movement', it is called. A well written and beautiful book. I was so thrilled when my friends in Karachi were able to dig it out for me. Princess Abida Śultan of Bhopal, the heir-apparent of this State, had mentioned its very existence to me when interviewing her in her home at Malir. Some eminent persons have contributed some introductory remarks, showing the great and deep respect they had for the Raja. And in his own foreword the author expresses the hope that his book will stir the hearts of coming generations. As a humble contribution to this hope and desire I will therefore take a few extracts from his book and present them to the readers of

this publication, perhaps some may then feel like reading the whole book thereafter. The only thing I can say here, is that it will be a wonderful experience meeting this great man, aristocrat and dervish, in much greater detail than I, for want of material, would be able to provide.

„Nature and circumstances were kind to Raja Mohammad Amir Ahmad Khan who came of the aristocratic family of Mahmudabad", recalls Mr. Hussain in his book. „Born on November 5, 1914, he was brought up in the luxuries of a royal palace. He was the eldest son and the heir-apparent of Maharajah Mohammad Ali Mohammad Khan, the ruler of the Mahmudabad estate. The young Amir Ahmad was, therefore, the centre of affection in his family. He enjoyed the best privileges of a modern rich family, yet his life style combined the traditions of the Nawabs of Oudh. On the one hand, he was educated like any Lord's son of the Edwardian age. The best tutors were engaged for him, including an authority on Shakespeare. On the other hand, national scholars..... taught him the inter-twinning branches of Oriental learning and culture.... The young Raja was well-favoured by providence with a strikingly handsome appearance. Beyond doubt, he had a charming personality which, coupled with his cultivated manners, won for him over the years the admiration of individuals and of groups alike from both East and West."

"Raja Amir Ahmad's mother belonged to the distinguished family of Moosavi Syeds who had migrated to India from Neshapur, a reputable seat of learning in Iran. Her family had produced a number of scholars of renown....."

"After having completed his preliminary education together with his initiation into the complex system of official protocol, the young Amir Ahmad was admitted to La-Martiniere College, Lucknow, for regular education. The large College campus included a number of lush green lawns, flower beds, spacious gardens and a huge pond. The main building was of an excellent and splendidly lavish structure; a rare specimen of stately Roman architecture. The college atmosphere reflected high European society and culture. The majority of the teachers were European or British.....It was in this remarkable place of learning that Amir Ahmad Khan did his Senior Cambridge."

"By the time young Amir Ahmad completed his education, the Maharajah Saheb died. The successful completion of an arduous foreign course was, however, celebrated with pomp and fervour in the palace. The young Raja now intended to continue his studies and take a degree in fine arts. As such he approached Sir Ranbindra Nath Tagore, with a view to taking admission in Shantiniketan. Dr. Tagore was pleased to take him in. The plan, however,

could not materialise, owing to Mr. Jinnah's discriminating and fastidious intervention, who emphatically told him: 'I am your University. You will get all the education you need if you work with me'

In view of the intimate friendly relations that his father the Maharajah Saheb had with Mr. Jinnah, Amir Ahmad ever since his childhood was very close to his 'Uncle'. The nomination of Mr. Jinnah as a Trustee of Mahmudabad estate, under the 'Will' of Maharajah Saheb brought them even closer. This opportunity enabled Mr. Jinnah not only to have the complete information about the affairs of Mahmudabad estate, but also to have a fair knowledge of the bent of mind, zealous devotion and the humane nature of young Amir Ahmad."

His father was still alive when he got married to Rani Kaniz Abid, the daughter of the late Raja Abul Hasan Khan, the ruler of Bilehra estate, in 1927.

„Amir Ahmad's marriage was the most colourful event of those days and it truly represented traditional Muslim culture. The majority of the rulers of the native estates, eminent citizens, politicians, elite, big landlords and representatives of various classes of society attended the marriage. H.H. the Nizam of Hyderabad was represented by one of his close aides, while the ruler of Rampur personally participated in the ceremony. Mr. Jinnah himself travelled all the way from Bombay to Mahmudabad. He brought some valuable wedding-gifts, including an Achkan made of pure silk, embroidered with gold carvings. The whole town of Mahmudabad was profusely decorated. Besides large-scale illumination, the entire population of the town was invited to attend the feast which continued for a couple of days. The marriage procession was also an extraordinary affair. It was a royal wedding in a real gala sense."

"After coming of age and taking charge of the administration of the estate, an official installation ceremony of Raja Amir Ahmad Khan was held. According to the traditions of the estate, the Governor of the province performed the installation of the young prince."

"A man deeply steeped in Islamic as well as Oriental culture, Amir Ahmad Khan had a great respect for his mother. He therefore preferred no other than her to crown him first. After that, he went to the 'special Darbar', where Sir Harry Haig, the Governor of the United Provinces, formally installed him as Raja. When the official installation ceremony was over, the prince went and

placed the crown at the feet of his mother. It was a gesture of the highest esteem, love and affection which the Raja held for his mother."

"For the first time in 1933, Amir Ahmad undertook a journey of Middle-Eastern and European countries. On reaching London he stayed at Mayfair Courts. It was the time when Mr. Jinnah was in self-imposed exile in London and was living at Hampstead Heath. Amir Ahmad made frequent calls on his Uncle and held discussions with him on varied subjects, including Indian politics. In almost each and every meeting Mr. Jinnah expressed anxiety and concern for the Indian Muslims."

"One evening when they were dining at Berkley Hotel, Mr. Jinnah as usual expressed his extreme concern over the future of Indian Muslims and told him that something had to be done for them. Amir Ahmad impressed with his anxiety urged him to return to India, take up the leadership of the All-India Muslim League and infuse new life into it. Mr. Jinnah explained to him in detail the various complications including the non-availability of funds and the absence of sincere and devoted workers. He however expressed his readiness, provided he (Amir Ahmad) promised to stand by him. Amir Ahmad did not hesitate for a moment in making the 'Pledge' and voluntarily offered all the material help that was required in achieving the object. Mr. Jinnah was moved with the spirit and dedication of the young man and promised to return to India very soon to take up the case of the crestfallen Indian Muslims and endeavour to make the Muslim League a broad-based and live organisation."

"Although Mr. Jinnah returned to India in the last week of December, 1933, he spent the next few years in sailing back and forth between the two countries. He finally returned in October, 1935 and chalked out a plan for the revival of the Muslim League."

"The Raja.....formally joined the All-India Muslim League on 5th May, 1936 and placed all that he possessed at the disposal of the Quaid, the Raja never wavered in his loyalty to him and to the cause Jinnah championed."

"In May, 1936, Mr. Jinnah announced the formation of an All-India Muslim League Central Board consisting of 54 members. .....Raja Amir Ahmad was nominated as a member.....The Quaid had specifically invited him for, following his election as the President of the Board, the Raja of Mahmudabad was declared as its Treasurer."

"In him, Mr. Jinnah had got a devoted man who was competent to look after some of the interests of the organisation. The youthful Raja, though hardly 22 years of age, proved that he was equal to the task assigned to him. .....It was during this visit to Lahore that Mr. Jinnah introduced the Raja to Malik Barkat Ali, an old Muslim League leader of the Punjab, and also to Allama Dr. Sir Mohammad Iqbal. Both the leaders welcomed the young Raja to their fold and extended their fullest co-operation in his task of the re-organisation of the Muslim League. Allama Iqbal expressed his desire to the Raja for holding the next session of the Muslim League at Lahore. Raja Saheb appreciated the move and expressed his readiness to provide all possible assistance that might be needed."

"The Raja of Mahmudabad entered politics with great enthusiasm and fervour. He considered it as his sacred duty to work for his fellow country men, and spent his wealth lavishly with a view to improve the pitiable conditions of the poor masses. He travelled widely, visiting even the remotest corners of the country so as to gain a first-hand knowledge of the problems that beset the Muslims. He set up branches of the Muslim League throughout the length and breadth of the country, employing workers and hiring the services of eloquent speakers to convey the message of the League. Thus, he got the Muslims united and brought them on a single platform. He himself addressed hundreds and thousands of huge and small gatherings, stressing that the movement was passing through a great crisis:

'Let every Mussalman stand solidly behind the policy and programme of the All-India Muslim League. Let everybody follow our Leader, Quaid-e-Azam Mohammad Ali Jinnah, who speaks the true sentiments of the Mussalmans. Let us stand like a solid rock behind him'.

"Raja Saheb of Mahmudabad, apart from being a man of eminent learning, was cultured to his finger tips. He was brought up in the cradle of the traditions of Oudh society. When he came close to the Quaid-e-Azam, it was not for any consideration of Mr. Jinnah as a leader or as a politician that Amir Ahmad paid him the highest possible respect, but as a close friend of his father, whom he regarded as his real uncle. This is why his behaviour with the Quaid-e-Azam was most courteous and obedient. Being fully mature, he had the capacity to distinguish between numerous shades of good and evil. He, at the same time, had the courage to differ with Mr. Jinnah on principles and on policy matters. Nonetheless Amir Ahmad never became unsteady in his loyalty to the Quaid and continued to give him his love and respect from the beginning to the end."

".....Inspite of having been born amidst riches and wealth, the Raja did not feel at ease in the society to which he belonged. He would not submit to the wayward urges of youth. From his early childhood he had developed a liking for simple living and an austere life. Instead of wearing costly costumes and expensive clothes, he preferred to use homespun and khaddar clothes. This influence is attributed to his mother who belonged to a modest but scholarly family. Besides, he had had the chance of seeing, and of emulating the khaddar-clad nationalist leaders, who were frequent visitors to the Mahmudabad House.....The young Amir Ahmad, although he continued to entertain the visitors and guests most lavishly - in the traditional style of Mahmudabad Estate - offering them a variety of delicious and rich dishes, he himself would take only simple diet - bread made of barley and vegetables. He gave up the cushioned beds and instead used an ordinary 'charpoy'. For a number of years he slept on the floor; using only matting (made of straw or dried grass)".

"He had once planned to surrender the estate to the Government and had even approached the Provincial Governor in that regard, but the timely intervention of Mr. Jinnah prevented him from translating into action this burning desire. Jinnah explained to him that though he had no lust for money and opulence, but the countless organisations, engaged in various social and cultural programmes for the welfare and uplift of the community on the basis of regular as well as casual financial assistance from „Mahmudabad Estate"; would cease to exist. And as such the consequences of surrendering the estate would be beyond redemption."

"This was the background that when Jinnah asked him to join hands with him in the struggle for independence of the sub-continent, he lost no time in accepting the offer by putting all that he possessed at the disposal of Jinnah and the Muslim League for the noble cause. This act on the part of young Amir Ahmad Khan infuriated the Provincial Governor, who sent for him. The host with an air of authority, threatened the prince that his active participation in politics would deprive him of his ancestral estate and that he should disassociate himself immediately from the 'arch enemy of the British Raj', - MA Jinnah. Unmindful of the impending consequences, the prince refused the orders of the Governor. He clearly told him that he was already committed to Jinnah and that is was not possible for him to break his word."

"The third of December 1943 was a very special day for the Raj Saheb. His wife gave birth to a male child, their heir-apparent. „According to the customs and traditions of the estate, the event was celebrated in a grand and sumptuous

manner. Raja Saheb was himself over-joyed, conceding to celebrate the high moment, but in a different and non-traditional way. In the eastern tradition, a son is considered as the 'light of the eyes'. In Urdu, a son is metaphorically called: 'Noor-e-Aain'. Raja Saheb appropriately collected from amongst his subjects scores of persons who had lost their eye-sight for one reason or the other and had no means of treatment. It was obviously for lack of material resources. He invited all of them to a special camp set up for the purpose in his Palace, at Mahmudabad. A couple of reputed eye surgeons and specialists were made available in the camp. They looked after the patients and performed the operations. All the expenses, including boarding and lodging, food and post-operative care, were borne by Raja Saheb. This was his own vision of thanksgiving to Almighty God on the birth of his 'Wali-Ahad'."

".....Whatever the Raja Saheb of Mahmudabad had possessed he spent it all, right from the reactivation of the All-India Muslim League in the mid-thirties for the creation of Pakistan. After the establishment of the new State, he did not join the mad rush for power and pelf. Having had his share in the creation of Pakistan, he stayed back in India to give heart to the Indian Muslims who had endeavoured selflessly for the establishment of a separate homeland for their Muslim brethren.....But his presence in India was not acceptable to the extreme communalists because they considered him their enemy number one. .....Disgusted with the state of affairs, he decided to leave for Iraq. He stayed in Baghdad for a number of years. There, he devoted most of his time and energies to learning. Although he had a vast circle of acquaintances, and among his close friends could be enumerated eminent scholars, politicians and the elite of Baghdad, the Raja kept his activities confined to a close circle. He moved freely in the literary circles and participated in academic activities, but refrained from moving amongst the politicians.....At last the auspicious time came when he acceded to the request of his associates and well-wishers. It was in December 1957 that he settled in Karachi as a Pakistani national. Though he did not take part in politics, he kept counselling his friends and admirers. .....It was a great disappointment. He found the new State of Pakistan in a deplorable condition. The situation was topsy-turvy, everything being contrary to his expectations and to what the Quaid had visualised and promised to his followers and countrymen."

".....The Raja of Mahmudabad was an honest and patriotic leader with no personal ambition and with no axe to grind. He could not afford to bear this absurdity and would not remain a silent spectator. He took a bold step and provided a commendable lead. .....He vehemently made clear, without any

fear, as to what the Quaid-e-Azam had envisaged for the new country and with what catholicity he wanted to run the affairs of State".

"Conditions rapidly and radically changed and Amir Ahmad Khan's stay in Pakistan was made difficult. He had no alternative but to leave Pakistan. He moved to England; the very country with which, for more than a decade, he had fought most vehemently and enthusiastically to got his country freed. He had not anticipated that in his life time, he would be at the tender mercy of the British, right in their den in England."

"The Raja of Mahmudabad, born in an aristocratic family and brought up in the carpeted palaces of Mahmudabad, Qaiserbagh and 'Butler-Palace' of Lucknow, was now a seeker of asylum! London perhaps was generous enough not only to offer him shelter but to provide him with a respectable source of living. Amir Ahmad Khan was not the least worried with his circumstances. On the contrary, he was reconciled to the lot of a refugee, contented with his fate. The Islamic Centre, London offered him a job, enabling him to maintain his modest living".

Ever since I virtually run into this man by crossing his path in the office of my friend Roshen Ali Bhimjee, he has fascinated me in the sense, that the sadness in his eyes, which I thought I had seen, did never ever leave me, it immediately comes back the moment I think of him. When my friend and I discussed the outlay of this book, we at once agreed that it should definitely contain a portray of this great man although he had never been directly associated with the Eastern Federal Union Insurance Company, neither as a Director of the Board nor otherwise. From my discussions with KF Haider and members of the Ispahani family, I, however knew that the Raja Saheb had been a staunch supporter of the company and became also a shareholder of it after its having become of age. If my information is correct already the Ispahanis had tried to persuade him to become a Director of EFU, - and so had Khaleeli and Bhimjee after having taken over the reins of the company. But although the Raja had never finally turned down such a proposition, he at the same time was hesitant, saying that he was not really meant to be a businessman and therefore would not be able to contribute to the company's further development. But still, he had been a great moral supporter of this national institution which was so close to many of his most intimate friends.

"RA Bhimjee had told me quite often about his meetings with the Raja Saheb and we almost automatically then discussed one particular question which I repeatedly had raised, i.e. the reason why the Raja Saheb decided to practically

stay out of politics after the immediate goal, the creation of the new nation was achieved. And there were many answers given. Answers by my friend as well as by others who occasionally participated in our discussion. But none of the answers had ever really satisfied me. And perhaps there is none. It may well be so, as the Raja's biographer very carefully hints at, that he was not a born politician, which to most of his admirers and followers, must come as an unbelievable surprise, as something most of them would simply not buy. „By nature, he was not a politician, since that required opposition to some other group and parties. It was against his compassionate nature to hurt anyone. After independence, observing through the lenses of maturity, he thought it prudent not to join any political forum. It was just to avoid confrontation", writes Syed Ishtiaq Husain, and I am inclined to believe that he is right. The Pakistan the Raja Saheb of Mahmudabad saw when he finally came over to live there was not the one he had envisaged and fought for. He had hoped that he had given up all his earthly possessions for a noble cause, and what he now found there were people fighting for money, influence and power.

The Raja has never written an autobiography. But there are 'Some Memories' written by him, which Mr. Husain is reproducing. They are not very long, just a few pages. Very characteristic for a man, I think, who is said to have had a very refined literary taste, especially for Urdu and Persian poetry and who has written considerable poetical works in both the languages.

I have read these few pages of his 'memories' very carefully and have read them again and again. The very first sentence reads: „My involvement with the movements for national independence in India is a deeply personal involvement and a lifelong one." And a few pages later after having 'confessed' to his Tolstoyan inclinations of detesting the class to which he belonged to, he sums this all up by saying that the fact had been brought home to him 'that principles need not be the monopoly of the learned rich; grace and dignity after all are taught by the heart and not by the dancing instructor'.

I recall some people comparing him with Prince Sidharta, who had given up his kingdom, his palaces, his beautiful wife and his newly born son just with one object in mind: to find truth and eternal peace. Mr. Husain also referred to this comparison in his book, and I was happy to find it there. But I was even more delighted to find there also a reply which the Raja Saheb himself had given to such a comparison. „The basic difference between the two", writes Mr. Husain, „was that the Raja did not contribute to the doctrine of 'renouncement'. According to him 'church and state - spirit and matter' were originally inter-related. The Raja stated that in Islam: ' man may not renounce

the world to gain another world of spirit, situated elsewhere; he can be a good Muslim by being a good citizen of the world."

I am convinced, he was both, a good Muslim and a very good citizen of the world. It is said that the country he had helped to create was also the cause of his early death. The „Fall of Dacca" and the loss of East Pakistan 'dealt a jolting blow to the person who had lost everything in creating Pakistan. The shock proved fatal and the Raja of Mahmudabad died soon after the 'Fall'.

The mortal remains of the Raja Saheb were sent to Iran where they were buried in Meshad's famous graveyard 'Bagh-e-Rizwan'. This graveyard, however, was soon thereafter to be converted into a public garden. A number of social, cultural and religious organisations as well as some influential personalities like his old friend and comrade-in-arms, Mr. M.A.H. Ispahani, intervened and pleaded with the Iranian Authorities,- successfully. His remains were buried close to the Shrine of the holy Imam. The arrangements were made under the direct supervision of the Iranian Head of State who also paid the relevant expenditure from his personal purse.

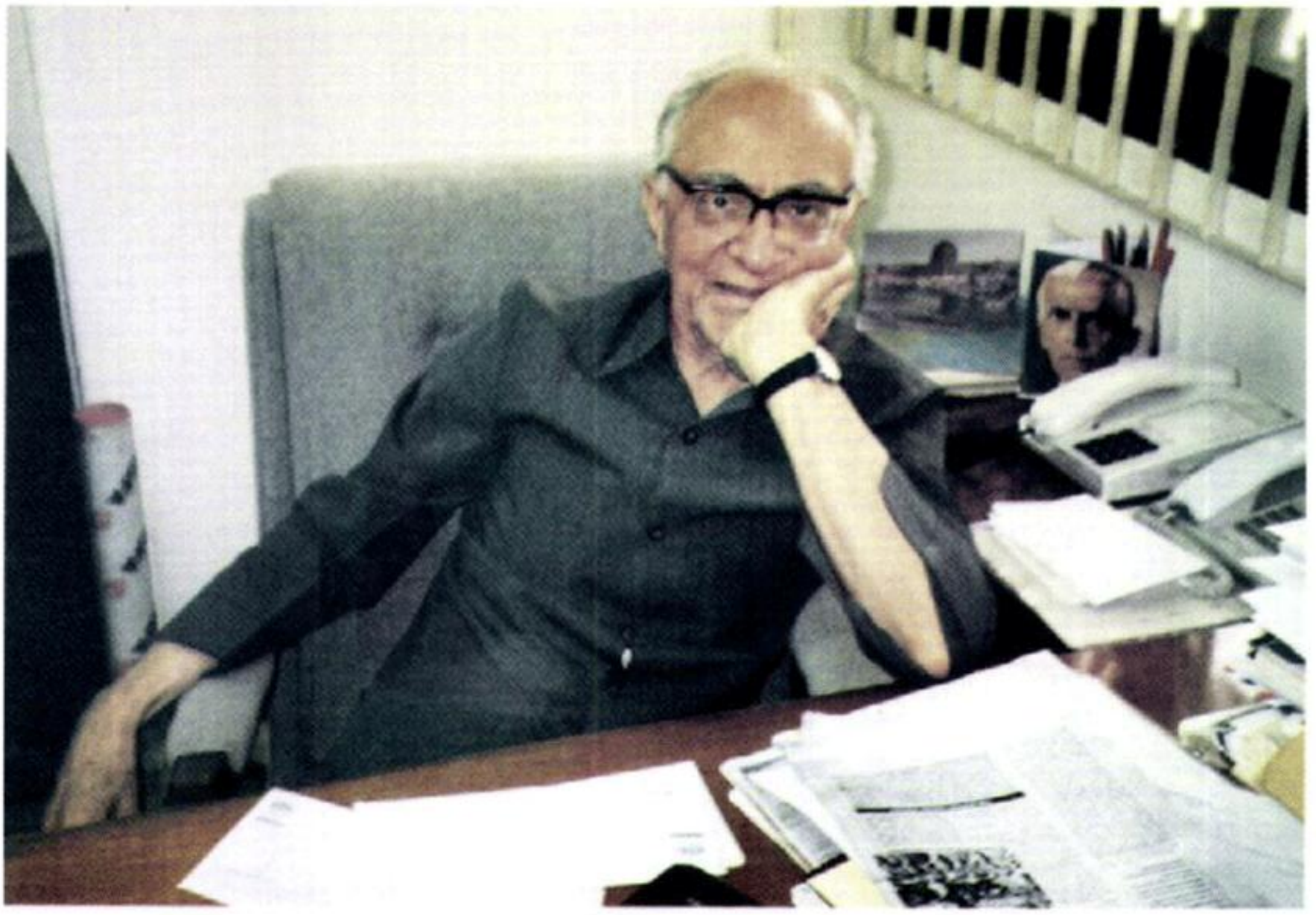
While paying his tribute to the Raja, M.A.H. Ispahani, another stalwart of the Pakistan Movement summed it up by saying: „He gave his all to serve the Muslim cause and expected nothing in return".



Great friends: Abdul Ghani Haji Habib and RAB



Two ex-Chairmen of EFU. Mr. Abdul Ghani Haji Habib and
Mr. Mirza Ahmed Ispahani, both welcoming Governor
Muneem Khan at Dacca Convention 1967



Abdul Rehman Haji Habib (Mitthoo) at his office in
Qamar House, 1999

The ARAG Family
Friends in need

When Mr. Roshen Ali Bhimjee decided to join the Eastern Federal Union Insurance Company, exactly forty years ago, he did this because he knew that he could utterly rely on at least three things, firstly: the full backing of the man who had persuaded him to accept this 'suicide mission', Mr. Abbas Khaleeli, who was to become the company's Chairman, and who brought with him the confidence and support of a number of senior bureaucrats of the Government; secondly: his almost unshakeable, absolute self-assurance and unrestricted belief in his visionary power, - and thirdly: the selfless and unconditional assistance of his fatherly friend, Mr. Haji Habib Haji Pirmohammed and his other family members.

He was known as Haji Habib Seth, a memon, and was very much respected within and outside his community. His father had been a small farmer, cultivating sugar cane on a piece of land which the family owned. He produced brown sugar out of it which he then took to the market place. This obviously did not satisfy him as a life time occupation and he therefore accepted a clerical job at one of the bigger trading houses in Bombay, an experience which then had raised his appetite for something more, something worth fighting for it, and he decided to become his own master. He and his son therefore went to Ceylon, stayed there for about four years, imported rice from Burma and shipped it to Ceylon. Having made some money they decided to transfer to Calcutta and establish their firm as general traders, dealing primarily in food stuff of all kinds. They were very successful and soon branched out all over India.

Mr. Bhimjee knew the son, Haji Habib Seth, and his family from the time he had lived in Bombay, where he was looking after their insurance interests.

His fatherly friend had a very big family, twelve children, five daughters and seven sons. Out of these, three were destined to become involved in the family's business, Abdul, Ahmed and Rehman. I knew all the three. Rehman, better known as 'Mitthoo', is still very much around and an active Director of EFU General.

Their father was looked upon as one of the most honourable 'elders' by the Memon community in Bombay. So much so that when the Quaid-e-Azam, Mr. Mohammad Ali Jinnah, prior to partition, in Summer 1947 approached

Adamjee Seth Sir Adamjee Haji Dawood to ask the people of his community to go over to Pakistan to build up this newly created country, Adamjee Seth told him to better send Mr. Yousuf Haroon, the son of late Sir Abdulla Haroon, the well known politician and influential member of the Muslim League to Haji Habib Seth .

This was done. Mr. Yousuf Haroon went over to Bantwa, where Haji Habib Seth and his family lived and after a long discussion between the two it was suggested by Haji Habib Seth that all the important business people of the community should be asked for lunch where the personal request of Mr. Jinnah should be conveyed and its implications be explained.

„Well, this is how everything happened„ says 'Mitthoo', when interviewed by me, „it was decided then that we should migrate and that simply is the reason why my whole family came here. That was in November 1947, just two months after partition, and we settled down in Karachi. We had to hurry because all our family flats were looted by the Indian Army, but no human losses occurred. My father restarted his business here, it was expanded and renamed ARAG Limited, and then, of course, in 1958 our Habib Textile Mills plus many other interests, including some major ones in East Pakistan followed.

Roshen Ali Bhimjee was well known to all of us, but my elder brother Abdul and my father knew him best. He had looked after our insurance interests in Bombay and now did the same here in Karachi after he had started his Pak-Underwriters. My father treated him like his own son, just like one of us. In some respect he was even closer to him than to his own children. For instance when my father went out of Pakistan it was always Roshen who would be with him. None of us. And then, one fine day, Mr. Abbas Khaleeli and Roshen came together and talked with my father about Eastern Federal Union whose majority shares were then with the Ispahanis. And they told my father that something had to be done with this company and that Mr. Mirza Ahmed Ispahani should unload most of his shareholding to somebody else and that they felt it would be a good thing for ARAG and EFU, if ARAG would decide to step in.

My father had always full confidence in Roshen and he knew that none of his sons could have managed this Insurance Company. But as he considered Roshen to be like his son it still became a family affair and he accepted the proposal. It had been a very difficult decision because, as I said, none of us understood anything about the insurance business. But we all had full

confidence in Roshen, who was given full powers and authority to manage EFU as he thought fit and Abdul Bhai, my eldest brother became Chairman, but he never interfered in anything. None of us in the family ever did and thus EFU became part of ARAG. But all of us in the family considered this to be primarily an investment matter. For Roshen this was different. He considered insurance and particularly life insurance one of his missions in life, and he wanted to save Pakistan's oldest and largest company, which he already then looked at to be an institution rather than a commercial organisation. And frankly speaking, when we decided to invest our money in EFU, I personally, was not very enthusiastic about it. I thought this to be a very risky investment in view of the serious financial difficulties EFU was then facing. But we had this great confidence in Roshen and when he came back from London and Munich and when we realised that together with Munichre he would be able to come out of troubled waters with EFU, we were also feeling very happy about it, perhaps we also felt a bit proud that we had helped Roshen to overcome this big crisis. And this was the time when quite a few interested parties contacted us suggesting that we should sell our shares to them. We could have made a nice profit then, perhaps even a fortune, and although Roshen and Abdul Bhai had given me full power to sell to anyone I liked, I came to the conclusion that this would not be the best way to do it, that it would in the long run not be in our interest and that we should run it ourselves, with Roshen being the one who would really manage it. For my family the partnership with Munichre was the essential part of the rescue operation. We were now convinced that the three main partners involved, Munichre, Roshen and ARAG, they together could make it a success story, and history proved that our feelings then were correct, did not mislead us."

This is how the 'Habib family', ARAG Limited, became major shareholders of EFU and how RAB with the unquestioned support of his 'family friends' could start the successful revival of the country's leading insurer.

Abdul Ghani Habib, the eldest son of Mr. Bhimjee's fatherly friend had become Chairman. But as his brother Mitthoo said, he was simply a 'figurehead', did never interfere with the professional management of the company. He left everything to 'Roshen', whom he, like all the other Habibs, anyhow considered to be a member of their family.

I have known 'Abdul Bhai' very well during the time I was with EFU,- and even thereafter we met quite a few times in London, always together with Roshen Ali Bhimjee and Mitthoo. And I took part in many meetings with Abdul Ghani Habib occupying the Chairman's seat. He, of course, was not a

man who would dominate a meeting by his sheer presence and deep knowledge of the technical and financial implications of insurance specific issues, and he never pretended that he could, but he was a man whose sincerity and straightforwardness were so obvious, and therefore demanding, that none of the other participants would make even an attempt to ever mislead him. In public he appeared to be a rather shy man, but in smaller circles, surrounded by intimate friends, he could be very social and even talkative. He was a very kind-hearted man and was known for having most generously assisted many people during his lifetime. I was told that back in Bantva, in India, the place where the Habib's came from, Abdul Bhai was known as the '*princely seth*'. He has helped so many people of his community there, widows, orphans and others in need, that even today they remember him with the greatest respect.

Mitthoo once told me a nice story which may stand in for what has made Abdul Ghani Habib known to be '*Abdul the Seth*'.

„Our family doctor was out of the country with Abdul Bhai and Roshen for their annual vacation trip to Europe. And I needed a doctor for someone in the family and asked Kassam, an accountant in our firm, ARAG limited, whether he knew of one, reliable and good. And he suggested a doctor in Jodia Bazaar. And when I asked him, 'why just this one', he said: 'just go there and you find out yourself.' And when I contacted him the doctor told me not to come to his clinic, but that he himself would be immediately with me at any place I wanted him to be. And when I then met him I, of course, asked him why he would do this for us, he pointed at himself and said: what you see here is all due to Abdul Bhai, right from High School up to Medical College. I was really surprised and very much impressed, because Abdul Bhai had never mentioned to anyone of us that he had supported this man throughout all these years. But I should have known, my brother was always like that, always tried to help people whenever he could and as soon as he came to know. Whether it was me, my brother Ahmed, Roshen, Dr. Khan, Wahid Adamjee, Sadri Ispahani or Hakim Ali, - whenever anyone of us was in need, either financially or mentally, we all turned to Abdul Bhai and he was always ready to assist, always found a solution".

Abdul Ghani Habib died at a comparatively early age, in March 1980, when he was just sixty three years old. His brother Ahmed, who had also been a member of the Board of Directors of EFU, followed him one year later, both a terrible loss for the family and their business, which had gone through difficult times anyhow because with the loss of East Pakistan in December 1971 a very substantial part of their equity had disappeared.

This was also the time when they had to sell their majority shareholding in EFU. But Abdur Rehman Haji Habib, 'Mitthoo', as he was called by his friends, succeeded his brothers as a Director in the company's Board as from 1981 until today. He even has a permanent office there and is often requested to make his manifold connections and strong relations with various business circles available to the company's senior management.

'Mitthoo' is a social celebrity in the City and his word and influence still matters even now, though his family was one of the great losers of the 'East Pakistan debacle'. At places like the Karachi Gymkhana and the Sindh Club his is a household name and those, who matter in these clubs and have aspirations for either the Presidency or a Committee membership, seek his advice and support not only during the time of election.

As President of the Karachi Chamber of Trade and Industries he was a well known figure within the City's business community and I always enjoy discussing with him economic and political issues because his views are not of an academic but very much of a practical nature, result of a lifetime struggle between yesterday's things lost and a sense of duty which seemed to have only personal sacrifices in store for a family like the 'Habibs' who gave up so much when they decided to leave their home in India and to follow the call of their Leader, Mohammad Ali Jinnah.

I very particularly remember a very interesting talk I once had with him as to why families like his and others, who were well established in undivided India had followed Jinnah's plea and migrated to Pakistan. „This is a big question and a very hard one for me", he said, „it is not easy for anyone to discuss this with a man like me and with my family background. People like us, from a materialistic point of view I mean, were never in need of Pakistan. Pakistan was not necessary for us. We were well established in India and lived in most comfortable surroundings. Our firm was standing on very safe and sound feet. We had 67 branches on the Indian subcontinent alone, and 18 branches in different countries abroad. So why would one need a country like Pakistan, being so small compared to where we used to operate!? In what was to become Pakistan we had just one small branch, and that was in Karachi. But there was hardly any business there, no trade. Even businessmen from Punjab hardly used to come here, they all preferred to do business in Calcutta, Bombay, Khanpur or Madras. Because those people who lived here before Pakistan was created and Karachi became its capital, they were not interested in business. They were zamindars, waderas, sardars, you name it. They were just not business minded. But when Pakistan came into existence, this then

was the golden opportunity for those Muslims in undivided India who had no business of their own, so they could give it a try here. But where was the need for families like ours who had such big and established business in India and elsewhere in the world to come here, uprooting ourselves from there!? Half the family should have come, if at all, and the other half should have stayed where we belonged to. But then, very unfortunately, because of the looting that took place in Bantva, the whole family had to go."

And yet people like Abdur Rehman Haji Habib are still proud of what could be achieved during the first fifty years of the country's existence and although he would never ever claim credit for it, neither for himself nor for his family, I am sure that he knows about his family's contribution towards this accomplishment. „I think", he once told me, „that we can be very proud of the fact that Muslims now living here were greatly benefited by the creation of Pakistan. And most of those Muslims who came over from India are definitely better off than they were back in undivided India. Yes, taking everything together I am convinced that we have made considerable progress in the country. Progress is there, but that is mostly material progress. Those people who used to go in all the 'ghoda gharies' are today driving around the city in their Toyotas. There is nothing wrong with it and I am prepared to call this 'progress' if only we were in a position to also maintain previous values, from our common past, values which have been destroyed, here in Pakistan as well as in India, by our politicians. They have not progressed at all. Why is it that in both our countries the people of it, the ordinary men of the street, are in a permanent state of war with those in power, at war with their respective Governments. Because deep in their heart of heart they consider those people in power to be 'rulers', just as the old 'feudal lords', something which is associated with 'being foreign'. This is what at least is at the back of their minds. When people in our two countries talk of Government they always talk of 'they' and 'us", why?"

I have never heard 'Mitthoo' or any of the Habib family members grumbling about what they have lost, but it must have taken them great courage and a very big heart not to do just that when losing what they had created a second time, when Bangladesh came into being, in December 1971, or when, a little later, Bhutto nationalised much of what was created by them and other leading families of the country. I have always felt that Pakistan, as a nation, has never really acknowledged what some of their eminent and outstanding 'families' have done, have sacrificed for their country.

'Mitthoo' is a wonderful man to have as a friend. He is very understanding and always ready to help. And this was also reflected in the personal friendship which had developed between him and Mr. Roshen Ali Bhimjee. Not a day would pass without meeting each other, at least not when both were in the same city. And even at the end, when Mr. Bhimjee was only occasionally able to leave his house, Mitthoo Bhai would always come and share thoughts and time with his friend. „Roshen is such a wonderful chap," says he, „it is very difficult to get a friend like him. For me he has done so much, - not so much in monetary terms, but in every walk of life he has helped me, given me his guidance. Even from the day when I started shaving, - he taught me how to shave. It is such a long and wonderful friendship. He has helped me with all my problems, even helping me to get my children married. And how is it that my wife came out of 'purdah'? It was him who became very instrumental in achieving this. In countless ways could I describe what a wonderful man he is. He has done everything for me,- I will greatly miss him, - one day!"

As I have said before, when starting to write down my reflections on a great Indo-Pakistani family of entrepreneurs, the 'Habibs' played an important role in the life of EFU's long-time Chief Executive, Chairman and major shareholder, Mr. Roshen Ali Bhimjee, as he had played in theirs.



Mr. SM Yusuf, then Director of EFU, welcomed by
Mr. RA Bhimjee at a function held in Qamar House

S.M. Yusuf
A bureaucrat par excellence

After Roshen Ali Bhimjee had taken over as Chief Executive of Eastern Federal he soon realised the importance of having a most powerful and influential Board of Directors. He therefore tried to collect people who were well known for their professional abilities as well as for their strong characters. People who would be able to make real contributions to the cause of EFU, to make the general public aware that here was an insurance company which was not primarily there to look after the financial interest of its shareholders, but to first, and above all serve the needs of the insured, the policyholders, without whom the company would otherwise not exist.

One of such great men he had in mind to win over was Mr. SM Yusuf whom together with people like Abbas Khaleeli and Osman Ali he had come to know through his close and intimate association with leading politicians of the country. When he first met him SM Yusuf was already a highly respected and widely renowned bureaucrat whose reputation was most outstanding and whose professional as well as personal integrity was proverbial. Dr. Tajuddin Manji, EFU's longterm Chief Medical Officer, a medical celebrity in his own right, once referred to him „as a giant of a man."

I had the great privilege of coming to know him fairly well. As the reader might expect, I, of course, met him through my friend, Roshen Ali Bhimjee, at one of the many parties which he then frequently held at his house, and I immediately liked him. I had met many high ranking Civil Servants by then, but in SM Yusuf, I thought, I had now met the true specimen, the very incarnation of a bureaucrat. Every inch a living specimen of a picture book ICS Officer. Tall, good looking and from head to toe a perfect gentleman. The way he spoke was very distinguished, not very fast, precise, always to the point. No unnecessary, flowered fillers. Knowing that I was a German he spoke about the recent visit of the President of the German Federal Republic and the way how he personally felt about the country of Goethe, Kant, Bach and Beethoven. These happened to be days when I had discovered Iqbal's poetry and his philosophical work and very soon we were deeply engulfed in a very inspiring discussion as to how and why Iqbal had been so very much influenced by some of Germany's great writers and thinkers, and we spoke about the little monument which was erected in Munich in memory of Iqbal's stay and studies in that city.

Born at Lahore in November 1914, SM Yusuf graduated at the age of 21 from Government College Lahore. He later went to St. John's College in Oxford as an ICS probationer. On returning home in 1939 he was posted to the United Provinces. His impressive work in the districts attracted attention and earned him a place in the Secretariat at New Delhi.

On partition SM Yusuf was selected as an aide to the Quaid-e-Azam Mohammad Ali Jinnah.

Abbas Khaleeli his close colleague and intimate friend has this to say about him: „The handsome, young personal Secretary did not take long to strike a personal accord with the Quaid who, for him as for many others, was the very personification of the many virtues which he valued most, rectitude and integrity, sincerity and simplicity and self respect. A man of his word, he never lauded his authority, shunned sycophants and distanced himself from self-seekers."

In his long and distinguished career as a public servant SM Yusuf displayed similar characteristics which won him lasting regard and respect. In all he did his conscience was his guide and as Winston Churchill has it, he forged the only shield to his memory that matters, - of rectitude and sincerity, of action which enabled him to march always in the ranks of honour.

As Personal Secretary first to Quaid-e-Azam, then to Prime Minister Liaqat Ali Khan and then to Governor General Khawaja Nazimuddin, SM Yusuf had unique opportunities to work with the high and mighty of the land and watch them at close quarters. He came in touch with everybody who mattered in the country and guided a perspective that stood him well in the many important assignments that came his way in several economic Ministries, attached Offices and Autonomous Organisations. As DG S/D, Chairman Jute Board, Dacca, member WPIDC, Karachi, Chairman Mineral Development Corporation, he showed his skills at the operating level wrestling successfully with day-to-day problems which plague executives. As Federal Secretary to the Government, in several ministries, he helped Ministers to formulate sound economic policies which have long stood the test of time.

As Foreign Secretary SM Yusuf brought to the fore the economic content of Pakistan's foreign relations and gave an impetus to promotion of regional economic co-operation. His last service appointment was that of Chairman of Pakistan Steel with the rank of Minister of State, where he laid the foundation right and true. During his service career which lasted up to November 1971,

he was decorated twice and awarded Sitar-e-Pakistan and Hilal-e-Quaid-e-Azam.

On leaving the government, he joined Associated Consulting Engineers as Chairman. ACE, as the company was well known all over Pakistan and the Middle East, was founded by his dear and close friend, Abbas Khaleeli. After some teething troubles it fared very well and did some very great jobs in and outside Pakistan. SM Yusuf held that office with great distinction for over 12 years till his very last moments. In the words of his intimate friend, the founder, „his invaluable services to that organisation are written in letters of gold".

He was Chairman of the Board of Directors of Pakistan Refinery, Chittagong, another project of his ex-colleague from ICS days, Abbas Khaleeli. He was a Director of Pakistan Chemicals and Exxon and, finally, of course, for quite a number of years a most prominent Director of the Eastern Federal Union. People who have seen him performing his duties in these important jobs are, or have been, full of praise of his services rendered. It is said, that in whatever capacity he worked, he made a contribution that his colleagues greatly valued and highly appreciated.

„A man of a man", writes Abbas Khaleeli about him. „ SM lent lustre to every office he held, whether in or out of government. A man of character, he never lost his balance and poise, taking the ups-and-down of life in his measured stride. Success did not corrupt him nor failure dim his vision or weaken his resolve. He had a genius for friendship - he made more friends than any living man I know. His friends came from all walks of life, from all classes and communities. From the School class rooms to the college playing fields, from the open Katchri of district administration to cloistered Secretariat of Government, from the elite diplomatic corps to the merchants of the market place, from the golf links and tennis courts to bridge tables. His Islamia Club connection lasting over a quarter of a century, betokens his commitments to the well being of our youth. And his friendship was deep and lasting. His friends never left him nor he they. Friendship was also the key-note of his relations with members of his family. He was something to everyone and everyone was something to him. His daughter, married to Asghar Moiz Sheikh, gave him two grand children whom he dearly loved. His only son Shahid, was the apple of his eye. To his life companion Begum Zubaida Yusuf he owed much; she was always by his side, giving him encouragement and that moral support which only some women can give".

There could not have been better words than these by his long time friend Abbas Khaleeli, to describe the great values of this truly outstanding man. I always enjoyed meeting him and the only regret I have is that following my departure from Pakistan in late 1965 we only had sporadic chances to see each other. One of our meetings, however, stands well out in my memory. It must have been in 1970, he was then Chairman of Pakistan Steel and I had been delegated by my company to Japan to build up our offices there. Roshen Ali Bhimjee was a frequent visitor in those days because his scrapyard company used to sell its stuff to Japan. He had a liaison man sitting in Osaka, an Indian who originally only acted on behalf of Bhimjee's close friend, Nathani, from Bombay, who had rather successfully exported his scrap for quite some years to Japan and on whose advice he had set up his scrapyard in Karachi. It was Roshen who had requested me to take care of his friend, off the official agenda prepared by his Japanese hosts and by the Pakistani Embassy. I was delighted to welcome SM Yusuf in Tokyo and we continued our discussions about the manifold cultural and economic relations between the Subcontinent, as a whole, and Germany. We also talked about Professor Annemarie Schimmel, the internationally renowned German Orientalist, famous for her works on Sufism and Iqbal, and a very frequent visitor to Pakistan where SM Yusuf had met her quite a few times in one or the other of his official capacities. And, of course, we enlarged our agenda by adding some very typical Japanese items such as Sumo Wrestling, Raw Fish Dishes, Kabuki Theatre, the role and special characteristics of Geishas in Japan's present environment. We actually never run out of topics for discussion. As we were both very fond of golfing, we could have, if need would have arisen, even talk about missed putts and enormously long drives, although we never had a chance to have a game of golf with each other. We had considered this for quite some time, and he was always full of praise of the golf courses back home, in Islamabad. He very much wanted me to see the beautiful outlay of the Islamabad Golf Club, whose founding President he had been. And I very much thought of my old friend when a couple of months ago, in December 1999, I visited Islamabad to meet another dear and close friend of Roshen Ali Bhimjee, Justice Mahboob, the Chief Justice of Pakistan's Sharia Court. I had dinner with the local manager of EFU at the Islamabad Club, and there, right after the entrance, in the lobby, was the badge, the Memorial Board with all the previous Presidents mentioned, and right on top was he, his name engraved. Something for people to remember a great man of a young country, who during his lifetime has contributed a lot to make this newly born nation known and respected in the international world. I felt very proud when I read his name there, because I felt proud of my past association with him.

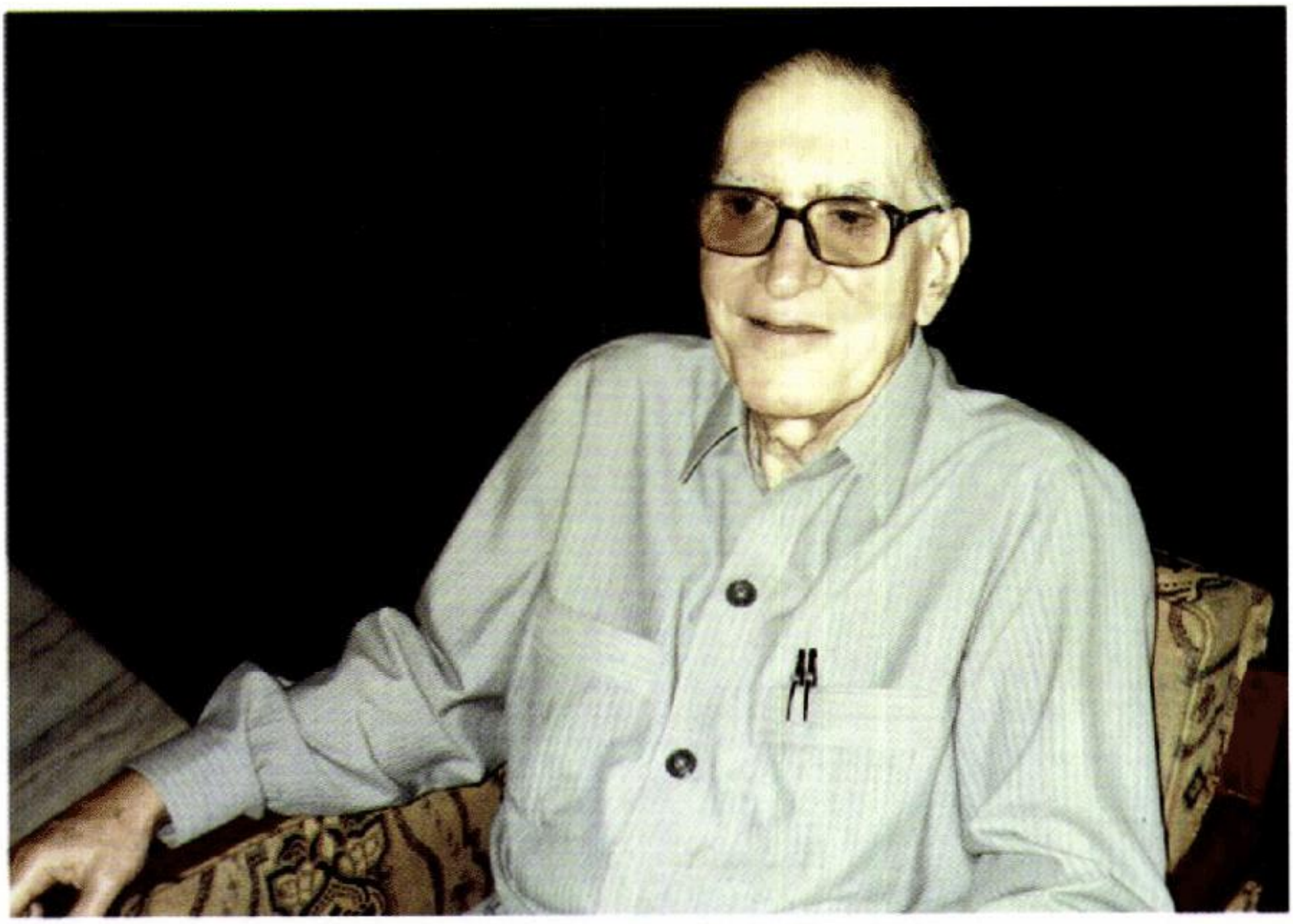
I shall always treasure my encounters with him because they were not restricted to dining and wining alone, and were, as such, rare and highly valued exceptions rather than the rule.

He died on 2nd of April 1987. Roshen Ali Bhimjee phoned me the following day. He had just returned from the Soyem in memory of an exceptional man who had become a personal friend of his and about whom he always spoke with a very special regard and the highest respect. From my meetings with SM Yusuf I knew that these feelings for each other had been reciprocal.

In his obituary for his friend Abbas Khaleeli wrote these beautiful concluding words:

„It is as a warm and caring man that we like to remember SM Yusuf. He harmed no one and helped all those who approached him. To young and old he was accessible throughout his life. Growing old gracefully, the years passed him by gently and lightly. Forty years of friendship, begun late in 1947 ended in the twinkling of an eye, in early 1987. But this is not so. SM Yusuf will live long in our memory for, as a Persian poet says:

May Allah rest his soul in eternal peace.“



Mr. Said Ahmed at Sindh Club, 1997



Mr. Roshen Ali Bhimjee introducing Mr. Said Ahmed to EFU. trainees



Mr. and Mrs. Said Ahmed together with the author and his wife at Sindh Club, 1997

Said Ahmed
A fortress of reliability

When Pakistan came into being the country had to virtually start from scratch. There were hardly any industries, neither in East- nor in West Pakistan. It was basically an agricultural nation with jute and cotton being its richest products, the only ones fit for exports. Her greatest assets were its people, 120 million. But most of them were never given a chance to get educated. The huge majority of the new country's citizens were living at the mercy of feudals and zamindars,- and not a few were held by those like personal slaves. There were, however, two institutions which right from the day the country was founded were the only pillars on which it could utterly rely and without whom Pakistan's history might have taken a much different course: the Armed Forces and the Civil Service. Its original version, the ICS had a legendary reputation, attracting the country's best brains at all times. No wonder that when the new nation had to build up its Government machinery it had to fall back on the experience and the expertise of people who had either been members of the Indian Civil Service or other Government institutions and who had opted for their new home, Pakistan. People like Ghulam Mohammad, SM Yusuf, Abbas Khaleeli, Ghulam Farooque, Uquailee, Mumtaz Hasan, Zahid Hussain, Said Ahmed and quite a few others, whose names would become household names during the first and second decade of the country's political and economical development come immediately to one's mind and stand exemplary for what I just wanted to say.

I was privileged having met and known most of them personally. A few I have portrayed in this book, depending, of course, on the kind of relationship I was able to enjoy with them. Some I just knew, and some I came to know very well. Mr. Said Ahmed belonged to this last category. He is another, shining example of an outstanding specie of Civil Servants of which Pakistan during her first 20 years of history had quite a few and can still be very proud of.

People like him and all the others who I have just mentioned, were the brains behind the successful start of the new country particularly in the field of economical and industrial development. Their enthusiasm, vision and courage helped this young nation to get over her teething problems and receive due recognition by those countries, Governments, Agencies and personalities who „did run" the world in those days. And my friend, Mr. Said Ahmed, I think, was one of those brilliant, non corrupt Government Servants whose personal integrity was beyond anyone's doubt and in whom everybody had just trust. I

would fail in my duty if I did not give some details of the life of this wonderful man, who once also served the Eastern Federal Union as one of its most distinguished directors. And I am particularly happy that my friend, now well in his eighties, is still very much around, closely following the developments of a country which he had chosen to become his home when Pakistan became not only a dream but reality.

He was born in 1913, in Punjab, in Amritsar. As a graduate of the Calcutta University he decided to join the banking industry. In his own words he became fascinated about this profession whilst being a student in Calcutta. His father was in Government service, a police officer, and he persuaded his parents to permit him to apply for a job in the Imperial Bank. „I had two friends in that bank and they told me that this institution had a scheme under which so called 'probationary assistants' were employed. They selected probationers and paid them handsome salaries even during the probation period." His face is all smiles and his eyes shine when Said Ahmed recollects these early days of his outstanding career as a banker. „But then, you see, in the years 1933, 1934, the 'great depression' also hit the Imperial Bank and they had to abandon that scheme. But they offered me a post as an apprentice, - and I accepted that. They, however, promised that if I proved suitable and satisfactory from all points of view, they would then promote me into the officer level. Well, and I started my training in the company's Head Office, in Calcutta. And I was the only Muslim working in that very huge and impressive building, - not a single Muslim employee, not to speak of Muslim officers, I really felt a bit uneasy and lonely, although the general atmosphere was quite good, nobody was biased, none anti-Muslim, we after all came from the same place, similar backgrounds, middle class families. I was 24 years of age then. Thereafter I was transferred to the Amritsar Branch of the bank's Lahore office. They had a very busy season there and had asked for some relief, so I was sent. And very fortunately for me, there was one Muslim employee and he helped me a lot whereas the others were rather ignorant and not inclined to assist me. Apart from that Muslim there was only one other colleague who helped me to broaden my knowledge, a young man, a Parsee. Otherwise the bank was completely dominated by the British, mostly Scottish. However, I was glad to be there and tried to broaden my banking horizon as much as possible and whenever I could. I was still in Lahore when the Reserve Bank of India was formed and as I already said, in those days there were hardly any Muslims working in the banking business. It was not a popular profession amongst our community then. Not primarily because of religious reasons, I think. It had a certain 'odour' within our Muslim society. Money-

lending was mostly done by Hindus, in the bazaars, I mean, not talking about the mostly British or foreign owned banks."

However, as irony wanted, - the fact that Said Ahmed was a Muslim was the prime reason why he was selected to become an employee of the Reserve Bank of India, in Bombay, because it was felt, mainly for political reasons, that at least a few Muslims should be amongst the staff members of this newly created Government organisation.

When partition occurred he was Assistant Controller of Foreign Exchange in Bombay. He decided to opt for Pakistan and in early 1948 he and his family migrated to Pakistan where he immediately started working with the Karachi wing of the Reserve Bank of India.

Under the partition arrangements the Central Banks of India and Pakistan were to be common up to the 30th of June 1948; thereafter the State Bank of Pakistan was to come into existence and to take over the duties until then provisionally performed by the former Karachi part of the Reserve Bank of India. As proof to what I said about the quality and efficiency of Government bureaucracy in the early days of the country, it needs to be mentioned that this date line was kept, despite the tremendous time pressure it had meant for those responsible for the job. Against all odds it was possible to create the State Bank of Pakistan on 1st of July 1948, inaugurated by the Quaid-e-Azam, which incidentally was his last public appearance, for which he was specially flown from Quetta to Karachi. A great deal of devoted work had been done by Mr. Zahid Hussain, the founder and first Governor of it. And one of his able colleagues and assistants was Mr. Said Ahmed.

It was during that time, in the early days of the history of the State Bank of Pakistan, that Said Ahmed was charged with a rather delicate mission which brought him back to Bombay and in contact with a man he had not known before, but who later should become a very dear and close friend of his, Mr. Roshen Ali Bhimjee. The story of how and in which connection these two men met is worth being narrated. It was told to me by Mr. Said Ahmed himself, long after he was retired and after he had returned to Pakistan after a most successful stay in Saudi Arabia as Advisor to their Monetary Agency.

„It was in 1949 that I met Mr. Bhimjee for the first time. And the circumstances under which we met are worthwhile describing because our meeting is to be seen in a certain political and historical context. The assets of the Reserve Bank of India had to be divided between this bank and the newly

established State Bank of Pakistan. This was to be done on the basis of the currency notes which Pakistan had to return and send to Bombay. On that basis assets had to be transferred. Proportionately, of course, to the notes which were in circulation in India against assets held by the Reserve Bank. These assets consisted of gold bullion, securities and foreign currency assets. So we used to send these notes from Karachi to Bombay with our own people and there they were examined and registered. Consequently then assets had to be released and transferred to us. Unfortunately, however, there were lots of delays in the transfer and because of my close personal relationship with the then Deputy Governor of the Reserve Bank, Sir Cecil Trevor, I was asked to go to Bombay and sort this out. There was some preparatory correspondence and Sir Cecil did send a message that my visit was very welcome and that he would assist me in my efforts to physically bring the gold from Bombay to Karachi. So we hired a PAF plane, a freighter, and fortunately there was no mishap. I hired an armoured van to bring the gold from the bank to the airport. And as the conditions in Bombay were not very congenial and once it became known that this treasure was going to Pakistan, I thought it advisable to have it insured in transit. I consulted the Governor of our State Bank and he agreed to my proposal. I consequently contacted the insurance people in Bombay but nobody was willing to underwrite this business, none wanted to even touch this kind of a transport from India to Pakistan.

So I consulted my friends as to what to do under these circumstances. And one of them, a Muslim, mentioned the name of Mr. Roshen Ali Bhimjee. He was a well known insurance agent in Bombay, supposed to be well connected and he perhaps could be the right man to help me. So I contacted him and I found him to be very courteous, very professional and very helpful. He said that he would try to solve the problem with the help of some of his London broker friends and by arranging co-insurance. And that he did, he succeeded, the problem was solved, the whole thing was put together, and I was very impressed. But for history's sake I have to complete the story about this transport of gold.

When the treasure was loaded and the plane was ready for take off, and the green signal had already been given by the airport authorities, suddenly a new message was relayed and the message said to immediately stop the proceedings and return from the runway where it had been already. I could see and hear all this because I was myself on board that plane, really personally supervising the whole transaction from A to Z. While turning,one of the wheels of the plane got stuck and although the captain tried his best, the plane would not move anymore. So I got down from the plane and telephoned with my colleagues in the Reserve Bank and I also spoke to Sir Cecil because the

airport authorities were not co-operative at all. Sir Cecil arranged for a trailer, or at least something of that kind, and the plane was pulled out of the soft soil and then all was ready and we finally took off. And the Governor of State Bank, my boss, Mr. Zahid Hussain, was very pleased and repeatedly praised our decision to get insurance cover for the transport because most of the time we were flying above Indian territory. Well, that started my friendship with Roshen Ali Bhimjee. And that was a great job he had done for me and for the sake of Pakistan. Imagine, a PAF plane, full of gold!! And it really was full!!!

Well, and when Mr.Bhimjee then came to Pakistan, probably in 1952, he contacted me and we became very good friends. And in 1961 he took over Eastern Federal and after a few years he asked me to become a Director of that company. Abbas Khaleeli, whom, of course, I knew very well, was still the Chairman then. And the Board consisted of very prominent persons. It was a great pleasure and a real honour to be asked to be associated with them. And EFU then was a big, a very strong and powerful organisation under the dynamic leadership of Roshen Ali. And, of course, Khaleeli as Chairman, was also a very great asset to the company. Really, and to sum it up, EFU in those days was an extremely powerful organisation, I would rather say a kind of a national institution. I still treasure the years I was allowed to serve them on the Board."

Mr. Said Ahmed always served the Government and the people of Pakistan in whatever capacity he was working for them with distinction, zeal and enthusiasm. He had always been an introverted person, very quiet, but with very vivid and eager eyes. I liked the way he approached a problem whenever it was put before him. Being a great listener he seemed to distance himself first before biting his teeth into it. However, once a decision was taken by him, people could take his word for granted. He was, in the words of a close friend, „a fortress of reliability". When I made his acquaintance he was Deputy Controller of foreign exchange, a very tempting post for everyone looking for some extra benefits. Not so, however, for my friend Said Ahmed. No favours whatsoever granted, not even to his closest friends. Under his extremely kind and friendly skin there was a non-corruptible sense of integrity which was hard to beat, even judged by the high standards then prevailing in the higher up echelons of Pakistan's Civil Service. He abided the rules like a rock in stormy waters, but he did it always with his charming smile, and even his closest friends would accept a „no" from his lips with grace and understanding.

A man of his nature and sense of self discipline would have found Ayub Khan's mild form of military rule well suited for the conditions then prevailing in a developing situation like the one existing in Pakistan. He had firm convictions and always adhered to them.

„I think", he told me when I asked him how he would look back at the early days of Pakistan, „we were going along pretty well for some time. After the demise of Liaquat Ali Khan there was very unfortunately some sort of destabilisation. Also the Quaid-e-Azam had gone far too early. This was therefore followed by a period of constant changes and wire pulling by the politicians. And let us never forget: they were not elected politicians. They were the same old Members of the National Assembly from India who had come to Pakistan and now represented Punjab, North Frontiers, Sindh and Bengal. They were not voted into power, had frankly speaking no valid credentials. Just because they had been members of the Central Assembly they now had become members of the National Assembly of Pakistan. And then Ghulam Mohammad took over and finally extinguished the young and tender roots of a beginning democratic awakening and awareness. But he had become too old, weak and was not keeping good health either. With Iskander Mirza's assistance came General Ayub Khan and toppled him and his puppet Government. And with him came the 'golden years' of Pakistan. I think most of our contemporaries would agree with me on that. These years were the best ones in the history of this country. We saw a lot of progress in the industrial and economical field. And Ayub Khan was held in high esteem and respect by all the important powers of the world at that time. And that was all finished, spoilt, just because of the populistic ideas, the ego-trip of one man who nationalised a lot of industries, banking and life insurance, shipping, you name it, - and then we finally lost East Pakistan. I am not a politician, have never been one, therefore I would not like to comment on the still pending issue whether the loss of our Eastern part could have been avoided or not. I can only comment on those aspects which have directly or indirectly affected my own work. You see, when all this nationalisation occurred I happened to be Chairman of PIDC. And in this capacity I also was looking after the nationalised industrial units. After having left the State Bank of Pakistan as Deputy Governor I first had gone to PICIC, for five years, working under this wonderful and great man Uquaili. When Ayub Khan made him Finance Minister I succeeded him as Chairman.

Well, and thereafter I took over PIDC and there I saw how the new Government, in the interest and on behalf of the people of Pakistan threw previous owners and professionals out and replaced them by people who had

no other credentials but the membership of a particular party. I came into the picture because PIDC temporarily had to look after some of the nationalised industries until new Managing Directors were appointed for each of the taken over industries. And I shall never forget what happened a couple of days after nationalisation had taken place. A senior member of the ruling party who at the same time also was an influential Minister in the Government of Sindh came and saw me. He told me that he had received instructions from the Prime Minister and showed me a list of about a hundred or even more persons who should be appointed Chiefs or Senior Management Officers of these nationalised industries and even if there would be no vacancies I should see to it, should arrange for it. That was the way how Government then was operating. They wanted to help their own people and wanted to have all their own people at the helm of all these newly taken over industries. I am, of course, aware that trying to favour ones own people is something happening all over the world and is particularly very much part of the social and political culture prevailing in our part of the world. But there should be limits to everything you do, even in political terms. Playing around with top positions in big commercial organisations, which after all are the very backbones of your country's structure, is gross negligence, to put it mildly. There were exceptions, of course, also capable persons were chosen and appointed, but the general rules applied to the game were different and not in line with accepted and worldwide acknowledged principles. Once you try to politicise any commercial organisation you know exactly the consequences; you can't expect them to operate efficiently anymore.

Contrary to this I had seen how President Ayub Khan had acted under similar circumstances. It always annoys me when I hear what people spread about him after he was chased out of office. I had a very different experience and I was very much there when Field Marshal Ayub Khan was at the helm of Pakistan's affairs. Let me give you one instance, which I think, was very typical of his attitude and personal behaviour. I was then Chairman of PICIC.

One day the youngest son of Ayub Khan, Taher, who was younger than Gohar Ayub, came to see me and requested a loan for setting up a textile mill with 2.500 spindles. I listened to him and then asked him to let me have an official application for this project which my specialists would then examine and thoroughly scrutinise as they would do within their normal routine. My people would appraise it and have a valuation done. And I would then see how I could be of any assistance, if any. Taher Ayub appeared a little surprised, but then showed understanding and left me without any sign of disappointment or anger. On the contrary, he complied with my suggestion, put in a formal

application, it was examined and was found to be an economically feasible and sound proposition and that the sponsors were people of means and capable of running such an industry. But to be absolutely on the safe side I thought that it would be most appropriate to bring the matter to the President's attention because of the involvement of his son as a lead sponsor of the project. I went to Islamabad and met Mr. Fida Hussain, the Principal Secretary of the President and told him about this development. And he immediately understood and agreed that it was a good idea to keep this proposal pending until the President would give his comments. So I waited for his reaction for about two or three weeks and then I got a phone call from Fia Hussain telling me that he had spoken to President Ayub and that he had instructed him to advise me that I should not go any further and that his son Taher Ayub will not trouble me anymore, will not pressurise me, - so I should not worry at all. And I was very much impressed, even today, when recollecting this event. Yes, also in hindsight I am very much impressed. I therefore strongly feel that the accusations later raised against Ayub in connection with Gandhara Industries were not correct. I think President Ayub had nothing to do with that. It was General Habibullah who had his own status. He had his own position by virtue of which General Motors thought it fit to talk with him. He was a man of means and he had to put in something. I wonder if ever a big concern like General Motors would take anyone as a partner unless one is someone with substantial means and the necessary know how of management. I think this whole thing was misrepresented to the public. I am convinced that this project was really one of General Habibullah himself whose son in law happened to be Gohar Ayub, the President's eldest son. The President himself was a very nice man. He never during all these many years has asked me to do any favour to him or any of his friends. That was his conception, I think. He was a very straightforward man, a big landlord, of course, but he was very good for the country. I may be wrong, but that is my feeling."

Having known Mr. Said Ahmed for now exactly forty years I have not only witnessed his professional life but I have also come to know his great virtues as a friend and human being. Whenever he and his charming wife came to Europe they tried to visit us in Munich and at our home at Lake Starnberg. It was so easy to get along with him because he always managed to create that kind of feeling around him which made the others, - and thereby himself too, happy. He would not twist words and always tell you exactly what he had in mind and thought. Very often have I therefore picked his brains and tried to extract his evaluation of a particular political or economical situation of his country, Pakistan, which he loves so dearly, despite the obvious shortcomings she is still trying to overcome. I remember one particular occasion when we

had a long discussion about the country's past and future. It happened to be the day before Pakistan celebrated her Golden Jubilee. He gave me his summary, which, I think is worthwhile recording because here speaks a man who has been right in the middle of the centre of power for about twenty five years. And this is what he told me:

„The main cause of our economic downslide, I think, was the nationalisation process initiated by Zulfiqar Ali Bhutto after he had taken over the reins of the country. Before this Pakistan was heading towards becoming another Asian tiger, perhaps even the first one. I remember, Ahmed Dawood, who was a very successful businessman of that time, a leading industrialist, his picture once appeared on the front page of TIME magazine. Depicting him as a man with great vision and a symbol for the progress made in Pakistan. A top entrepreneur even by international standards. With the advent of Bhutto his empire was destroyed and has totally disappeared. And that happened at a stage when he wanted to venture out of Pakistan for the benefit of his country which he loved, - I know this, - and which he wanted to help and develop. And even after he was downsized to almost insignificance he did not give up, he continued to develop things though at a much lesser scale.

Despite all our shortcomings, I think, we still have done reasonably well. We have a great future, something to look forward to. But there are a few weaknesses which have to be tackled. Very often have I said in our discussions the most important one is politicisation. It is politicisation across the board. In industry, in commerce, with appointments, - influence battling. These are the negative factors which have distorted the economy. Otherwise the country was marching ahead very well. The sole object for many to follow was to do what was good for the country. The second problem is corruption. I dare say that corruption is everywhere. We both know that corruption is there in other countries too. But it is applied in a more sophisticated way which ultimately is in the interest of the country because it leads to progress and further development. But here in our country, like in India, corruption is simply used to become personally richer and richer without much being achieved for the country. That is our biggest problem. And that has caused all the evil things which even today embattle our country. What I mean to say is that many things we have done in Pakistan have not been done in a proper manner. Let me give you a practical example from the banking industry, which, of course, I know the best. After nationalisation all their lending was politicised. So were staff appointments. If a bank could have done with hundred people, they were asked to take fifty more. And the top man could not resist although he knew much better. I will now share with you a story which I

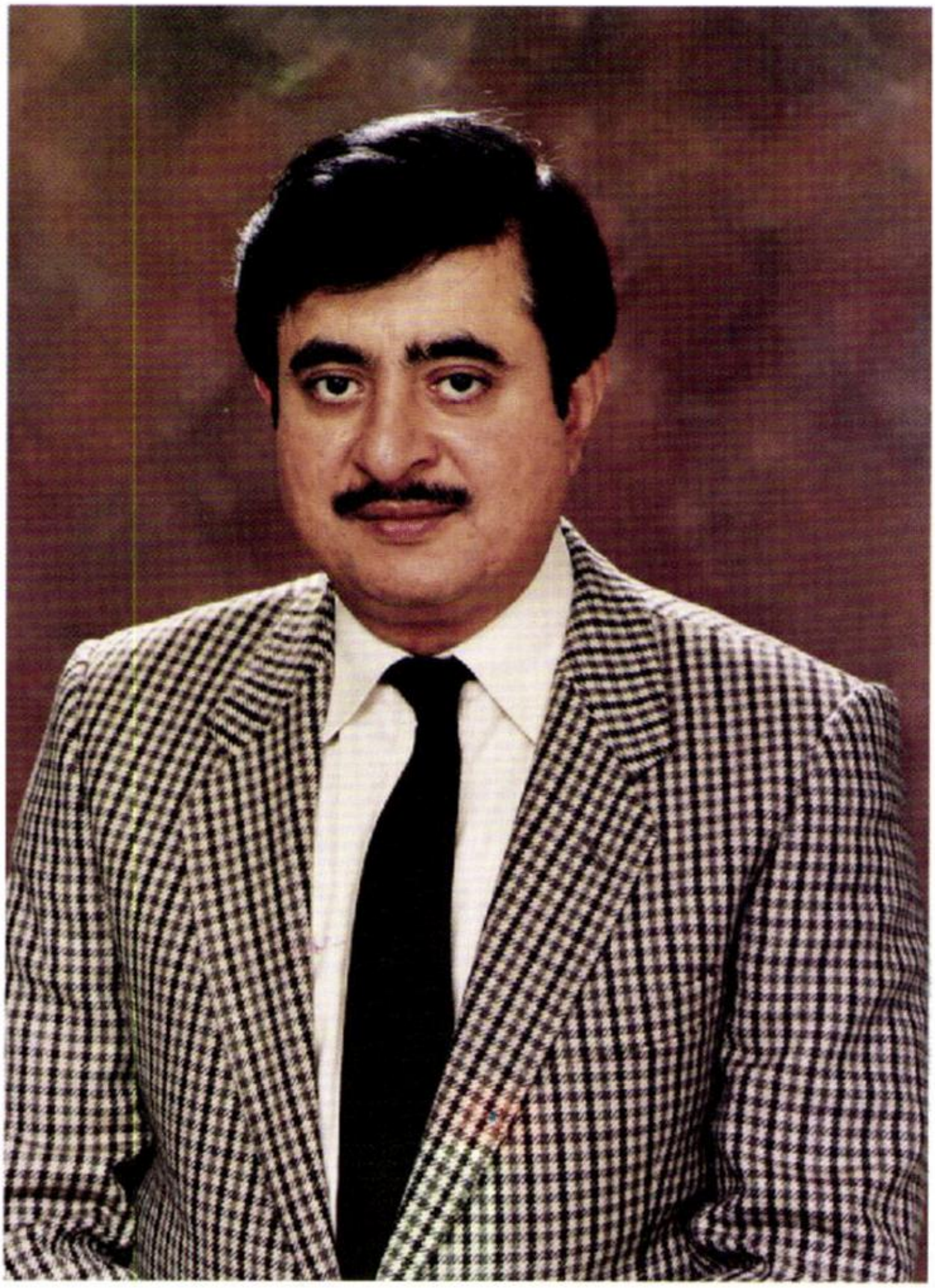
myself have experienced during General Yahya's regime. He was a person who would try to favour his friends and the people he liked. He once came to Karachi and asked me to come and have a drink with him. I, of course, went there. He was staying at the Governor's House. And he said: Said Ahmed, I have a friend and she wants to put up an industrial plant, a textile mill. You must help her! I will send her to you. So she came and she was dressed in a way which I did not like, - but that is another story and none of my business. So I gave her a form and asked her to fill this in so that my staff could study her project. She took it and sent it back after a few days. My people reviewed it and came to the conclusion that it was not a viable proposition. Perhaps the main reason then was that there were already far too many textile plants established in the country. Another reason was that some of the sponsors were of unknown means and unknown character. In order not to disappoint her I did not just say no, but I said that at this particular moment we were short of funds. And that actually was even true because these were the days when the tensions between the two wings of the country were growing and things were really boiling up in what was then East Pakistan. The World Bank and other lenders had withdrawn their fund pledges, telling us that they would not lend us further money until things had stabilised again.

So she came twice or thrice and I told her not to worry and that we were seriously looking into her proposition. But then the President, Yahya Khan, came to know about it. She must have told him about the delay and that her project did not really make any headway. He instructed the Principal Secretary to find out from me what the actual position was, which he did. And I told him the story and reiterated that very unfortunately there were no funds available at this particular moment. And I very correctly also told him that the World Bank had put a complete stop on loans for textile units because there was a complete over-supply in this sector. So after another few days the Principal Secretary phoned me and requested me to come to Islamabad whenever it was convenient. He was an old colleague and a good friend of mine. So he told me: look, Said Ahmed, I do not know what has happened between the President and you, but I have been asked by him to take your resignation. Here is the official paper, please sign it. And I replied: Aftab, we have been friends for a long time, you know that PICIC is more or less in the private sector, not really a Government organisation, suppose, I decline to sign it, what will happen? After a pause my friend replied: I would not advise you to do that because Government arms are far reaching. If you take that stand, not only you but all your family members will suffer. So please sign, and I signed. And then, for about five or six months, I was without a job and that was the time when my good friend, Mr. Roshen Ali Bhimjee asked me to join Eastern

Federal as a financial Advisor in addition to my duties as a Director of the Board, which I had been then already for quite a few years.

It is a long time since all this has happened. I am not complaining because I personally never had to undergo any kind of hardship. I merely mention this to you in answer to your question as to how I would evaluate the first fifty years of our nationhood. Considering that we had all the odds working against us I still feel that Pakistan has fared not too badly, - but we could have done much better but for the unfortunate reasons which I have just tried to outline before you."

A couple of weeks before I started writing these lines, a few days before the last millenium ended, I met my friend sitting behind his desk in his office. He still was Chairman of one of the smaller Pakistani insurance companies and attended to his duties there in the same spirit of discipline and dignity as he has doing throughout his life. Whatever the job may have been, small, big, honourable or just tough, - he would give it the same serious attention and make sure that justice be done. Justice to his work, to the people he was responsible for and to the community at large whom to serve has always been his first priority. It is good to have friends like him, people in whom one can have complete confidence, who are like a „fortress of reliability".



Mr. Jehangir Siddiqui, Director of EFU General and EFU Life

Jehangir Siddiqui
Financial wizard

When in March 1998 I met Jehangir Siddiqui in his beautifully furnished and very professionally looking office on the fourteenth floor of a building just next to Karachi's Stock Exchange to interview him on his relationship with EFU we were no strangers to each other. In fact we have known us for a very long time, not just these three years ever since I had joined this company's Board of Directors of which he also is a member. But it was the first time that I visited him at his office. He showed me around, being rightly proud of the modern outlay and the nice fittings, very different from the ones I was used to from my old EFU days. We were looking out of the large windows, - overlooking a great deal of those huge accumulations of houses, streets, warehouses, cranes, jetties and ships which all together make what is known as Karachi, Pakistan's largest city which according to unofficial statistics now houses about 15 million people, one of the world's Megapolis, with all its big problems which seem to be inherent and almost non-solvable in places of such magnitude.

He had asked me whether I preferred tea or coffee and then went out to personally fetch it, his secretary being busy, he said. There was an air of professionalism, self-assurance and casualness around him, which still surprised me. It all came very natural, not even the slightest touch of arrogance which so often surrounds people who can rightly claim to have made it right to the top of the ladder. I, of course, knew of his close association with American finance tycoons and his aptitude to deal with them in the same informal way as they would do with him. But I also had known the tradition-conscious, arch-conservative Sindhi businessman Jehangir Siddiqui whose perfect manners and outstanding politeness would at all times have qualified him to be a highly respected courtier at any princely household of times foregone.

We talked about the economical situation of the country, looked back into the past and blamed politicians for the impenetrable jungle of corruption preventing the country from a speedier development, and criticised bureaucracy for its inflexibility and lack of understanding for a much needed pragmatic and undogmatic approach and we deplored the apparent lack of vision and courage of quite a number of indigenous and young industrialists who appear to only lean back, their assets tightly in their hands, waiting for a

miracle to happen. Very much unlike their fathers and grandfathers,who had helped build the foundation stones of Pakistan's economy, which seemed to have taken off so well in the 50s and 60s, setting even examples for other Asian nations to follow,

When he poured our tea I could not help think that here was a man of whom this still very young country could be very proud. If there would be only more like him, he and I would not have to shed tears about yesterday's deeds and today's foregone chances.

Jehangir Siddiqui was born on 27th of July 1948 in Hyderabad, Sindh, already a real born Pakistani of which one now finds a gratifying and increasing number amongst those who set the tone, be it in business or otherwise. The last two elected Prime Ministers of the country having been outstanding examples, albeit very controversial ones.

Jehangir Siddiqui had his early education in Hyderabad and received his bachelor's degree in Commerce from the local, well renowned Sindh University. Thereafter he left for Karachi to study for his Chartered Accountancy.

„I was always interested in stock-broking", says he, when being asked by me why he decided to make this his profession, thus being the first member of his widespread upper middle class family ever to go into business. „You see this building in front of our office, which is now the Habib Exchange Building. It was called the Security Set Deposit Chamber when I entered it for the first time in 1967, I remember the date, it was the 22nd of March. I had become an articled clerk for my Chartered Accountancy with a firm having its offices there. During my student days in Hyderabad I had applied for a few shares in Adamjee Sugar Mills and Mirpurpaas Sugar Mills, but I was not even aware of as to how to fill in the transfer deeds for transferring them if I decided to sell, which in fact I wanted to do. So I asked a friend of mine, after I had started working in Karachi, whether he would know somebody who would eventually be interested in buying them. He took me to his brother who was a broker in the Karachi Stock Exchange and he gave me two transfer deeds forms. I was very excited and very impressed and I asked him how much I was to pay him. But he only laughed and said that this was free of charge and that he was pleased having been able to be of some assistance to me. Today I give millions of such forms to our customers, but on that day I was really under the impression that he had done a great favour to me. That was my first visit to the Stock Exchange, - and somehow I got so thrilled about the whole thing that I

went there every day during my lunch break, which was from 12.30 till 2 pm. And the Exchange was in operation from 10.30 till 2 pm. I just wandered around, and of course, soon became acquainted with some of the brokers. One of them advised me to buy certain shares. I had very little money at my disposal then, but I finally bought some. I distinctly remember, the first shares were of Habib Bank. I bought them at 16 Rupees per share and sold some at 22, some at 23 and the rest at 27 Rupees. I got naturally very thrilled and enthusiastic about it. So in 1967 I bought Habib Insurance shares at 28 Rupees and sold them for 45 and 50 Rupees after having received cash dividends of 80%. That is how I made a big junk of money. Let me be very precise about it, because I still remember this very minutely: by the end of the year 1967 I had made about 150,000 Rupees, and all this in just 5 months! That was by all means a very big amount of money, considering that in those days the monthly salary of even a Finance Director of one of the big multinational companies in Karachi was around Rupees 2,500 at the most.

As you will probably understand I got extremely excited and bought myself my first car. A German one, an Opel Rekord, the big model, the 1900 L. I could have got a Japanese car for much less this price, but I wanted the best, and the German cars were supposed to be the best ones in the world. I spent 32,000 Rupees on this car and spent, of course, more and more time at the Exchange. But at the same time I did not ignore my studies either. I think, I was a good student and I did part of my CA in 1969.

By that time I had entrusted all my money to one stock broker friend of mine, it had gone up to Rupees 245,000 as cash balance lying with him. I am giving you such a detailed account of my story for I think there could not be a better description of what actually happens at any stock exchange in the world almost every day, the ups and downs of a trade which does not drive on one-way streets only. But I was happy, as I said, feeling at the top of the world, with that big cash balance lying with my friend, my brand new Opel Rekord standing in front of my house and with another 10,000 Rupees in a drawer in my bedroom.

One fine morning my broker friend telephoned me and wanted to see me rather urgently. So I went and saw him. He was sitting there in his chair, terribly upset, pale, not at all himself and then told me that he was forced to declare himself bankrupt the following day because there were a lot of cash positions which he would not be able to meet. And he kept on telling me how seriously he was trying to at least save my money, the money of his closest friend from also going down the drain, and that in all probability he would

have to commit suicide within a short time as he saw no way out, no hope to meet his obligations ever. And I tried to console him, suggesting that taking one's life would be no good way to solve the problem as it would not help anybody to recover the money lost. Having said this and being still under the naive impression that at least my money was safe, I took all my courage together and asked him straightaway: 'where did you put my money?', and he, of course, had to tell me that it was all gone. I must have looked then as somebody not from this world, because my desperate appearance must have helped him regain his posture and he tried to console me by explaining that he indeed had made certain arrangements that at least some of my money could be salvaged. He repeatedly assured me that he would leave no stone unturned to repay his depths to me as soon as he could.

A few days later he suffered from a severe heart attack and I got him admitted to a hospital. He recovered to an extent but was never again able to manage his own affairs. He had become a heart patient, and no hope that his burden and stress would ever lessen, because a lot of creditors were knocking at his door almost constantly. We then agreed that I buy over certain shares which were still with him, like Karnaphuli Jute Rayon and Paper, Pakistan National Shipping and various other East and West Pakistan shares. And out of his five offices I bought two. That relieved him from the burden to have to face his creditors henceforth and I suddenly became aware that I finally, and in a way just accidentally had become a stock broker in my own rights. My friend continued to work as my agent and was thus able to support his own family.

Looking back at all this and now talking to you about it, it all seems so strange, almost unreal. And yet, it was the greatest thing which could have ever happened to me. Because had this accident not occurred, I would have most probably not become a stock broker. I would in all likelihood still sit in somebody else's office, perhaps as the Finance Director or even the Chief Executive of some organisation. It was all a chain of events. But the unfortunate part of it was still to come. Soon after all this had happened the war broke out between Pakistan and India. That was in December 1971. The market was closed, emergency was declared and we lost the war. And as I have told you most of my funds were in former East Pakistani shares. Companies like Karnaphuli Jute, Rayon and Paper, which were now lost, and so was my money. After about ten months of operations I was finished. Not only had I lost all my own capital, but there was also a loan which was guaranteed by some family property, which I now had to sell in order to repay the bank loan. In other words: I had to make a new start, clean cut, with zero capital. I still had my beautiful car, the Opel Rekord, but I could not use it

because I could not afford the petrol for it. So I shared a Honda 50 cc motorcycle with my dispatch clerk. In the evening I took it home to my house and in the morning I brought it to the office. Petrol then was Rupees 4 for a gallon. But there was no business and I had to pay the salary for five staff members, the electricity bill and the rent. Part of the market was really closed for ever and a lot of capital had been destroyed.

This was the scenario when I had to make a decision. And mine was to start it all over again, being firmly of the opinion that this was my real, final goal as far as my professional life was concerned. And I made myself a firm commitment, genuinely convinced to do the right thing. Which was not easy to do, because, again, I had to do it against the will and wishes of my family who wanted me to either join Government services or work as a Chartered Accountant with a preferably multinational company. But all these up and downs of my early professional days had really turned me on. I felt that I just had to fight it out, take a firm stance on myself and take my life into my own hands. I knew that it was an accident which had more or less thrown me into the very situation I found myself confronted with right now. And I told myself that henceforth it will to a very large extent be me who decides which direction to go."

I derived increasing pleasure from just listening to him. He seemed to be on fire, completely turned on, with his hands reaching far out as if to signal his mind which way to divert now. His enthusiasm was genuine, each word he uttered was proof, if that was ever necessary, that this man really enjoyed what he was doing in life. At first glance the impression he gives to an outsider is that of a man with a somehow restless and tense character. Kind of a 'busy body'. But getting to know him better, being able to see through his highly sensitive skin, means that one ultimately finds a man who has a very natural built-in system to enjoy whatever he does, full of life and joy, a natural enjoyer. A man respected for his alertness and proficiency in all kind of financial matters but also a very social being, fond of tarrying with old friends and making new ones. For a moment I felt tempted suggesting to him to take up golf, because people like him, as my experience tells me, make great golfers, for their swing, their body movements come all very natural; no time wasted on how to possibly avoid hooks and slices, if the other, the third way is still the first option: just hit it straight and only think about remedy if warranted. The reason I did not raise this topic was that I was sure of being turned down on grounds that this would be something far too time consuming, at least for some more years to come.

I had become an early fan of Jehangir Siddiqui because of my friend Roshen Ali Bhimjee. He had always admired the way how this forceful, soft spoken young man had managed to become a Director of EFU. A man who was just in his early 30s when asked to join its board. And unlike today, he was not really much known outside the inner circle of the Stock Exchange. I had checked my records before going to this interview and congratulated him for having just completed his first twenty years as a Director of this company which rightly took pride in having had the country's most outstanding and profiled brains amongst their past Board Members, - and I congratulated him on this remarkable achievement.

Here is his version as to his most spectacular and successful career as a company's director.

„What happened is that when we lost East Pakistan my friend, the stock broker about whom I have told you before, now worked as my agent after having been a respected member of the Karachi Stock Exchange for quite some time. He introduced me to such prestigious companies like ICP and NIT and procured some business from them for me. He also had been a very active broker for the National Shipping Corporation and now got me an account with them. They used to buy and sell those so called bonus vouchers, which, as you are probably aware, were some particular kind of foreign exchange tools in those days. Invented and introduced by a former President of the German Bundesbank, Mr. Vocke. That was under the regime of Ayub Khan, with Mr. Shoaib being the Finance Minister. I was on the panel of NSC, the National Shipping Corporation, as it was called then. The flag carrier of Pakistan. I was one of their approved brokers for sales of bonus vouchers when suddenly, just after Zulfiqar Ali Bhutto had taken over and the management of NSC was made to change, I received words that I was taken off their panel, as were others, under the pretext that all of us must have collaborated with the previous management whose Managing Director was even put behind bars. Of course, and very obviously had I worked together with the sacked management, but I, a young man of then just 24 years of age, I knew that I definitely had not done anything wrong whatsoever. So why should they have done this to me!?

Young and innocent as I was, still believing that what was right, was right, I was very much annoyed and tried to see the Chairman of NSC about it, only to be told, that he was not available. I asked for the Finance Director, waited a whole day long, only to be informed that he had not come yet. His PA advised me to see the Chief Accountant. I waited another half day, but he

unfortunately could not see me right now, suggested to see his Deputy instead. which I did. He was eventually the one who had put me on their panel list, but he only could tell me that on the advice of the authorities, whoever that might have been, they had to change all their brokers, because all the ones previously working for them were blacklisted. I, however, was determined. I knew that I had done nothing wrong, had not parted with a single paisa of the commission earned, which I could prove. The only thing I needed was someone in charge, to whom I could prove that this was so.

But there seemed to be no ways to see anyone of those who could have rectified the decision taken, which I said was a wrong one, at least as far as I was concerned. So what to do? If none of these persons wanted to see me, I better become their Director, I said to myself, then I would be able to tell them what was wrong and what was right. And I really meant it. I knew that by December 1972 there would be elections for the Board of Directors of NSC. Two seats were reserved for the private sector, and these two seats were contested. So what I did, was to get myself a list of all the shareholders of NSC: A friend of mine and I then undertook the horrendous task to visit as many of them at their homes, on my motorbike. And I told them, look, you have got a vote, do not waste it. I am an honest man, if you vote for me, I will represent your interests. If you don't like me, vote for somebody else, but do not waste your vote, let not the Government decide whom to send there on the ticket of private enterprise. And I also convassed for my friend. And to the surprise of everybody: we got both the seats for ourselves, we got all the 63000 votes we needed to become Directors of NSC. From that time until today, I am a Director of that Corporation. I, of course, do not do any business with them at all, that would not be proper, but at least I proved to the general public that if you are determined enough, you can even beat bureaucracy and political manoeuvring.

You may say that this was the beginning of my career as a corporate or business politician. It was my first outside Directorship and also made me well known within the Stock Exchange. Some senior member of it approached me, suggesting that I stand for election to become a Director of the Karachi Stock Exchange. I was very reluctant and told them that as I was rather young, people would most probably not give me their confidence and their votes. But they brushed my doubts aside, telling me that as this was their suggestion, it would also be their moral obligation to make sure that their proposal gets through successfully. And it did, I defeated three senior members of the Stock Exchange, creating quite a row."

Even now, when writing this down, I feel thrilled. How often did I tell my friends in Pakistan that I firmly believe that if only people would have more political courage and a genuine love for democracy there would be ample opportunities to put this into practice. That you can win the people's mind not only by buying them over, - a practice adopted in this part of the world far too long, and worse, a practice which to most of the people who matter still seems to be the only available option!, - no, you can also win their hearts by simply convincing them that you are sincere, honest and able to deliver. This was the secret of success of no less a person than the Quaid-e-Azam and a few more whom I know about, who have served this country and the society at large equally well, leaving behind their still visible footprints.

I had always thought that I knew Jehangir Siddiqui reasonably well. As well as one would if you meet each other occasionally, have dinner or lunch together, occasionally even accompanied by ones wives. And I had heard a lot about him,- about the successful stockbroker, the highly respected financial wizard he had become, and, closer to home, the way how he had handled the underwriting of EFU Life's shares in a difficult market situation. But then he suddenly came to visit us in Munich, came to my home, together with his very charming and enterprising wife, not long after I had joined EFU's Board of Directors. Our talks then became a bit more personal, - but never did I get that close to him as I did when sitting together in his office, digging as deep as I possibly could into his life and way of thinking. This, of course, is not surprising, because our common educational background would normally never allow us to ask such personal questions. But when a few months later, I went through the transcript of our interview, I suddenly realised how much we miss out on similar occasions, how much we could possibly gain by knowing each other just as we really are, unmasked and without make-up.

Jehangir Siddiqui talks about himself as being a 'corporate or a business politician', without, however, any particular political background or association as such. In other words, a professional who before actually taking a far reaching decision first and above all thinks about its political implications and consequences. I like this approach and I am glad that there is an increasing number of people in this country who value his opinion and advice. When recently Nawaz Sharif's Government was toppled and the Armed Forces once again took control over the country, Jehangir Siddiqui was immediately appointed to be one of the members of the Economic Advisor Council, a very senior and influential one, considering the rank, reputation and status of also the other members. To me it proves that regardless of who actually is in charge of this country, which doctrine is being followed or which

colour presently is the most shining one, it has, independent, professional voices as the one of Jehangir Siddiqui and his alike, which are gaining importance and are listened to. And this is just another reason, why I am sure, EFU should be, and is, proud that he has so closely associated himself with them, a company, which, as he has repeatedly told me, is so very close to his heart.

„In 1972 EFU lost its life insurance business, as you know and Mr. Bhimjee shortly thereafter left for UK. And he was subsequently not staying in this country although he used to come here for his regular visits. This coincided with a development within the corporate structure of EFU which made quite a big chunk of EFU shares available for sale. If I remember correctly it was all together a parcel of approximately 8 %. A broker came to see me and asked me whether I would be interested in buying these shares. I called a client of mine, a Charitable Trust, and discussed with them the possibility to build up a position in this particular stock. I supplied them with a brief note on EFU and we finally agreed to buy the parcel. Next day the same broker phoned again and said that there were another 2 or 3 % left with his party and whether my client would not also like to buy these additional shares. At a reduced price, of course. We agreed and it was now clear that all these shares had originally belonged to the ARAG family, the Habibs. Again after a day or two, the same broker phoned offering another lot of EFU shares, adding that these would be definitely the last ones available from this party. My client got almost furious when I contacted him again, saying, 'Baba, are we the only fools in Pakistan buying these shares!?' But we eventually also bought these, making the Trust a sizeable shareholder in EFU. I used to be their sole broker and advisor, and until today I am. So when the first elections for the Board of Directors of EFU came up I went to see their Chief Accountant, who happened to be Mr. Vasir Ali in those days. He also was the Secretary of the company. I told him that I would be interested in a seat and wanted his opinion as to the chances I would have if I contested the election. He appeared to be very uncomfortable and said that EFU was very much in tight hands and that my chances would be zero. He then, of course, was not yet aware that I was holding those shares of the Trust. So I did what I had done so successfully in the case of NSC and the Karachi Electric Supply Corporation, I collected as many proxies as possible. In this connection I also happened to visit a certain Mr. Rashid in his house, not knowing that he was the personal assistant and secretary of Mr. Roshen Ali Bhimjee. And Mr. Rashid did not tell me either, always just saying that he would let me know in due course. So he eventually started avoiding me when I tried to see him almost every day. I only became aware of his identity after I

had become a Director of EFU, when I suddenly saw him sitting in Mr. Bhimjee's office.

Well, I had collected sufficient proxies and a common friend took me to Mr. Bhimjee's house. He welcomed me very warmly and just said: 'why do you want to contest the election, they will invite you to join them!' And this is then what happened. They invited me and ever since then I am a Director of EFU's Board. As a matter of fact I am a member of their two Boards, because after the re-establishment of EFU Life I am also serving them in this capacity. And I have tried to help them whenever advice and assistance was required and desired, and I will continue to do so also in future. I have always liked this company. It is professionally run and I am proud to be associated with it. And apart from that I have also become a great personal admirer of Mr. Roshen Ali Bhimjee. I also felt honoured to work together with such great people like him, like the Ispahani family and then, of course, Mr. SM Yusuf, one of the finest gentleman I have ever met. But what has intrigued me most, right from the first day, was the high sense of professionalism prevailing in this company. An impression which was not only carried by me but by the general public at large, I would say. An image of being an independent institution which is professionally managed. So, although I and my family together with the Trust I have mentioned, are big, perhaps even important shareholders of the EFU Group I have never interfered with the operations of this company, because of its professional management. The company always gave that distinct impression of having an own culture. And the culture is, that it is not an ownership-type company. Never can a single person decide where the company should go and what exactly should be done. It is never the owner who decides but it is the professionals who run it. And the company has proved it. Whether Mr. Bhimjee was there or not, out of the country for half or even one year, it did not really matter because the company was run by professionals. Of course, one can always argue whether the company could have done still better with him being always there at the helm of affairs, but that is not the point I want to make. It is the culture resulting out of such an attitude, which is decisive. I liked that system and I was so much inspired by it that today even in my own company I do want to have a role model of that. As I told you, in our company my wife and I own a substantial majority of shares. But we are only two shareholders from the family. And we have only one seat on the board. I have told my two sons that they can do whatever business they like. If they want to join our company it is in our operating policy that they can not be introduced by me. They have to come with the approval of 75 % of the total votes of the board. They may apply for any job in the company, but under no circumstances should there be any extra privileges given to them. So, what

I want to say is really this: I have received inspiration in 1978 by the culture of EFU as to how a company should be run and work. It has become my model." Jehangir Siddiqui, I am convinced, has been very modest when describing his own role in his close association with EFU. He did a tremendous job when the man whom, in his own words, he greatly admired, Mr. Roshen Ali Bhimjee, who was then almost 75 years of age, took courage and fulfilled himself a dream: the re-establishment of EFU Life.

EFU Life was incorporated as a public limited company on 9th of August 1992 and its shares were subsequently quoted on Karachi Stock Exchange. The public listing was a thundering and overwhelming success. The shares of the reborn Life company were oversubscribed by 27 times. It was a moment of great joy and satisfaction when the company's Chairman, Mr. Bhimjee, pressed the computer keys and initiated the process of allotment of shares. According to the prospectus published on 23rd of August 1992, a demand of Rs. 50 million was made from the general public and the subscription date was the 3rd of September. A memorable day for Bhimjee and his team when it became clear that against the demand of Rs. 50 million, applications worth Rs. 1.4 billions were received. Memorable if only because even his well-wishers had warned the founding father to turn to the public for finance at this particular point in time. „That was doubtless a bold decision" wrote DAWN in one of its Corporate briefs, a few years later, „bold because the share market had already been battered by a year and a half of the bear run. Most timid managements would have deferred the public offer to a more opportune moment. But Mr. Roshan Ali Bhimjee, the insurance guru, betted probably on his personal reputation and on the reputation of his blue-chip general insurance company. And the investors responded with a whopping contribution of Rs 1.4bn."

A proud moment also for Mr. Jehangir Siddiqui. A considerable part of this overwhelming success was due to him and goes to his credit.

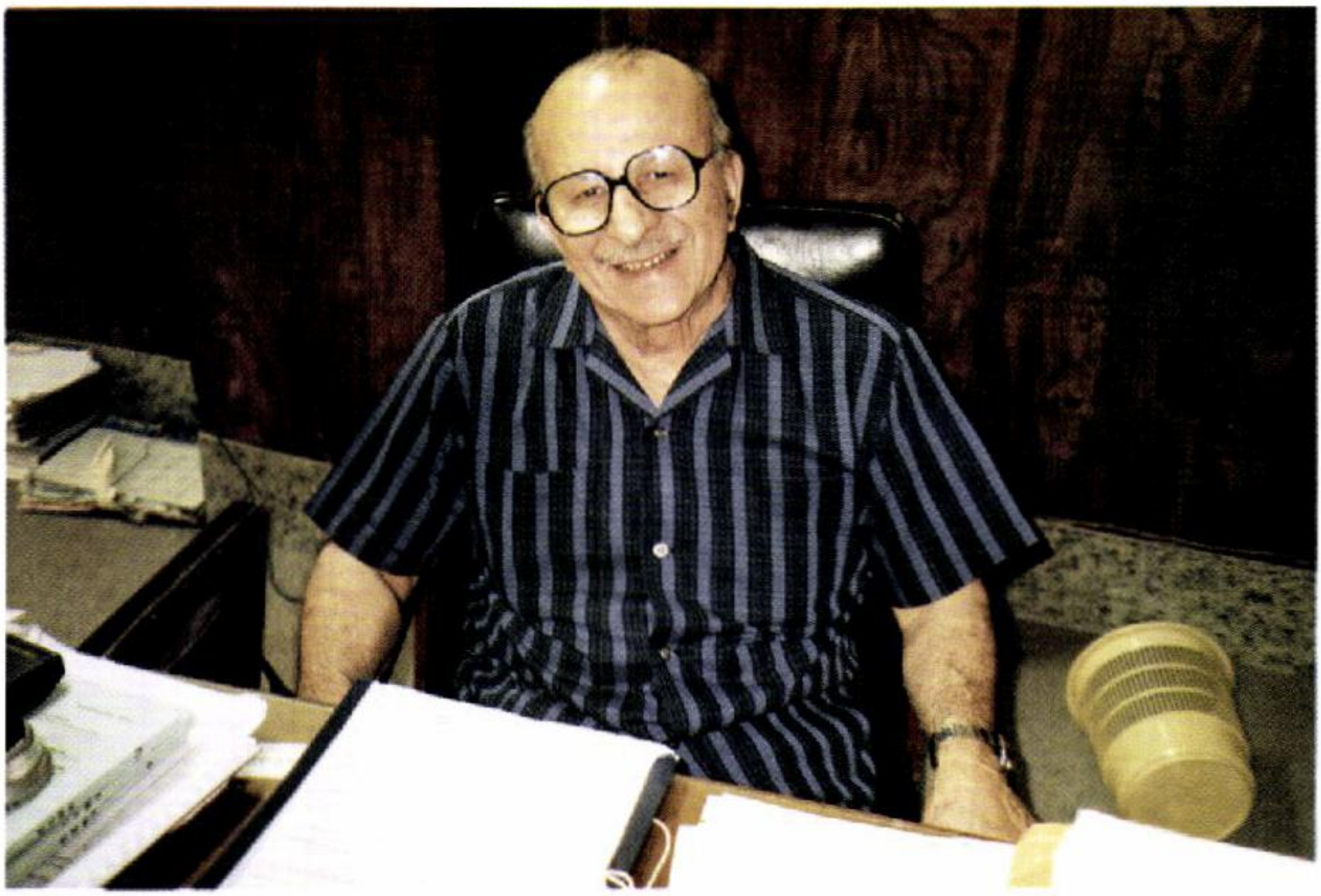
His association with the Eastern Federal and the friendship which consequently developed between him and Roshen Ali Bhimjee had grown into something very special. He did not necessarily always agree with the views held by him as the company's Chief Executive, and certainly not with all his socio-political convictions. As a shareholder he sometimes felt that the emphasis put on policyholders interests was occasionally over-stretched, and he had wished some more attention being paid to shareholders value also. However, as Bhimjee was also the company's major shareholder he was the first one to be personally hit by this policy. Not that he did not share the view

that the policyholder's interest needs the fullest attention of each insurance company's management. But he still thought that an occasional, gentle reminder of the legitimacy of shareholders interests, was part of the game he was paid for. But considering all parts together he definitely had become a convinced crusader of EFU's and Roshen Ali Bhimjee's cause and he had pledged his full support behind its management ever since he first became one of the company's Directors in 1978.

Jehangir Siddiqui, indeed, seems to be a living example of continuity, loyalty and persistency. Having served the Karachi Stock Exchange for 13 years as Director, Vice Chairman and President, - be on the Board of Directors of EFU for over 20 years, - a Director for 24 years on the board of NSC, and 22 years a Director of KESCO,- that, I think, is a record worthwhile remembering. These activities have been the source of his growing understanding of how the economy of his country, Pakistan, should run, should be made to run, and sometimes does just not that. He has become a man of rich and variable experiences. His extensive travelling to South East Asia, the Far East, Europe and the United States have added spices and splendour to his otherwise home-made dishes. It is this combination between his 'down to earth', solid and conservative attitude and his eager desire to blend this with 'foreign' experience which has helped him to become such a trusted, utterly reliable and much sought after business partner.

His own firm is a living example for this: His Company was the first securities brokerage and financial services firm in Pakistan's financial market history to boast a Wall Street pedigree(through its former joint-venture partner Bear Stearns) and from the very first year of its operations, it developed an enviable reputation for excellence, creativity, aggressiveness and profitability.

Have dinner with him and his beautiful wife, who at the same time is his most trusted business partner and comrade-in arms,- make a choice and go either to the Pakistani restaurant at the Sheraton Hotel, the Japanese place or the Chinese restaurant at Arwari's Towers, have the dessert at 'Gelato Affair' and the coffee at 'Dejavu', - chat with both of them about God and the world, their sons in the United States and Hong Kong, Pakistan's politics and economical chances for further development, do all this just within the normal span of one evening's dinner get-together, but do it in the right and relaxed mood, sort of a natural enjoyment, - and you will have Jehangir Siddiqui, one of Pakistan's greatest financial wizards in a nutshell.



Mr. Mohammad Ali Sayeed at his office, 1998

Mohammad Ali Sayeed
Legal Advisor and member of the family

No publication on Eastern Federal Union would ever be complete without bringing this great man of law right up to the stage. Together with a handful of others he is one of the few remaining living relics of a time which seems to be so far away, and yet, looking into this seasoned, friendly and always keen and vivid face, you soon realise that it is still very much today's activities of this illustrious organisation we are talking about.

I have had the great privilege to know Mohammad Ali Sayeed from the first day he was appointed legal advisor of EFU. He was a good friend of that other great son of Madras, Abbas Khaleeli, who at the request of the Ispahani family became the company's Chairman and who had brought with him Mr. Roshen Ali Bhimjee as the new Chief Executive. One of the great things these two men did when they took over the reins of this then badly suffering,old, traditional insurance institution, was, to stick to the original management team which was there, when they arrived. None of their friends and relatives came in through the company's backdoor, - and that, of course, greatly motivated the existing team to not only co-operate but to even excel and give their very best to make the salvage operation entrusted to the two new leaders a real possibility. The only newcomer apart from the CEO and his Chairman was Mr. Mohammad Ali Sayeed, as the company's new Legal Advisor. He was very well known to the new team leaders, as an astute, very knowledgeable, aggressive and creative man of the law, who had shown his steadfastness and admirable sense of shrewdness already in the famous 'Rawalpindi conspiracy case' where he had earned his first and decisive laurels.

Mohammad Ali Sayeed was born in December 1925 in Madras. He received his first education there, did his BA honours there and then continued in Delhi to do his law. After a year at college in Delhi, the Vice Chancellor of Delhi University, who had been formally Chief Justice of India, started a Bachelor of Civil Law (BCL) course where the coaching was done in Delhi and the examination papers were set in London. The first four ranks of the first year of LLB were taken directly into the second year of BCL and Mohammad Ali Sayeed was one of them. Whilst doing his BCL in 1947 rioting affected his studies and he had to go back to Madras, a place totally unaffected by the communal upheavals of that time, where he completed his Bachelor of Law. He then did his apprenticeship in his home town and decided to migrate to Pakistan in December 1948, celebrating his 23rd birthday there. Like so many

of his age group, he came alone. His parents stayed back in India. Whereas his mother died already in 1949, his father remained there until his retirement from Government service in 1962. He then also migrated to Pakistan and was looked after by his two sons, one being Mohammad Ali Sayeed.

His father was Income Tax Commissioner for what was then called the Presidency of Madras. He was the first Muslim to be appointed Commissioner of Income Tax in the whole of British India, and he was responsible for the entire Presidency of Madras. But he also moved out of his home town soon after partition because Ghulam Mohammad, who later became Pakistan's second Governor General, was appointed Finance Minister in Hyderabad Deccan and he then asked the Government of India for the services of an economist and an tax expert. And the Government consequently lent the services of Mohammad Ali Sayeed's father to Ghulam Mohammad and his Ministry. He also started the first Excise and Tax Department there and then also blue-printed their Income Tax Division.

Mohammad Ali Sayeed was still unmarried when he settled down in Karachi. And he came to know Mr. AK Brohi, who was probably the top lawyer of Pakistan, not just of Sindh or Karachi, at that time. He offered our young friend to join him as one of his assistants, which he accepted. This was in 1949. In 1951 Mr. Brohi became the Chief Prosecutor in the Rawalpindi Conspiracy Case, where some very eminent people were being prosecuted, one of them was Mr. Syed Sibte Hasan who many years later became Public Relations Director of EFU.

He was in Hyderabad for a year and a half, and in January 1952, whilst the case was still going on, he got married to a very charming, highly groomed lady from a very respected family.

In 1953 his mentor, Mr. Brohi, was appointed Law Minister in the Federal Government and Mohammad Ali Sayeed occupied his seat in the Chambers and was practising from there. By 1960 he had become, and to use his own words, „a rather very well known and successful young lawyer. I had by then handled cases which most of the seniors could not lay their hands on, very good and interesting cases. I would say, I had perhaps made my mark and Abbas Khaleeli used to watch me. So did Justice Shahibuddin, who later also became Minister of Justice, if only for a short time, and even he thought rather highly of me, and he would relate that to his close friend Khaleeli. And this is how I came in contact with EFU and was appointed their Legal Advisor. And when I joined the company, the persons I came to know because they were

there were you, Wolfram Karnowski, Mr. Ameen Khorrasani, then the Chief Accountant and Mr. Sajid Zahid, the young actuary, who also had just been brought in. And these were fascinating days. Khaleeli and Bhimjee had just taken over and they were explaining to me the circumstances and means with which they wanted to rescue this company with such a brilliant history and background which now was in danger of going down to become a third rate company. And it turned out to be a rescue operation, an extremely delicate and difficult one, and in order to stand on a strong legal base, they wanted me to be with them, and I accepted. It was all a case of mutual trust and confidence. The same with Khaleeli and the Ispahanis. They knew him and his family very well. They had a great deal of confidence in him. He was of Iranian origin, like them, and that is why they trusted Khaleeli and wanted him to look after the almost wrecked ship. And it was Khaleeli who then told his friends in Dacca that if RAB would be with him, he would be prepared to take on that responsibility. Well, and it turned out to be a rescue operation because thereafter the grass of the company began to grow again".

At the time of his appointment he indeed had been already a highly successful and most prominent lawyer in Karachi whose advice was much looked after, - and generally speaking not very easy and 'cheap' to obtain. And as years passed by he also became a close and most trusted friend of Roshen Ali Bhimjee, who increasingly sought his personal counsel and opinion. Each Sunday morning, at least whenever possible, he used to pay him a visit at his house and each of them became part of the other's family. Life is an interesting experience. Again and again it is fascinating to see how people of entirely different characters and varying outlooks on life seem to be drawn to each other and manage to get very close. The friendship between these two very different men, I think, sets a very good example. Bhimjee was attracted by the humble and yet very determined, sharp and scrupulous mind of this man of law whose intellectual brilliancy seemed to be a good and perfect match to his own. Sayeed was fascinated by the visionary charisma of his friend. „I found him to be a man with very clear political insight", he tells me when I visit him at his office in Elphinstone Street, right in the centre of Saddar Bazaar; a comparatively large room, sparsely furnished, just with him, his books and his desk as the dominating centre, as one would expect him to find. I had seen him there almost forty years ago, in the same place, probably with the same things around him, which, of course, also included a sofa set and a few chairs, for his clients. And I could not help thinking of scores of desperate or greedy clients and prospective customers sitting here in this darkish room, full of despair and hope, looking for help from this legal tycoon who hardly ever has failed them.

I was sitting on the sofa, he in an armchair, opposite me. The recording machine on, but it did neither irritate him nor me. For he was now talking about a common friend, and suddenly his whole body language had changed, his voice heightened, and yet full of warmth and enthusiasm. „Roshen had one great gift: he could make people think, that probably attracted them to be together with him. And then, of course, he had worked his way up. I would not call him a social climber. But then, he had his way and a charisma around him that people drew closer to him. In whatever he did you could see how much he was influenced by those great men after whom he surely has modelled himself, Jaharawal Nehru, Mahatma Gandhi and the Quaid-e-Azam. He had close contacts with all of them, when he was still a young man. He in fact had close contacts with most of the important politicians who were either responsible for the creation of Pakistan or later were part of that country's power structure. Although he was never an active politician as such, he took a great interest in it, and by doing so carried a lot of weight. We might not necessarily have shared views on political and economic issues, but I always knew his views on certain socialist aspects of a country's economy. What he never could tolerate was injustice at various economic levels. He always patronised talents, supported it; but hated favouritism and nepotism. He also on various occasions has lodged complaints with various courts if he felt that basic rights were offended. In this way too Roshen has taken a very healthy and active interest in the promotion and safeguard of democratic institutions. Not being in politics himself, as I said, but he has always been behind it. He has always endeavoured that the right people are elected and I have myself been used by him to insure that the right people are coming into right places."

This assessment of his longtime and close friend discloses a lot about his own way of thinking and creeds. It shows that irrespective of his professional stigma, i.e. to plead the case of any client regardless of his personal or political convictions, this great jurist could still very much distinguish between his professional craftsmanship and his own, personal creeds. He, of course, did not necessarily agree with all that his friend Roshen Ali Bhimjee, or for that matter many of his friends did do or preferred to believe, but he was surely a man of unshakeable principles when it came to nepotism and despotism. „Take a man like Zulfiqar Ali Bhutto", he once told me, „a brilliant brain. My relationship with him was never, never good after he had become Prime Minister although he used to be quite a good friend of mine. I have done him a lot of favours. Just before I became the President of the Bar Association he turned against me. He was a man of very strong likes and dislikes. And his dislikes were more than his likes. He finally turned out to belong to a particularly dangerous specie of politicians. He was an elected

dictator. A French political thinker once has said that there could be nothing worse than elective dictatorship. Because in the case of elective dictatorship tyranny is practised in the name of the people, despotism is practised in their name. And that is exactly what Bhutto was."

Throughout his life and until today did Mohammad Ali Sayeed believe that he had to simply pursue his own path which way back in the past he had once carved out for himself to be the right one to follow, and he did not compromise on certain principles set for himself. His conscious never let him down nor would he falter in his firm belief that once a decision is taken, one better sticks to it, unless somebody is able to prove to the contrary. He liked his profession and had never any doubt that this was just the right thing for him. Ahd hardly any of his many friends, I think, will disagree with this.

I have always admired him for his balanced and critical mind. He would not mince words but would always, when criticising a person, try to also say something nice about it. When he had told me that Ghulam Mohammad, the ex-Governor, had been rather close to his father, I, of course, asked him about his opinion, if any, on this man who had influenced Pakistan's politics to a very great extent, and this too for quite some time. And Mohammd Ali Sayed quickly came forward with a razor-sharp analysis of this famous and very controversial man of Pakistan's early history, about whom historians do seem to have rather split opinions.

„Jinnah had a lot of confidence in him as a man of finance. Just as he had confidence in Sir Zafrullah Khan. And I think that this confidence was very justified. Both have made great contributions to this new country. But Ghulam Mohammed was also a very power hungry man. He would do anything to strengthen himself in the corridors of power. And there was nothing in his dictionary that was wrong. He was a Machiavellian. But he always felt unsafe, although his Prime Ministers, when he was Governor General, were at his finger tips. He was never at ease, particularly not with the Parliament. And he did not have confidence in his Prime Ministers. He wanted to be everything himself. And that, of course, is hypocrisy in its worse form, because a man like him and with all his intellectual abilities should have always known his own limitations too."

Mohammad Ali Sayeed's fame as an outstanding jurist was more than firmly established when in 1969 he was appointed a judge at the High Court. But after two years he resigned his Judgeship and reverted to practice law, because, as he now told me, „my children were being educated in America and

I could not afford to finance their education at the salary which a judge drew at that time."

We know each other, as he himself has narrated, from the very first day of his official appearance on EFU's scene. Across these almost four decades I have come to admire his acuity of mind, his incredibly sharp brain, which was evidenced by his success at navigating what someone in Oliver Cromwell's Parliament once called 'the tortuous, ungodly jungle of English law'. But I have come to appreciate him not only as this very knowledgeable and learned lawyer, with a highly developed instinct for business opportunities also, a man widely travelled and therefore with broadminded views, - but I also have come to know him as an extremely reliable and highly sophisticated friend who now after this almost lifelong, close association with Mr. Bhimjee's EFU tells me: „I am not a shareholder of EFU, I am not one of its Directors, only its Legal Advisor. But in this capacity I have belonged to the family of EFU. Well, I do charge fees for the work I do for them. But I can assure you that those fees are just nominal fees and much, much less that what I normally charge. It is not for the fees that I work for them, and as I said, I am not a shareholder, and yet I feel that this is my own company. And this feeling has been fostered in me entirely by the nobility of Mr. Bhimjee, and through him of others whom he was able to associate with this great institution, people like Saifuddin Zoomkawala for instance whom he has successfully groomed to become his successor, and such intimate friends of his, like yourself. EFU, I feel, now has a very strong management base. Also in the Life company. Roshen Ali can consider himself to be very happy that he was finally able to find people like Saifuddin and Taher Sachak. They form this strong management base which make it appear so much stronger than any other insurance company in Pakistan, even if one of their competitors seems to be much bigger, - but these are just figures, they can change to-morrow. EFU is the best example for it. The future of EFU, I am convinced, is in very safe hands. To which extent this will remain so will largely depend on their efforts to further strengthen this base, and to make sure that the same pattern is also be followed in future."

By associating a man of the calibre and stature of Mohammad Ali Sayeed with the company they were just trying to salvage, both, Abbas Khaleeli as well as Roshen Ali Bhimjee have shown farsightedness and courage. Farsightedness because during the last four decades there have been ample opportunities to demonstrate the immense value which the new Legal Advisor has added to this great institution by his sheer presence and advice given. Courage, because they knew that this critical mind would not always be one to be easily dealt with.

Under his rough skin, trademark of most who make it to the top in the field of law, there surely must be a soft layer of patriarchal tenderness. Whether he was a good father I could only guess, one would have to ask his daughters, whom I do not know. But he surely would make a good grandpa, if be allowed to be. When my wife and I recently visited him and his lifelong companion Shameem, at their beautifully decorated house, and after a round through their nicely groomed garden, full of admiration of the orchids hanging down the trees, we did not talk much about politics, the law and order situation in Karachi and Sindh, the future of Pakistan's judiciary versus the impending trial of one of the country's recent Prime Ministers, - all themes which were normally the prime focus of our attention. It seemed as if we had run out of words after all these long years. We talked about Shameem's school. Her and her circle of friend's laudable efforts to provide girls of the downtrodden with basic education. And Mohammad Ali seemed to be very proud of her contribution towards a better society. He is all gracious smiles when she narrates her adventures into the field of art collection. Her meetings with Guljee, the most famous amongst leading contemporary painters, before she proudly took one of his more recent works home, to hang it next to the other one already in their possession. He takes a distanced view, pretends to be amused. But in hindsight, trying to recollect those pleasant moments with these two gentle people, I am sure, he loves what she is doing. It is so different from what he does in his chambers, and,therefore, gives him great pleasure and satisfaction. Both, my wife and I, watched him when talking to their cook's children. They were nicely dressed, a very uncommon feature when visiting a friend's house in this part of the world. They were playing in the garden when we arrived, and Mohammed Ali was stroking their cheeks and hair when greeting them, very gently, like a loving grandfather would do. Nice memories to take home from some good friend's house.



Justice Mian Mohammad Mahboob, 1998



Chief Justice Shariat Court, 1999, welcoming the author

Justice Mian Mohammad Mahboob
Protector and Reformer

It was, of course, through Roshen Ali Bhimjee that I first came into contact with Justice Mahboob, or JM, as I will call him from now on. He was then Chairman of the Insurance Reforms Commission of Pakistan of which my friend also was a member. I was still in active service with the Munichre and JM wanted to talk to someone with international experience, somebody who could acquaint him with latest developments in some special fields of insurance, including crop. And although I was not a specialist in this very particular field, I, of course, was able to collect the necessary material and data from my colleagues in Munich who briefed me accordingly.

JM was then Chief Justice at the High Court in Lahore and was known to RA Bhimjee ever since he had come back from England and joined Benazir Bhutto's cabinet as Finance Advisor. When I met JM in Lahore, around March 1990, that Government did not exist anymore, but these two men had become good personal friends by then. Our meeting went well, he had received me at his official residence and some top Government bureaucrats were also in attendance. I liked him the moment we shook hands with each other, or rather after we had embraced each other, as was more appropriate under the circumstances. Our official meeting did not last too long, so there was still time to sound out each other and explore common territories. I liked his open and friendly face, his gentle eyes and the way he spoke about our common friend. I saw him again at the Bhimjee's residence, for dinner, we talked about Pakistan's brief history and its future, its economic achievements and failures.

Time passed and though we did not meet for quite some time, I heard about him, because our mutual friend RA Bhimjee spoke a lot about him, whenever I came to visit Karachi and we used to spend at least some part of each evening together. Because these where the days when he had ceased going out and was confined to sitting in his chair, eagerly waiting for friends like me to pass time. He always spoke very highly of JM, who had been one of his staunchest supporters when trying to bring EFU Life back unto the scene and he had been the guest of honour when in November 1992 the resurrection of this great company was celebrated. I had promised my friend that I would go and see JM in connection with this book because we both felt that no history on the EFU Group would be complete without mentioning his role in reviving EFU Life. He would fit well, we thought, into that impressive gallery of great

men who have contributed to the establishment and development of this unique organisation.

That is why I was now sitting in Justice Mian Mahboob Ahmed's chambers in Islamabad and talked to this highly polished, very learned, soft spoken and yet very humble man, who was then Chief Judge of Pakistan's Shariat Court, exactly one year after our mutual friend had died. And it suddenly occurred to me that my late friend has been extremely fortunate in that sense, that destiny or providence has always been kind enough to interfere and assist by sending him someone on whose active support he could fully rely, whenever he was just in the midst of an important battle. In Justice Mahboob he had found a most reliable ally in his fight for bringing life insurance back into the private sector. But something much more far reaching had happened. In him he had found another genuine, personal friend, who represented similar ideas, visions and beliefs and in whom he could mirror and find his own reflections.

Justice Mahboob, who became a true friend of his, was much younger than RA Bhimjee. He was born in 1933 in Baghdad, the capital of Iraq. His father was associated with the British Mission in the Middle East, which was then stationed in Baghdad. He belonged to the police service of the Government of India and was Superintendent of the Police there, specialist in the field of forensic science. JM spent his childhood in Lahore, in Lyallpur, which is now Faisalabad and thereafter in Delhi, where he had his major schooling. Delhi was then the administrative centre of the Police Department where his father was posted.

Immediately after his matriculation from the Delhi Board of Education his family and he migrated to Pakistan, in September 1947. JM continued his higher education in Lahore in the Foreman Christian College, or FC College as it was called. After graduating in Science he joined the Law College in Lahore, lost a few years because of some health problems and finally obtained his law degree from there in 1957. Ever since then he practised law in various capacities and on various levels, having specialised himself in corporate and company law, the mercantile law and also in the constitutional field. In 1978 he was elevated to the Lahore High Court as a Judge straight from the bar.

He was an eminent and well respected member of the Lahore High Court Bar Association and practised mostly on the constitutional and civil sides and in particular on the commercial side. He was Legal Counsellor of the Pakistan Insurance Corporation, State Life Insurance Corporation of Pakistan, National

Insurance Corporation and a large number of other reputed Insurance Companies and other commercial organisations.

He was also given various most honourable assignments, amongst others as Chairman of the Provincial Election Authority of Punjab in which capacity he conducted three elections and continued to hold that office for almost 12 years, he was the Banking Judge of the Lahore High Court and, as already mentioned, he was appointed Chairman of the Insurance Reforms Commission of Pakistan, a commission set up to suggest effective measures for restructuring Insurance and Reinsurance in the country. And it did submit its reports suggesting wide ranging reforms in the structure of the industry, both on the Life and General sides as also in other non-conventional spheres of insurance such as crop-, health- and livestock. The report finally submitted was very comprehensive, bearing witness to the fact how serious this committee and its Chairman were committed to their task. Some of the recommendations made were even already implemented, a very rare thing to happen with reports of that magnitude and far reaching implications. JM can rightly take pride in the fact that even international institutions like the World Bank became intensely interested in this report and sent a delegation to Pakistan to discuss its contents.

It was during the work of this committee that JM came to know RA Bhimjee, who was one of the three representatives from the Insurance Industry's private sector.

„Mr. Bhimjee, being one of the members of that commission, was the one with whom I came into closer contact", says Justice Mahboob when talking with him about our mutual friend on this beautiful, sunny morning in December 1999. He was wearing his black dress and was just in the midst of a serious discussion with two of his learned colleagues of the Shariat Court when I visited him in his chambers. As I have already said, we had met before and I was anxiously looking forward to what this remarkable man, the last one in Mr. Bhimjee's life with whom he was able to develop a genuine and deep friendship, what JM had to tell me about their relationship.

„We really had a very good spirit of co-operation in the committee and I was very happy that finally we were able to submit a consensus report. It was particularly Mr. Bhimjee who had thrown all his weight and wisdom into the various suggestions made. And there was one thing which brought him in great esteem with me, and that was when I suggested that insurance is not an ordinary commodity and thus the normal criteria for distribution of profits

should not apply. I advocated that insurance is a service orientated field in the strict sense of the word and that therefore profit making should not be the only criteria for the floatation of an insurance company. I had also suggested that payment of excessive dividends to shareholders should be curbed and that a ceiling for profits be implemented. And Mr. Bhimjee, although coming from the private sector, was really the man who supported me in this. Like me, he for instance also considered life insurance primarily a kind of social service, a vehicle to create funds for the community at large and for their benefit, notwithstanding, of course, the genuine rights of shareholders for adequate returns on their equity. But I questioned the validity and wisdom of excessive returns and was very happy to see a man like Mr. Bhimjee throwing all his support behind me. I have found him to be a great professional of his field. His views were very similar to mine. I, for instance have always maintained that life insurance is primarily a vehicle to create funds for the community good. But unfortunately the private sector is still very jittery about it. But Mr. Bhimjee was the one who threw all his support behind me, and if I would still have a go, I would again try to get this profit ceiling established in the field of life insurance."

It was easy to see and realise that this man of the law had really become an authority on all matters relating to the country's insurance industry, and in a broader sense also on financial and economical matters of the country as a whole.

He, being the Chief Judge of the Shariat Court, I could, of course, not resist the temptation to try to get him involved in a broader discussion of religious matters and I was more than pleased to find him very open in this particular context also. I had asked him whether his keen interest in reading and literature would also include books related to religious matters and he told me that apart from history, which appears to be his favourite subject, he also is a keen student of mysticism. The Islamic kind of it. I, being very much interested in Sufism, we found ourselves soon entangled in a lively discussion surrounding this very particular topic.

„I have read a lot about Sufism," JM tells me, „you may say that I developed this enthusiasm by reading the history of Sufis who came through during the Muslim period from Persia to India. And if you go through their lives you would find that they were not the Sufis in the sense of mystics, in the common sense of the world. They were in fact a practical embodiment of how one should live a life of piety and simultaneously be away from the worldly affairs. They were missionaries, you may say, by conduct and not simply by

preaching. And this is, what has always impressed me most. The history of Islam, which I very proudly profess, is the same, it puts you back into practical life. There is nothing at all in Islam which keeps you away from the worldly life. In fact our Prophet's life shows us how he lived a full practical life. And only then did he create his impression on the world.

Every Muslim, in a way, has to be a priest. There is no such thing like a priesthood as an institution in Islam. Look at this word 'fundamentalism', which is causing so much misunderstanding these days. I have discussed this many times with friends and people, particularly those coming from the Western hemisphere. I asked them: look, what do you mean by 'fundamentalism'!? If you mean by that adhering to the fundamental principles of the religion then, I think, one has got to be associated with fundamental principles of Islam, at least as long as one is a practising Muslim, isn't it!? And one should be proud of it. But if you equate fundamentalism with terrorism, this is a misconception. Because terrorists can be from any kind of religion. I would say that a Muslim out of necessity can not be a fundamentalist in that context because our religion is the one which is always encouraging us to be in constant search, that you always consider the changed circumstances and then apply these to the very principles of Islam. So you are given a position where you are always on your way to find answers to your never ending questions. You see, the fundamentals of a Sufi were and are that he is looking at the things as they are, as they do exist. They never lived in the past. And the more you read the Koran minutely, the more it exhorts you to researches and sciences."

I could not argue with him on this because my knowledge of the Koran is far too basic to sustain a meaningful discussion on this. I, however, could easily grasp his underlying belief and principles and would have no difficulties of going along with them. It is very obvious that JM is a devout Muslim. He has performed Hajj and Umras a number of times. He is well known for his religious zeal and is the author of various publications on religious matters, as he is also on various subjects of law, insurance and other general topics. Only recently he has published an article which aroused wide attention and acknowledgement: 'The role of Judiciary in an Islamic State', which has appeared in the journal of University Law College and is said to show his in depth of study of the subject.

When we met in his chambers, the Government of Prime Minister Nawaz Sharif had just been toppled by the Armed Forces of Pakistan. Not the first time, as we all know, that the Army had taken control of the country. And I, of

course, asked him, as being one of the country's leading representatives of the Judiciary, how he judged this situation, and whether Pakistan's judicial system was still that much of a solid pillar withstanding all kinds of outside pressure as it was able to do during most of the time since this country came into being!?

„I have been associated with the Judiciary of this country", as I have told you, „for more than two decades now. And I have been the Chief of the Lahore High Court for a very long time, and Punjab is the biggest Province of the country. My own impression about the judiciary functionary will of our country is that we have very good people representing it and that they have kept the independence of the judiciary very well. And I must also say that we had no pressures from any quarters regarding our functions. And I have said this also very recently in England, in London, during a lecture in the Oriental-African Study Centre in the University of London to which I had been invited. It was there when I told the audience that during my whole career I was never put under any pressure whatsoever by any other organ of the State. Our Judiciary has been independent, is independent and I hope it shall remain independent. Our judgements speak for the strength of our judiciary system despite all it has been facing and put to great effects all along its whole span of life and we hope that we acquit well."

Justice Mahboob said this with all the conviction he was able to show me and I was once again impressed by his sincerity and the humble way he wanted to assure me that this pillar of strength in Pakistan's power structure was still very much intact. He was totally unassuming when letting me participate in his personal credo and for a moment I felt very proud for having been allowed to be so close to him. It reminded me of a similar discussion I was able to listen to when Chief Justice Cornelius, the great, old man of Pakistan's judiciary spoke to a selected group of friends and admirers about his visions and experiences as a 'man of justice'. One of my friends had taken me along. And I was reminded of that evening when Justice Mahboob concluded his remarks on the ethics of his profession by saying: „You can not have prejudices against or for Governments, just like that. Or for a party, - or not for a party. It should be based on the record as it emerges. And pre-thinking about it is something which should be forbidden for a judge. I believe a judge should keep himself aloof. During many of such cases of this nature, and I have sat about such cases regarding the dissolution of the Assembly, I have stopped reading any newspapers or attending to news of the media. Because as a human being I am bound to have some impressions about them or the other. So the best course was that I used to shut myself out totally. And that is the

way to decide because you have to decide on what comes before you and that should come to you unpolluted. And this is what I would say should always be adopted."

I am neither a lawyer myself nor have I ever personally witnessed Justice Mahboob presiding over his bench. I am convinced, however, that he must be a very good judge, someone, I think, in whom I could have trust, if ever he would have to try me. He is a polite but very firm person, is possessed of pleasing manners and is a personification of humility. It is said that judgements delivered by Justice Mian Mahboob Ahmed during his long tenure as a member of Superior Judiciary have laid sound principles of law in a number of fields and I am convinced, they did.

No wonder JM was asked to represent his country on many occasions in international conferences and seminars. And despite these manifold activities he still finds time to actively take part in social welfare and philanthropic work. Apart from being the Chairman of Red Crescent he still is the President of the Muslim Education Conference, an organisation set up during the pre-partition days for the sole purpose of affording financial facilities to poor Muslim students in attaining education in sciences.

JM is a widely travelled man and his views on political and socio-economic issues therefore quite broadminded, as one would expect them to be with a man of his outstanding intellectual abilities. Like so many others of his generation and social standing he is not quite happy with the country's dependence on aid giving agencies. He is convinced that so much more could be generated within the country if only people would become more educated, on a broader level, and if instead of more loans, more technological know-how would be made freely available to countries like Pakistan. „You see, one sector I must share with you, on a personal plane", JM said almost passionately, „and that is the miserly attitude of the technically advanced countries in not sharing their technology with us. That is causing us a lot of real trouble. Technology is practically in the hands of the West. But they are not sharing it on a human level. To the extent that even textbooks on science subjects, even in medicine have been made so expensive that it is almost impossible for a poor student of my country to lay hands on them. The result is that we are lagging behind much too much as compared to the West in the field of science and technology. Many years ago there was a seminar in Beijing under the auspices of WIPO which stands for World Intellectual Property Organisation, a permanent body of the United Nations, and I represented my country there. And I said that this intellectual piracy will

continue, infringements of the trade marks, piracy of the books and records, until you make it so convenient to others to obtain it. If you don't do it the natural result is what you have today. This is also one of the reasons, I said once, why we have to send our children to the United States and elsewhere, - and then they don't come back. Because there are no avenues for them here. And these avenues could be there if only technology would be imported and the same technical set up would be brought here. We don't have sufficient funds for research. But what is even worse and more sad is that even these little funds are not fully utilised for lack of qualified research personal. So one factor is the brain drain, and the other is that the cost for high-tech-machinery is so horrendously expensive that it has become impossible for this country to buy it. On the contrary, our raw material is selling at such low prices that we are unable to earn the necessary amount of foreign exchange to purchase technology at such high cost".

JM was, of course, right in the centre of Pakistan's most pressing problems with these and similar remarks and he was naturally also aware of the fact that the most unfortunate part of these deep rooted problems, which in one way or the other face all developing countries at various levels, is that it is almost impossible to identify exactly whom to blame for this most deplorable situation. And whereas we both had no difficulties to agree on this highly unsatisfactory status quo, I still felt that I should quote his observations and chain of arguments here because they throw some additional light on the man whose life I have just tried to portrait here. It could be only a rough sketch, but I still do hope that my readers will recognise the life of a man who throughout his life has tried hard to understand this world as it presents itself to us, every day again, and very often in a different shape.

My friend Roshen Ali Bhimjee has held Justice Mahboob in very high esteem and I can now very well understand why.



Mr. Ashraf W. Tabani, 1999

Ashraf W. Tabani
Our Governor of Sindh

We first met in 1972. Zulfiqar Ali Bhutto had just nationalised various industries, including life insurance. I was on a brief visit to Karachi and Roshen Ali Bhimjee introduced me to him whilst sitting in his office in Qamar House. Ashraf Tabani had just returned from Rawalpindi. Bhutto had invited a large number of leading industrialists of the country and Tabani went there as President of the Federation of Pakistan Chambers of Commerce and Industries. The meeting took place at the National Defence College where after Bhutto's speech also Tabani spoke on behalf of the business community at large, openly opposing the nationalisation process.

„There were so many businessmen going from Karachi to attend this meeting", remembers Tabani, whom I meet rather frequently as he is a Director of EFU Life, „and we could not all get seats on the scheduled PIA flights. So we chartered a plane and all came back in the evening. The President's (Bhutto) speech and mine had been fully shown on television and by the time I reached my home in the evening I got so many telephone calls from all over Pakistan congratulating me on my outspoken words."

In his speech made on the 5th of March 1972 Tabani, amongst others, told President Bhutto the following:

„The management of as many as thirty-two private concerns has been taken over by the Government in certain industrial categories. Permit me to say frankly that this is likely to create a setback to private foreign investment, and it has forced a part of our own business talent to go idle. The private sector has not been able to understand the principle behind the taking-over of the management of these concerns. It cannot be believed that inexperienced officials can manage better than the highly experienced directors who have built up these concerns from scratch. You would appreciate that many of the problems of these concerns have resulted from factors over which the private management had no control. Many other problems resulted from the policies of the past governments for which the private management is not responsible. Some of these concerns are of medium size and hardly justify that their owners should be deprived of their business".

Ashraf Tabani was born in December, 1930, in Rangoon, Burma. His father, a textile trader, owner of a firm which was founded already in 1896 in the name of Yacoob Ahmed Brothers, had died when Ashraf Tabani was only a small child, just two years of age. They were altogether seven boys and one girl and his two elder brothers had to take care of the family. Ashraf had just started his earlier education when following severe Muslim-Burmese riots they were forced to leave Rangoon and had to make a run for their lives. They were just able to board a boat with unknown destination and finally managed to reach Bombay where they resettled and the elder brothers continued doing their well established family business.

Ashraf Tabani has early memories of Mr. Roshen Ali Bhimjee because his brother Zakaria, the eldest of the clan, was a close friend of his and used to have his photo standing on his writing desk which Ashraf remembers having seen since early childhood in Rangoon. He came to know him better in later years, in Bombay, after his brother's friend had also fled Burma and settled down in Bombay, doing amongst others also their insurance business.

„We lived in a quiet and nice little suburb of Bombay and I had to go by train into the city to attend St. Xavier School, which was just next door to the office of our family's business", reminiscences Tabani, when sitting with me at my room in Qamar House, a little while after we both had attended a Board meeting of EFU. „During lunch hours", he continued, „I used to go over to our office where we used to have a dining room. We brothers took our food there and Roshenbhai was a frequent visitor and had his lunch together with my elder brothers who were very close to him."

In 1947 his family decided to migrate to Pakistan and settled in Karachi where Ashraf Tabani finalised his studies. In 1948 he went to the United States and joined the Philadelphia College of Textile and Science from where he obtained his BSc. in Textile Engineering. Having returned to Karachi in 1952 he joined his brothers in their family business to which by then a Textile Weaving factory had been added.

His Bio-Data give impressive reading. He is presently Chairman of SERI Sugar Mills Ltd.; President of the Employers' Federation of Pakistan; President of the International Organisation of Employers, Geneva; Member, Governing Body of the International Labour Organisation, Geneva; President of the Pakistan Sugar Mills Association (Southern Zone); and last but not least, he is a Director of EFU Life. These functions reflect his manifold interests and a busy, restless mind. His lively personality and warm-hearted

charm combined with a natural wit has won him many friends at home and abroad. He is a much sought after discussion partner, well known for his straightforwardness.

Considering the various high level Government posts he has occupied so far, - Ashraf Tabani was Minister for Finance, Industries, Excise and Taxation in the Government of Sindh for three years and Governor of Sindh for almost two years, - I asked him whether he would consider himself to be a 'Homo politicos!?' He hesitated a moment before giving me his answer, a typical reaction for this man, I think, because he always creates the impression of being very well set within his own balancing system, not easily to be irritated by others. And then he said: „I am not so sure, at least not in the sense that I never went out and tried to win an election for a particular party. But I was good, I think, at working with quite a number of eminent politicians. I liked my various Government assignments because they brought me in close contact with so many people of various walks of life. That was enjoyable, rewarding and at the same time also sometimes frustrating, because sitting in a drivers seat you saw so many things happening which you immediately knew were utterly wrong, the politically motivated killing of so many people for instance, - but there was not much that one could do about it except to instruct your police chief to intensify security measures. One of the biggest problems we face in this country is the politicisation of our Civil Service. It already started under Ayub Khan when the Martial Law Administrators dismissed quite a number of senior civil servants. That started to question the job security of bureaucrats in this country. And once you do that you start to politicise the administration, you start to let politics get the upper hand in bureaucracy. When General Yahya came, and under Zulfiquar Ali Bhutto, the same thing happened, the trend was set and it continued."

Ashraf Tabani by nature is a very optimistic man and strongly believes that men can achieve great things if they only really try hard for it. He tells me the story of his own Sugar Mill, in Sindh. „It is four years now since it started to go into production. Most of my friends considered me being a mad man when I decided to put up this plant at a place where, at least at that time, dacoits were the people in command. But I said: dacoits come and go. You can't expect them to be there all the time. Some day law and order will prevail again, for otherwise all of us will not exist anymore. And if we don't exist anymore what is wrong of having set up the mill!? Let us therefore do it. And if we continue to exist, then the mill is giving employment to hundreds of people. It will generate income to almost 2000 farmers every year. So we are helping a number of families in this area. But if we do not set up the mill, then

we will not see the lights burning there every night. It was dark there before, people were afraid to go out there in that area. Now, well, now people are not afraid anymore. You see, there is nothing wrong in Pakistan that cannot be cured."

I liked his approach for I have always felt that most members of the educated classes of the subcontinent were too self-critical, jumping too quickly to wrong conclusions about their own failures, were accusing each other of how badly things have been handled, blaming themselves unnecessarily for something which none of them was actually responsible for, grunting about not having achieved targets which right from the outset were perhaps unrealistically high and not achievable. I would have always wished if people here would demonstrate a little more optimism, have more confidence in their own strength and be proud of what already has been achieved in a little more than just half a century. And I am glad to see a man like Tabani sharing my views and convictions.

„It would indeed make a lot of difference if only we would start talking about what has been achieved than rather doing the opposite. We need to change our perceptions", he said. „This country was actually created for the economic benefits of the Muselmans of India. And I am convinced many of us have been working in that direction. And if somebody today says that we have not achieved what we should have, I think, he was too optimistic. Or may be, he is right and we have not achieved what we should have achieved. But that does not mean that we can not do it. Fifty-two years are nothing in the life of a nation. Things take time to mature. I have no doubt that given the hardworking people of Pakistan, given the second or third generation of Pakistanis who are more educated, more enlightened now, taking all this into consideration and together, I think the future of Pakistan is quite bright."

I did not add a single word to what he had said, but asked him a final question before he left. „What is it, Tabanibhai", I said, „what you enjoyed the most when looking back at your various political assignments?" And this time his answer came quick, without even a second of hesitation. „I liked to be Governor of Sindh", he said, „because I really enjoyed having been able to be so close to so many people at the same time. Being the number one man of 23 million individual souls sounds not only being a big thing, it in fact really is. Because you get ample opportunities to serve and yet feel very humble about it. I have learnt a lot from my friend, Mr. Roshen Ali Bhimjee. He started life from very modest beginnings. I have seen him in Bombay also, very modest, - in early Pakistan, very modest, - and when he eventually became Chairman of

the great EFU, everybody could see that his life style had not changed. He still lived the same, simple life that he had lived already in his earlier days. That simplicity and modesty in life is very essential to make friends and to convince others that this is the way how we should develop ourselves, especially in a country like ours. Roshen Ali Bhimjee was a man who stood for real human values. And he also loved art. Already in Bombay he was friendly with many outstanding artists, and one of the greatest, Saigol, the great singer and actor, was one of his closest personal friends. Again in Pakistan, you saw him rub shoulders with the best of poets, he invited them to his house to have sessions there. But these were not meant to enhance his social prestige, they were very personal and demonstrated bonds of genuine friendships. He continued to lead a very modest life although he had reached one of the most prestigious and influential positions which the Private Sector in Pakistan had to offer at that time, Chairman of the EFU Group of Companies."

It must have been this common belief in the real value of things which make our life so worthwhile living that prompted late Roshen Ali Bhimjee to request Ashraf Tabani to join the Board of Directors of EFU Life after he had successfully recreated it in 1992.



EFU Group Insurance For Ghandhara

Group in Ghan

Picture shows Captain Gohar Ayub Khan, MNA, Managing Director, Ghandhara Industries Ltd. signing the agreement (extreme right). On his right is Mr. S. M. Motiuddin, General Manager, Eastern Federal Union Insurance Company Ltd. Standing from left to right are Mr. A. M. A. Bari, Asstt. Manager, Eastern Federal, Mr. S. A. Walajahi, Secretary, EFU and Mr. H. S. Mufti, Secretary, G.I.C.



گندھارا انڈسٹریز اور ایسٹرن فیڈرل
کے درمیان معاہدہ ہو گیا

گروپ انشورنس کی سہولت

گندھارا انڈسٹریز کے ملازمین کا بیمہ

گروپ انشورنس کی سہولت





Mr. Mumtaz Hasan, signing the agreement. On his left Mr. Rashan Ali Bhimjee, Mr. Ghomar Mohiuddin is on the right of Mr. Mumtaz Hasan. Extreme left is Mr. Abdul Aleem.

NBP-EFU GROUP INSURANCE

Karachi: Mr. Mumtaz Hasan, Managing Director, National Bank of Pakistan and Mr. Rashan Ali Bhimjee, Manager [illegible]





Group Term Insurance Contract was signed recently by Sr. Hashmatullah Khan, Chief of Administration Division of Civil Aviation and Mr. S. A. Walajahi, Secretary, Eastern Federal Union Insurance Company Ltd., under which insurance cover has been provided to the officers and staff of the Department at a nominal cost during the subsistence of

United Bank, Signs with E.F.U

A group Term Insurance agreement was signed be[illegible] United Bank Limited and the Eastern Federal Union Insurance Company Limited on August [illegible] at Karachi. Under this agreement more than [illegible] employees of the bank from the President to the ordina[illegible] will have been automatically insured. Picture shows [illegible] A. S. Hafeez, President (Personnel) United Bank and Mr [illegible], General Manager (General) EFU signing it.

National Bank employees group insurance

By Our Staff Correspondent

All employees of the National Bank of Pakistan, including officers, will be covered under a group insurance policy, taken yesterday, throughout their period of service. Under the terms of the policy, nominees or heirs of the deceased will be paid the sum assured, [illegible]

1967. Year of progress & agreements

Great Contributors

Erwin C. Iven

Khuda Buksh

S.M. Moinuddin

H.W. Schwarz

Mian Saeed Ahmed

S. Sibte Hasan

S.F. Alam

S.A. Walajahi

S.A. Zahid

Nawab Hasan

Azim Rahim

Sultan Ahmed

Dr. Sayeed Khan

Abool Mahmood

S.A. Rashid

Mahmood Jafri

Mirza Faiz Ahmed

Mohammad Hussain Alvi

Abba Ali Yousuf

M. Fasihuddin

Dr. Tajuddin Manji

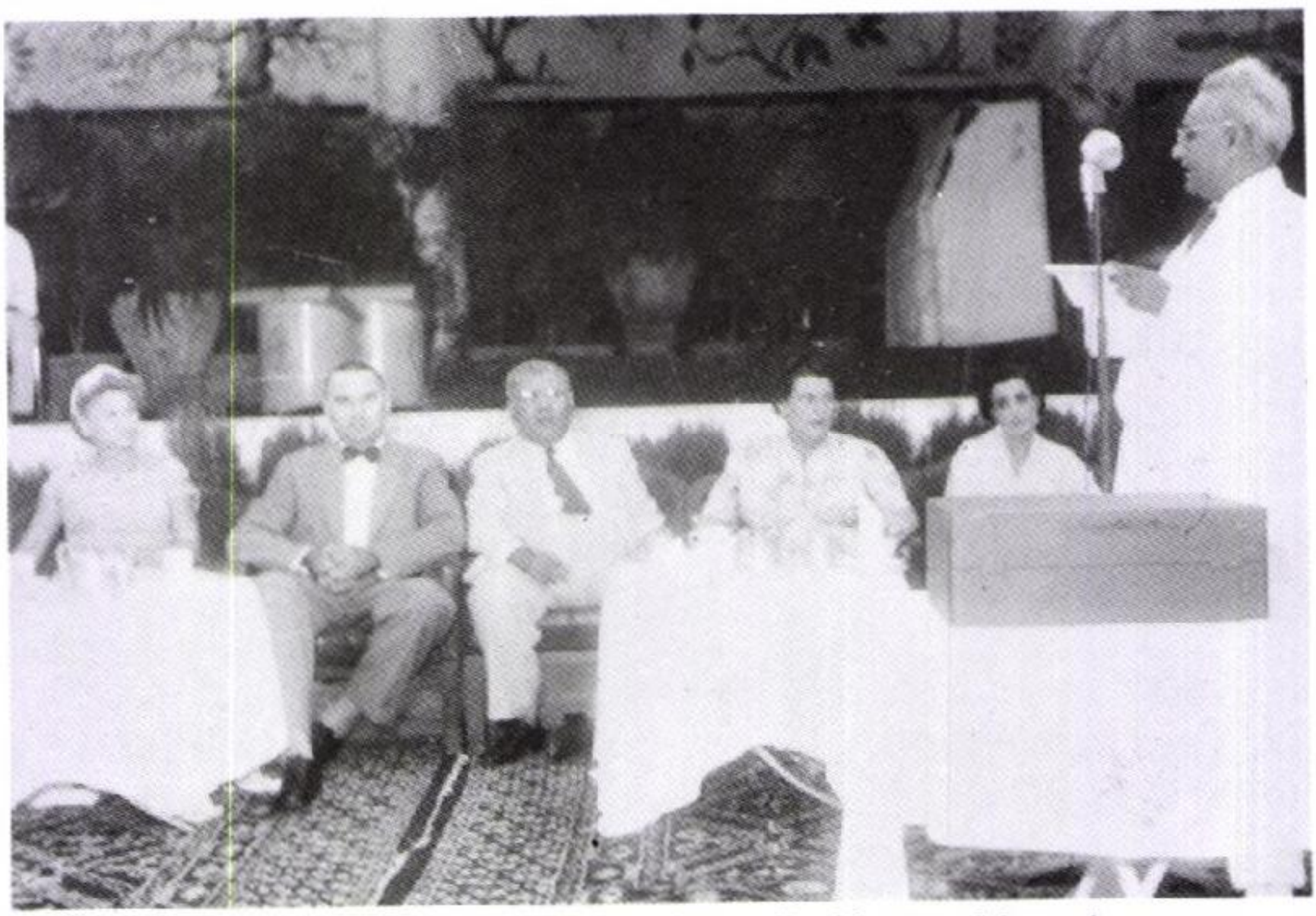
Hasan Ali Abdullah

Taher Sachak

Saifuddin Zoomkawala



Mr. EC Iven, as Deputy General Manager of EFU, seen with
Mr. SM Moinuddin, Mr. M. Wisaluddin and Mr. T. Baxter, General
Manager, EFU (around 1950)



Mr. SM Moinuddin reading farewell address to Mr. and
Mrs. EC Iven at Hotel Metropole.
From left to right: Mrs. Galina Schwarz, Mr. EC Iven,
MR. KF Haider, Mrs. Iven, Mrs. Isabelle Khan



Mr. EC Iven and daughter Barbara welcoming Mr. T. Baxter in Germany



Mr. Khuda Buksh welcoming Mr. EC Iven at Dacca Airport for EFU Convention 1967, seen also Dr. Tajuddin Manji

Erwin C. Iven
They called him Störtebecker

Born 1907 in Hanover, a medium sized city in the northern part of Germany Erwin C.Iven grew up in Hamburg, one of the most famous and prominent members of the 'Hanseatic League', a once powerful association of north German cities, formed in 1241 and surviving until the 19th century. Erwin C. Iven was always proud of his early links with this particular city and its glorious past. So was his father, an engineer by profession, a pioneer in submarine construction who, in World War I, was the Chief Engineer of the crew of U1, a German submarine which gained particular fame during the naval war ranging between Imperial Germany and Great Britain. The boat can still be admired in the famous 'Deutsche Museum' in Munich. It is one of the attractions and showpieces in its 'Marine Department'.

Erwin Iven had his early education in Hamburg and his father wanted him to become an engineer who could then join him in his flourishing engineering firm, as his younger brother, a few years later, did. Young Erwin, however, had no such inclinations whatsoever. Since early childhood he was fascinated by everything connected with Hamburg's big and busy harbour. Whenever he had an opportunity he walked long distances just to have a glimpse of the ships being unloaded and loaded again, leaving the port for foreign and strange sounding destinations. Hamburg, often being teased because of its anglophile attitude and 'mannerism', was known as Germany's 'Gate to the World'. It was the country's centre of trade and commerce with a traditionally strong banking and insurance business community. The war and its horrible after effects, like hunger and unemployment, were, of course, constant companions of Erwin Iven's early development, his childhood and youth. With great difficulties his father was able to get him admitted as an apprentice officer with the already then largest German insurance company, the Allianz. They gave him an extensive training in almost all classes of insurance, which lasted three years and he then passed his exams with the Hamburg Chamber for Trade and Commerce, kind of the German equivalent to the exams of the Insurance Institute in UK. He tremendously enjoyed his work and was very proud when he was posted to the prestigious 'Börsenabteilung', a department being directly represented at the daily sessions of the Hamburg Insurance Exchange. The exchange, or the 'Börse'as it was called, was an institution working on similar lines to Lloyds at London, just on a much smaller scale, of course and limited to national transactions. The Allianz had its 'box' there and

Erwin C. Iven collected orders from accredited brokers. Bulk of the business was connected with Hamburg's main industrial and commercial activities, shipping and trade.

Iven was a very young lad then and he often has told me how proud he has been when the badge, identifying him as a member of the 'exchange' was handed over to him. The 'exchange' was his gate to the world until in 1930 a German trading firm in Bangkok, Thailand, contacted the Allianz Head Office in Berlin requesting their assistance for the recruitment of a young, promising and adventurous assistant for their insurance department. The list of interested applicants was long, I was told, but he was the lucky man to be selected and was the happiest man on earth when a boat of the 'Hansa Lines' left Hamburg for Bankgkok with Erwin C. Iven on board.

He was twenty three years of age and had his head full of dreams and expectations. He was a very good looking, very tall young man and was thoroughly enjoying the typical colonial life style of a European bachelor of that time. Erwin Iven liked his job and had absolutely no doubt whatsoever that a great future was laying ahead of him. His personal charm and great gift to easily socialise with people of all walks of life made him a very popular man within Bangkok's social elite. His weakness for the other sex was soon one of the favourite topics not only in the Gent's Club bars, but even more so during the lady's bridge and tea parties. He had very much become a much talked about bachelor and it was with a certain amount of sadness when people saw him getting married to a very attractive young German lady who in 1937 gave birth to their only daughter Barbara.

By then the Ivens had transferred to Rangoon, Burma. The Allianz wanted to delegate their own representative there and offered this attractive position to him, which he accepted. And he made it a rousing success, so much so that the German Government appointed him their honorary Consul there. One of his great qualities was that he not only became easily friends within the European community, but very particularly also amongst the local business community. One of the families he became very friendly with, were the Ispahanis, big business people from Calcutta with close ties also to the Burmese market. As we will see later, this relationship had a very special impact on his future professional life.

In August 1939 the second World War broke out and all Germans living in Rangoon were supposed to be interned. In view of his diplomatic status, Erwin C. Iven and his family, however, were allowed to remain in their

residence until such time that a reciprocal exchange with British and Burmese diplomats serving in Germany could be arranged. Because of his close and friendly relations with representatives of the local authorities he was even able to obtain permission for the other 11 Germans who at that time stayed in the country, to be with him and his family in his chancery until such time that he left Rangoon for Germany.

Upon arrival he was immediately drafted by the German Army. Because of his professional past he was attached to a special unit, comprising followers of the famous Indian freedom fighter, Mr. Subhas Chandra Bose, ex-President of the All India Congress who, as we are told, during one dark night in January 1941, having grown a beard and disguised himself as a 'Muslim up-country gent', a plump Bengali in his early forties, was smuggled out of his house in Calcutta and out of the country to Germany, where in Berlin he was given a luxurious house with quasi-diplomatic status. He stayed there two years until it became very apparent to him that he would not get the backing he wanted in Germany, and after a private meeting with Adolf Hitler he was taken by submarine to Japan in early 1943 where he was given the necessary support to recruit an Indian National Army from prisoners-of-war in the Far East. However, that is an entirely different story altogether, a fascinating one though, but none which is directly linked to the life portrait of our friend, except that his affiliation to this special Indian unit within the Germany Army brought him great personal harm at the end of the war when he was taken prisoner by the French and kept in jail erroneously because of some wrong accusations as a result of mistaken identity. It could have even cost him his life because a martial court sentenced him to death and it was sheer luck that his real identity could be verified just in time and the sentence declared null and void.

Mrs. Iven and her daughter Barbara had left Hamburg when the city had become one of the main targets of heavy bombing by allied forces and settled in Silesia, which after the war became part of Poland. In 1944 when defeat was imminent and the Soviet troops were fast approaching, they fled again and left for a little, but very pretty village south of Munich, home of a sister of Mrs. Iven, where they waited to hear from husband and father, who in the terminology of those terrible days, was declared 'missing' before news reached them that he was imprisoned in France. He finally returned home in 1948 and all of them reunited in Hamburg where Allianz offered him a position in their local branch office. As I have already mentioned in some other context their foreign operations had all come to a standstill and most of the members of the former 'foreign department' had either been given different assignments in their various German organisations or, like his former

colleague Mr. Heinz Schwarz had at least temporarily left the insurance industry altogether.

What EC Iven did not know when trying a new professional beginning was that his old friends, the Ispahanis had already for the last two years made several attempts to locate him. They were in search for a non-British insurance executive for the number two position in the Calcutta based 'composite' insurer, the Eastern Federal Union, whose Chief Executive was a certain Tom Baxter, a born New Zealander, whose wife, Iris, hailed from Scotland. Baxter was with EFU since 1939, first as Secretary and Underwriter and then as the company's General Manager. From what I have heard from my former colleagues and particular my own mentor, Mr. EC Iven, Tom Baxter was a very good insurance professional, with a very solid technical background and a good feel for general market conditions and, most importantly, a man who had a good rapport with the company's agency force. He was, of course, also a very typical specie of the well known colonial type of an expatriate whose association with the company he was working for was normally of a limited nature only. His way of thinking and his actions were primarily governed by the 'terms of his contract', normally three years, and therefore excluded any form of long term planning. And this included both, his private life as well as the future of his company.

But, back to Eastern Federal and Mr. Iven. By 1947, 1948 the Board of Directors felt increasingly uneasy, and this for a variety of reasons. The main decision to be taken was whether to stay with EFU 's Head Office in Calcutta and thereby opt for India, or transfer it to Karachi and migrate to Pakistan. Chairman Abdur Rahman Siddiqui, last not least for political reasons, and the Ispahanis favoured a 'Pakistan solution' whereas Tom Baxter would have preferred to leave everything unchanged and go 'with the much greater market opportunities'. The 'Pakistan faction' finally prevailed, as was, of course to be expected, taking the political background of the company's founding fathers into consideration and Ispahani finally found their old friend in Hamburg. Iven was delighted and reluctant at the same time. Reluctant because the Allianz had just given him his new job which under the then prevailing conditions in Germany was a very great favour indeed, - and delighted, because he could have dreamt of nothing nicer for him to happen, than this offer made to him by his friends. And his love and affection for a life in the East prevailed, he accepted, still hoping that the formalities to leave Germany and obtain the necessary documents from the authorities would take at least a year, if not more, as was normal at that time. But Ispahanis pulled all the strings and much to EC Iven's surprise, - and genuine delight!, - all the paper

work was completed within three months and in early 1949 he left Hamburg again, this time by air, for Calcutta, and joined the Eastern Federal Union as its Deputy General Manager, Deputy to Tom Baxter.

EFU's office then was in 32 Dalhousie Square South. The building was known as the Standard Building and it is still there, it presently houses the West Bengal Water Authority. When trying to trace EFU's roots my wife and I went to Calcutta in 1998 and following the exact description of Mr. Mohammad Chowdhury, presently Managing Director of Adamjee Insurance Company in Karachi, who a few days after partition had joined EFU in Calcutta, I found the building. A bit worn off, like all the buildings in its vicinity, but one could still feel and sense that the whole area once was the centre of important business activities. The interior of the building still looked exactly as if Chairman Abdur Rahman Siddiqui and his managing crew would just come through the impressive hall and enter the present Chief's room, where this very polite officer very kindly now had a cup of tea served to his strange and unannounced visitors from Germany. The beautiful wooden panels must be the same as in 1949 when Erwin C. Iven for the first time had entered the room of his Chairman. And one Mr. Haroon Rashid, now a very senior insurance executive in Bangladesh and then a member of EFU's Life Department whom Mustafa Haider, son of KF Haider, had very kindly brought to my Hotel in Karachi, had this to tell me about the days when Mr. Iven had arrived in Calcutta:

„I had joined the company on 1st of May 1948. Their Head Office was still in Calcutta, only the Registered Office had already been shifted to Chittagong in East Pakistan. And from Calcutta they were looking after the company's business in India, Pakistan and Ceylon. It was EFU's second office, the first one had been in number 9, Clive Street. Both were in the heart of the business centre of Calcutta and Dalhousie was the name of one of the Governor Generals of British India. All the big banks and insurance companies used to be there. In the middle of Dalhousie Square was a big water tank (and still is!) and around it were all the big buildings. When I joined in May 1948 Mr. Abdur Rahman Siddiqui, the famous Bengali politician and former mayor of Calcutta was the Chairman and Mr. Thomas Nemur Baxter the General Manager. Chief of the Fire Department was Mabool Ansari, for many years, afterwards, in Dacca then the company's principal underwriter. Mr. Baxter was called the 'fox of New Zealand'. As an insurance man, he was clever and strong. He was intelligent, wise and very cunning. He had a contractual term for five years, when I was there his second term was about to finish. But Mr. Iven, he was an even stronger personality. He was always running from here to

there, as you know, according to his German temperament, looking at many things at the same time. Even when he was not there we always felt his presence, he was omnipotent in a way. And most of the staff members were very happy to work under him. He encouraged people to work hard and work even more. He was officially the Deputy General Manager, but in fact he was much stronger. You see, people like Mr. Baxter were not keen at all to transfer the Head Office of the company so soon from Calcutta to Karachi, also for very personal reasons, I think. Possibly Mr. Mirza Ahmed Ispahani had appointed Mr. Iven to speed up matters and get this thing done. Because the actual shifting of the office happened only after Mr. Iven had joined the company. And I should know, because I was then working for him. Mr. Iven was the real driving force. The company shifted its Head Office on 1st of May 1950 and I went along with it. These were the days when Mr. Wisaluddin and his brothers Salahuddin, Jamaluddin and Risaluddin were all working in the Life Department. The 'big gang', as we used to call them. And their father, Mr. Salahuddin was also very much there, working from behind, as an umbrella, a very influential agent. And very soon a very big fight started, Wisalludin, the eldest of the four brothers was very ambitious and really wanted to become the number one man in EFU, so he had to fight Mr. KF Haider who in 1952 had become the General Manager of the company. He wrote stiff letters to Mr. Haider and threatened to leave together with his brothers unless he would be given his way. And it was again Mr. Iven who came to the rescue with his strong will and determination. He hunted Mr. Khuda Buksh for EFU and persuaded him to join the company, that weakened Mr. Wisaluddin's threats and when he finally left nothing happened, because Mr. Iven had found a much better man for them. I had very good times under and with Mr. Iven. After he had joined Munichre he came regularly to East Pakistan as a representative of his company. I had meanwhile been sent back to this part of the country because I was a Bengali by birth and conviction. Mr. Iven knew a lot about this country and its people. I had great sympathy and admiration for this man. He was one of the greatest executives EFU ever had, great not only because he was so tall, but also great in terms of his professional and intellectual abilities. And there was another German, I think, your predecessor, Mr. Schwarz. He also was very much liked by all the staff members and although I had nothing to do with him directly I always envied our colleagues from the General Department for having such a nice, kind and understanding manager as their boss. Both, Mr. Iven and he did really care for the staff, and people therefore really loved them. And one of the greatest things Mr. Iven had done was to have found Khuda Buksh for EFU. He was really a crack of an insurance worker and has revitalised EFU's Life Department".

When leaving Dalhousie Square, today known as BBD Bagh, in memory of three Bengali martyrs, Benoy, Badal and Dinesh, passing by the most impressive Writer's Building, further on along Metaji Subhas Road and finally to the most impressive monument erected in memory of this great national hero, I remembered these words about my friend and mentor, and I could not help but feel a bit proud of him. And when looking at Subhas Bose's statue I also remembered how he indirectly was once closely linked with the fate of Erwin C. Iven, who had almost lost his life because of his close affiliation with Bose's fighting army unit in France, and who years later, had been wandering around these same streets, overjoyed by the fact that he not only had survived this terrible war, but that he once again was back in that part of the world which he loved most. And, I am sure, Erwin Iven would have smiled understandingly when looking at this huge sculpture of a man whose reputation all over India stands at a great high, even if this has been achieved by adjusting the historical facts to suit prevailing political and cultural demands. It also reminded me of the story of a man who had reached great fame, for very different reasons, a man well known in his and my home town, Hamburg. His name is Störtebecker, - and I will try to remember his fate before concluding this profile on our friend.

Life in Karachi in 1950 was tough, colourful and fascinating, as I have tried to describe in some greater detail when narrating the lives of some other great men whose biographies are closely connected with EFU's history. The shortage of hotels, for instance, forced Erwin C. Iven to spend the first months of his stay in Karachi in one of the army tents which the owners of the Beach Luxury Hotel, which in 1950 was still under construction, had provisionally erected in front of the construction site, and although he and his wife have, in hindsight, always talked about this episode in a rather amused manner, I do not think that they were very sorry when they were able to transfer to a suite at the Hotel Bristol, which, I believe, was an old and very small Hotel then but obviously a lot more comfortable than the tents and their rather basic facilities.

Erwin C. Iven was a very strong Deputy General Manager. This was so already under the regime of T. Baxter, and it increasingly continued after KF Haider, one of the founding fathers of EFU succeeded him in 1952. And this was all the more understandable as Mr. Haider was not an insurance professional. As one of the closest confidants of the Nawab of Bhopal and his long time Finance Minister he was a politically well connected man, with particularly close links to Ispahanis, major shareholders of EFU, but in respect of all technical insurance matters he entirely relied on his number two and the other senior executives of the company.

„Sometimes", says Mr. Agha Nasir Ali, a former senior executive of EFU and a retired Director of the State Life Corporation when we meet at Karachi Gymkhana to talk about the famous 'good old days' when he and I worked together at the Eastern Federal Union, he as Branch Manager in Lyallpur and I as his Head Office Manager, „sometimes you meet a person and form a first impression that can last for a whole life. That is exactly what has happened to me with Mr. Iven. He was a man who could impress everybody. You take him to your clients and you will be happy you took him. Very difficult to ever say no to him. He was a great personality and EFU could be very lucky that Mr. Haider, who was widely respected as a politically well connected man in the country, but who did not know the technicalities of insurance, had such an able deputy. I was sent to London for training by Mr. Haider just a few months before Mr. Iven came there to sort out the London underwriting disaster, and I soon realised that but for his efforts things would have become even worse for EFU, and Mr. Haider knew this and had therefore unlimited confidence in him. Yes, Mr. Iven was a great person, not only physically. A great personality with a vast knowledge not only in insurance, where, of course, he was one of the greatest experts in the whole market at his time, no, even otherwise. Simply by talking to him you derived knowledge, a really great man. And one thing nobody who has ever met and come to know him a bit closer will ever forget: he loved our food very much, oh my God! He would eat food which I dare not eat. You know, these large, green chillies. He liked them, could eat a full plate of them. Enormous quantities he could eat, and one could see how much he enjoyed doing it. And then, of course, he could also stand any amount of whisky. What a grand personality!"

Erwin C. Iven had left a great impact on the further development of the Eastern Federal Union. He could not solve the unfortunate London 'issue', but it goes to his credit that the Board of Directors for the first time took note of it. He brought in a person like Mr. Heinz Schwarz, a former colleague from the pre-war Allianz, additional technical know- how to the company and administrative skill. And it was him who in 1953 substituted some London reinsurers by one of the worlds largest reinsurance companies, the Munichre, a company who eight years later should prove to become EFU's staunchest supporter and financial saviour. It is not even necessary to mention that Erwin Iven had a big and helping hand in this rescue operation which was led then by Roshen Ali Bhimjee, EFU's new Chief Executive and his Chairman, Mr. Abbas Khaleeli.

Erwin C. Iven left the services of EFU in December 1955 to join the Munichre in Munich as one of its Directors. And as one could expect of him, he made a

great career for himself and the company he served until his retirement in 1972. He was sent on various and important missions to Iran and South Africa, was responsible for the company's business in Iran, Pakistan and South East Asia until in 1963 he was charged with the task to open Munichre's regional office in Hongkong, a most fascinating mission for a man of his capabilities and vast experience. It became a great success and is still one of the very important outposts of what is today by far the world's largest reinsurance company.

As I have said before, Erwin C. Iven was my mentor because it was him who had found me in Hamburg when his old company, the EFU, thought it needed a suitable replacement for Mr. Heinz Schwarz, about whom I have written a separate profile. Despite the difference in age we became more than just good colleagues. We developed a friendly relationship on a family basis and kept this up until the day he left this world in March 1990.

He is still remembered in many parts of Asia, and, of course, particularly in Pakistan, as a man with outstanding qualities. Wherever he appeared he dominated the scene. Not only his tall and impressive appearance commanded respect, he was able to entertain the entire audience at any given party, be it in Munich, Karachi, Manila, Taipei, Hongkong or elsewhere, all by himself. He was full of wonderful stories, true, imaginable and otherwise. His stamina was almost breathtaking. It was simply amazing to see him up, not a bit shaky at even seven or eight in the morning after a terrible late and rather heavy evening.

To some of his friends, - as well as to those who found him a bit too demanding and self centred, he was 'Klaus Störtebeker', a well known historical figure from foregone times of the famous 'Hanseatic League', from way back medieval days. Störtebeker was one of the leaders of what in the late fourteenth century was known as the 'Vitalien Brotherhood', a group of seafaring men who during the siege of Stockholm from 1389 till 1395 had supplied the city with food and other essentials and had turned to become pirates after their political mission was over. Very successful ones, who like Robin Hood, this is at least what the saga tells us, distributed part of their prey to the poor. The 'League' sent their best captains and ships to chase him, and they finally caught him, brought him and most of his crew to Hamburg and beheaded Klaus Störtebeker and his friends at a market place with a huge crowd of spectators attending. When asked whether he would have a 'last wish' before the executioner would perform his unpleasant duty, Störtebeker is said to have answered: „let all my men stand in one row, and if after being

beheaded I am able to walk in front of a few of them, let them be free". The saga wants it that Klaus Störtebeker was able to surpass seven of his men, beheaded, and they were let free.

I always thought it was nice associating Erwin C. Iven with this old saga, which every child in his and my home town Hamburg is being told at one stage or the other.

I do not think that he ever knew that some people associated him with the name of the leading character in this beautiful fairy tale. I am sure, however, he would have liked it.



Mr. Khuda Buksh



Gold Medal for Mr. Khuda Buksh at 1963 EFU Convention. In attendance are Commerce Minister Wahiduzzaman and Mr. Roshen Ali Bhimjee



Three Great Men of EFU Life: Mr. Alam, Dr. Syeed Khan,
Mr. Khuda Buksh

Khuda Buksh

Life Insurance was his mission

It was a beautiful, sunny afternoon when Mr. Zubaidur Rahim, eldest son of late Mr. Khuda Buksh, picked us up from our Hotel in Dakha to have an early dinner with his family and his mother, Begum Khuda Buksh, widow of a man who had been a close colleague of mine way back in the 60s. This was in March 1998. My wife and I had come here again after more than thirty five years, the first time ever after this part of the world had be renamed and was now called Bangladesh. I had been visiting Dakha and Chittagong rather frequently during my tenure of office with the 'old' EFU. By 'old' suggesting that this was before Life insurance was nationalised and both the 'twins', General Insurance and Life still working under one roof. I had always liked it. The climate was so much different from the one prevailing in Karachi. And this was not only so in meteorological terms. The people were different and so was the political climate. I always found the typical Bengalis much softer, even more warm-hearted than many of their countrymen in Punjab and Sindh. Outgoing lively and sort of electrified . To the extent that there is a sense of nervousness around them which sometimes becomes unbearable and yet makes them so loveable, so wonderfully unpredictable. A 'real' Bengali, - if such a specie would ever exist, - would never be able to sit still, not even for a moment. There would be always some part of his body in action, either his feet, his hands, or just his ever wandering, ever questioning eyes. Most of the Bengalis I know or have known would qualify for such a generalising assessment. If it is offensive, I sincerely apologise. This is surely the last thing I ever would like to be. It is meant to express my great love and admiration for the proud people of Bengal who over centuries have contributed so much to the intellectual and political development of the Indian subcontinent and were rarely rewarded for their courage,- but rather more often severely punished for their outright determination to put self respect before cheap and easy short term profits.

Zubaidur Rahim reminded me of his father, my old colleague and friend, Khuda Buksh. The same stature, same friendliness and smile. The moment you met him you knew, you were in trustworthy hands, had nothing to worry. A very good feeling indeed.

His father was the Chief of EFU's Life Department when I joined this company in early 1960. I had heard a lot about him, had been told that he was

an outstanding salesman, a man who even in his dreams would only be able to think of life insurance. People said that he was totally obsessed by it. Very much a Bengali, with a small body and a big heart for almost everyone, but particularly for those people who, like him, just could not think of anything else but life insurance.

Mr. Khuda Buksh was born in 1912 in Faridpur, a small place in East Bengal which has produced quite a number of outstanding people, amongst them Mr. Mujibur Rahman, the 'father of Bangladesh', a man well known to him as they were both coming from the same place. His early life would be representative for the majority of people living in this part of India at that time. He was born into a very poor family. His father was a worker in a rice godown and was never offered any opportunity whatsoever for furthering his professional horizon. Khuda Buksh got his early education in his home village, where he passed the secondary school certificate examination with honours in mathematics. He went for further education to Calcutta and got himself enrolled at the Islamia College from where he obtained further degrees. And again, he stood first in First Division. He joined the prestigious Presidency College in Calcutta but could not pursue his higher studies because he fell seriously ill. During all this time he stayed as a 'paying guest' with the family of a middle class man. But instead of paying them the normal dues he used to tutor their children, which proved to be of great help to him because there was only very little support forthcoming from his father who had to struggle very hard to make physical survival possible. Even that proved to be hard enough and had it not been for the fact that there was some land which his father had inherited and which was gradually disposed off, Khuda Buksh would have never had this opportunity to get even this much of education.

At the advice of one of his teachers he accepted a job as librarian of the Presidency College with a salary of 10 Taka, which even by the standard of those days, was not much of a salary at all. He has often told his children about these very difficult times and he was never ashamed of where he came from. I remember him mentioning this more than once when talking to his field officers and workers, stressing that this was the real picture of his early life and a good example for others who start from a similar situation and may sometimes feel disheartened about it.

He worked there until he joined the Oriental Government Security Life Assurance Company in Calcutta, a very reputable life insurer in those days. This was in 1934. He was then 26 years of age and became the first Muslim ever to join the field force of this prestigious organisation. His salary then was

fixed at 30 Taka, an increase of 300 % over the previous one. A good friend of his had given him this advice, saying that he had witnessed him for quite some time and had come to the conclusion that the way how his friend dealt with people and with his highly developed sense of persuasive power, he would make an excellent insurance salesman. And this friend of his proved to be more than correct. Khuda Buksh became a highly successful sales professional of this company and stayed with them for 17 years until such time that he decided to migrate to Pakistan, which he did. He settled down in Dacca, the then capital of East Pakistan and joined Eastern Federal. This was in 1952. in 1952. The company was in urgent need of a capable man who would be able to develop its life insurance business in East Pakistan as successfully as the Wisaluddin clan had done in the Western part of the country. He became the company's Manager for East Pakistan and developed it really almost from scratch. It was Mr. EC Iven, the then Deputy General Manager of EFU who through some common friends had come to know about this dynamic sales professional and who then hired him. Very soon Khuda Buksh became a household name in this part of the country and he was the natural choice when EFU's top position in the Life Department became vacant. He moved to Karachi somewhere around 1959 but did not give up his home in Dacca, which also remained the main domicile of his family. His wife occasionally joined him in Karachi, a eity which never came really close to his heart. He always felt like a stranger, which, however, did not matter much because, as his son tells me, „he hardly left his jacket and his trousers before midnight. Every day. And still, I never found him tired. Never. He was so much entangled in his work, so enthusiastic about it. Life insurance was his mission. He really believed in the necessity of this product, did never consider this simply an economic proposition, primarily devised as a means to earn commission for the agent involved. This is how, I think, he and Mr. Bhimjee, his boss for many years, were very similar to each other, were speaking the same language. Both wanted the message of life insurance to reach even the remotest corner of East- and West Pakistan. Both were convinced that by doing so they were rendering a social service to the country. My father very often used to tell me that if one wants to succeed in selling whatever product it may be, one has to be convinced about its quality and also that those who buy it get value for their money. I have always followed that excellent advice in whatever marketing exercise I had to do in my career. And he had also told me that the most important thing to do if one wants to make a successful career, in whatever line of business ever, is to develop personal relationships on all possible levels. To build up human relations on a very personal level is the main key for success, and now looking back at my own career, I think that this was the most decisive piece of advice which was ever given to me."

Together with Mr. SM Moinuddin, he was promoted to General Manager in 1965. The one occupying the top position on the General Business side, he, the man in charge of the ever growing Life operation. His great services to EFU and Pakistan's Insurance Industry as a whole was thus duly recognised by the company he had helped to build up to such enormous size and strength. I was on my way out from the company then, but I still remember how happy and satisfied he was when this announcement was made.

Himself being of rather small physical stature he rose to the occasion and became a very big name in the field of life insurance, a profession he loved with all the vigour and determination he possessed. But in his outward appearance he remained the same humble man, he had always been, whose simplicity and sincerity made him look much bigger than his body would otherwise allow him to be.

There were temptations though. To be the chief of EFU's life operations and be the man who carried that huge responsibility made him a very important and really big man, regardless of whosoever this position occupies. These were the days of President Ayub Khan and irrespective of certain irritations between the Eastern and the Western wings of the country, both got along with each other reasonably well. East Pakistan, of course, and rightly so, I think, notoriously blaming the West for taking an undue and unfair share of whatever the country had to offer in terms of capital and important Government posts. Ayub, so people say, was at least aware of this unsatisfactory situation and tried to achieve some sort of power balance between the two. When he was looking for a suitable candidate for the highly prestigious position as Federal Minister of Commerce, the name of Khuda Buksh was recommended to him. For the obvious reason that not only did he fulfil the prerequisite credential of being a Bengali from Faridpur District, but his name had become so well known in the whole country that he seemed to be a most suitable candidate for such a position.

Whosoever might have been responsible for such a proposal certainly had done the wrong thing for the right reasons. Khuda Buksh knew that if there was ever something he definitely did not want to be, this was to be a politician. And the brave man that he was, he went to Islamabad, met President Ayub Khan and told him: „Sir, you are bestowing a great, unexpected honour on me. I shall remain grateful to you until the end of my life. But I have to tell you, in all humbleness, this is no job for me. I am not a politician. And, if you don't mind, Sir, this is only a temporary job, something I hated to do all my life." And Ayub Khan obviously took it lightly and asked

our friend whether he would be able to suggest a suitable person for this job, somebody from East Pakistan, preferably from Faridpur. And he suggested the name of an old friend, Mr. Wahiduzzaman, who indeed then was appointed and graciously agreed to preside over one of the very big conventions held by another great institution of the country, the Eastern Federal Union.

One of the great things about this remarkable man was that he never really openly boasted about whatever he was able to achieve. We, his immediate colleagues in those days, were, of course, not aware of the advances made to him by the then President of Pakistan. We were only wondering why the then Commerce Minister, Mr. Wahiduzzaman, was making quite a few flattering remarks about his old school mate from Faridpur, praising him even more than the man who was really running the show, as anyone attending the Convention could see for himself, Mr. Roshen Ali Bhimjee, Khuda Buksh's boss and a fast friend of Wahiduzzaman. But in hindsight his decision had also turned out to be an extremely clever move, for the job offered to him would have been really only of a very temporary nature. A little over a year later President Ayub relinquished power to General Yahya Khan and indirectly also paved the way for a man he had pampered so very much, Zulfiquar Ali Bhutto. Apart from these deliberations, Khuda Buksh, of course, was the best man to judge that he was not made for such type of a job. And even his closest friends would have found it difficult to imagine seeing Khuda Buksh amongst that circle of men who were right in the centre of political power. Yes, he was a man with extreme willpower. And he was all his life very proud to be a Bengali. He made that very clear, even to those who were not really that anxious to be told. I distinctly remember that even in our Management Meetings in EFU, Khuda Buksh was the one who all the time tried to drive the message home that, according to him and many other leading Bengali business men and politicians, the contribution of East Pakistan towards the overall development of Pakistan should be more adequately recognised. To some extent he was even carrying his arguments with a certain amount of aggressiveness, which one would never expect coming from a man of his stature. He did this with a lot of personal drive and utmost determination. But even when critical, he was never politicising issues. I remember having always given him full marks for that attitude. He never seemed to be really interested in politics for the sake of it. Yes, when East Pakistani members of the Central Government or the General Assembly visited Mr. Bhimjee or attended official functions held by EFU, in which he, of course, prominently figured, then one could see how proud he was that the visiting VIP was a man of his tribe, - but he never tried to rub shoulders with them. There was always this certain aura of independence and dignity around him, self respect, of which he had a lot. He,

however, also expected the same amount of respect shown to him. Like most persons of a comparatively low stature he had his moments, stopping short of showing signs of an inferiority complex, giving the impression of getting a bit moody. But it never lasted, he was easily to be cheered up again.

His son narrates a very typical incident which, I think, serves as a good example of what I am trying to drive at. „My father", he said, „was a very humble man throughout his life, even then, when he had become rather an important man in the eyes of the people around him. He never became a rich man because he had far too many obligations towards poorer people. He very generously supported a school. He virtually had no vices, did not smoke. His only hobbies were hockey, soccer and the cinema. Sometimes he went to the 9 o'clock shows, or attended a good hockey or soccer game. And he was fond of reading, - but only books on insurance, actuarial books. And he was a very loving father, I could give you many examples just to prove that point. Very often do I think now that I really have lost in him a very great man. Let me give you a description of just one very typical incident. I had just joined Muslim Commercial Bank in Dhaka. The office was not far away from his, just around the corner. The new one, I mean, the one near Gulshed Cinema. It was in the afternoon, around 4.30 pm. He was suddenly standing in my office, holding some keys in his hand. They were the keys for a brandnew car, parked just opposite the office. And he turned on one of his brightest smiles, gave me the keys and said: 'this, son, is for my prestige. You must come to your office every day in this new car'. It shows you his attitude towards life and the sincerity and selflessness with which he treated those dear and close to him."

His decision to leave EFU in 1969 and to form his own company in the eastern wing of the country was a great loss for the company he had successfully helped to grow into the leading and dominating position it then held, but it was at the same time a great gain for East Pakistan which soon should become Bangladesh, a nation of their own. Many people, of course, were wondering why one of the most successful and gifted senior executives EFU had ever produced so far should have decided to leave the vehicle of his success, and many reasons and rumours were circulated around the market place. Some people suggested that success had finally gone to his head, that he just could not swallow anymore that much of the glory which he thought was primarily the result of seeds planted by him were wrongly harvested and attributed to the other shining star, whose light seemed to be even still brighter than his own, the one of Roshen Ali Bhimjee, his superior and omnipresent boss, the doyen of Pakistan's insurance industry.

His son, Zubaidur Rahim, believes what close friends of his father had told him, that Khuda Buksh and Bhimjee had some major dispute about the company's investment policy. About a plot of land which was bought in Dhaka without prior consent of the Chief Executive. I would not buy this particular theory nor would I necessarily be inclined to bite the first one. Bhimjee has always been very conscious about the special sentiments of the people of East Pakistan and to see a beautiful building coming up in Dhaka immediately after the one he was planning in Rawalpindi would be completed was a dream very close to his heart. And as I have discussed already in some other context Mr. Bhimjee was mentally anyhow much closer to East Pakistan's leading elite of politicians than to their counterparts in the Western wing. I, therefore, think that neither of these two suggestions given as to why Khuda Buksh unexpectedly decided to leave EFU after 17 highly satisfactory and successful years do really do justice to what he did. I could well imagine that he simply thought that if some important people felt that he would be capable to direct the country's economic policy, he would definitely have the necessary ability to be his own master and head an insurance company of his own.

Whatever the reason, fact is that in April 1969 he floated a new company called Federal Life and General Insurance Company. And even after he had left EFU, I was told by many who should and would know, he spoke never a bad word about his old, beloved company nor did he utter a single bad word about Mr. Bhimjee whom for so many years he had genuinely admired. „He never spoke about it, never gave us the reasons why he had decided to leave EFU, the company he had loved so much", says his son. „Whatever my guesses, are the result of what I have been told by others, friends of my father, never by himself".

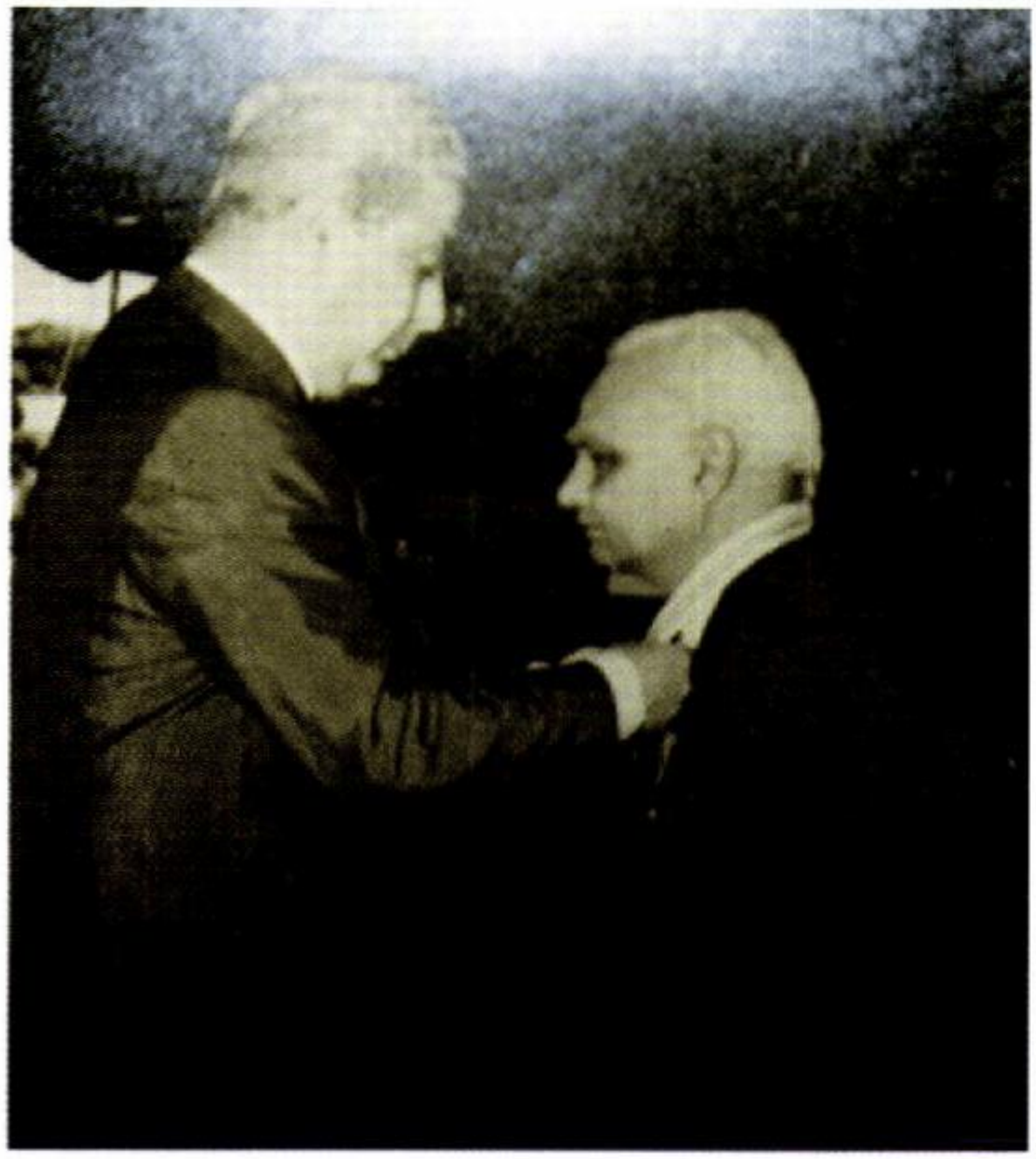
The Head Office of his new company was located in Dhaka and some seven or eight leading and big industrialists and businessmen from East Pakistan were behind this move which seemed to be crowned with immediate success because already after one year the company declared a dividend to its shareholders.

This fortunate development, very unfortunately, was not allowed to last long. The turmoil and upheaval in East Pakistan started and finally Bangladesh came into being. Insurance was nationalised and four Insurance Corporations were formed, two for Life and two for General. Mujibur Rahman, the father of the new country, a man whom he knew since his childhood because both came from the same town, Faridpur, had consulted Khuda Buksh on the future of

the country's insurance industry and had made him Chairman of one of the Corporations.

After two years it was felt that four corporations were too many, so a decision was taken to close down two of them. Khuda Buksh, who without any question was considered to be the senior most insurance official in the country, was appointed Managing Director of the Jibah Beema, the Life Insurance Body. This was on the 13th of May 1973. Exactly one year thereafter, on 13th of May 1974 he fell sick at his office and was rushed to the hospital. He spent some time there and appeared to recover well. However, he had a second, very massive attack and he left this world on the 30th of May 1974, at the comparatively young age of 62. He was thus not allowed to reap the final laurels of his work and success. There were long obituaries appearing in all newspapers and magazines of the country. He was hailed as one of the great sons of the Bengali soil and in his honour and memory a large photo is displayed at the Insurance Institute of Dhaka. People still speak very highly of him. His son is rightly proud of the fact that whenever his profession brings him in contact with important Government officials, bureaucrats and business tycoons and he is asked by them as to his family background, people get out of their chairs whenever he tells them that he is the son of late Mr. Khuda Buksh, and they tell him what a wonderful man he was and what he has done for the country even at a time when it did not yet exist as a national entity. And people would always immediately try to assist him for the sake and memory of his late father.

Could there be a nicer epitaph for a human soul than this!?



Mr. SM Moinuddin being honoured by President Yahya Khan



Mr. and Mrs. Moinuddin together with the Saudi Arabian Ambassador



Mr. SM Moinuddin signing Group Insurance Contract of Gandhara Industries in the office of Mr. Gohar Ayub. Mr. Sharafat Walajahi is in attendence.



Mr. M. Jafri welcoming Mr. S.M. Moinuddin at a reception.

S.M. Moinuddin
A true friend to have

How to start a profile on someone whose daughters consider their late father having been their hero in life, somebody posing sky-high on top of a wonderful monument, who, as they say, never fell from his pedestal!? Such a man must have led a fabulous family life, to say the least, but he must surely have been also a very remarkable man.

Yes, Moin Bhai, as he was called by his friends, was a wonderful man whose personality was made up of all the warmth, friendliness, cleverness and shrewdness which the Indian subcontinent was able to produce in terms of human nature. He was neither a egghead nor would he have qualified for being a boffin, but he was gifted with a natural instinct to survive under even most deplorable and 'impossible' circumstances. For him the word 'impossible' simply did not exist. A wonderful man to have as a friend, and at the same time someone one should avoid to have as a personal foe.

I was privileged by having enjoyed his sympathy and friendly feelings which he had extended to me and my family. I owe great moments to this man. His simplicity and his physical instincts, and the variety of those he was able to display, his passion for helping others, those in need, whether of cash or of kind, have always greatly impressed me. Moin was married to a wonderful lady, Saalma, almost ten years younger than him. Together they had two lovely children, beautiful girls, Yasmeen and Parveen, whom our friend Moin guarded like the yolk of an egg. He took great care to have them properly educated, in a much more generous manner than one would ordinarily expect from a man of his upbringing and social background. Giving them away to highly respected and successful son-in-laws, the one a lawyer and the other a promising and now world renowned eye specialist, caused him great sorrow and yet made him very proud and happy. My wife and I will never forget that brisk and sunny morning at their residence 'Windcastle' in March 1960, a few days after my wife had joined me in Karachi. Yasmeen, the eldest daughter was just married and Moin had invited us and another German couple, Professor Hahn, a well known German chemist and his wife, to a little informal get-together, kind of a welcome party to my wife and me. Professor Hahn was a close aide of the famous professor Salimuzzaman Siddiqui, founder of three chemical research institutes, two in India and one in Pakistan. I came to know him rather intimately because he and his Austrian wife were

very active and highly respected members of the German speaking society in Karachi. Together with me and some other very prominent Pakistani celebrities, like for instance Mr. Mumtaz Hasan of National Bank of Pakistan, Mr. Uqailee of PICIC and Mr. Rangoonwala, he was also close to the activities of the Pakistan-German Forum, although, unlike the other persons which I have just mentioned, he was not a member of its Managing Board. It was a very active cultural association and housed also the Goethe Institute in a newly constructed and beautiful building close to the former Mc Leod Road in the prestigious Civil Lines.

The Hahn's were staying with the Moinuddin's at their nice and cosy, newly constructed house at Bahadurabad. We were all in a very happy and relaxed mood and suddenly one of the girls suggested that my wife should try some of the beautiful Saris which were given to Yasmeen at her wedding. Sometimes it is those small things in life, the ones not planned but born out of intuitions, which suddenly turn into important and decisive moments, long remembered and greatly cherished, without ever fully realising why this would have been so. But even today, when looking at the lovely photos taken on this occasion, both of us feel that something very special had happened to us when suddenly my wife was dressed in those beautiful Pakistani garments. And it is then when we strongly feel that without having met Moin and his family, we would have found it much more difficult to find the key to the subcontinent's real soul.

He was born on 11th of January 1911 in Bhopal to a very respectable middle class family and he was the youngest of a very large family. I was told that he had nine sisters and three brothers. His father had died even before he was born. He grew up in the loving care of his mother, said to be a person with immense will power and dedication, and his elder sisters and brothers, who all loved him very much. People tell me that young Moinuddin was a child easy to have around, never moody or complaining about mischief done by others, very balanced already at a comparatively young age. It was particularly his elder brother, Mr. Mazi Uddin, twelve years senior to him, who took great care of him and became his personal 'guru' throughout his life. When I met Moinuddin's brother for the first time he was Deputy Managing Director of the National Bank of Pakistan which was a very important post in those days. But he never had anything like being 'bossy' around him. Like his younger brother he was of moderate size, a bit slow in his movements but with very warm and quick eyes. He appeared to be very caring and fond of his brother, Moin, and must have helped him a lot, I think. But it surely was a relationship not only based on mutual understanding and respect but also on a

give and take situation. I am convinced that the younger brother was not always at the receiving end.

After his early education he joined the services of the Nawab of Bhopal and worked in different Government agencies, amongst others, in the country's Finance Ministry. Already at a comparatively young age Moin Sahib, who at that time must have been a rather junior clerk, must have developed that certain neck which made people who were in much higher and more senior positions than him, aware of this young man and his obvious talents, which were so handy and comfortable to be used by them. Moin was gifted with a variety of very practical abilities, one of them being to demonstrate to his bosses that he had become almost indispensable to them. That he was the one who would be able to 'fix' delicate and 'difficult' things and problems for them. And he would remain loyal and even grateful to his masters even when all the praise and laurels for what he had achieved would go to them and not to him. That, however, did not even bring him close to be a bootlicker. No, not at all. Moin knew that his time would come, that he would rise as his masters would, but that only together with them he would stand a chance of climbing up a ladder, something rather difficult for someone like him in those days. It was because of these abilities and his loyalty that he came close to people like KF Haider, then Finance Minister in the Nawab's Government, and his circle of friends, that he came to know men like Ghulam Mohammad, who had a brief spell in the services of the Nawab of Bhopal, and many others who, years later, should be found in very high positions in the newly nation Pakistan. And it need hardly be mentioned that the fact that such people knew about him, - and he knew them, - helped him a lot, many years later, to establish himself successfully in Pakistan.

After the foundation of Eastern Federal in 1932 he applied for a licence from that company to work as a part time agent for their Branch Office in Bhopal, a much welcomed opportunity to supplement his income. And because of his manifold connections which he had been able to build up for himself, he already then became quite a successful insurance sales professional, although he still did this only in a part time capacity. The most important thing for Moin Saheb, however, was the close relationship he was able to build up with Mr. KF Haider, whose alter ego he later on became, and who had such a decisive influence on the way he finally shaped. I am almost certain that it must have been because of him that he had started his insurance activities.

After independence Mr. Moinuddin decided to leave Bhopal and settle down where most of his respected seniors had gone, in Karachi, which in 1949 had also become the seat of EFU's Head Office.

I met Mr. Moinuddin for the first time immediately after my arrival in Karachi on the occasion of my first visit to EFU's Head Office, when Mr. Haider introduced me to him as well as to all the other senior officers of the company. He was then 'the Manager, Karachi Agency Section', a job he was very proud of and which had the necessary success and fame in store for him he needed to make him that kind of a popular and well known man in the country's insurance fraternity, he finally had become. I had been well prepared for our meeting because my mentor, Mr. EC Iven, once a Deputy General Manager of EFU and at that time a senior executive of my parent organisation, the Munich Reinsurance Company, had told me much about him and recommended that I seek his friendship. Very soon I started to realise and appreciate, why this advice was given to me.

Mr. Moinuddin was obviously a very well liked man with a lot of personal charm, a 'Jack of all trades', as people would say, who over the years and to no small extent due to the influence of his elder brother, who, as I already have mentioned, had reached the number two position in the National Bank of Pakistan, gained the reputation to be one of the country's most successful general insurance salesman and who later in his career did rise even to the very top in the General Department of EFU.

Our official relationship then was very clear and simple. All the Branch or Zonal Offices of EFU were technically supervised and controlled by the Head Office in Karachi. Supervision and control meaning that the business underwritten by them was supposed to be in line with the company's underwriting philosophy and existing tariffs and regulation. It was also to control settlement of all major claims. This position was for many years held by my German predecessor, Mr. HW Schwarz, whom I replaced in 1960. When KF Haider left EFU and the new chief, Mr. Roshen Ali Bhimjee, took over, the Head Office of the General Department was thus headed by me.

For those of my readers who are not so conversant with the procedures of an insurance company I may add here that looking at the organisational structure chart, he and I were virtually sitting in opposite camps. The position then occupied by me was meant to control the activities of people like him. And that, of course, is ordinarily not the best base to build a close and lasting friendship on.

In our case it finally worked. Despite the different positions and the difference in age, our relationship turned out to become an excellent one, from the company's point of view an even ideal one. We fought hard within the credentials of our respective responsibilities, and, of course, had our initial difficulties before we could come to terms with each other. but we soon had learnt where to draw the border line, whenever required, and never ever did one of us then make an attempt to cross it without the prior consent of the other. And this was by no means an easy and self understood achievement. Because taking the given scenario, with a Managing Director sitting in the driver's seat of the company who was basically a salesman himself, there could have been every likelihood for a tie-up between the two, whenever there would be a serious conflict of opinion between the technical requirements of the business and the very understandable desire of the salesman to get his business under any circumstances and at any price. And considering that the 'technician in charge' was a foreigner, a non-Pakistani, it would be easy to imagine what the possible outcome of such a 'tie-up' could have meant for the fortunes of the company as such. But this did not happen, not even once. Full credit must go to the CEO, Mr. Roshen Ali Bhimjee, for having made it very clear to everyone, and right from his first day in office, that he would not be a partner in such a game. But great credit goes also to my friend Moinuddin for not having even tried to circumnavigate or bypass me.

Our personal relationship was excellent, right from the very beginning. As Mr. Iven had predicted, Moin made it very easy for me to soon get closer to him. And he gave me a helping hand in so many respects. He greatly assisted us in finding our first house. We had focused our research and attempts on Clifton, which then, in 1960, was a very different Clifton from what it is today. Not at all crowded, a small, secluded island, where most of the more important foreign missions used to have their offices and many of their staff resided. KF Haider had his flat there, in Qamar Court, so had Erwin Iven, when in service with EFU, and so had Mr. Schwarz, my predecessor. Clifton than began where the Convent of Jesus and Mary is still located. Between there and Bath Island were sandy dunes, shallow water and mangroves, and a small road connecting Karachi with this little island, which had housed quite a few prominent citizens, amongst them Princess Sultana Abida, daughter of the late Nawab of Bhopal, and, of course, the Bhuttos.

Moin Bhai used to be very friendly with the owners of the Central Hotel, which was then a huge complex just between Hotel Metropole and the Karachi Gymkhana Club. It housed many offices, airlines shops and the Central Hotel which does not exist anymore. But in 1960 it was one of the

four leading hotels in the city, the others being Hotel Metropole, Beach Luxury and the Palace Hotel with its famous night-spot, the 'Gourmet' where the renowned belly dancer Princess Amina performed and used to hold court and where we all used to go if some visitors or important clients were to be entertained. These were the hotels to stay for businessmen and other visitors. I lived for almost three months at the Central Hotel until such time that my wife joined me in Karachi. I had been able to meanwhile make arrangements with a German diplomat and his wife to take over their apartment in PECHS as caretakers whilst they were on home leave for about three months.

Still, the time I spent at the Central Hotel was a very memorable one and could provide material for a whole book of its own. A scenario very typical for the upheaval and after-effects caused by World War II and, of course, for the huge changes resulting out of the partition of British India and the uprooting of huge number of people caused by these two events. Arty was the Manager of the Central Hotel's Dining Room, a White Russian who had fled the Soviets in the early twenties and who had to flee again from Shanghai when Mao approached it. He had found his final home in Karachi, well liked by members of the diplomatic corps and the high society of this lively and booming city. He was well liked because he had a very good and lucky hand to organise beautiful parties and receptions and one of his great specialities, which had gained him fame and recognition, was that he had shown his people how to smoke salmon, eel and sturgeon,- all delicacies which had become very popular amongst Karachi's fast emerging society. Arty, for sure, added his part of salt to the international flair to a city which was desperately trying to find an own identity.

Other permanent guests of the Central Hotel were the Feldbergs, an elderly couple, German Jews. He was the owner of a sizeable collection of early German expressionist paintings, which he occasionally showed to close, personal friends. Mostly sketches and unframed portrays, which he kept in a few suitcases, right on top of a Chinese cupboard, in the salon of their hotel suite. His wife, well in her 60s and still very good looking, worked for Radio Pakistan, producing a daily show of classical, western music.

And there were others, my colleague Raoul Dietl, for instance. He was given on loan by the Munichre to EFU to help them reorganise their administration in the life department and to bring it up to international standards. He was just married and was accompanied by his wife, a professional musician, a young and promising pianist, who helped Mrs. Feldberg in her work and also made a few recordings with Radio Pakistan . Mr. Karim and his brother, who then

owned the Central Hotel, enjoyed this very international touch and very much went out of their way to accommodate their widely travelled clientele.

Moin knew that his old friend, Karim, had a huge, beautiful residence in Clifton, and remembered there being an annexe, which not only contained garages but a little flat on top of it as well, occasionally used for accommodating visiting family members from India. Without telling me about it, he spoke to Karim, a real patriarch, surrounded by a big family who were all staying with him in that huge compound in Clifton, and asked him whether he would be prepared renting this out to his German friends. And one fine morning Moin came rushing into my office, beaming and telling me proudly, with a big smile all over his lovely round face, that he thought he had found suitable accommodation for us, that we could move to Clifton, if we still wanted to do just that, into that little flat owned by his friend Karim. Accommodation within the compound which was just next door to Clifton 90 where my wife meanwhile had started to work with the German Embassy. It could not have been better located and we were very grateful to our friend.

And we, of course, needed a telephone, a commodity very difficult to come by in those still early days of Pakistan. How to speed up matters? Ask Moin, he will find remedy. Want to book a trunk call to Germany to speak to your mother-in-law on Christmas eve!? Something which normally would take you weeks in advance to book, and only if you were immensely lucky, you then would get. Ask Moin, he surely was one of the closest friends of the General Manager of the International Exchange Board. Did he not get my exit permit from the Income Tax Department literally at the very last second, - and would I have otherwise not missed our flight to proceed on our first home leave after three long years!? Well, Moin was able to find out who the Officer-in- charge was and pin him down on a Friday afternoon, far away, at his home in Nazimabad, dragged him back to his office and then reached our home, exhausted but happy, sweating like hell, but proud, my exit permit in his hands. That was Moin Bhai in a nutshell.

„He was very, very popular amongst all those who knew him because he helped everyone who came across him, regardless of who that person may have been", recollects Yasmeen, Moin's eldest daughter when asked by me about her late father. „He had a very large social circle, right from the highest to the common people. He was liked by people because he was a great friend to many of them, was their adviser and well-wisher. Many people confided in him and were never disappointed. He made his place in every group of society, not only in his own environment, but in a wider sense also. He tried to

make everyone feel relaxed and happy. His friends used to come to our house whenever they wanted to shed their depression or to get rid of their worries. And he was also a very loving and caring father. Whenever my sister or I had a real problem we used to go to him and confide in him. We never had even the slightest doubt that he would be able to solve our problems, and he finally always did. We were both very close to him and this habit of our confiding in him continued to the very last moment of his life. He has always guided us so well".

Moin Bhai loved and adored his three girls in his house very much, his wife Saalman, and his two daughters. He was proud that he was now able to give his children that kind of an education which was the best available then and whenever travelling abroad he spent every minute of his free time on how and what to buy as presents for 'his darlings at home'. We have been travelling together quite a few times and I therefore know how genuine his feelings for them were. We not only shared this rather expensive hobby, - for I also had three girls at home, - but also the desire to speak to them on phone at least once a day whilst we were away.

„We were a very small family, at least by normal Indian standards", remembers Parveen, the youngest," just us two daughters and our parents. But they were so loving and caring, took so much interest in our upbringing and education that we never felt that our family was incomplete without a son, something which in other families would have been very much the case and could have caused a lot of unhappiness. Not so in our family. We were all so proud of each other. To me my father was a hero and he never fell from his pedestal. We always used to know exactly where he was, even when he was touring outside Pakistan. We knew exactly on which telephone number we could reach him and if there was the slightest change in his programme, he would immediately let us know. Although without him we used to feel very lonely, but as he was always contacting us on telephone, we still were very much at ease."

Moin Bhai, no doubt had a wide range of friends, both, personal as well as on business. Well known, rather famous persons like General Habibullah, Air Marshal Noor Khan, Captain Gohar Ayub, the son of President Ayub Khan, leading businessmen and industrialists used to visit him at his home. These were the days when Eastern Federal Union had become a great national institution with Mr. SM Moinuddin being one of its outstanding and very senior Executives. He became a kind of a national hero when he, together with Mr. Alvi, who was then the Regional Manager of the Life Department in

Rawalpindi and assisted by other able officers like the company's actuary, Mr. Sajid Zahid, were able to secure a Group Life Assurance Contract, covering the entire Pakistani Army under one contract, thus laying the foundation stone for EFU's huge Group Assurance Account, which made it a very large Life Assurance Company at that time, even by international standards and comparisons.

It must have been a very proud moment for him, when the President of Pakistan, General Yahya Khan, decorated him for his outstanding services in the insurance industry of Pakistan.

Twenty-eight years had passed since the 2nd of August 1970, when our friend Moin had breathed his last at his beloved home, 'Windcastle', peacefully and 'ready for his great Benefactor' as he had once told me. My wife and I were now sitting again in the same living room at 'Windcastle' as we had done dozens of times during the years when we lived in Karachi, when 'Moin' and his family had become such great and close friends of ours. And they were all there, his wife Saalma, to whom he owed so much, his two daughters, both the in-laws, quite a few grandchildren and some other relatives. United in their love and respect for this man about whom one of his daughters still has this to say:

„The most important thing I want you to hear from me is that our father was a hero to us. You know, that today, I am the wife of a very prominent eye surgeon. He is a world famous surgeon with international fame, as we are all aware of. Whenever I attend parties, I am naturally introduced as the wife of Professor Kirmani, and people, full of respect would congratulate me for being the wife of such a prominent person. And they would immediately spell out some names of prominent relatives my husband had operated upon. They say how grateful and impressed by his skills these people were. But believe me, whenever I tell people that I am the daughter of late Mr. SM Moinuddin, they stand up in respect. And this even today fills me with so much gratitude to my father, this is the legacy he has left behind him for us. A good name. A name of which I feel very, very proud".

SM Moinuddin, a true and wonderful friend to have.



Bidding 'Farewell' to Mr. HW Schwarz (extreme right) in 1960. Next to him is his successor, the author and Mr. Mohammad, General Manager, Habib Insurance Company.

Heinz W. Schwarz
The lighthouse man

Without him this book could have never been written. Why? I will try to explain.

The roots of this publication go back to the 12th of October 1951, the day on which Mr. Heinz W. Schwarz arrived in Karachi to start his nine year's tenure of office with Pakistan's then leading insurer, the Eastern Federal Union, as Officer on special Duty. It had been a very long journey then, and although he had gone through the bitter experience of almost six long and never ending years of active involvement in World War II, his mind and heart was still full of excitement and anxious anticipation as to what his personal future had in store for him. What he had left behind was a country still to a large extent in ruins and ashes, and, of course, his wife, Galina, his mother and two sisters, his mother in law, all in Berlin, a city which once was the glorious capital of a powerful country, and which now was divided and about to attain dubious fame as the symbol of a so called 'cold war' raging between 'east and west', the victorious powers of yesterday's war.

What has the life of this man to do with me, the author, and his book? Many of my readers know the answer, and for those, who do not, this is the shortest possible explanation: I was his successor. Like him, I had come to this young country, full of excitement and anticipation, just about nine years later. His and my country, Germany, had meanwhile undergone dramatic changes. Ruins and ashes had been removed, a new nation re-emerged. A country which, similar to Pakistan was full of hope and aspiration and yet was struggling to find its new place within the family of men. I was curious to see what the world had to offer, whereas he, nine years before, like most of the very few people of his generation who had survived the cruelties of the war, could not have imagined a resurrection of this crippled country even in their wildest dreams.

Now, nine years later, on his return he would face a nation and their people, who at first glance, as I was sure, would have to appear to him as strange as those he saw, when Mrs. Iven, wife of the then Deputy General Manager of EFU, accompanied by her daughter Barbara and Mr. Tahsin Ahmed, one of Eastern Federal's managers had come to the airport to welcome and accompany him to the Taj Hotel, which should become his home until such

time that his wife would join him, much later, in the middle of the coming year, 1952.

Karachi then was an altogether different city. It was much smaller in size and had a population of about 1.5 million, which, however, compared to the 400.000 persons it housed prior to the creation of Pakistan shows the dramatic and hectic development which already then had taken place during just the four years from August1947, when it was made the capital of the nation, and 1951, the year Heinz W. Schwarz arrived. Prior to 1947 Karachi had the reputation for being one of the best maintained cities of South Asia until it almost collapsed in a demographic onslaught which only a few cities in the world have matched. Today's population is said to have reached almost 15 million, - and a recently published United Nations report estimates that Karachi by the year 2015 will be one of only five cities in the world to have populations of over twenty million. Growth of such dimensions seems to be frightening, - as it did the city's original inhabitants when hundreds of thousands of refugees were standing at their gates, asking for shelter and means of survival. Karachi ever since 1947 has always been a city of opportunity as generations of migrants have found. And many have brought with them their zeal and enthusiasm, their dedication and entrepreneurial spirit which has laid the foundation for what Karachi stands for today, the country's industrial and financial centre.

When Heinz W. Schwarz tried to settle down in this fast growing and bustling city, which in some ways must have been very similar in terms of human behaviour than the one prevailing in those early settlements in the United States when gold diggers tried their luck and everybody came rushing to get his slice of what appeared to be the new paradise on earth. There were the real pioneers, industrialists, entrepreneurs, who like the Adamjees, Dawoods and Rangoonwallas set up their own factories, transferred their Bank's head Offices from Bombay to Karachi, like the Habibs did, founded new ones, like the Muslim Commercial Bank by the Adamjees and Ispahanis, - or shifted the largest Insurance company then run by Muslims, the Eastern Federal Union, from Calcutta to the new capital of Pakistan. And there were, of course, scores of 'soldiers of fortunes', plenty of 'gold diggers', locals as well as foreigners. Some of very doubtful intentions and character. A melting pot of all kind of people, different races, cultures, religions and attitudes, very colourful and highly enterprising.

Hotel rooms were scarce, hardly available. And those, who were lucky, like Heinz W. Schwarz, were just given a bed, not a room. He had to share a tiny,

mini edition of a room with a young man, an Indian, who worked for India's High Commission. He had been posted to Paris before and wanted to improve his knowledge of French. Schwarz who spoke that language fluently offered his services and in return was given English lessons, a very practical and useful arrangement for both. Sanitary conditions were basic and entertainment opportunities poor. But the colourful and vivid atmosphere of Karachi's bazaars fascinated our new arrival and he was full of optimism when he started his work for his new employers, the EFU at their Head Office in Qamar House.

His immediate boss was a German too, Mr. EC Iven, the company's Deputy General Manager. Before World War II he was Manager of the Allianz Insurance Company, Germany's largest insurer, in Rangoon, Burma and also the German Consul whilst being stationed there. He had become very friendly with the Ispahanis and when, after the war and after independence the general feeling was to look for other than British expatriates for senior management positions, the Ispahanis as major shareholders of the Eastern Federal Union contacted their old friend Erwin Iven in Hamburg, Germany, and persuaded him to join their company in Calcutta, which he did. He then became the moving force behind EFU's transfer to Karachi and in order to strengthen the technical and administrative set up of the company had requested his former colleagues in the Allianz to look out for some good insurance professionals in Germany to fill these gaps. And Heinz Schwarz was one of the two persons who were finally hired by him.

He was an ex-colleague of Mr. Iven from the Allianz days, member of their prestigious Foreign Department which had to be dissolved because the victorious allies had issued an ordinance preventing Allianz and other German Insurers from working abroad. He had served the German Army from already well before the actual outbreak of World War II as a young officer and was a first lieutenant when the war was over. Finding that there was no place for him in insurance after returning from the battlefields, he decided to become an engineer and studied civil engineering in Berlin. And it was there where EC Iven found him, working as an engineer.

Born in Berlin, in December 1916 into a German middle class family he had his early and higher education in this city. His father, who like most of the people around the turn of the century had his roots in a family of farmers and served the Imperial Army in World War I as batman to a member of the Imperial Chief of Staff, who for quite a number of years was also personally attached to one of the Imperial Princes of Germany. He belonged to one of the

most prominent families of the 'hanseatic' city of Hamburg, the Rupertis, and was married to a highly sophisticated, extravagant and beautiful lady of Belgium origin. They had settled in Berlin and played an important role in the life of the Schwarz family, both, to father and son. They got the father a job at the leading Berlin departmental store, Wertheimer, not an easy task in the turbulent post-war days of the early 20s of the last century, and Mrs. Ruperti not only brought young Heinz Schwarz to a high degree of proficiency in her mother tongue French, but also became instrumental in letting him join Germany's largest insurer, the Allianz, as an apprentice officer. Her son, Dr. Ernst Justus Ruperti was then a member of the company's managing board and responsible for all its foreign activities. This was also the time when Mr. EC Iven, about whom I spoke a little earlier, had been appointed their representative in Rangoon after having spent some years in Bangkok, Thailand, with a German trading firm. Iven and Schwarz were both keen oarsmen and had become acquainted with each other at the company's own boat club in Berlin, when in 1936 Iven was called to Berlin for some informatory stay. After completion of his three years apprenticeship Mr. Schwarz successfully passed his exams with the Berlin Chamber of Trade & Commerce and started working in the company's foreign department until in 1937 he volunteered to become a cadet in the German Army, not, of course, dreaming even for a second that this secondment would last for almost eight years and should not only bring him to France, as a young officer of the then victorious German armed forces, where his perfect knowledge of French brought him much applause from his seniors, but also to the rigid interior of the Soviet Union. As history tells us, the Russian campaign ended in a terrible disaster for the German Army and Stalingrad became the symbol of defeat and initiated the end of the Third Reich. For Heinz W. Schwarz though, his 'excursion' into the territory of the then Soviet Union, had an all important and decisive impact on his future life. He met and came to love his wife Galina, daughter of a well known conductor of a Russian Symphony Orchestra, an Austrian, who had married a Russian lady, and whom in 1936 the GPU had suddenly taken away, without any obvious reason, without any charges and without ever a trial, and who never again returned or was seen either alive or dead. He had simply disappeared, like hundreds of thousands of other members of Russia's intelligentsia during those terrible years of Stalin's terrorism and waves of purges directed against his own people. As victims of the Soviet regime, Galina and her mother were given special attention by the German occupation forces and Galina started working for them as an interpreter, although she was an excellent musician, a pianist, by education. When the German forces had to retreat Heinz Schwarz sent both the ladies to

Berlin, to his mother, a widow herself then, and his two sisters, where after the war, they got married.

Heinz Schwarz belonged to a 'betrayed generation'. As a young boy he personally witnessed the dreadful after effects of a defeated nation, the downfall of a former booming and healthy economy, rising inflation to peaks never experienced before anywhere in the industrialised world, unemployment rates rocketing sky-high, the emergence of a shadow economy, black marketing and an ever increasing criminality, - which altogether then produced the rise of Hitler's party, the NSDAP, and the advent of the 'Third Reich'.

Schwarz himself had not been an active member in any of these political organisations, but like the majority of his generation, he was convinced that the future of Germany was in safe and just hands with the country's new leader and chancellor, Adolf Hitler. And like hundred thousands of his contemporaries he followed the 'Führer' in what he and the others thought was a 'just war' against their 'arch enemies', not realising that like those other young men, one the other side of the 'trenches', they were all manipulated and misused by their respective leaders for their personal thirst for power and their attempts to win the battle in the field of national pride and economic supremacy. His generation spent their best years in bunkers and trenches, without even having had a chance looking across or even beyond national border lines,- and when everything was over, and the dust had settled, there was nothing left for them to be proud of. Most of their classmates and friends were killed or still kept prisoner of wars, far away in Siberia, and of those who had managed to survive, many were crippled, wounded, mentally or physically,or both. And whereas my generation, ten to fifteen younger than them was simply disappointed or felt 'misguided', many of the others, those who had risked their lives on the battlefields, were simply not able to just believe that and did not find the courage to morally and intellectually reorientate themselves.

Like many of him, Heinz W. Schwarz wanted to leave all this behind, tried to forget the last fifteen years and accepted the new challenges with all the vigour, sincerity and zeal he was still able to muster up and after some initial irritations and difficulties, most of which were the result of internal power politics, he was well liked by EFU's staff and greatly contributed to its high professional reputation which it enjoyed inside and outside the insurance fraternity of the country. He was a very warm-hearted and soft-spoken executive who always cared for the well-being of his staff members. And he

never failed to share his immense technical knowledge with anyone who cared and aspired to do so.

He was by nature a rather shy person who would never pretend something which he would not be able to finally deliver and he mistrusted all attempts to make him part of any kind of spectacle or action which were organised only to please and foster the ego of those who were initiating it. He was a very humble man, and yet very outspoken when it came to criticising social and human injustices or irregularities.

After his wife had joined him they both became very much part of Karachi's social life, which in those days was rather colourful, and could even from an intellectual point of view be rather rewarding and attractive. The reason being that the city then was not only the commercial but still also the political centre of the country. With all the embassies and international organisations around the cultural life was indeed very active, each country tried to compete with the others in bringing part of their art and culture home to their hosts. Karachi was a true international place in those days and had even a glimpse of a so called night life to offer. A place like 'le gourmet', a dining cum cabaret restaurant at the 'Palace Hotel' was a nation-wide well known night-spot with belly dancers like Princess Amina as household names.

Mrs. Schwarz was an eminent musician, an excellent pianist who proved to be a perfectly fitting aide for her husband in his efforts to establish close social contacts not only with members of the diplomatic corps, but also with many well known socialites of the city. They had collected a very interesting circle of friends around themselves. Among them were also quite a few of so called 'white Russian refugees', some of them were still there when my wife and I started our sojourn in this then very lively and exciting city. People like for instance Mr. Arty, - he was the Restaurant Manager of the Central Hotel, opposite Karachi Gymkhana and Hotel Metropole. Quite a popular place then because Arty had developed some culinary specialities which were highly popular amongst Karachi's so called elite. Smoked salmon and smoked eel, to name just these two. People did send their drivers in the evenings to pick these and other specialities up for their guests and friends. Arty was an eccentric, quite a character, a former member of the world famous Bolshoi Ballet from Moscow. Together with his wife Nina, who had opened a fashionable Boutique, just opposite the Metropole Hotel, and some other members of the troupe, he had fled the Soviets and settled down in China. In Shanghai, Mukden and Harbin, until Mao took over and they all fled again and had finally come down to this place. Professor Suhrawardy, brother of the famous

Bengali politician and ex prime minister of Pakistan, who had spent some years in Moscow with the Bolshoi troop, had brought them here and tried to help them as much as he could.

I could give an endless list of names, famous and otherwise, of a large circle of people whom the Schwarzens knew very well during their long stay in this country, which had become their home. During their almost ten years in Pakistan they had really become well known and highly respected members of Karachi's society adding also prestige to the company he was successfully serving as a close associate of both, Mr. KF Haider and Mr. EC Iven. And when the latter left for his new assignment in Munich, Mr. Schwarz assumed some of the functions previously held by him.

As much as they both liked their life style here and the more his work for the EFU was appreciated by its Chief Executive and the Board, they still never lost sight of the fact that their stay in Pakistan had to be only of a temporary nature. He therefore had carefully nursed his contacts with senior members of EFU's main reinsurers, the Munichre, as Mr. Iven had done before, and this was all the easier for him as his old family mentor, Dr. Ruperti had meanwhile joined this company as one of the Board Members with special responsibility for the Munichre's Asian business activities. To cut an otherwise very long and interesting story short, Munichre offered him a very attractive position in their Asian Department provided that a suitable successor was found to replace him in his position with the Eastern Federal Union.

Well, and this is how the circle closes. They had found me.

Starting from January 1960 we both were supposed to work closely together in preparation of my taking over from him. And I had the good piece of fortune to share with him his table for almost half a year. From morning till evening we sat together in the same room, and he was fully committed to pass on to me whatever he could from his ten years' experience as one of the members of EFU's management team. I was there the day KF Haider left to take up his new assignment at PIC and it was Heinz W. Schwarz, who saved my skin and came to my rescue when some colleagues of ours from the senior management team tried to exploit the situation, utilising, or rather misusing the 'interregnum' for their own selfish purposes. Without his help I, the newcomer, would have stood hardly any chance in the ongoing power struggle. Because of him I not only survived but came out of troubled waters even in a much stronger position.

When he went 'home' in late summer of 1960 he left behind himself a very well functioning and organised Head Office of the still by far largest Pakistani insurance company. He was held in very high esteem by his immediate staff because he had always tried to help them, whenever he could. So much so that the commission he could have earned for introducing substantial business from the German business community to the Eastern Federal was put into a fund, which he had created, and which was solely used to help those of his staff members who were in financial need, - and there were many in those days. He had appointed one of his assistants as trustee to these funds, well knowing that by doing so he would even risk losing some part of it because of 'bad bookkeeping practices'.

He was a great insurance technician and this was widely appreciated and acknowledged even outside his company. His knowledge and expertise was well sought after in his capacity as a senior member of the Fire Sectional Committee of the Insurance Association of Pakistan. And apart from his insurance work, people have always admired his serious and successful efforts to learn one of their indigenous languages, Urdu.

He left the EFU and Pakistan as a genuine friend. This paid high dividends when about one year later the new Chief Executive of the company, Mr. Roshen Ali Bhimjee went to see Mr. Schwarz's new employers, the Munichre, requesting them for their assistance in his fight for EFU's survival. But for Heinz Schwarz and his former senior, Erwin C. Iven, both by then directors of the Munichre, Mr. Bhimjee's mission would not have ended as successfully as it eventually did.

Mr. Schwarz ended his insurance career as a senior executive of the Munichre's Asian Department. We became colleagues again after also I had left 'our' EFU and rejoined my parent organisation. Until his retirement in 1981 he was in charge of the company's business activities in the Iran, in India, Pakistan, Bangladesh, Sri Lanka and some other important markets in South East Asia. He lives a happy and retired life at the lake Ammersee, not even half an hour by car from where my wife and I have settled down. And we do see each other occasionally, write postcards to each other from wherever we might be and exchange views over the telephone. He and I are very different by temperament and nature, and we occasionally also hold different views on a variety of matters. But although we have never said so in public, I think we would both agree, that we have become good and true friends, based to no small degree on our common Pakistani platform. And we were foremost and above all excellent colleagues; our relationship was most reliable,

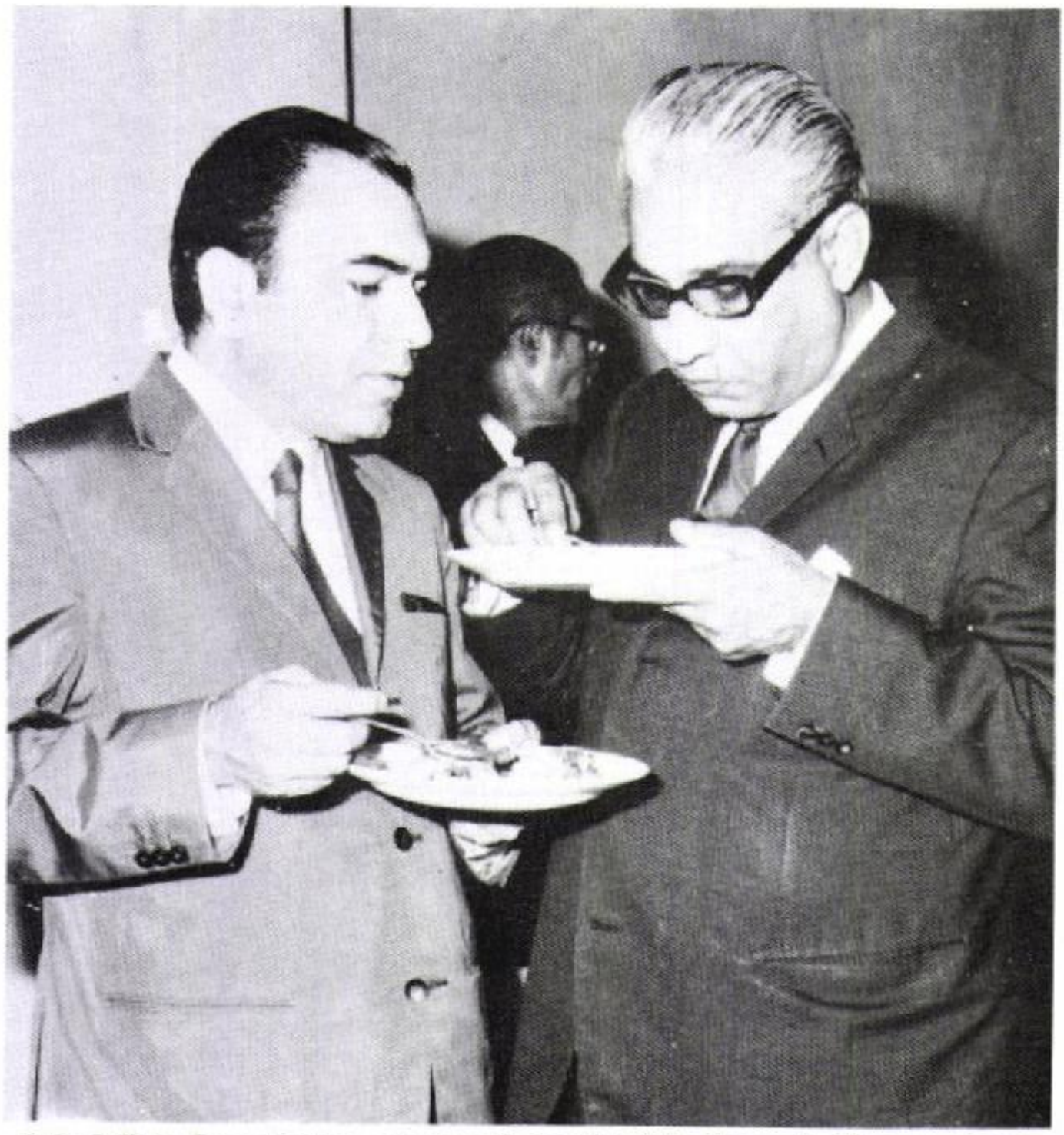
mutually rewarding and trustworthy. I still enjoy our occasional chats and very much hope and pray that we will be able to continue them for a very long time to come.

Throughout our long association Heinz W. Schwarz has always looked to me as if he was the man sitting in a lighthouse, watching minutely and with utmost care, that his signals could be well received by those who, still far away, were trying to steer their ships into his, the right direction. And he was anxious and keen to see that his efforts were not in vain, were not wasted. He never expected to be directly compensated for his extraneous efforts, but was always hoping that people would at least acknowledge them.

And I know of many who did.



Mr. Mian Saeed Ahmed around 1955



Mr. Mian Saeed Ahmed together with Mr. Nawab Hasan, then President of EFU



Mr. Mian Saeed Ahmed in lively discussion with General Habibullah

Mian Saeed Ahmed
The Lahori connection

„We were high up over the Alps when the Lufthansa captain announced that we would soon start our decent to Munich, capital of Bavaria, which as I was told was one of the federal states in Germany. I did not know much about the city's history, - and yet it seemed as if it had been an intimate companion ever since my early days in college. These were the days when my father was sent to Munich, for training with a big German company, that is what my brother and I were told. And when he came back he was full of praise and love for the people and the country and whenever he was in a good mood he showed us the photos which were taken during the time he had spent there, together with a colleague of his, Sajid Zahid, son of the famous first Governor of the State Bank of Pakistan. I saw photos showing both of them in the midst of a German family, friendly looking people. And whenever my father talked about this time, his eyes were shining, and he seemed to be very happy. This was about forty years ago, and this morning, when crossing the Alps, it was as if he was sitting next to me, on the vacant seat, looking out of the window and suddenly, with a voice full of excitement and pointing to something far below us, he said: 'look, Shaukat, this is Germany, I am so happy you finally made it'. And I felt very close to him. Everything was so real".

This is what Shaukat Saeed Ahmed, first born son of Mian Saeed Ahmed told me when I picked him up from his hotel in Munich, a few hours after his arrival, in order to bring him to my house in Tutzing, an hour's drive away from Munich. We drove on the Autobahn and were very fortunate with the weather. The sun was shining and we had a beautiful view on the Bavarian Alps. And I explained to him that just another 25 km away was the little town of Murnau where his father and Sajid Zahid had stayed some months to study the German language at the Goethe Institute. And Shaukat was visibly moved, again and again saying how happy he was that he could now see with his own eyes what the eyes of his father had seen some four decades ago. It was very obvious that he had looked forward to this occasion with great anticipation and a deep sense of emotional affection and I wished that his father, my colleague from my early days with the Eastern Federal Union, could have seen this. He would have been very proud of his son, and he would have also given me another illustration of the very close and special bonds existing within Punjabi families as part of their traditional culture and traditions. He had done this on numerous occasions and could hardly find an end once he had started

trailing on this subject, which was one of his favourite ones. It was he who told me how important family ties and the nursing of friendship were within the context of the Punjabi way of life, 'Lahori connections', as he used to call it,- and this expression was not geographically restricted, did not apply to Lahorians only. It was a description of his own way of life also, his philosophy in a nutshell.

Mian Saeed Ahmed was born 1919 in Lahore into a pukka Punjabi middle class family. His father was a senior clerk with the railways authorities. He, however, resigned prematurely and started agriculture. Part of that land is still in family possession. Mian Saeed had his early education in Lahore, thereafter went for about a year to Aligarh, felt very lonely there, as he had often mentioned and returned to his city of birth to join the Islamia College, a very prestigious college at that time. He graduated from there as a Bachelor of Art. This must have been around 1942 because he always maintained that his employment with Eastern Federal Union started in this very year, in Calcutta. It was not his first one though. Immediately after graduation he had joined the services of the Punjabi government, as clerk with the 'Rationing Department'. For those of my readers, who may have never heard such an expression: World War II had started in 1939 and British India was officially at war with the 'axis powers' (Germany, Italy and Japan). As a consequence of the war all war faring countries had introduced a rationing system in order to safeguard supply of basic foodstuff and other necessary items to all its people, and to keep black-marketeering as low as possible. Mian Saeed, however, did not find this job very satisfactory, and as fate wanted, a friend of his father, Mr. Mian Bashir, who was very close to the Ispahani family, at that time was in charge of EFU's activities in the Punjab and he offered to introduce our young friend to Mr. Mirza Ahmed Ispahani, EFU's largest shareholder by then and a Director of its Board. EFU celebrated its tenth anniversary in 1942 and one of its founding fathers, Abdur Rahman Siddiqui, already then a famous politician and Muslim Leaguer, was the company's Chairman. The same year, incidentally, when another founding father, Khondkar Fazle Haider, at that time Finance Minister in Bhopal, also was elected to be Director of EFU's Board. The Branch Office of EFU was already in the same building where Mr. Qamber Hameed, the present Zonal Head of EFU, has his office. The only difference: what today is known as the Co-operative Insurance Building at Shahrah-e-Quaid-eAzam was then the Balkrishna Building, The Mall.

Mian Saeed met Mr. Ispahani and was obviously liked by him. He offered him a job at a starting salary of Rs 70,- per month, which was then a handsome amount of money, which he accepted. He left Lahore straightaway for

Calcutta, where EFU had its headquarters and was to receive his training in insurance there. The then General Manager was a New Zealander, Mr. Baxter and Mian Saeed was always full of praise for his early masters who left no stone unturned to equip him and other junior colleagues, with the necessary tools to become good insurance workers and executives. He has often referred to Abdur Rahman Siddiqui, who, though not being an insurance technician himself, involved himself a lot in what in modern language would be called 'the character building process' of the company's young trainee officers. The team spirit prevailing amongst staff and officers must have been exemplary and was surely one of the reasons why this young company was able to make a rather speedy headway in an otherwise not very favourable environment for commercial activities of Muslim owned enterprises. Prudent 'underwriting' was the demand of the hour because profits were to be derived from those activities. Investment income was rather meagre and therefore secondary, - a very different picture from what the situation is today in the field of insurance. A quick look at the investment schedule of EFU as at 31.12.1942 reveals what I mean: the yield is mostly between 3.5 and 4 % and the investments are predominantly in Government Bonds and Government Securities, or in debentures. Indian Government Securities, Calcutta Improvement Trust, Calcutta Port Trust, Punjab Bonds, New Howrah Bridge Debentures, Deposits with Travancore and Jammu and Kashmir States, to mention just the main ones.

Mian Saeed found his training and the new world which had opened up for him very challenging and fascinating. He stayed three years in Calcutta, spent his annual holidays always back home with his parents in Lahore and got married there in 1943. In 1944 his first son, Shaukat Saeed Ahmed, was born and in early 1945 all of them were united at Calcutta. This, however, lasted only for a few months. Because of communal riots in Calcutta Mian Saeed decided to send his family back to Lahore and by the end of the same year he was transferred to Lahore and started to work there in the Zonal Office's Fire Department. But soon, he was made a kind of a fire brigade, - because of his thorough training he was the 'Jack of all trades' and jumped from department to department, as need arose. He was by then already known for his solid technical knowledge, his painstaking method of working and, above all, his enthusiastic and euphoric dedication to his company. EFU meant everything to him, had become, as his son Shaukat tells me, his second wife. No wonder, that when the Lyallpur office needed some suitable officer to head it, Mian Saeed Ahmed was absolutely first choice and was sent there in 1951. Erwin C. Iven, the tall German and the company's Deputy General Manager at that time had personally interviewed him and was much impressed about the young

officer's technical knowledge and was already then convinced that he had a great future laying ahead of him in EFU. When in 1959 Erwin C. Iven was a senior executive of the Munichre and had drafted me to join the ranks of his former company, the EFU, he briefed me rather comprehensively prior to my departure for Karachi, and Mian Saeed Ahmed was one of the officers particularly mentioned by him whose further career, he thought, I should give special attention to.

Lyallpur, today's Faisalabad, was on its way to become one of the country's textile industry centres. Lyallpur Cotton Mill, Crescent Textiles and Kohinoor Textile Mills, to mention just these. It was Mian Saeed who became befriended with the four Saigol brothers, Mian Yusuf and Mian Said in particular, and he introduced them as valuable clients to EFU, a relationship which exists even today, to the extent, that they are part of the inner circle of the EFU family.

Mian Saeed's dedication and very outgoing personality made him a very popular person inside and outside the city's business community and its social offsprings. His unspoilt and very friendly character made him the ideal partner for business people who were looking for someone on whose unbiased and completely selfless advice they could fully rely. Being himself a very religious and very dedicated type of a man, he had a lot of personal charm around him, a very open mind, without even the slightest sign of discrimination against whomsoever, and,- at first sight a bit surprising,- he had a most refined sense of humour. He was full of jokes, very good ones, never below the belt. He knew hundreds of them, many at the cost of Sikhs. And yet, the way he told them, always insinuated at the same time as if he was pitying them, as if those, whose follies he was telling about, were wrongly depicted and who therefore deserved his full sympathy.

He was sent back to Lahore as Zonal Chief in 1959, a few months before I joined EFU in Karachi. In 1961 Mr. Roshen Ali Bhimjee had taken over as Chief Executive of EFU and it was decided that Mian Saeed together with Sajid Zahid, who just had been appointed the company's actuary should go to Munich to attend a one year's training programme organised by the Munich Reinsurance Company, my parent organisation. The first three months were spent, as I have mentioned earlier, at Murnau, a typical south Bavarian provincial town, right at the footsteps of the German Alps. Although he found the German language a tough task to cope with, he had no regrets and always considered the time he had spent there a worthwhile exercise, a great intellectual challenge, which proved to be of tremendous help in his attempts

to understand Germany,- and for that matter Europe and her people much better. „Our educational system", Mian Saeed told me after his return from Munich, „seemed to insinuate that Western civilisation was identical with the British Empire. Her political systems, culture and traditions, were synonyms for Western culture as such. My one year in Germany opened my eyes and intensified my desire to look at the highly diversified structures of the European continent, its heterogeneous regions and races, and its wonderful different people. Well, and that's what I did. And it was also in Munich, after some German friends had shown me Iqbal's epitaph, that I started to read a little more of his works and suddenly realised why he was so much influenced and attracted by German writers and philophers".

After his return to Pakistan Mian Saeed was appointed as Chief Manager, West Pakistan, a very senior position at that time. He rented a house in Karachi and the whole family, which meant his wife and his two sons, they all joined him in what was then still the country's capital. His son Shaukat, having finished his higher education joined United Bank, Agha Hasan Abedi's highly successful venture, with whom Eastern Federal used to entertain a very special relationship.

These were great years for Eastern Federal, not only in Life insurance, where they marched from one record to the other, but also in the field of General insurance, and Mian Saeed Ahmed had his due share in writing this success story. However, being foremost a Punjabi, he never felt really at home in Karachi and despite the great encouragement he got from people like Mr. Bhimjee and Mr. SM Moinuddin, and, if I may say so, very much also from me, Mian Saeed felt homesick, missed his old friends, the canals, the old mosques and other historical facets of 'his beautiful Lahore', and he also missed 'his' clients. We spent hours together, both at my home as well as in the office, discussing this very aspect of his life, and for some time he felt very unhappy, torn between his outstanding sense of duty on the one side, and his own secret desires on the other side. We all, his senior colleagues, understood this quite well and were convinced that a happy Mian Saeed Ahmed, working out of Lahore, would be a still greater asset for the company. The consequence was a management reshuffle which suited all concerned. Mian Saeed went back to Lahore and Agha Nasir Ali, after a highly successful spell as Branch Manager and finally as Zonal Head on the General insurance side left Lahore and joined the Life insurance department in its newly created Group insurance division in Karachi. And Mian Saeed went back to his beloved Lahore, being still the Chief Manager for West Pakistan.

His last years in Karachi were overshadowed by a very serious accident which hit his wife in 1966 and paralysed her for almost six years. This had a tremendous and highly disturbing impact on his overall condition and, quite naturally, dramatically influenced his private and social life. He turned out to be an exemplary and most caring husband and the fact that she was finally able to get out of her wheelchair and lead a normal life again is to no less extent due to his untiring and loving efforts. And also their two sons proved to be of great moral assistance.

Both, Shaukat, the eldest, and his five year younger brother speak very highly of their parents. Even today they have the greatest respect for their father who, they say, was very strict and autocratic in his pedagogic principles, but took great interest in their human and intellectual development.

„When I was at school, and even later, during college time", remembers Shaukat when we talk about his father at my house in Tutzing, „he took great interest in whatever I did and made it a point to regularly see my teachers, inquiring as to the progress made by me. And he could get extremely upset if things were not going as smoothly as he expected them to be. Otherwise he was always very sweet, polite and very, very humble. But he insisted on absolute discipline. He would never allow us to be driven by his drivers, we had to walk or use our bicycles. And we had to return home rather early in the evenings. Once, I remember and shall never forget, I managed to sneak out of the house and went swimming with my friends in a nearby canal, something father had strictly forbidden to both, my brother and me. As happens always in such cases, he passed by and I was caught. He was very angry and next morning he took me to our barber where all my hair was shaved off, a drastic punishment indeed, but a lesson which I never forgot."

Mian Saeed believed in strict discipline, for himself as well as for his family members. „But whatever he did", says Shaukat, „my brother and I always knew that his only concern was our well-being,- and whatever he did was guided by his desire to ensure a safe and prosperous future for his two sons."

Shaukat, as I have mentioned, had joined United Bank and his main responsibility was to look after one of their most important clients, Sheikh Zayed bin-Sultan al-Nahyan, Ruler of Abu Dhabi. By the late 60s oil-pumping had begun in Abu Dhabi and the Sheikh suddenly had become one of the world's richest men. He started to travel and Aga Hasan Abedi had managed to get very close to him. One of the things he did was to establish a protocol department at United Bank to look after his manifold wishes and desires.

Shaukat became one of the members of this department, - and did not like it at all. „Are we bankers or are we pimps!?" was his famous outburst when complaining to his supreme commander about the duties assigned to him, and in 1969 he left them, not without having consulted his father and Mr. Bhimjee, for he knew about their close and most intimate relationship with the Aga Sahib. They consented and after having left the Bank he finally followed the footsteps of his father and joined the Eastern Federal Union, thereby following the example of quite a number of other sons of fathers who had loyally served this company. When asked whether he would agree to be posted at the company's outpost in Saudi Arabia, it was his father who very much encouraged him to do this. His stay in Germany had convinced him of the importance of leaving one's own shores for gaining experience in foreign customs and outlooks and Shaukat had no problems in following the advice of his father, who also greatly assisted his son when in 1979 he was made the Branch Manager of the company's operations in Faisalabad, the same place where almost three decades before Mian Saeed Ahmed, his father, had started his successful career as an executive of EFU.

„He and my mother came over to Faisalabad from Lahore almost every weekend, at least in the beginning, and then he and I went over to my office, and he scrutinised each and every claim file together with me and thoroughly discussed and commented on its contents. I admired him and was extremely grateful to him. And yet, - I never managed to intrude into his innermost way of thinking, which sometimes I felt, he would have loved me to do. But the deep and sincere respect which I had developed for him, was like a barrier between us, which I could never have surmounted. I'll give you an example: you know that I am a very heavy smoker, I always have been. But never in my life did I dare smoke in front of him. More than once he entered a room in which I was smoking. The moment he entered I extinguished my cigarette, between two fingers and let it slide into the pocket of my trouser. And I often burnt my fingers rather painfully, - and made holes in the pockets. He, of course, normally saw what I had done and smilingly said: 'why do you do this, son, I know that you do smoke, so why do you try hiding it before me!?' How could I really tell him that my filial respect for him would just not allow me to do what he indirectly suggested me not to do?"

In recognition of his great services to the company he was elected to be a member of the Board of Directors of EFU in 1976 and gradually he was relieved of his daily duties and functions. Younger colleagues took over, like Sultan Ahmed, who was groomed by him and later even became Chief Executive of the company. In 1981 he retired, but remained as an Advisor. In

1984, at the age of 65, he finally retired. He wrote me a beautiful letter, full of plans and ambitions. He told me that he wanted to follow his father in doing now some agricultural work, something he had always aspired to do when he would have said good-bye to his foremost love, insurance. But he died on 22nd of November 1986 because of heart failure. His wife followed him two years later. Although she had nicely recovered from her very serious accident, she had lost interest in life after her husband had gone, she simply did not want to live anymore.

„His life was insurance, hardly anything else", says his son Shaukat. „A little bit of gardening and an occasional game of bridge with some close and dear friends. But in his later phase, it was insurance only. His insurance work was his life. Once it was taken away from him, there was nothing left for him to look forward to, and it was only but natural, that he must have thought that time had come to go."

But Mian Saeed Ahmed still lives, even in the daily life of that institution he so dearly and devotedly loved: the Eastern Federal Union. His son Shaukat is carrying his message and mission further. As one of the senior most executives of EFU's Zonal Office in Lahore he continues the work of his father with the same zeal and enthusiasm as he had seen and been taught by him. And most of the clients introduced by Mian Saeed almost five decades ago are still with EFU, getting the same type of service by his son.

Mr. Jehangir Siddiqui, one of the longstanding Directors of the company and frequent visitor to Lahore in connection with his own business was picked up by Shaukat Saeed Ahmed the other day and asked him: „I am really surprised that you people in EFU manage to hold on to so many of your old clients for such a long time. How do you manage that, what is the background for it?" And Shaukat replied: „Sir, this is the foundation laid by Mian Sahib, and it is so strong that they do not want to leave us. The Saigols, Noons, Electric Imperial and so many others. Their business was introduced to EFU by my father, and these people are still with us. It is my good luck that I can give them our service, of the same quality, I hope, as was given to them by him. What I receive today is 99,99 % because of my father. There is absolutely no doubt about it".

This is what my friend and colleague Mian Saeed would have called his 'Lahori connection'. I still remember my first visit to Lahore in spring 1960. He was Branch Manager there and received me at the airport, the old one. A rather small building, looking more like a godown than anything else, but very

intimate. Visitors were separated from the gangway by only a low fence, just a few yards away. One could almost shake hands across the wire netting. He welcomed me very warmly and immediately praised his German mentor, EC Iven. „But for him", he said, I might have never made it. I did not come from a very wellknown family, but he had confidence in me and made me a Manager, in Lyllpur". And then he kept on telling me everything about his Branch and 'his' business. We drove to his office, right in the heart of the city, which, as I said before, is still very much there, occupied by a man who represents already the third generation of service given to EFU, Mr. Qamber Hameed, Executive Director and Head of the company's Northern Zone. His father, Mr. Akhtar Hameed, now 75, was Chief of EFU's Zonal Accounts Department, - whose father in law, Shaikh Abdul Haq already served in the Eastern Federal's Life Department. Great tradition, - 'Lahori connection', as Mian Saeed would have said.

On the way to 'Faletti's', Lahore's great and traditional five star hotel at that time, with beautiful large rooms, always separate bedrooms and lounges with an open fire place, real ones, because during the winter months it could get rather chilly, he stopped and wanted to show me 'Zam-Zammah', the world renownd green-bronze gun which was known to me as 'Kim's gun' ever since I had read Rudyard Kipling's famous novel. It is placed in front of the University Hall in the middle of the Mall Road. Mian Saeed had told me much about Mogul Emperors and their intimate association with Lahore, that this gun was the largest specimen of casting in the subcontinent and was made in 1761 by Shah Wali Khan. And then he pointed at its inscription: 'The Zam-Zammah - The taker of strongholds'.

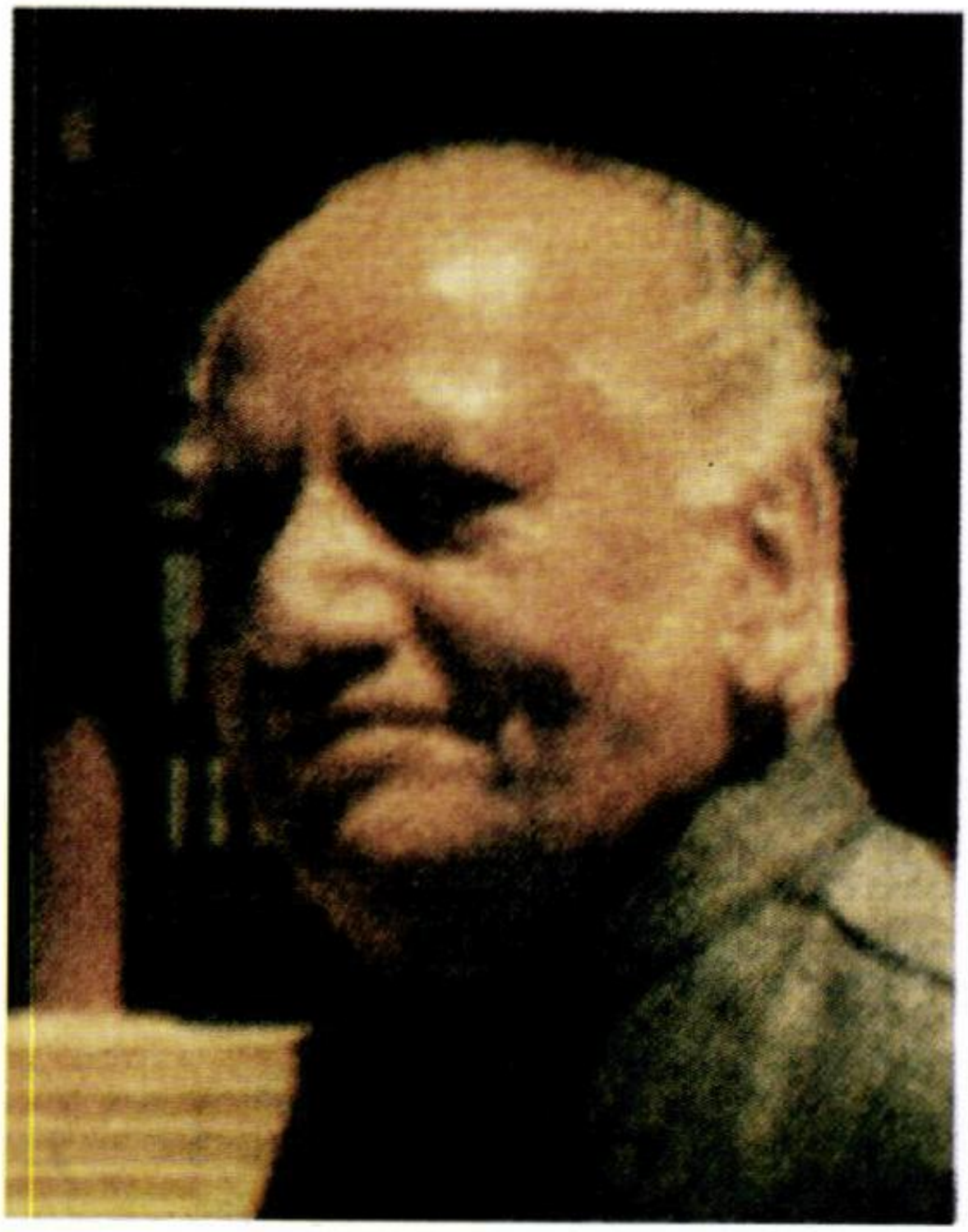
„I grew up with this gun", he said, „and whenever I needed mental support and courage I went to see it, or just remembered its name: 'the taker of strongholds', - and then I knew that I would be able to do it."



Syed Sibte Hasan addressing Senior Management Meeting of EFU. Listening are Mr. Fasihuddin, Mr. Nawab Hasan, Mr. Roshen Ali Bhimjee and Mr. Sultan Ahmed.



Mr. and Mrs. Roshen Ali Bhimjee welcoming Syed Sibte Hasan at Golden Jubilee function in 1982 at the Sheraton Hotel. At right: Mr. Jehangir Siddiqui



The famous poet Mr. Faiz Ahmed Faiz, close friend of Syed Sibte Hasan

Syed Sibte Hasan
Great Writer and as great a man

To write a profile on a man of the repute and status of Syed Sibte Hasan would be a great challenge to everyone for it means trying to do justice to the life of a man who was not only one of the greatest and finest Urdu-writing thinkers and philosophers of his time, but at the same time a highly controversial political figure. A man who in his selfless, never ending dream and fight for human rights and a brighter future for the downtrodden and the poorest of the masses of his fatherland 'India', the undivided one I mean, seemed to have dedicated his whole life just to achieve this. And yet, a man again, who at the tail end of his life, was made to see for himself that his lifelong dreams were just that, were crumbling and fading away, not able to stand the final test of history.

I have known this gentle, very gifted and highly cultured man very well. His life deserved a much longer biography than just this sketchy portrait I eventually will be able to provide because it was full of fascinating facets, highly deplorable events and very fulfilling moments.

He was born into a well- to-do family of landowners in the Eastern part of the United Provinces, in a village of Azamgarh district, close to the border of Bihar, in India. This was in 1916, right in the middle of World War I. His father came from a family of big landlords and his mother had a feudal background. She was the daughter of a Nawab, the Nawab of Bagbanares and had been brought up in a very grand and lavish style. It was said that she was giving gold coins away to people even for small services and favours and she continued doing so even when the family could not afford such extravagances anymore „She very much looked like an aristocrat", remembers her granddaughter Naushaba Zuberi, daughter of Syed Sibte Hasan, a highly educated, polished and still attractively looking lady, now a widow and retired school teacher, when visiting her in her comfortable home in Karachi. I had met her before, together with my wife, but that was decades ago, when we still lived in this city and she was not even married yet. And I had briefly seen her on the occasion of EFU's official Golden Jubilee function. But this was to be the first time, ever, that we spoke about her late father, about his background, his achievements and his struggles in life. And she spoke about him as you would expect somebody to do when speaking about a very dear, very intimate, very special friend. There was admiration and pride in the way she described

to me some episodes of her father's life. And yet, it became soon obvious that the relationship between her and him could not have been of an ordinary nature,- at least not in the sense as being a father-daughter relationship as it would be normally defined in this part of the word. The way she talked about him was carried throughout by a touch of both, pride and admiration, as I said, and a distanced perspective taken by someone who was obviously taught by her father to be the owner of an independent mind, fully at liberty to use it in whatever direction she wanted it to go. She took me along a sentimental journey without, however, the usual sentimentalities which so very often and understandably creep up in meetings like this. I was immensely grateful to her for this attitude, because it made the picture I was expecting and hoping to carry home from this visit even more transparent and valuable.

„Yes," she said, „my father's families led a life in the traditional grand style adopted by all the feudals of their time. As I told you, I still remember my grandmother, the Nawab's daughter, which she always looked like until her very last days. She even wore those type of clothes which only these people then would wear. She was brought up in great splendour and could never change that type of attitude which went along with it. Very unfortunately for her, the fortunes of the family into which she had been married, had drastically changed in the aftermath of the 1857 war. Some family members were obviously involved in it and when in the early eighties of the 19th century the railways were constructed in that particular part of India and land was required they took it from those who had been accused of active involvement in what they had called the 'mutiny'. As a consequence substantial part of the property and land of my father's parents had been confiscated. I have not known my grandfather personally because he had died rather young, But I was told that he had been exposed to a lot of difficulties and personal harassment as a result of his family's involvement in the 1857 events. This must have had a great impact on my father too, because when grandfather left this world my father was still in his educational process, just doing his bachelors, I believe, he had not even started working then."

Sibte Hasan studied in Allahabad and then in Aligargh, that famous breeding place of some of the greatest brains which India's Muslim community has ever produced. The kind of people he met there and had associated with, plus his own experience with the poor farmers working for his grandfather, had soon activated and sharpened his critical mind. His holidays he used to spend with his maternal grandparents. They were still zamindars, big landlords, with a lot of peasants working for them on the land. In those days zamindarism and feudalism were still in their heydays, the farmers were tied to the land of their

feudal lords, kind of a bondage. „And my father spent his holidays there, went into the villages and acquainted himself with the living conditions of the poor peasants working for his grandfather. Whatever the farmers produced was the property of the landowner, the farmer just got a fraction of the profit derived from his hand's work. My father did not like this, he spoke to the farmers and even instigated them not to pay their dues to their landlords, although he himself was the grandson of one them. He had in fact become the champion of those whom the members of the feudal oligarchy were exploiting and holding in bondage, something he obviously found utterly disgusting. His verbal adroitness was astounding for he was otherwise more of a quiet, introvert type of man. At least at that stage of his early development where, considering his social status, he took on unwonted stature, trying to find his own identity, having realised that the one he was supposed to be borne into, did not really suit him, was not to his liking at all. My father, therefore, was not held in much esteem by those whose social attitude and conduct he used to criticise when he was still a yóung man, that is at least what my mother and grandmother used to tell me. Of course, my father could not do much about the fate of those poor farmers, but at least he succeeded in letting them ask for higher payments from the landowners, which included his own grandparents, and they were eventually successful. And that was a very big thing at that time, people were therefore so grateful to him, they even carried him on their shoulders. So one can rightly say that he fought for the poor right from the early days of his life, although in realistic terms, he could not achieve much, because he was just a lone soul."

This early experience must have taught him that 'just a lone soul' can not achieve much, nothing really substantial, at least not in political terms. And he soon found himself surrounded by a group of people whose thoughts and ambitions were similar to his, who liked to think in the same categories as he did and he slowly developed into a very independent and secular thinker who politically grew into a Marxist-Leninist, joined the Communist party and very soon and throughout his life became an activist of the 'Communist Internationale'. Naushaba tells me that he had modelled himself after a certain Dr. Ashraf, a professor at the University of Aligarh, probably the Head of the Department for Political Science. It is said that Dr. Ashraf wrote any amount of notes and articles, was a great orator, but has never written a real book. But Sibte's daughter is sure that he definitely was the man who influenced her father the most; he was his mentor after whom he was trying to model himself. Dr. Ashraf, for sure, must have been a stern Marxist, like so many of those friends of Sibte Hasan, who where then around him, all very well educated, well read and very vocal. They spent all their time together and the doors were

widely open for them to meet all those brilliant brains of their time who were in the forefront of the fast emerging Freedom Movement, which had already been around, of course, for more than half a century, but had never before so actively advocated their case and aggressively pursued their final goal, i.e. full independence from their present masters. People like Gandhi, the Nehrus and Jinnah were all very well known to Sibte Hasan and his friends,- and were all still easy accessible in those days.

It soon became obvious that Syed Sibte Hasan had another passion which he carefully nursed and developed, writing. He knew that he was writing a good pen and his friends very much encouraged him in his desire to make writing his profession. He joined the Progressive Writers Guild whose activities, of course, did not find favour with the British and their Indian stooges. They produced a lot of pamphlets and magazines, contents of which the Authorities did not like and tolerate. They therefore, so was Sibte's daughter told, became very imaginative in smuggling their written material out of Aligarh. They put their 'products' at the bottom of fruit baskets, filled them up with mangoes and dispatched them to various centres in the country. Cheating on their British masters and deceiving them must not only have given these young people great satisfaction, but, I dare say, must have also been great fun.

Needless to say that all these activities took up considerable time and detracted Sibte Hasan's mind quite considerably. He managed to do his BA but failed to obtain his law degree which he always felt a bit sorry about. He left Aligargh and went to Lucknow, which in those days was one of the intellectual and cultural centres of British India. He immediately fell in love with this beautiful, green city, which very often was referred to as the 'garden of India'. Lucknow at that time was a city of Nawabs and Taluqdars of Oudh. There were hundreds of them of various grades and many lived here permanently, because only very few of them still had landed properties. Most of them lived on what was called the 'Wasiqa', the interest paid by the British Government month by month on the money borrowed in the heyday of the Oudh kings. Feudalism with all its charms and evils reigned supreme in Lucknow then. Choudhry Khaliquzzaman gives us a very vivid and beautiful description of it in his autobiography.

Lucknow was not a business centre; a small chewing tabacco firm and a few perfumeries, that was the main trade in those days. But it had become the home of Muslim poets and artists although it can rightly claim to have at the same time been also the cultural centre of the Hindus with a large number of Brahmin families living around. A melting pot of all kinds of school of arts

and differing philosophical directions, the right place for a young man of twenty three to find food for thought and sufficient targets for political attacks. Sibte Hasan then was working as a journalist, his first regular job ever, with the English daily 'Pioneer'. He must have done a very good job there because he became soon recognised as an 'opinion maker', often being quoted already beyond Lucknow's intellectual boundaries. Although he wrote beautiful English, Sibte Hasan's real love was the Urdu language. With the exception of one book, his last one, which was only posthumously completed and published, all his publications were in Urdu only. And although he liked the intellectual climate of Lucknow very much, he did not hesitate for a moment when the owner of a well known Urdu daily, 'Payam', published in Hyderabad, Deccan, offered him to become one of its editors. Professor Ghaffar was the owner then and became very fond of Sibte Hasan. According to his daughter, Naushaba, who was born there, he treated her father like a son. Many journalists at that time were expressing rather leftist views. So did Syed Sibte Hasan, which, of course, did lead to a lot of repression and suppression by the bureaucracy representing the Nizam of Hyderabad. Whether this finally resulted into his leaving Hyderabad and settling down in Bombay, - or whether the Communist Party had taken this decision and ordered him to change places, is open for debate. From what I know about this party which had controlled the Eastern Part of my country, Germany, after World War II for forty five years before its dictatorial system collapsed in 1990, thereby initiating the downfall of the Soviet Union and its communist empire, - I could well imagine that Syed Sibte Hasan, who by then had become a staunch and believing 'activist' of his party, was not acting on his own anymore, but had to do whatever the High Command in Moscow would decide in the overall interest of the communist 'internationale'.

It was certainly not sheer luck or coincidence that Sibte Hasan in 1946 was awarded a highly prestigious scholarship in the United States which in his case meant studying political science at the Colombia University from where he wanted to obtain his doctorate. He was also at the same time the official correspondent of the very well known weekly, the „New Age" and accredited at the United Nations. This happened to coincide with the time of McCarthy and his crusade against international communism in which form and of which origin whatsoever. Also Sibte Hasan was consequently witch-hunted and deported by the American authorities. As a mark of respect and protest most of the leading American journalists did not contribute their articles to their papers on the day following Sibte Hasan's deportation. Indeed a great honour bestowed on him by his American colleagues and proof of the high esteem he was held in by them.

He did not return to India but was sent by his Party to Pakistan instead, which meanwhile had come to life. After a few months in London, where he had gone after his deportation from the USA, the 'High Command' in Moscow had decided to send him, together with two other activists, to Karachi, to promote their revolutionary course. „I wonder, in hindsight", says his daughter Naushaba, „whether that was a very wise decision. To send three men there who had never been to that part of India, did not speak those languages, nor would they know much about local cultures,- to organise communist cells and prepare the grounds for 'world revolution', over night. I am sure, my father must have had his doubts too, but he and his friend Sajjad Waheed, who was very close to him, and the other man, whose name I have forgotten, had no choice but to go there, they had to obey orders given to them. We all know by now what was happening to those of their soldiers who did not do just that".

As was to be expected the new country was not easy territory for people like Sibte Hasan and his deep-rooted political convictions. There was no shortage of intellectuals sharing his political views, considered themselves to be socialists, leftists, even communists,- people like Josh and Faiz Ahmed Faiz, famous writers and poets who were very close to his heart. Pakistan, as it was originally intended by the Quaid-e-Azam, was never supposed to become a theocratic state, as intolerant and often vengeful as, in recent history, we had to watch and see emerging in some neighbouring countries. Not a 'Government of God', but still a newly born nation whose democratic, pluralist, tolerant principles would find expression within a body politic that had Islam at its core. A country which, after all, owed it its very existence to no small extent to the centuries old antagonism of Islam versus the Hindu Mahasabha.

An atheistic world revolution trying to fight ten thousands of mullahs who regardless what politicians and historians may ever have to say and write about it, do actually control and manipulate the minds and frames of millions of illiterates, be it for good or for worse!? What would be the recipe? Do simply replace one religion by another one, God by Lenin, Stalin and any other of the Communist leaders following them!? Substitute the Bible, the Koran by the writings of Karl Marx and Vladimir Il'ich Ulyanov Lenin!? A fight against windmills? Resurrection of Cervantes' Don Quixote!?

A man given the intellectual and emotional size of Syed Sibte Hasan would have had his problems with any kind of 'quixotic' principles, he was a very serious man with a well balanced character and perhaps one obsession only, one which probably never left him till his very last moment; his dream that

there must be an early solution to the ever increasing problems of the poor masses of Asia, his firm conviction that people like him had no right just to walk away from their plight and hence lead a happy life in splendid isolation, a life just to themselves. I am convinced that in the later part of his life, and that's the one which I was able to personally witness,- he must have had his doubts about the very 'non-quixotic' principles adopted by the party of his choice, for he could have never become that kind of a hard-core, dogmatic and stubborn 'activist', which he would ought to have become if wanting to be a successful 'mullah' of the religion 'made in Moscow'.

Syed Sibte Hasan, I dare say, was a misfit in that political game, and this, perhaps, might be one of the reasons why during all the many years and decades of his active involvement with the 'communist internationale', the High Command in Moscow, never, but once, considered it necessary to invite him to their Mecca Kabaa, the Kremlin, a 'courtesy' normally extended to the party's leading personal on a very regular and frequent basis. In his case this became a once in a lifetime event, which took place virtually at the end of his 'career', and which in hindsight probably should have better never taken place.

Syed Sibte Hasan, alike so many others of his belief, had to pay dearly for whatever he had hoped to achieve. Like most of the professional soldiers in any army in the world he had to leave his family behind when being sent on a special mission or being 'in action'. His daughter was around five years of age when her father went to the United States and she did not see him then for quite some time. „My mother and I were staying with my uncle at Dhaka and Chittagong when he left for America", remembers Naushaba. „He had written to my grandfather in India requesting him that whatever property was supposed his should be transferred into my name. And he thought that this would pay for my education. And once he would come back from the United States he would then take care of my mother and me. You see, as he was a full time worker with the Party he could not be with us. And my mother and I could not stay in our village as there were no schools. She always used to say that we had to stay with our relatives as I was their only daughter and that she had promised her husband to make sure that I was properly educated. That is the reason why we had gone to East Pakistan, and my mother put me into the best schools available then. But then our property in India was confiscated and also my grandparents did not support us anymore, they just did not think it necessary for a girl to be properly educated. But it was my uncle who supported us, I owe it to him and my mother, who never faltered in her efforts,

that I got my education, an obligation, my mother thought, she had on me and my father, and I am glad that I did well also."

It was in 1951, when Sibte Hasan for the first time after his migration to Pakistan was put behind bars, being accused of conspiracy, in the famous 'Rawalpindi conspiracy case'. He was not sentenced, though, but a few more fabricated accusations were put forward which, however, also did not lead to handing down a judgement ever. The authorities just detained him, kept him for four years at the Lahore prison and then set him free, but always kept him under strict vigilance. He did a few odd jobs at some small printing houses, nothing to be really proud and happy about. He knew that whatever he did was watched and was reported to the authorities. And he was always mentally prepared for being led away again, into a dark and uncertain future. Never has he spoken to me about the many years that he had to spent in his country's prisons. But whenever there was a change in Government he used to tell his family and his friends: „I have my powder milk and my tea bags ready at my bed so that at any time that I am picked up I have at least these two things along with me." Most of the years of his interment he had spent in solitary confinement in Lahore's prison. They even had put him in a cage there and hung it up. This was about the only thing he ever had mentioned to even his closest friends, and that at that time he really had thought: 'what a mess, I am now really going to die'. People around him were beaten almost to death, and for the first time in his life, I am certain, he must have really thought, why,- why all this and what for? But he never mentioned this to me nor, to the best of my knowledge, to anybody else of those around him.

In 1958 Iskander Mirza and General Ayub Khan toppled the Government and Sibte Hasan was again jailed, again without any proper legal proceedings, just being locked up, silenced. By that time his wife and daughter had left East Pakistan and been with him; they had joined him after he was released in 1955.

„I was still in college when in 1958 they took him away again. The daughter of the Intelligence Chief happened to be my best friend. She knew about it already one day before and she confided it to me. She also passed on my letters to her father and pleaded with him to see that my father be released soon. At that time everybody was very kind and very considerate to my mother and me. I could freely write to my father and I was looked upon almost like being a heroine, my father being in jail for just political beliefs. And when, years later, I got married, this gentleman, once Interior Secretary and Chief of Intelligence, wrote to my father saying 'that he unfortunately had to do a lot

against you, but I just could not help it, I wish you and your daughter now all the luck on earth'. And he also said that he could never lift his head again, that he had to bow his head in shame when his own daughter had told him about me and my father. But that he was just a Government servant and could not have changed the situation. But now, after retirement, he could speak freely and had just done that."

The regime of Ayub Khan kept him for about two years and then released him, - and this time it was for ever. „And he was so happy, for the first time in so many years" says Naushaba, „because he had become editor of the famous Lahore weekly 'Lail-o-Nehar'. He loved it, - and he was there until the Government took over the Progressive Papers, the owners and publishers of that paper. It was an excellent one, so far they have not been able in Pakistan to produce a magazine again which was as good as the Lail-o-Nehar, it was just like TIME magazine, very popular and with an ever and fast increasing circulation. But then it was confiscated and he again had to do all kind of odd jobs until his friend, Roshen uncle, who meanwhile had become the Chief of the Eastern Federal Union, offered him a job in this company."

'Roshen uncle' or Mr. Roshen Ali Bhimjee, which was his full name, knew him very well. In fact, I do think that Sibte Hasan was possibly one of his closest friends ever in his life. Although, politically, they might have differed substantially, particularly during the last ten to twenty years of their friendship, they still were intellectually and emotionally very much on same wavelength. Mrs. Naushaba Zuberi has told me how these two great men had met and become lifetime friends.

„My father lived in Lucknow. He was then editor of the well known English daily 'Pioneer'. One day he received a call from one of his friends, Mr. Rashid, telling him that one Roshen Ali Bhimjee was coming to Lucknow after having fled Rangoon where he had lost all his personal belongings because of the Japanese invasion. And he requested my father to kindly go and receive Mr. Bhimjee at the Railway Station and give him his further assistance. Well, my father went to receive him. And at that time Mr. Bhimjee had just two Rupees in his pocket. And this is why my father always used to say : look, my friend Roshen, although he is a big man now, still acts and behaves as if he just owns those two Rupees, such a humble man he is. And he also said that his friend never talked about money or about wealth, that this would be the last thing he would ever do. And he always concluded by stressing that they both still had the same relationship with each other as on that day when they had first met at the Railway Station and Mr. Bhimjee only

having 2 Rupees as his sole possession. This kind of feeling made their friendship and has lasted the same way until the day my father died."

Their outlook on life, their concern for the poorest in the country, their love for poetry and everything else just praise- and love-worthy, their passion for politics was at the bottom of their friendship, not necessarily a particular and specifically common political creed.

I was still working with EFU when Mr. Bhimjee mentioned to me that he was planning to offer Sibte Hasan a senior position in 'our' company which by then had become a very important financial institution. I had met Sibte at Mr. Bhimjee's house quite frequently and had also heard a lot about him. EFU very badly needed someone who could organise and accompany its increasing public relation activities at an even much larger scale than done hitherto. In Mr. Thaver the company had an excellent public relation agent who had done a terrific job already to make EFU that kind of a household name it had to become to reach further shores and horizons. But what was needed was someone from within, who would be able to become so much of an EFU product himself, that he would be able to guide people like Thaver and his sort and make them even more creative and passionate so as to increase their impact on the general public. Whether a man like Sibte Hasan, a philosophical writer and thinker, a 'day-dreamer' as he seemed to be, would be able to deliver the goods, was an open question and to be put to test. It perhaps needed a man with the farsightedness and courage of Mr. Roshen Ali Bhimjee, needed his vision to make an attempt. And even he could never even dream, that this 'attempt' should turn out to become such a great success.

In his Golden Jubilee Speech in 1982 he had this to say about the appointment of his friend: „In the 60's insurance companies paid no attention to publicity. We had a very nominal budget for it and no department to look after it. We commenced the search for a suitable person for the job and in course of time fortunately came across Syed Sibte Hasan. In the first instance he declined the offer saying that he had no idea of publicity - he was only a journalist and a writer. It took us quite a bit of persuasion to thrust it on him. The result was that three times EFU received Prizes for best TV publicity and it was he who coined the phrase „EFU - Afiyat-ka-Nishan" which became a household word, and which, as I understand, roughly translated means: if you are looking for a future that is bright and good, look for EFU."

Appointing this man as Director Public Relations for the Eastern Federal proved to be a good piece of fortune for the company. EFU greatly benefited

from the wealth of experience Sibte Hasan had as a journalist and his vast funds of intellectual esprit which never seemed to dry up. I will always remember him as a great intellectual wizard, never in a bad mood, full of interesting stories and even good jokes, always alert and ready to help, even when not asked to do, and with a pipe in his hand, which might have been one of the fountains out of which this great man got his flow of ideas and thoughts. Despite his ideological affiliations he was widely respected in all circles.

We became neighbours on the first floor of Qamar House and also very good friends. Though I was much junior in age and completely disagreed with his political beliefs, we were able to strike common ground even in the wide field of politics. My coming from a country so close to the communist's sphere of influence and my personal experience with what any kind of dictatorial rule would do to individuals who do not conform with everything they consider to be right, had a decisive influence on the course of our sometimes very heated discussions, which, however, always ended with a very friendly truce. He, of course, would never say so, but very often did I feel that in his heart of heart the seeds of doubt had started to creep, but perhaps it was too late for a real and decisive turn.

I had left Pakistan when Sibte Hasan received his invitation for a visit to Moscow. Bhimjee had written to me about it and suggested that on his way home he should not only visit England, which he did, but also Munich and Germany, which he did not. I do not want to speculate,- but I would not be surprised if this was the result of a friendly hint given by someone from behind the 'iron curtain'. For in 1968, the year of his visit to the Soviet Union and the United Kingdom, the then Western part of Germany was still very much focused as being the centre of the 'cold war'.

According to his daughter, Syed Sibte Hasan did not talk much about this, his very first and last visit to a place he must have considered throughout his life to be centre of just everything he had cherished and nursed ever since he had decided to become what finally he did. „To our surprise", she says, „he did not talk much when he came back. He, of course, did not criticise the Soviet Union, but between the lines we could read that not everything was right in the Kingdom of Denmark. But I am very certain that he was not very happy when he came back, and he also never wanted to go there again. He never mentioned that he would wish. He had a very critical mind, and the people in Moscow surely must have known this. This must have been one of the reasons why they avoided having him around as long as possible. He was known for

not tolerating any injustice being done to anybody. He had always believed in his ideals and he genuinely thought that communism would be the world's final saviour. But he never believed in doing injustice to a single soul on earth. He utterly disliked force in any form whatsoever. When he came back from the Soviet Union he had changed, he had become so clam. But he preferred to keep quiet. I think, he knew, that if he started to talk, he would have to express his genuine views, because he could never utter a lie. He would always say what he thought was right, was never afraid of any adverse consequences. And that, perhaps, was the only real problem he has had in his life!"

Syed Sibte Hasan did not live to see the communist empire crumbling into pieces. He had left this world before the 'iron curtain' was lifted and seventy years of world communism come almost to an end. „This was the first time", says Naushaba, „that I was genuinely glad that he was not anymore alive. We were abroad at that time and we saw all these things happening, in Berlin, Budapest, Bucharest, Warsaw and elsewhere, watching it on TV, the whole thing collapsing like houses made of pulp, and my husband said: aren't you glad that Daddy does not have to see all this!? You see, all this was a dream. At least it now appears that it was."

Syed Sibte Hasan died in India, in Delhi, 1987. He had been one of the organisers of the Golden Jubilee celebrations of the Progressive Writer's Movement to be held in Delhi in that year. And he had worked very hard for it, whilst being in Karachi. „Of course," says his daughter, „he had many people there to help and assist him. But you know him so well, he was never good in entrusting important things to others. He was very bad in delegating, he tried to do every major thing himself. And he felt very tired, so much so that he even consulted Dr. Manji, who, however, told him that there was nothing really wrong with him. But he still was very reluctant and finally had decided for himself that he would not go but again changed his mind after having received words from Moscow that his presence in Delhi would be required. 'I am a communist worker, I have to obey what my party says', he told me, and off he went. After the celebrations he privately visited Lucknow, a place he had loved so much, full of good memories and emotional affections. And he told a friend there that 'I don't think I will ever go back to Pakistan alive after I have been here'.

He went back to Delhi and had a massive heart attack from which he never recovered. His body was flown back to Karachi where his remains are interred and where he received glowing tributes from all quarters including political parties and heads of States.

As a leading member of the Progressive Writer's Guild Syed Sibte Hasan was one of the best known Urdu writers of Pakistan and has published a number of books which even today are well read. They mostly deal with issues of State, secularism and theocracy in the context of Muslim societies, particularly Pakistan. They, however, also comprise a wide scope of philosophical, cultural and historical subjects. One of his last books, which he could not complete because he passed away, was written by him after the death of the noted poet Faiz Ahmed Faiz, who was a very dear and close friend of his. In this book he traces the socio-political background of most of Faiz's poems. It has, I have been told, a great literary value as hardly anybody was as close to Faiz as Sibte Hasan had been ever since their Aligarh days.

He now lives in his works and the great contribution he has made to enhance and foster the public image of the Eastern Federal during the time he was working for them.



SF Alam together with his Chairman, Mr. Roshen Ali Bhimjee



Group Insurance Contract signed with United Bank RA Bhimjee,
SF Alam and Aga Nasir Ali enjoying feeling of success
Mr. Mundrawala (UB), at left, looking also satisfied

SF Alam
Impeccable reliability

SF Alam was a very quiet, unassuming and yet very remarkable personality. His politeness and humble behaviour were in stark contrast to his determined mind and strong character which in the course of his eventful life should become his personal trademark, at least for all of those, who had the great pleasure and distinction to getting a bit closer to this man. When I first met him in 1960 he immediately impressed me by his immaculate appearance, his soft but very clear and decisive way of speaking, his vision and his aristocratic manners. He was one of the more senior members of EFU's Life Department and, if not the longest, at least one of the longest serving staff members of the company.

Born in 1918 in Ghazipur, he did his Bachelor of Arts and Law in first division from the Aligarh University in 1941. During this time he was very active in sports and social activities and it is still ón record that on one very particular occasion the then Vice Chancellor of the University, Sir Shah Sulaiman, specially cited him for his academic excellence.

After his graduation in law he started to work as a lawyer and joined EFU already before partition, in 1945. He soon became the company's Branch Manager in Khanpur and looked after both, General as well as Life insurance until life business was nationalised in India in 1956. As EFU's general business did not warrant an own office there anymore, Mr. Shah Fayyaz Alam was transferred to Karachi in 1957 where he joined the company's Life Department as Assistant Manager.

What followed were a number of very fascinating years, full of challenges and personal satisfaction. Mr. Alam greatly contributed to the astounding success of EFU Life in the 60s which, amongst others, had brought him to Lahore, as Zonal Manager. In recognition of his outstanding performance then, special mention was made in the Annual Report for 1964 about his great achievements. He finally became General Manager of EFU as Chief of their Life Insurance operations, being recognised as one of the leading life insurance professionals of the country. Together with Mohammad Hussain Alvi, Sharafat Walajahi and the company's Chief Medical Director, Dr. Tajuddin Manji, SF Alam had thus become one of the closest and most reliable lieutenants of the Company's Chief Executive, Mr. Bhimjee, in the field of life insurance and it did not come as a surprise that Mr. Alam was

appointed the 'Trustee' of the American Life Insurance Company when in 1972 the country's life insurance business was nationalised.

And again, it was no surprise either, that in 1975, when Mr. Bhimjee, together with Mr. Agha Hasan Abedi and his new bank in Luxembourg, started the Credit & Commerce Insurance Company in Dubai, SF Alam was picked by him to become the Chief of its life wing.

The Life Department of the new company started its operation in February 1979 and Mr. Alam took charge of the operations as Deputy Managing Director. A fascinating but an extremely challenging and difficult job. Or, as Mr. SA Naqvi, a close colleague of Mr. Alam from those interesting days would put it: „For a company breaking ground in a new environment, the problem of identifying the market were compounded by the polyglot nature of the communities living in the UAE. One could count 58 nationalities among them, each of these from a background different to the other's, each with its own idea of social and economic priorities, each with a different understanding of life's problems, but all in one thing common, the desire to make money. Everybody was interested in 'today' whereas life insurance is about 'tomorrow'. In short: on new grounds it was much harder to sell than to marketing coal in Newcastle".

But again, and not surprisingly, a man of his calibre and highly developed professional abilities, would successfully master this new challenge. Under him the new company soon became a force in the market to be reckoned with. His personal integrity, his sophisticated degree of loyalty and his charm and friendly nature, made him a very popular and highly respected boss and colleague. Mr. Bhimjee and his other colleagues, like the Managing Director of the Dubai company, Mr. Amirali Moledina and Mr. Saifuddin Zoomkawala, the present Chief of EFU General in Karachi, all have held Mr. Alam in the highest esteem, a judgement I have always fully shared.

„He was a very sophisticated man", remembers Saifuddin Zoomkawala, „very polished and always most immaculately dressed, in every respect a very refined man, in all spheres of life. I remember one very particular instance with him, right from the time when we had all gone from Karachi to Dubai, and when we were all staying in the same hotel. The 'Airlines Hotel', which is no more there, it has been demolished and a new hotel has come up instead. One fine morning, very early, around 4.30 or 5 o'clock, I had to go to the airport to receive a visitor. And that hotel had a square lobby, and suddenly I saw Mr. Alam, walking there in his pyjama, and a long shirt in which we

normally sleep. There he was, without any murmur, just walking, all by himself. And I was really worried, it was that early in the morning and I started wondering whether perhaps something was wrong with him, I was really worried. So I approached him and said: 'Sir, everything allright!?', and he smiled and jovially replied: 'don't you worry about me, this is my normal time, I always walk here that early in the morning, this is the time when I have my best ideas!'

And he had a marvellous memory. He was exceedingly fond of shopping, he enjoyed it and he would be the right person to tell you exactly where the right shop would be for any kind of commodity; he would be like a computer. Mr. Alam, for sure, would know the best prices and where to find the best quality. And I think, like we all did, that he managed the Life Department very well. And the great thing about him, - as well as about Mr. Amirali Moledina, was, that although we had two separate Chief Executives, one for General business and one for Life, both these very fine gentlemen had a firm understanding between each other that both the wings would work together as one unit only. Both the departments were fully integrated so as to work really as one company".

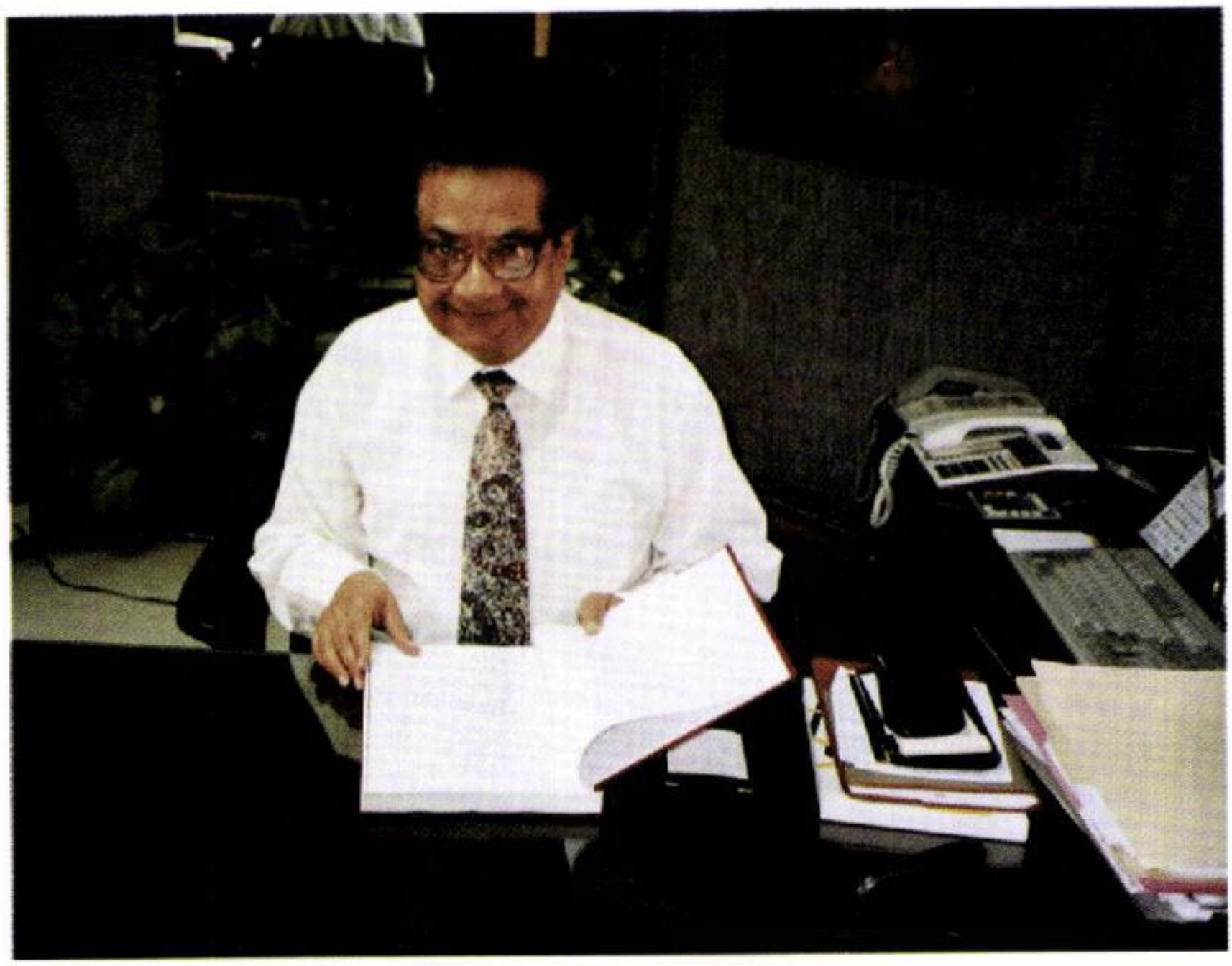
It was a great loss to the EFU Group when Mr. SF Alam suddenly passed away on the 28th of November 1985, at the comparatively young age of sixty seven. He had a severe heart attack and though he was immediately rushed to the hospital all the efforts of the attending physicians proved to be futile.

His colleague, Mr. Amirali Moledina telephoned me and gave me the sad news. I felt very sorry too, because I have always considered him to be the bridge between the old established Eastern Federal Union, the one of the days of partition, the times then of Tom Baxter and KF Haider, - and the new EFU, which had emerged after the arrival of Mr. Roshen Ali Bhimjee. SF Alam certainly played a vital role in the successful implementation of the 'new spirit' which had come all over the place, and his greatest contribution was, I think, to convince the 'old-timers, the senior skippers' that the new course would lead them straight onto the aspired new horizons.

As Mr. SA Naqvi has said: „Mr. Alam was dynamic, direct, organised, creative and enjoyed accepting challenges. Like most successful people he showed exemplary determination and courage to succeed in difficult situations. In fact, his life is an extraordinary success story and he was a man of exceptional qualities."



Mr. Sharafat Walajahi (around 1975)



Mr. Sharafat Walajahi, 1997, at his office in Ajman, UAE.

Sharafat Walajahi
Always a step ahead

He was there on the day when I commenced my most memorable years with EFU; he was around when the Group's London venture went through difficult times; he symbolised professionalism when politics mingled with business and took it over in the name of the people, - who had neither asked for it nor were they supposed to know what they as the „Sovereign" had deemed fit to be done: nationalisation; and he, of course, gave me a helping hand when I started my boyscouting through the country's and the company's early days and my efforts to decipher what was traceable of their original past. My mentor, Erwin C. Iven, once together with Mr. KF Haider at the helm of this company, had given me his name before starting my journey to Pakistan, recommending him as someone who probably would be able and willing to assist me in finding the right access not only to a company called Eastern Federal, but even more so to the people of this country and their way of life. My fatherly friend was right, as in so many other things, - the man he had recommended to me finally became a friend, until today, - and his name is Sharafat Walajahi.

He was one of the bright and promising officers of the company at that time with an excellent educational and family background. He was born on the 22nd of November 1930 although his official birth certificate shows it as 22nd of September of that year, and this for a very simple reason: when he later in his life wanted to appear for his matriculation exams in Lahore he was short of the required minimum age by two months. So his elder brother, who had accompanied him to Lahore decided to alter his date of birth,- which very obviously has not done him much harm. But let us proceed one step after another, not be already one step ahead, as should, in a certain way, become a bit typical for the later part of the life of my friend Sharafat.

He was born in Hyderabad, Deccan. His great-great-grandfather was the Prince of Arcot, the Ruler of that State. His name was Mohammed Ali Walajah who was a contemporary of Tippoo Sultan in Mysore and the Nizam of Hyderabad, who was the only Indian Ruler titled 'His Exalted Highness'. These three States were the main ones in Southern India at the time of the British, that is at least what my friend tells me when in August 1997 we meet in his beautifully furnished office in Ajman, UAE, where he now owns and runs his own textile factory. His father, Nawab Noorulla Walajahi came over

from Madras to Hyderabad, where his son Sharafat was born and educated. He obviously was a very outstanding and brilliant pupil, always a step ahead of the others, and he was only 13 years of age when he wanted to appear for the matriculation examinations directly. He wanted to cut short his normal school days, which would have taken him another four years, had he taken the normal route. And the way to do it was to appear for the Punjab matrics in Lahore. And we already know why and how his birth certificate had to be adjusted. After matriculation he joined the 'Chaderghat College' and did his graduation in economics and political science from the famous 'Osmania University' in Hyderabad, his home town.

This University must have had its own and very distinct flair because it is considered to be one of the most memorable contributions of the Seventh Nizam of Hyderabad, Mir Osman Ali Khan, and his State to education, to Muslim renaissance and to the Urdu language, because it was the first university with Urdu as the medium of instruction, a very controversial issue at the time. A very hot and highly political one and I think it is worthwhile to remember what the Nizam said at the dazzling opening ceremony of the glittering Arts College Building of his university in 1939. The building was said to be a masterpiece of architectural excellence, blending the Turco-Persian and Deccan styles.

„This building, like the Urdu language, is a combination of the styles of the communities living in Hyderabad," the Nizam said, „and the reflection of their culture and civilisation. This building is also a sample of the pleasant and mutually-friendly relations which have existed for centuries among the different communities of my State and, I feel, it is my duty to my subjects to maintain these relations."

Sharafat Walajahi, I always felt, must have been greatly influenced by this liberal and farsighted approach of the Nizam. Since his early childhood he was obsessed by the desire to learn and study whatever arouse his interest and his extraordinarily developed will power and determination were the dominating factors in his life right from the very beginning. And although all his education had been through Urdu as medium of instruction, he soon mastered the English language very well. At his own he managed to obtain copies of all leading English newspapers of that time, amongst others the 'Times of India' and made notes from those newspapers, jotted down particular phrases and words which had a special appeal to him and which he then tried to remember.

Sharafat's early and keen interest in all political matters must have been nursed by his father who at some point in time even was the treasurer of a political organisation which was considered to be the main political group in the State of Hyderabad. Although it was more a kind of a regional party its politics were on the level of All India politics and it was headed by a very well known figure in the history of India. He was not only well known because he was a politician turned Nawab, but he was particularly known for his exceptional ability as an orator. His name was Bahadur Yar Jang. He was the President of that large political party, the Majlis-e-ittehad-ul-Muslimeen (Party for the Unity of Muslims). He was a Pan- Islamist Hyderabadi nobleman of Pathan lineage, a very gifted man after whom young Sharafat would have liked to model himself. He must have been an orator of exceptional ability who was able to draw huge audiences. „He really could hold the audience" remembers Sharafat when he talks to me about his early encounter with this extraordinary man. „He could hold the audience of a hundred thousand people during a whole night, I was myself a witness to it, people used to come at eight o' clock in the evening and go home at eight next morning. And there was nobody on the stage except this man, speaking all the time. The Nizam had high regard for him and Mr. Jinnah gave him his affection, advice and encouragement.

Great orators always fascinated young Sharafat Walajahi, they would find his acclaim and interest ever since he was able to read and write. And Sharafat must have created a big impression on the Nawab after his father had taken him to his house, because he encouraged him to deliver his first speech before a huge audience which had assembled to hear him, the Nawab. Sharafat was just ten years of age but already then very keenly interested in politics,- and public applause. The Nawab encouraged him to have his first public appearance, „that was a historical occasion", says Sharafat, „that was the only occasion when a boy of ten was invited to address a crowd of at least 50 000 people." And he took great pains to prepare his speech and he was assisted by his father and another great orator of that time, Mr. Allama Rashid Turabi, a Shia leader and very much revered for his Majlis. He helped young Sharafat to train himself as an orator and helped him with his speech. It must have been a great success „because at the end of the speech", remembers Sharafat, „a very senior CSP Officer came over to my father and suggested that I should aim for becoming a CSP Officer myself, he was impressed with the political accents also, which, he added, might not have found the approval and the blessings of the Authorities."

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 Mc Leod 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 Groups 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 peen 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 'guestimate' 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

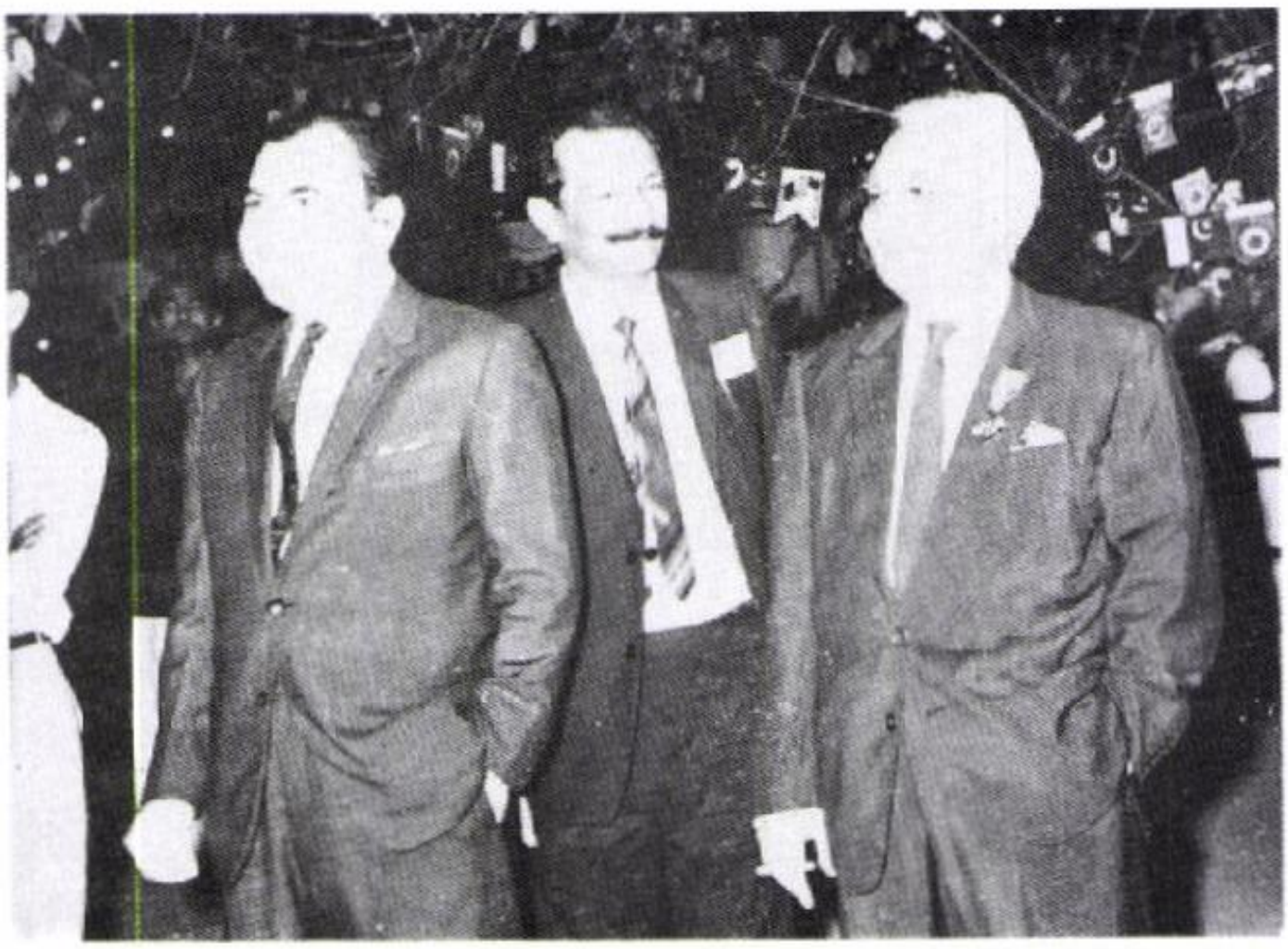
and loose association with CCL in London were enough for him to leave his firm imprints.

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.

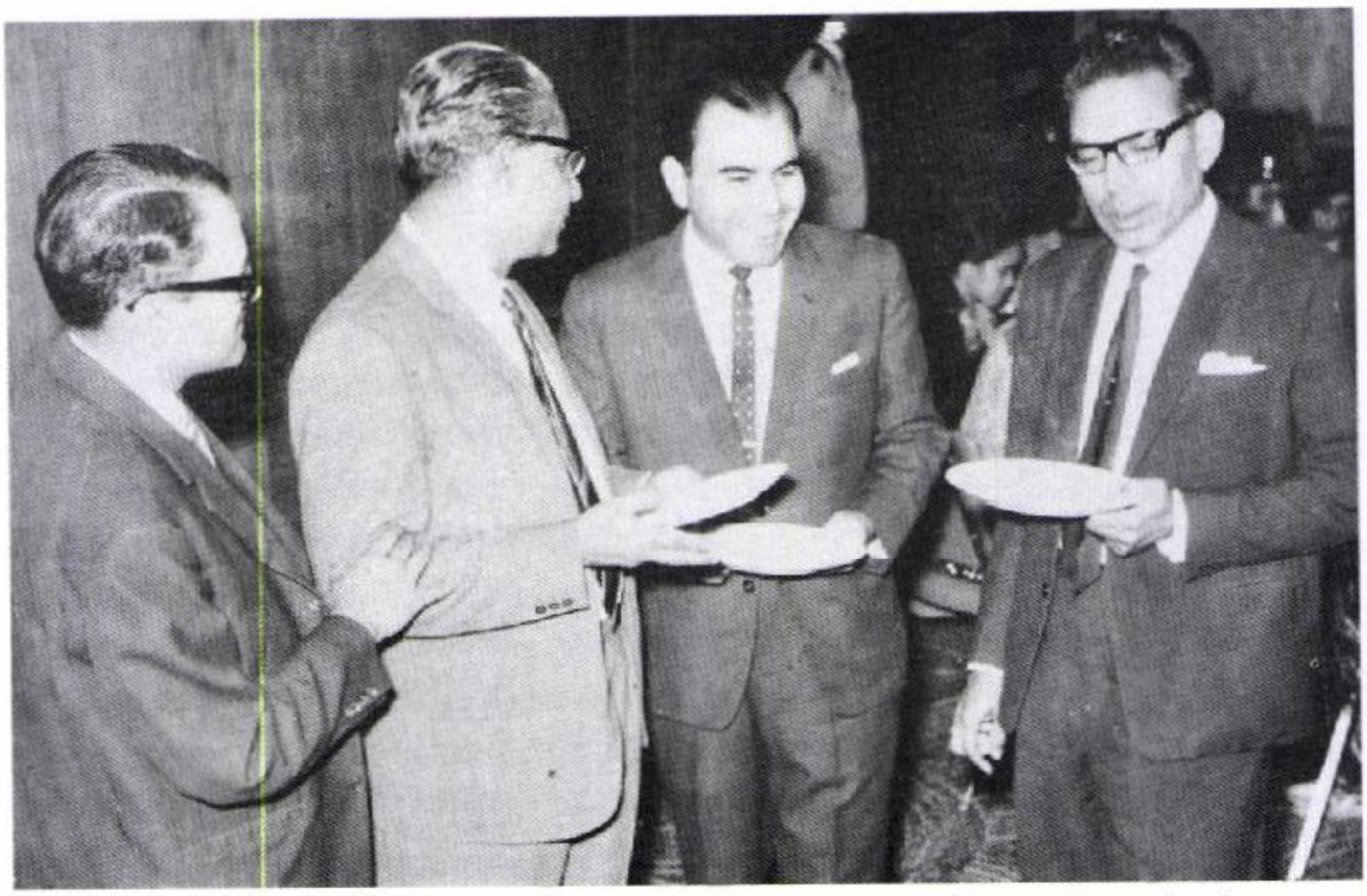
As far as our common love, the good, old EFU is concerned, I am convinced that Sajid Zahid's association with it was a piece of good fortune for both the company and him. The company greatly benefited from his professional ability, his detached and yet enthusiastic views on the further development of 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 is1964 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 ACII. 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".

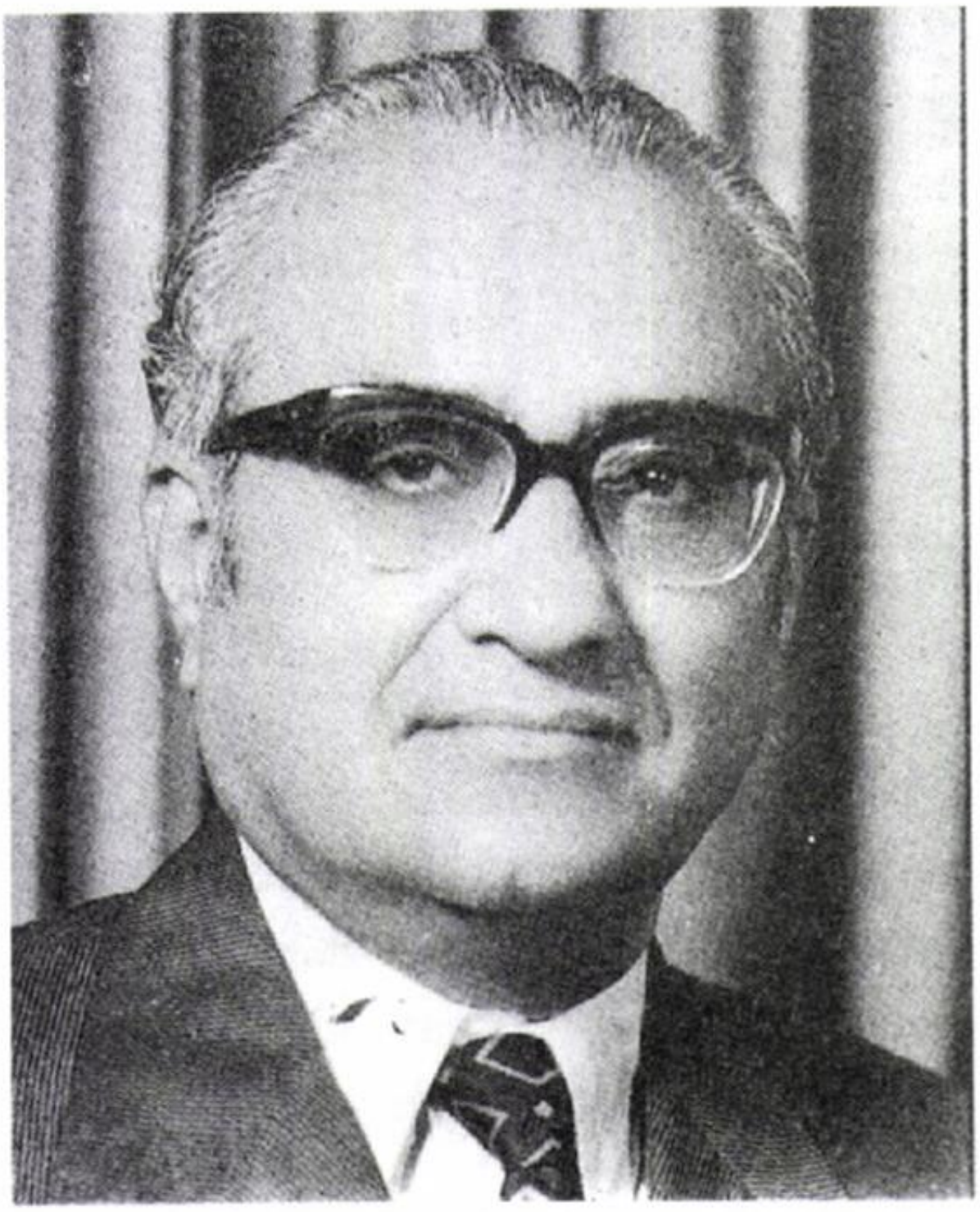
Nawab Hasan was a very disciplined person, always fully in control of himself. I have never seen him lose his temper. „He was", as the 'Insurance Journal' termed it in its obituary, „by nature a quiet and aristocratic person". He enjoyed good and meaningful talks with people whom he liked and whose intellectual 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.

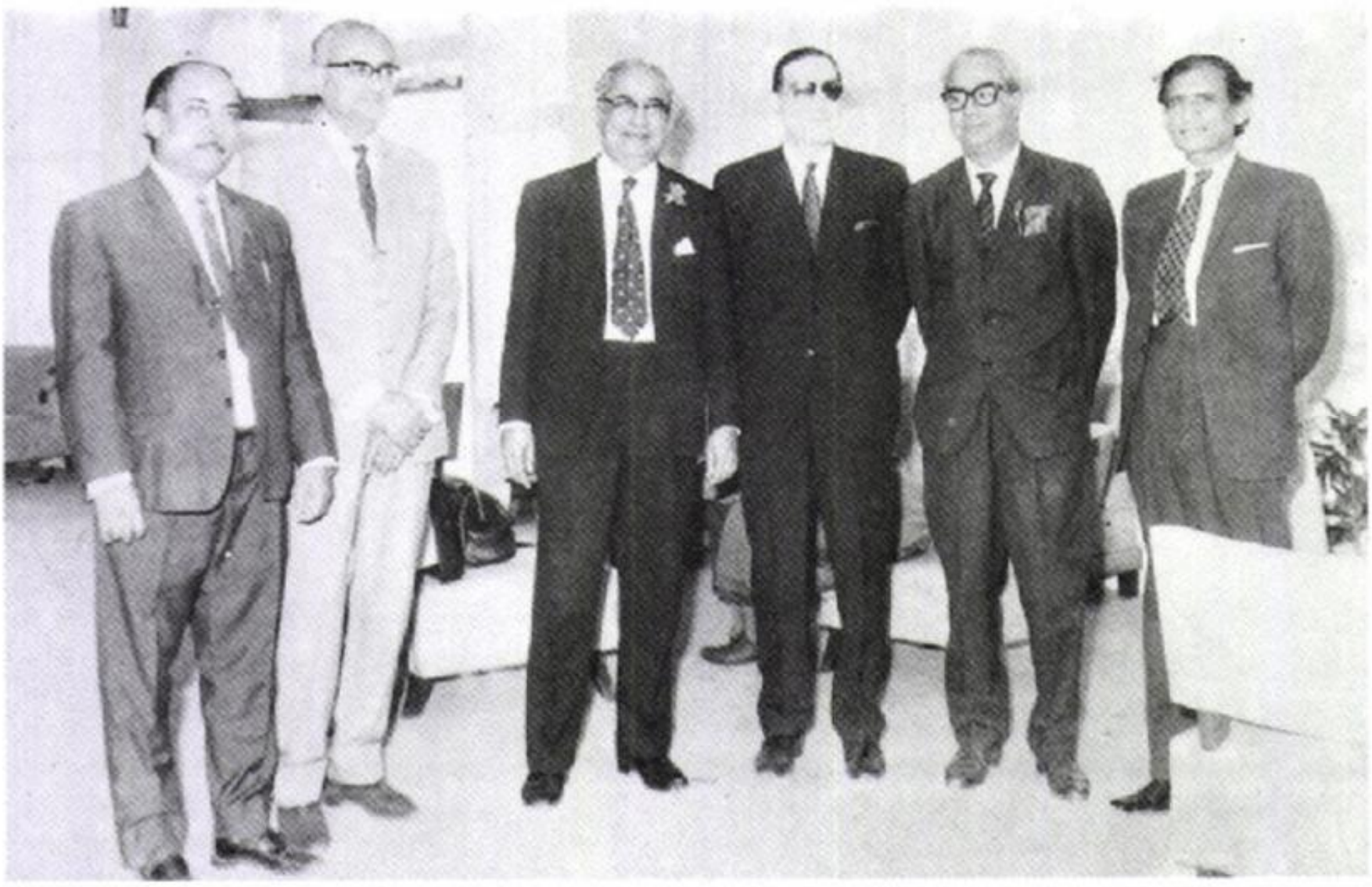
My wife and I went to see Mrs. Hasan in her house, five years after Nawab, her husband, had left this world. Her son and his family were also around and they told us how it had happened. He used to wake up rather early in the morning and after offering his morning prayers used to go for his daily walk. 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 hard-core 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.

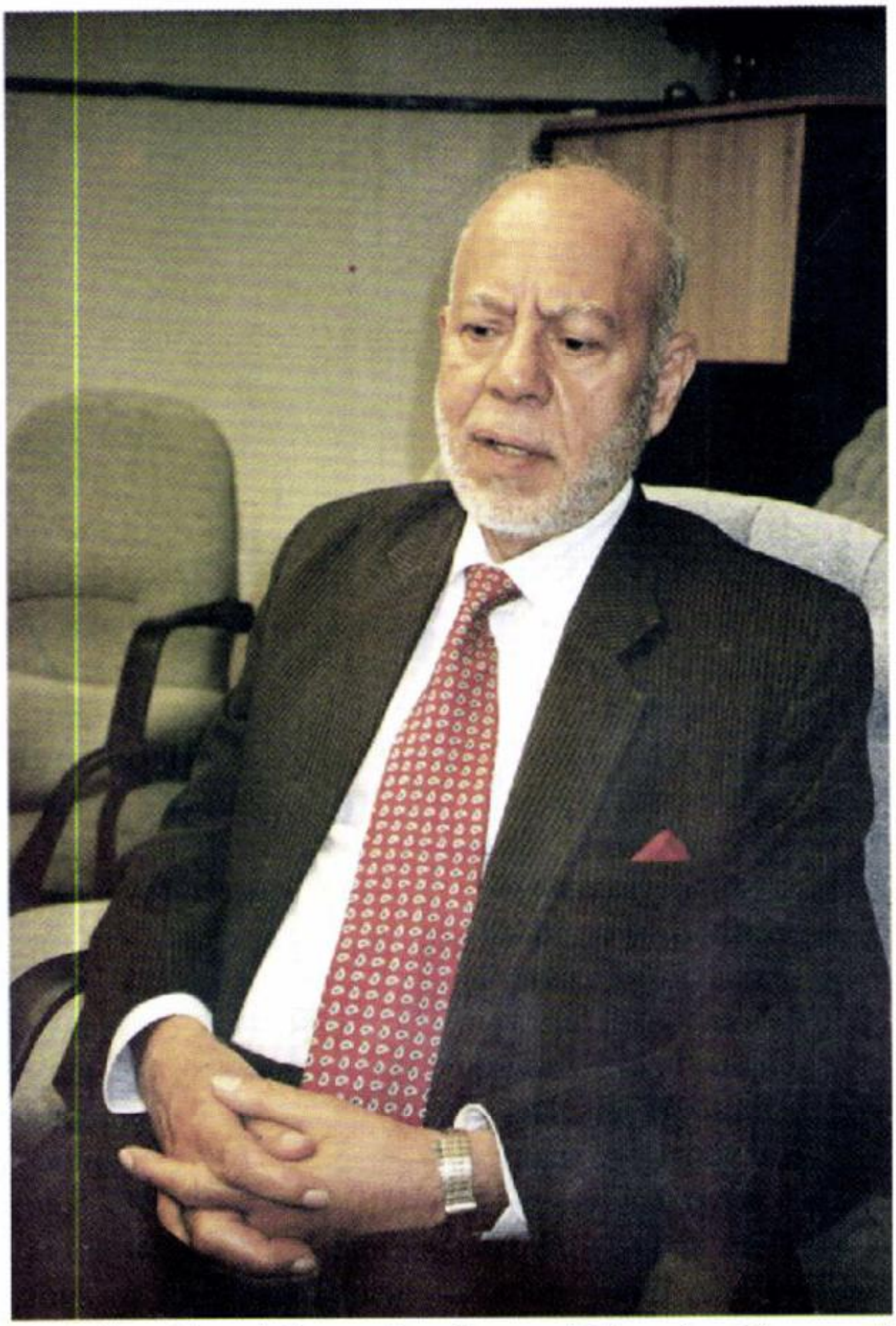
Azim Rahim was the first of what I call were the 'Three Musketeers' of the Eastern Federal after Mr. Bhimjee's temporary exit from the Pakistani scene. And when he retired in 1980, I think, he had every reason to be proud of what he had achieved during his long and distinguished insurance career. A man 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".

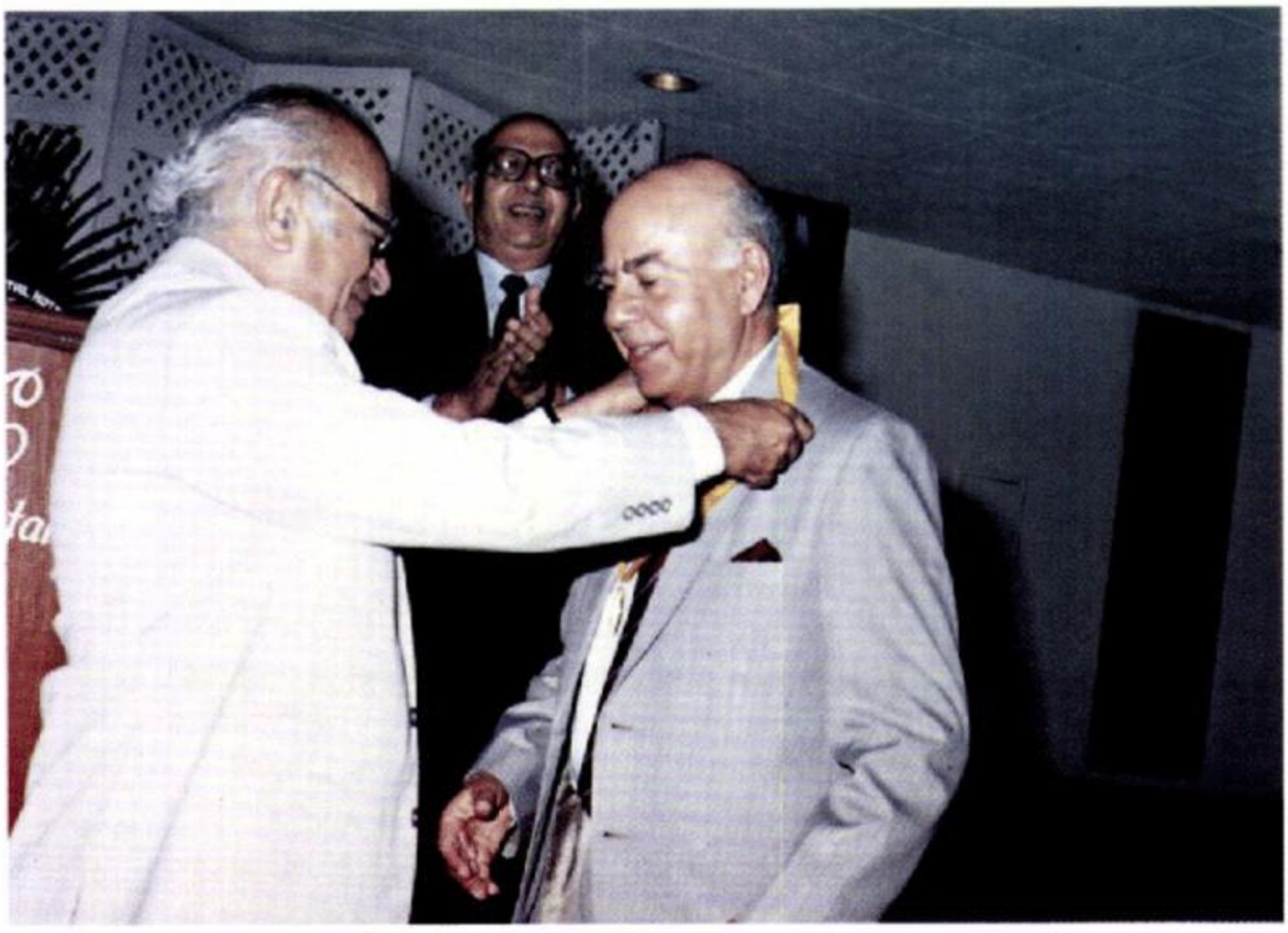
When Ali Rahim, one of his four children, his eldest son, had left me, I vividly remembered the first meeting I had with Azim Rahim, his father. Torrential rain showers had accompanied my arrival. And when we left the club in Dacca, late in the evening, the rain had stopped and a beautiful moon dominated 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 signalising 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 sincerety, 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, togther 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 'Masoourie 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.

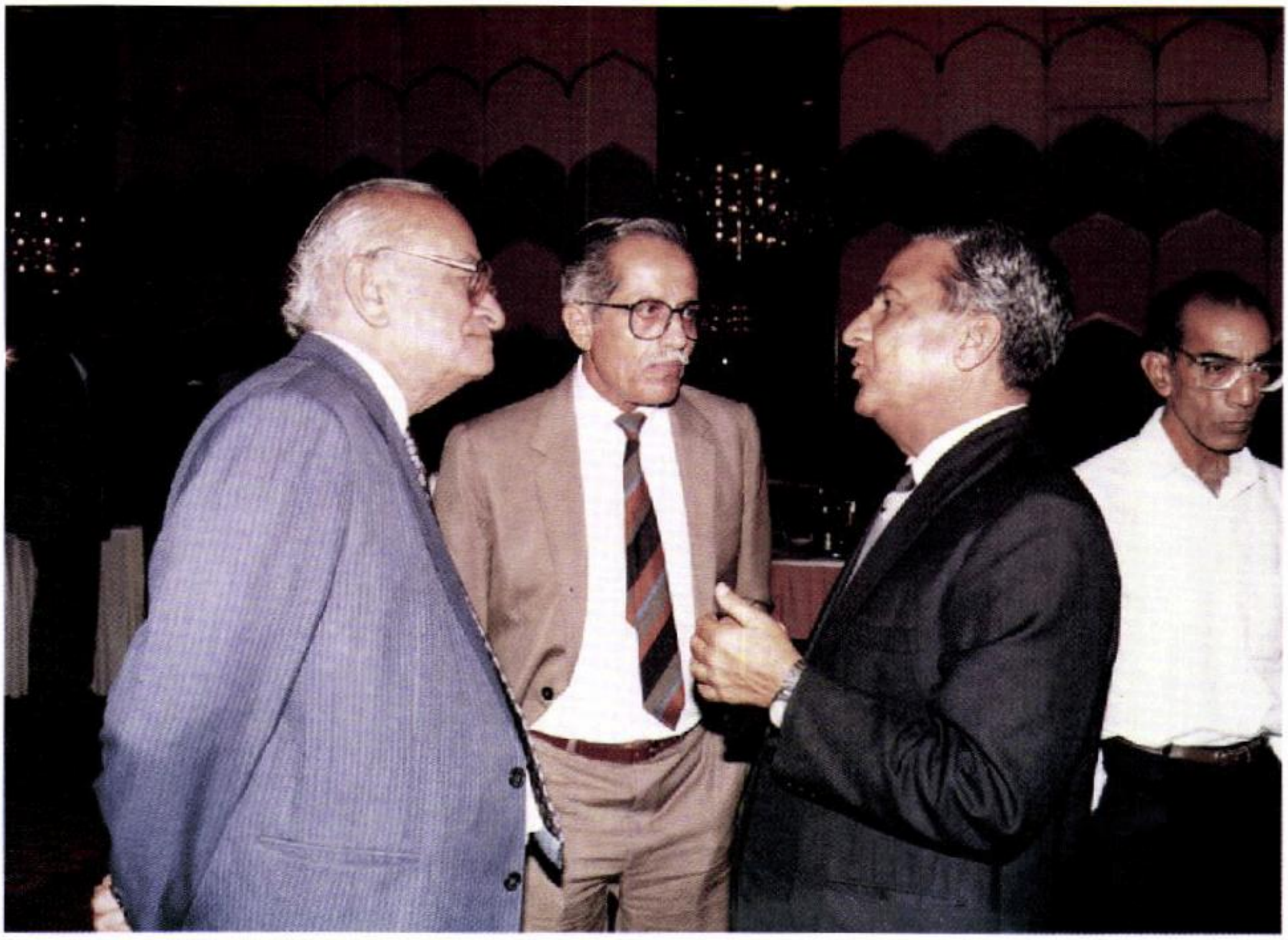
Although Mr. Rashid has been officially retired because he has reached the age limit quite a few years ago, one would still find him sitting behind his desk waiting for someone to give him a ring, mostly from one of the family members because he still is the link to Mr. Bhimjee's widespread activities, 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

with me because he had marked it for me for some further action, and in this letter he says:

„My dear Rashid, in my absence you must be getting well deserved rest and peace of mind. But without you I find life difficult. Apart from Bano no one is so familiar and willing to put up with my indulgences as you. I am ever so grateful to you".

Mr. SA Rashid is well settled in Karachi. He has three sons and three very charming daughters. In line with a well established tradition within the EFU family, two of his sons do work with his company, with outstanding success. They are amongst EFU's top producing officers, a true reflection, I would think, also of the great respect which their father commands in the City and elsewhere in the country. Another son is running a most modern equipped Mercedes Garage in Atlanta, USA and his three daughters are all married, adding comfort to their parents. Having been the shield bearer and longtime confidant and lieutenant of a great man has made his life full of happy memories. And he has every reason to be proud of what he was able to contribute to his successes. But he is at least equally proud of having been taken into confidence by his master and mentor when grief and failures had to be digested and shared also.

A loyal and faithful companion throughout.



Mr. Roshen Ali Bhimjee, Mr. M. Jafri
Mr. S.A. Rashid, busy in serious discussion

Mahmood Jafri
Unfrozen hidden reserves

When Mr. Roshen Ali Bhimjee took over the affairs of EFU in 1961 he had not only to cure its ailing financial condition by trying to come to terms with the London creditors but also to regain the confidence of the company's working force. Lack of funds and the complete absence of entrepreneurial foresight had created a wait and see attitude amongst them which proved to be more deadly than the absence of financial resources as such.. Like highly infectious germs had this crippling disease crept into the whole body of the organisation, slowly paralysing it from head to feet.

For a period of almost ten years had everybody been told that because of the London loss situation no funds were available for any kind of investment which would not yield and guarantee immediate returns. Not surprising that because of such a policy the climate between staff and management had seriously deteriorated and had made the position of the Employee's Union a fairly strong one. Strong not in a sense that it could successfully push through highly justified financial demands. With only empty pockets in their hands management could hardly be pressed for higher pay scales. No, in such matters even a strong Union could not attain much. But what had become rather serious is that dissatisfaction and impatience at all levels had reached a stage where everyone considered the other to be a competitor rather than a colleague. And that, of course, had very adverse repercussions on the morale of the staff. Discipline faltered and fights amongst junior and senior staff members became the order of the day. And if the management wanted to take disciplinary action the Union always made it a point to intervene. In order to keep at least the Union leaders happy, management very often decided to give in which in turn even lead to further deterioration of the staff's discipline and morale.

Therefore one of the first steps taken by Mr. Bhimjee was to come to grip with this unfortunate and undesirable situation. He not only very carefully and at great length listened to what the Union leaders had to tell him, he, for the first time in the history of this company, gave them a distinct feeling of importance. He rightfully considered them 'hidden reserves' which need to be unfrozen to make them an important part of the company's restructuring process. He told them about his own past, how he himself had organised a shopkeepers Union in Rangoon and how he had helped workers in distress in Bombay to overcome their problems. He encouraged them to continue their

efforts and their struggle for a betterment of the personal lot of the majority of those they represented, well knowing, of course, that also the new management under his lead could not make the impossible happen, could not dig out the necessary money from coffers which were empty. But he infused confidence into them about the future of the company and requested them to be his partners, to make it a real joint venture. The pay scales of the lowest paid staff members were raised and promises, of which were few, promptly kept. Thus a climate of goodwill and new hope was generated which promised good yields once the 'rescue operation' would be successfully completed.

One of the leaders of the Employee's Union of the EFU at that time was Mr. Mahmood Jafri, a junior clerk in one of the General Departments sections in the Head Office, which then was headed by me. I had no personal experience with Union related matters because back home, in Germany, we had no company specific Unions, only industrywise ones. But my predecessor, Mr. H.W. Schwarz had mentioned to me about the difficulties and problems the company was facing with their Union, mainly as a result of the disastrous financial situation, of course. But it was not only money which had spoilt the climate between the Management and its employees. Staff members criticised lack of understanding for their problems, lack of respect for their work done and were particularly bitter about the fact that they were not taken into confidence about the precarious situation of 'their' company. Schwarz himself was well liked by the staff and their Union leaders because he had tried to help them whenever possible. And Mr. Mahmood Jafri was one of his staff members with whom he not only had many official encounters but who also had won his sympathy for what he was trying to achieve for his colleagues.

I tried to continue this tradition during my tenure of office. And I had my encounters too with the leaders of the company's Union, and one of them, as I said, was Mr. Mahmood Jafri. He was a very junior clerk then and I would probably not even remember his name anymore had he not been the Union's spokesman. He always presented a particular case in a very demanding and forceful way, and was more than once just on the verge of losing his temper. And yet, I liked him for his personal engagement and the way how he fought for the downtrodden of EFU's working force. It was them whom he represented, not the more senior staff members who had to take their professional fate into their own hands, trying to climb up the ladder of success. We had a good working relationship, based on mutual respect. And it was in that official capacity that he had presented me with a small gift, as token of their appreciation, just a few days before I left EFU and Karachi,after having been one of their Managers for more than six years.

When I was planning this book and contemplating as to whom to pick for a profile or a life sketch most of the names came by very natural because their involvement with EFU either as a founder, guardian or senior executive was very obvious. But I also wanted to dig out a few of those who may not have been a 'natural' choice as an individual, -because then I would have had to write about the lives of hundreds of dedicated and loyal staff members and would have ended up with a situation to never ever conclude it,- but who would stand as someone representing a group of people, at least as I saw them. It was in this context that I decided to request Mr. Jafri for an interview and write about him and his life for EFU.

Exactly 35 years after he had given me a lovely farewell present in the main hall of the first floor in Qamar House both of us were now sitting together in a room which was assigned to me after I had rejoined EFU as one of its Directors, a room which was just a few yards away from where my cabin had been when I started working for EFU and our paths crossed for the first time in our life. He then a member of the Marine Department and I, the technical chief of the company. This room has an adjoining door to the Chairman's room, but was now hardly used because Mr. Bhimjee's health only permitted him to attend office once a week, and this also only for a couple of hours.

Mahmood Jafri had grown older, of course, but so had I. And yet, the sparkles in his eyes were still the same. He was no Unionist anymore, but had risen to be a highly respected senior officer of the company. And he rightfully was very proud of it. Proud also about his lifetime association with this organisation which he repeatedly called his extended family. And when asked by me about the time when Mr. Bhimjee had come to take over the reins of EFU and how his feelings had been then, he told me how happy he and his colleagues on the Executive Committee of the Union had been when they came to realise that the new Chief Executive had a heart for them and the people they were elected to represent.

I asked him about his family background and his early days with EFU. And he tells me that he was born in Agra, UP, which, of course, is now India, in 1935 and that his family had migrated to Pakistan in 1949. His father was a Government employee, working for the City Magistrate in the Real Estate Department. He had his advanced schooling in Karachi, went to Modern High School and studied privately after matriculation to get his Intermediate and his Graduation. Having achieved both, he joined Eastern Federal in 1952, as a typist. KF Haider had just taken over as a General Manager and Mr. EC Iven was his Deputy. Talking to him was just like unfolding a chapter of long time

ago days and all the names dropped by him reminded me very vividly about my own involvement in the company's affairs. Mehtab Ahmed Siddiqui, then Superintendent of the Fire Department, Mr. Rizvi, his deputy, AG Khan, the stubborn but utterly reliable and humble chief of Marine Claims, Russel, the reinsurance man, Hyder the tall and skinny marine underwriter. Most of these former colleagues were now either dead or retired. Also Mr. Jafri would normally be in retirement already but he was requested to stay on because as Senior Vice President of the Motor Claims Department he is mainly responsible for the recovery of stolen cars and his long experience still is a very valuable asset to the company. Two of his sons are also working for EFU, setting another example of an old tradition within EFU who harbours quite a number of second or even third generation employees.

Mr. Jafri still talks very nicely about his old German boss, Mr. Schwarz, and even has very kind words for Mr. KF Haider with whom he had to exchange many heated arguments on behalf of the company's Union. „He was also very kind-hearted", he tells me, „and although he also could be very tough he never terminated anyone's services, even not in those very difficult times. And if someone came to his office saying that he was a poor man without any job, Haider Sahib used to say: well, sit down, get 100 Rupees per month and start working. But because of his background he, of course, was against the Union, he disliked it. He did not want to see any of our letters coming on to his table. So when we did write a letter to him, he called us and did throw that letter at our faces. So we had to organise a campaign, we even had to call a strike. I personally disliked such actions and during my time as President of the Union such drastic steps were never taken. I have served the company's Union as their President, Vice-President, Member of the Managing Committee and also as a member of the Works Committee. This consisted of four members with Mr. SM Moinuddin as Chairman and me as the Vice Chairman. There we discussed daily problems and the social welfare of the staff. And I did this for so many years. I, therefore, one day wanted to leave the Union affairs, wanted to forget about all these problems which I had been confronted with for such a very long time. But Mr. Bhimjee was very adamant and requested me to stay on until the time that he retires as Chief Executive of the company. Which I did. But once he became Chairman, I reminded him of my request and although our new CEO, Mr. Nawab Hasan also wanted me to remain in my Union functions I did not stand again in the next elections because I am not a professional Unionist, I wanted to be released from my burden, I wanted to go up in the hierarchy of the company, because I was by then the father of four children. Well, and this is how I finally had my chance to make myself a career in this company, which is like my own family."

We then also talked at length about the difficulties with which EFU was confronted in the 50s and 60s before the new management with Mr. Bhimjee and Mr. Khaleeli took over. And I want to quote a few of his remarks here because I think that they very well stand for the general feeling of the company's staff at that particular time.

"Yes, the financial position of the company then was very poor. And the general public was not very kind to the staff working for EFU at that time. Your are working with the Calcutta-Wallah Company, Eastern Federal!? Oh, my God, pity you! Such kind of comments were the normal thing in those days. But all that changed dramatically after Bhimjee Sahib joined. Two years after he had come I was sitting in the Ministry of Foreign Affairs in Islamabad, in their Press Department for some work for EFU. The manager in charge of that section I was just sitting with suddenly asked me: where are you working, Jafri? And I said, I am with Eastern Federal. Oh, Eastern Federal, he almost shouted then, with a voice full of respect and admiration, Eastern Federal, the biggest and largest Insurance Company in the country!! And you can imagine, that made me very happy. What a difference to a few years back, when we were the Calcutta-Wallahs!"

Mr. Jafri is proud when he gives his account of more than 47 years of service to this company. „The blood in my body belongs to Eastern Federal", he says, his voice highly pitched, „I joined EFU when I was nobody, just a young man with no financial background. EFU gave me everything I have, and I am very grateful to them. As I have said, EFU is like our family and at the same time it is the mother of all other insurance companies in that sense, that in almost all of them, be they Adamjee or the rest of them, you will find people who have received their original training in EFU. They now work all over the country."

His words speak for themselves and they are, I think, the answer for why I felt he should have this audience.



Mr. Mirza Faiz Ahmed, Deputy Executive Director, at authors office in Qamar House, 1999

Mirza Faiz Ahmed

From the ground floor to the top

Here is another man who seems to be around since ages, a living testimony to more than four decades of EFU General's history of this great organisation. One of it's longest serving employees and now a Deputy Executive Director, in charge of Internal Audit, Credit and Budgeting Control, one of the senior most executives of the company. Talking to him is like leafing through a human encyclopaedia. He has known them all, the Ivens, Haiders, Schwarzens, Akhtar Azads and Wissaluddins, - SM Moinuddin, Azim Rahim, Sultan Ahmed, Mian Saeed Ahmed, Ameen Khorasani, Nawab Hasan, Sharafat Walajahi, Sajid Zahid, to mention just a few- and that great, little Bengali, as he calls late Khuda Buksh, the legendary chief of EFU's Life Department of the famous 60s. Mirza Faiz Ahmed is a living legend by himself and in his own right. An outstanding example for somebody who has made it right from the bottom to the top of this great institution.

MA, as we will call him, was born in Delhi, 1935, to a middle class family of businessmen. His father owned a small cane factory and used to travel rather frequently to Assam to purchase his raw material and also used to deal in hosiery. His grandfather, like most of the other relatives of his family, were shopkeepers in Saddar Bazaar in Delhi. When partition was announced his parents decided to migrate to Pakistan because of the unsafe conditions then prevailing particularly also in that part of India. MA tells me that there were lots of massacres in his neighbourhood at that time and his family was confined to their home for quite a few days. The entire family, all their close relatives assembled at their home with the intention to leave Delhi together, because they had every reason to be scared, to be afraid of being slaughtered and massacred by the Hindu mob. His father had a relative who was Deputy Commissioner of Delhi at that time and thanks to him they were all able to obtain tickets for a safe flight to the airport of Rawalpindi, where they decided to make their new home.

MA will never forget the many bodies of killed people lying on the side of the road leading to Delhi Airport. „That was a very horrible scene", he says, „many people beheaded. Terrible. And when we reached the airport all the Sikhs and Hindus were around us, and we were shivering like death, all of us, my brothers and sisters. And they were even younger than me, except one sister of mine. We were really shivering like anything on that day until we could finally leave, and we were praying to God, praying for mercy".

They were lucky and made their escape to Rawalpindi. MA joined a school and studied there up to ninth class. His father had started some small business in Rawalpindi, in a very humble way, as MA stresses, but then the other family members who had gone to Karachi had found out that it was a much better place, more congenial for starting a new career and therefore they decided to move away from Rawalpindi and make a new start in the then capital of the country. That was in 1948. MA was made to stay behind in Rawalpindi to finish his ninth class and then followed them to their new home. He continued his education there, passed his matriculation and joined the SM College, a very, very old and small college, as he tells me. Law, Science and Arts. And he registered as an Art student. His father did not want him to become a businessman as all his forefathers had been. He wanted him to become a professional, to be more on the safe side, because by the time MA had passed his graduation in 1954 his father had changed his businesses quite often. Out of necessity, not out of inclination. „My father had turned rather old", he says, „and he was a bit orthodox also, you see. Not like the modern people of those days had to be. The old people, my father's generation were taught to be very humble and simple, very honest and very straightforward. And I think perhaps this was the reason why he could not make his headway in the new country. In Pakistan one had to be very smart and cunning, and he could not cope with that. He was uprooted not only in the sense that he had lost his original home, his original business and all what he had inherited already from his ancestors, he in a way had also lost his own identity. He was too orthodox and too honest. But still, we just managed to survive there in our dormitory and I lived with them for two or three years after my graduation. I tried to help my father in his business, but that was not very enterprising. So one day I spoke to a distant relative of ours, Mr. Mobeen Quereshi, who worked in the Accident Claims Department of a big insurance company, the Eastern Federal Union, as it was called then, and he suggested that he would try getting me a job there also. I was very happy about this initiative because my father was really not very well any more and I had to find a job in order to support my family. Already during my College days I had started learning shorthand and typing, a profession which was very much in demand then. During the day I attended college, in the afternoon I assisted my father in his business and in the evening I attended shorthand and typing classes. In those days life was really very hard indeed, even in most of the better middle class families. But the advantage of an enlightened family background was that we were able to master that situation quite bravely, never grumbled, never were really disheartened. And Mr. Quereshi finally managed to get me a job and in 1959 I started my work in the Accident Department of the Karachi Agency Section of the Eastern Federal Union Insurance Company, which was then

located at the Ground Floor of Qamar House, their Head Office. I was assigned to the Workmen Compensation Section. That business was still handled in Calcutta, but we had to do the follow up, the final clearing. And as I was coming from a business community, I also started to produce some business. In the evenings I went out to the markets and was very proud that I actually proved to be quite good at it."

MA worked in EFU's Agency Section, which was then headed by Mr. SM Moinuddin, from 1959 till 1965. And he remembers that Mr. Moinuddin in 1965 gave him some extra hundred Rupees for doing development work, for actually producing business and he was promoted to the position of Superintendent, which was the first big step for anyone who wanted to become an officer of the company, and in fact it was a very important and influential position in any organisation of that size, comparable only to corporals and sergeants in the Armed Forces of any country in the world. And he was very successful with his development work. His personal business grew substantially and the company honoured that by promoting him in 1971 to Senior Development Officer, then Assistant Manager and Deputy Manager.

„By that time", he tells me, „ Mr. Saifuddin Zoomkawala, with whom I had worked together for five or six years, had opened the SITE Branch Office and when he left for Dubai, to join the Credit & Commerce Insurance Group, I took over from him. And that was really the starting point of my career, in a big way, I mean. My colleagues and I were fortunate in being able to produce a big volume of business bringing it to record heights within five years, and I got two promotions within one year. First to Manager, then Vice President and finally Senior Vice President. Thereafter I was transferred to the Southern Zonal Office and Mr. Fasihuddin and I worked together. When Mr. Azim Rahim left, Mr. Sultan Ahmed came and in 1986 I was made Senior Executive Vice President. Well, and two years ago, in 1997 I reached my present position as Deputy Executive Director. This is the whole story of my career with EFU. Everything which I am now I do owe to Eastern Federal."

It all sounds so simple, and still it gives a lot of joy to just listen to him. Here is a man who has dedicated the better part of his life to the development of a commercial organisation,- and yet has acted as if serving a cause much more valuable than just the one which finds its reflection in an annual balance sheet, a profit and loss account and the many promotions he deservedly received over a span of almost forty years. And when, after our interview was over, I pondered about what MA had told me and tried to put it into perspective with what all the others had told me about their life and their experience with the

Eastern Federal Insurance Company, I suddenly realised why this company was indeed much more than an ordinary commercial organisation. This company through some visionary leaders had been able to inject their dreams and visions into a group of devoted followers who carried their mission like a burning torch ahead of their lives and made it become part of themselves and their own convictions.

„For exactly forty years," MA tells me on the 17th of May 1999, „throughout my career I sincerely worked for this organisation and though during this long time a number of other opportunities came up, I never seriously considered to join any other organisation, because the extraordinary achievements of this company and the leadership provided by such a great person like the late Mr. Roshen Ali Bhimjee have always been a great stimulation and motivation for me."

When he says this to me, it comes very naturally, it is not meant to be just nice, flattering someone who meanwhile had left this world and was known as having been very close to me. MA is not one of these sycophants of which there are far too many around and without whom the society at large would be much better off. MA is a very straightforward and sincere man, who calls a spade a spade. That has not always put him into the good books of those momentarily in power. But men like him, have developed their own brand of patience and know when and where to strike. People like MA with his family background, about which he is so rightly proud, have been taught to wait for their turn and seldom miss their chance.

One would not be surprised that men like Mirza Faiz Ahmed, having come a very long way up to final success, have their own way of evaluating people and their deeds. Their thoughts and actions may not always be in line with mainstream thinking, but they are often much closer to where the real music plays, at least much closer than their chiefs think they are.

Very interesting what he has to tell me about the time when Mr. Bhimhee decided to leave Pakistan and set up some insurance companies abroad. People then were told that he actually would not really leave the country, that he would travel a lot and that he still would very much look after the interest of what was now EFU General, despite what was happening in the country because of the nationalisation process initiated by Zulfiqar Ali Bhutto.

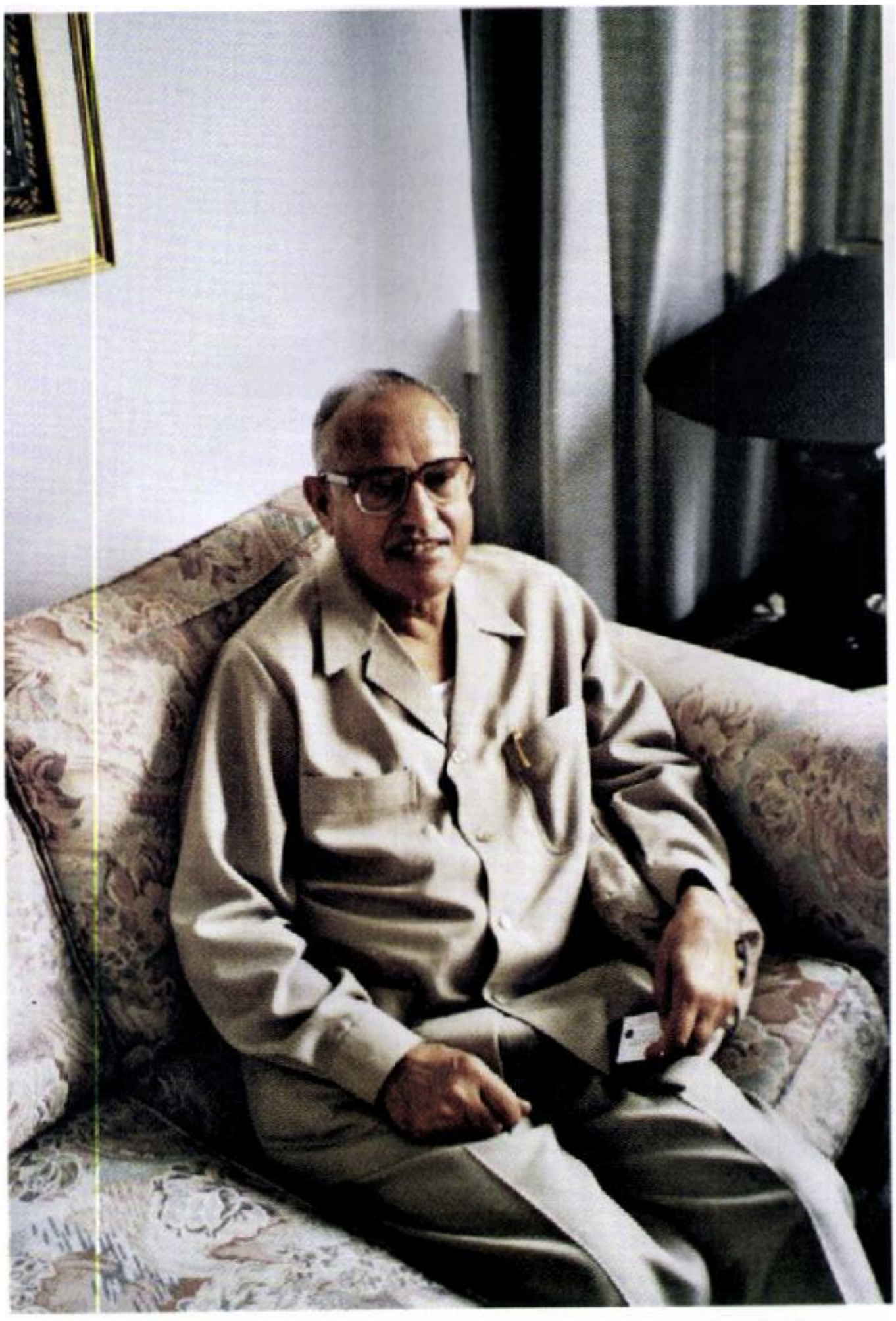
„I never believed", he says, „that Mr. Bhimjee was voluntarily going abroad, somebody must have forced him, at least indirectly. There must have been

some political pressure. I was convinced of that. And we all felt very sorry about it. If somebody is successful here, can make his living, earning enough money, why should he go to London, why to go to America or Saudi Arabia? I try to put myself into his position then, I have my house here, a good job, all my friends and relatives, so for heaven sake, why should I leave this country unless somebody or circumstances force me to do that!? We all felt really sorry, and it was not only a bad thing for him, no, the country also was losing one of its most successful and dynamic business leaders."

He mentions SM Moinuddin as the man after whom he tried to model himself. „He was a very jolly person", has says, „he must have started doing insurance already in Bhopal, when he met Mr. KF Haider, who was then the Finance Minister of that State, and because of him he later on joined EFU in Karachi too. With the help of his brother, who was a very big man in the National Bank of Pakistan, he became a very successful business producer. Moin Sahib was a very sharp man, very intelligent and very diplomatic also. And very humorous, that was even a kind of a trademark of his. Actually I was inspired by his qualities. When we were sitting together and he was telling us of his meetings with clients, how he got the business and what he had done to achieve it. And when he together with some of his other senior colleagues got the Pakistani Army insured, my God, he was like a hero for all of us. He really was a source of inspiration. So in a way in those days I tried to model myself like him. And I decided that I also wanted to be as successful as Moinuddin. And it was because of him that I started doing my own business, although I was working in the office. But the whole evenings were at my own disposal and I tried to make maximum use of it, I did what he so successfully had done. I really think that I am one of the luckiest and happiest persons in EFU. I got the highest promotions. From a personal assistant, a typist to the role of a Deputy Executive Director. Having climbed up the whole ladder from the ground floor to the top, that really makes me very happy and satisfied."

I would wish my readers could have been present when MA told me his story. He was proud of being asked how he felt about his life with this company which next to his family had played the most important role in his life, had in a way even supplemented his family life. You could see the pride in his eyes for having made it, see him virtually climbing up the ladder, slowly and carefully, step by step, sometimes even a bit anxious and scared, but always convinced that he was right on course. It is people like him who finally make sure that inspirations and dreams of visionary giants are brought to life and become visible to the rest of the world. They are the backbone of any

organisation, providing fertile grounds on which then again new developments can flourish.



Mr. Mohammad Hussain Alvi in London, 1999

Mohammad Hussain Alvi
The shooting Star

We had not seen each other for a long time. Almost two decades had passed since we last met, also in London, very close to the place where we now sat together, at 25 Porchester Square, not far away from Marble Arch and the Cumberland Hotel, where many memories originate when it comes to my early association with EFU and Mr. Roshen Ali Bhimjee. The flat still belongs to his family and is only a stone-throw away from 'Raynham' where the Bhimjees resided after the ill-fated London Life Insurance Company of the Credit & Commerce Group had been founded.

It was here were we met on a sunny September day in 1999. Our common friend and colleague, Mr. Abba Ali Yusuf, who has taken it upon himself to act as caretaker for the apartment, had very graciously arranged for some coffee and cookies so as to give it a more homely atmosphere. A congenial place to meet and talk to Mr. Mohammad Hussain Alvi, who had been a colleague of mine in the old Eastern Federal Union, way back in the early 60s of the last century and whom I had met again when he was the founding General Manager of the aforementioned Life Insurance Company, the CCL. Still as alert and energetic as I remembered him, a tall man with a well trimmed body and his subtle smile, which had always intrigued me, the way he was looking at you, straight, and yet a few inches off target, as if to avoid any direct entanglement. His affectionate warmth ignited right from the moment he had entered the room, it all came very natural, unpretentious and unassuming. The same man, it appeared, whom I had first met in late 1962, a few months after he had joined EFU as Manager of their Life Branch in Rawalpindi. But then, after having had a closer look, I could read the various pages of his illustrious life story, nicely carved into his still good looking face. The face of a man whom I used to refer to as EFU's 'shooting star', at least in my talks with his mentor, my friend Roshen Ali Bhimjee.

Mohammad Huassain Alvi was born on 28th of December 1928, in East Punjab, which after partition became part of what now constitutes India. When this happened, in August 1947, Alvi, as I will call him henceforth, had just completed his exams in art. His family migrated to Pakistan and he completed his BA in Lahore. This was in 1950. Not very sure as to what his real inclinations as to a professional future would be he joined a Government Authority Organisation which had just been founded in order to supervise the

creation of a whole network of canals in that part of Punjab which was now known as West Pakistan. But he soon realised that in his own words, he was 'not cut out to be a person who will just do a sort of a clerical job.' He therefore left them after only two years, not for any special reason, but just for the sake of doing something different. And he decided to become an insurance sales professional, he joined American Life, which had just had started its operations in Pakistan. Like in so many similar cases it was a close friend, an old insurance hand, who had recently joined this new and very well known foreign organisation, who had persuaded Alvi to give this profession and himself a try. „We knew each other well", he tells me, „and he strongly suggested that because of my many contacts with so many different people I would make an excellent insurance salesman and would earn a lot of money. He was convinced that I would succeed and he told me everything about this profession. And I was very much attracted by what I was told. I was very fond of travelling, going around, meeting people and therefore thought that I could possibly really do this kind of a job very properly. And from day one onward, I was really very successful. Already at that time I was earning substantial amounts of money".

American Life which soon should become the severest competitor of the oldest and largest Pakistani insurance company at that time, the Eastern Federal Union, was then the only organisation giving proper training to its field force. And Alvi, always keen to learn, was immensely impressed by their professional approach and their modern management and sales techniques. In 1954 Mr. Wisaluddin, the great and shining star of EFU in those days, who had led their Life Department rather successfully until then, had joined American Life as Chief Executive and Alvi climbed up his own ladder of success. He became one of their star producers, first as Unit Manager, then Agency Manager and finally as Branch Manager in Sargodha.

Alvi served them for exactly ten years. And it was again a very close friend, who played an important role in his life. He lived in Karachi and was neighbour of one Mr. Khuda Buksh who happened to be the successor of Mr. Wisaluddin as chief of EFU's life insurance operations. Alvi had developed some differences with his boss in American Life and although having a very broadminded outlook on most of the important issues in life, he also had started feeling uneasy working for a foreign organisation. So the ground was well prepared when his friend, Mr. Ansar Hussain, persuaded him to have a talk with his neighbour, which he did. They went to see Mr. Khuda Buksh at his house, had coffee and a long talk and then decided that Alvi would join EFU as Branch Manager in Rawalpindi. One of EFU's senior most

Development Officers, Mr. Burkie, who was very well connected in this city of the Armed Forces, had just left them and taken many clients along. So, a person was needed who was even stronger than this old and legendary war horse, Burkie. On 1st of October 1962 Mr. Mohammad Hussain Alvi moved to Rawalpindi, right into the heart of the Army Headquarters which were so very important for EFU and its further development. The Life Department then had no own office in Rawalpindi, just one table in the premises of the General Department. And this was the position when I first met him, and when he told me that he would work day and night to justify to have his own office, much bigger and more beautiful than the one presently occupied by his colleagues from the General side.

I was impressed and although I did not immediately bite the bullet I figured that this self assured and meticulously dressed young man,- who after all was only just about my age, but who, in my eyes, looked still so much younger,- would be able to fulfil his big promises at least to a very considerable extent. Well, and he soon started to deliver. In a very clever and highly professional way. First slowly and gradually, then increasing the tempo and finally riding at breathtaking speed.

„It was only after I had joined EFU", he remembers when talking to him, „that I realised that we had to develop our business in this part of the country almost from scratch. I managed to persuade most of the key producers from our main competitors to join EFU and soon the business started to grow. I got my own office and within seven to eight years my area produced the largest volume of business throughout the whole country. And right from the beginning I had the full backing of both, Mr. Khuda Buksh as well as Mr. Bhimjee. My first meeting with our big boss was in November 1962, just a few weeks before I met you. Thereafter we had many and very regular meetings. And whenever he came we spent much time together. We used to go for long walks, every evening and we talked a lot about the future of EFU Life and how to develop our business. And he was really pushing me, with his excellent insurance background and, most importantly, through his highly developed sense of positive thinking. Because of that I was soon able to gradually open all the other Branch Offices in my area, each district finally had its own EFU office. From 1963 onward until nationalisation in 1972 I personally became the highest paid insurance man in the country."

From the very beginning the new chief of EFU had developed a liking for this young and very energetic East Punjabi, who like Khuda Buksh and like himself seemed to have decided to make life insurance his mission in life.

Through hard work, and gifted with a natural talent for the high art of salesmanship, climbed up the ladder to personal success rather rapidly. He was appointed Zonal Manager of the Rawalpindi Zone and finally even reached the rank of Senior Vice President of the company in recognition of his great contribution made.

Alvi was a very typical product of that kind of a dedicated field force which Mr. Bhimjee had been able to finally create. Very extroverted, a certain touch of overdeveloped politeness and very soft spoken. He knew his job and he knew how to please others. Well behaved to his seniors as well as to people working for and under him. Always ready to help people who were in need. Taking everything together, a man with a very pleasant personality. This made him the ideal man for EFU. Posted right in the heart where all the power and influence in Pakistan seemed to have accumulated, in Islamabad, the new capital, and in Rawalpindi, seat of the Army's Headquarters, where the real power house of the country was located.

„We really were very successful and we tried very hard to become more and more professional in our whole approach. Training and diversified human resources, these were the keys to EFU's most outstanding success in those years. We had so many different people on board, and that made us so strong and powerful. And Mr. Bhimjee had that capability to keep all these different people happy under one common roof. That was by now means an easy job, no, it was extremely difficult. Imagine such different people like for instance Khuda Buksh, Colonel Bashir, Sibte Hasan and me. But he could co-ordinate, he could communicate with everyone and made them absolutely satisfied and feel at ease. I have learnt a lot from him, in fact I owed him everything. Whenever we went on our long walks, he practically gave me private lectures. Nobody had ever done this to me before. And the way he was able to keep contacts. I have never seen a person who could have been better at it than him. He always knew immediately whom to contact for a particular issue. He kept contacts with all the important Army Generals, the Ministers and the high-up bureaucrats. Everyone wanted to be near to him. People on all levels. People like Dr. Malik, Justice Sattar, SM Yusuf or Osman Ali, people of that stature were seeking his friendship, and they were institutions in our country themselves.

Apart from everything else, - it was particularly public relations which he taught me. He was simply superb in it. Nobody could match him. During all my years with EFU there was never a single line published in the papers against our company. On the contrary. Not that we had to arrange for it, - no, it

was simply the active and positive way how Mr. Bhimjee and others communicated with the leading publishers, editors and journalists of the country. Even we in Rawalpindi had a Public Relations Officer, a former journalist who was working for us on a full time basis. And this, I think, did pay rich dividends. And at least once, if not twice a year we invited all these leading pressmen for either lunch or dinner when Mr. Bhimjee spoke to them about problems facing the insurance industry and how he would like it to be developed in future. Our public relation work with the press worked on all levels. From editors to even the smallest reporters. And Mr. Bhimjee himself always found time for them, and Altaf Gauhar, one of the most influential of the lot, was, of course, always one of those whom he regularly met. Thinking back, he was not only my mentor, he certainly was my most important teacher. He told me everything, how he wanted EFU to develop, what new things he had in mind. In a way, I often thought, he was also talking to himself, loudly, so that somebody inside him could hear what he wanted to say. These were the days when I was so close to him that many people felt that next to himself I was the one who knew best what he was thinking at that particular moment."

During his frequent and ever increasing visits to the capital,- in the late 60s he visited Islamabad almost on a monthly basis, - it was Alvi who was in charge of all his arrangements. He masterminded his movements and was therefore a very popular man within Islamabad's and Rawalpindi's glamorous society. By the end of the 60s EFU's Chief Executive had become such a well known and sought after personality that all the doors leading to the country's decision-makers were wide open to him. And Alvi used to play superbly on this keyboard which his master had made available to him. Not surprising, therefore, that also his sales figures were shooting up like rockets. He had in fact become EFU's glamorous shooting star.

Mohammad Hussain Alvi, eleven years his junior, had in some way become Mr. Bhimjee's alter ego and was right in the centre of his main activities, - for maintaining contacts to the top brass of the country's bureaucracy and military, - but also to the public opinion makers, the press, had become Alvi's mentor foremost responsibility.

One very outstanding public relation exercise was the foundation stone laying ceremony for the EFU Building in Rawalpindi. This was in 1969, right at the very peak of EFU's astounding popularity and only a few years after it had landed its greatest coup by insuring Pakistan's Armed Forces under a Group Life Insurance Scheme. Although this was the result of concerted efforts of some of the company's senior executives, Alvi, as the 'local hero' had a big

and decisive hand in it. To have a beautiful and big building right in the centre of the country's powerhouse was one of the dreams and visions of his adored chief and Alvi saw to it that the occasion presented itself in real great style. Much to the regret of everyone in EFU some bureaucratic hürdles prevented the immediate start of the building's construction and nationalisation of the country's life insurance industry in 1972 brought this and many other uncompleted chapters of EFU's impressive success story to a sudden end. And it also drastically changed and influenced Mohammad Hussain Alvi's life.

As Executive Vice President of the country's largest and most influential life insurer, as one of the closest lieutenants of its Supreme Commander, he had been in the limelight for almost one decade. He had everything he wanted, success, money and the unchallenged and undisputed confidence of his great mentor. Some people even regarded him to be a kind of a grey eminence, with the result that Alvi had not only friends amongst his colleagues and within the industry. However, whatever the reason, jealousy, malevolence or just malicious glee, - the fact is that he was the only senior executive of EFU who was not offered a senior position in the newly created State Life Insurance Corporation which after some ongoing and unpleasant hustle finally made him decide to quit the industry all together and try to do some business at his own. The new Corporation even tried to put up a case against him, which he had to fight for about a year before he finally was able to obtain his clearance. A sad chapter of an otherwise glorious tale had come to an end.

By that time Mr. Bhimjee was already in the midst of preparations for his new ventures in London, Dubai and Saudi Arabia. And he had suggested to Agha Hasan Abedi, his joint venture partner and the 'spiritus rector' of the Bank of Credit & Commerce Group of Companies, that he would like to see Alvi by his side for the London operation. And this is what actually happened. Alvi made a fact finding tour to Saudi Arabia, Dubai and Kuwait and finally joined Mr. Bhimjee in London in September 1974, well in time to help to do the ground work for the establishment of the CCI Holding which in March 1975 came to life and became the holding company for the Credit & Commerce Life Insurance Company, of which Alvi became its first General Manager.

Nobody was really surprised that Mr. Bhimjee had decided to request Mohammad Hussain Alvi to join him again and go together with him to London to head the UK organisation which after a lot of obstacles and difficulties he was finally able to float. Because what the new company needed most was an effective, creative and hard working sales force. With the vast experience Alvi had gained during the many years with EFU he should be

the right man to lead and motivate a team of efficient and highly professional salesmen.

I have dealt with the history of this Life insurance company at great length in a different context. And I have repeatedly expressed that the concept to have a company owned and run by people like Agha Hasan Abedi, Roshen Ali Bhimjee and their trusted lieutenants, to cater for the needs of the large and growing population of immigrants from South Asia and perhaps even other minorities in the UK, was indeed a very viable one. And I am myself a witness to the great enthusiasm with which people like Alvi, Abba Ali Yousuf and so many others of the first hour started the new venture. All on a shoestring budget. Out of a two bedroom flat which Mr. Bhimjee had rented at 'Beatty House'.

„This was all very initial, basic," remembers Alvi, now, after so many years, „none of us got even a salary. Mr. Bhimjee just told us to take whatever money was necessary to keep us alive and keep us going. And the only help we had was a part time secretary who was appointed. I got only a kind of a honorarium, I think something like 200 or 300 Pounds. And in addition Mr. Bhimjee paid some money to my family in Pakistan, in Rupees, of course, because they were still staying at our house in Rawalpindi. We had all the prospects to become really a big and important company, which in the end it also became. But there were too many shortcomings also. Unfortunately we had to follow the example of the Bank of Credit & Commerce. They were already well established when we started, and they were very successful. Everything was done in grand style. Far too lavishly. We should have kept a low key operation for a much longer time, most of us were prepared for that. Instead we should have invested more into our basic administration. There was no need for us to have glamorous office space right in the heart of the City. I really thought that we all did not need all these big houses and the other comfort which was ultimately accorded to us. At least not before we were able to build our company. And I told my colleagues that this was not a country to show off, that even people who are very rich don't show it. And I knew that people outside the company had started talking about us and our lavish spending attitudes. I, of course, knew that this was all done because Agha Sahib wanted to demonstrate that to him the people working in the Bank and in the insurance wing were enjoying the same status. But most of the senior staff within the Bank did not really like our insurance activities. They had become too big and too unwieldy. And unfortunately they were not managing their affairs professionally enough. Too many gold diggers, who were not at all interested in our work."

As we now know many of the suggestions made by Alvi at the time of the Life insurance company's foundation were not implemented because the overall concept of the man behind the creation of the entire group, Agha Hasan Abedi, was a very different one. His vision was to create one of the biggest financial empires, - and he wanted to achieve this by doing it in his style, 'the oriental way', in grandeur and richness. Where facades were at least equally, if not even more important than its real contents. Alvi, I think, had the satisfaction to see that many of his ideas became true in the final stage of CCL's operations. Long time after he had already left the company to accept an offer made to him by Prince Mohammad Al Faisal of Saudi Arabia, whom he knew well and whom he had already met when still in Pakistan. The Prince had taken Alvi into confidence about his impending plans to float an insurance company based on Islamic principles. He had told him that he found it very difficult to find the right people for the top management and that he wanted him to become one of the four Group Presidents. The capital base of this planned venture was, of course, very sound and Alvi promised to supply him with all kind of material on similar organisations, of which there were only very few existing at that time. And although he, at first glance, had no real intention to leave the services of Mr. Bhimjee's new company, he nevertheless consulted his mentor and also spoke to Agha Hasan Abedi about it. And both, according to Mohammad Hussain Alvi, told him: „As much as we would hate seeing you go away, we still want to maintain our excellent relationship with Prince Mohammad and his organisation. When you are there with them, you will be of tremendous use to us".

Alvis's association with Mr. Bhimjee and his team, many of them long time companions of his, came to an end on 1st of April 1982. He joined Prince Mohammad and his team in Geneva and has done, as one would expect, a great job for them.

Mohammad Hussain Alvi now lives in London, together with all his family members and I believe they are all doing very well. Alvi owns his own firm as a financial advisor and, from what I hear and see, leads a very happy life. A man in his early 70s, who still looks younger than he actually is. When he talks about his long association with EFU, his colleagues there, people like Mr. Khuda Buksh and Mr. Bhimjee, his eyes start shining. He would not like to even think for a moment that all this would not have been true, would not have been the most fascinating part of his life, as he tells me..

„I am so grateful", he assures me before we wish each other well, „that I had the very good fortune to meet such great men in and because of EFU. And

very particularly that destiny has made it possible to meet a man like Mr. Roshen Ali Bhimjee. An elderly friend. He sharpened me in every respect. I cherish my close association with him and with all the other colleagues who have worked for this great national institution. These were the happiest years in my life."

Alvi is a regular visitor to his home country. And he always makes it a point to visit those of his old companions to whom he feels especially attached. People are appreciative and talk nicely about him. He is well remembered by the old guard as one of the outstanding examples of a highly dedicated and very determined sales professional, the shining star of one of the greatest periods in the life of a company which, according to him, he owes much of what he was able to achieve. I am sure, that much can be said the other way around also.



Mr. Abba Ali Yousuf in London, 1999

Abba Ali Yusuf
The caretaker

Ever since I first met him, he seemed to be around whenever needed. Gifted with an always practical approach towards even the most difficult sorts of problems he would never fail to be of assistance. When in 1973 his first master and mentor, Mr. Roshen Ali Bhimjee, decided to at least partly leave Pakistan and to promote some new insurance companies abroad, Mr. Abba Ali Yusuf very visibly was associated with these plans.

And it was in this connection that we became acquainted with each other. Everybody attached to Mr. Bhimjee in London in those days appeared to be extremely busy trying to find the right ways and answers as to how best a life insurance company in the UK could be established. A kind of hectic atmosphere was in the air, as if a swarm of bees was looking for their queen. Not so our friend, he always remained calm, unaffected by the nervousness around him. It was noticeably he who, because of his longer stay in the UK and his personal experience made there, could contribute a lot of practical suggestions to those of the task force who had just recently arrived.

Mr. Agha Hasan Abedi, the 'magician' from Lucknow, the 'Banking Wizard' from Pakistan who had so successfully launched his Bank of Credit and Commerce in Luxembourg after Bhutto had taken away his 'United Bank' from him, was the persuasive mind behind the new venture and was responsible for the money supply. Mr. Bhimjee, 'Pakistan's Insurance Guru', and some members of EFU's former management team were supposed to look after the technicalities of it.And it all looked so easy. All what was needed was the necessary manpower, a good reinsurer, some influential and reliable friends and a little bit of luck.

The future looked bright when finally in March 1975 most of the formalities could be completed and the Credit & Commerce Life Insurance Company UK Limited started its operations. One of the first executives to be officially appointed was Mr. Abba Ali Yusuf, the new company's Secretary, who had been with the preparatory team already since day one, i.e. March 1973, when the first steps were initiated and a most memorable launching ceremony was held under the auspices of Agha Hasan Abedi at the 'Inn on the Park' in London.

Mr. Yusuf stems from Kathiawar, a small village near Bantva in Maharashtra, India, where he was born on the 4th of April 1943 into a typical middle class family. They were Memons and his father a merchant trader dealing in food stuff and related items. Immediately after partition was announced the family decided to migrate to Pakistan and they all settled in Karachi. They found temporary housing in Burns Street and then moved to Bolton Market, not far away from Qamar House which later in his life should gain some special importance to him. His father took up his old profession, started his own business again and also acted as agent for a number of firms, mainly from the foodstuff processing industries. And the family had grown in size, as was typical in those days. Apart from one brother he had five sisters and he remembers his early childhood and youth, the loving care of his parents with love and affection. Like any other child of his age he was fond of cricket and became a keen volley ball player during his school days. He was a very keen and good pupil, did his matriculation and his Bcom and finally passed his LLB first class from the Muslim Law College of the University of Karachi. In order to subsidise his studies and to assist his father he looked for a job after matriculation, in 1960, and he was offered some work as a typist with a multipurpose office run by a man called Mr. Roshen Ali Bhimjee. This was the time when his new boss was still representing some foreign, mostly Indian insurance companies, also owned a big insurance agency, Pak Underwriters, and also ran a few small industrial businesses. All these companies were operated under one umbrella and were held together by Mr. Bhimjee. The office was located at McLeod Road, in the well known Oriental Building, the same place where also his brother, Mr. Akbar Bhimji had his most prestigious practice as Tax Advisor and highly respected auditor.

Mr. Yusuf had his first real personal contact with his big boss, as he tells me now, only after he had just passed his LLB exams, which as I said earlier, he passed in first position. He, of course, had seen him rather frequently, from some distance, but never exchanged a word with him. „It was only at that time", recalls Mr. Yusuf, when forty years later we meet in his former master's London flat, „that Mr. Bhimjee invited me especially to meet him and discuss with him my future plans. He seemed to be very happy about my academic achievements and must have sensed that I was not very sure then whether I really wanted to stay with that company for much longer or try to pursue my plans to go to London to become a barrister at law. He was extremely kind to me, gave me an envelope with some very useful extra money in recognition of my academic success and he also encouraged me to come out very openly with my future plans, if there were any. I told him that I had an offer from a foundation to meet my expenses for going to England and

doing my bar at law. Mr. Bhimjee, however, who now was the Chief Executive of Pakistan's largest insurer, the Eastern Federal Union, outlined alternatives and convinced me that it would be in my interest to first pursue my career in Life insurance by getting training as an Executive Officer and then to London to join the EFU's Overseas Branch there. And with that objective in mind I decided not to accept the offer from the foundation and become an insurance man instead. That was in 1968, and EFU then was the talk of the country, insurance in Pakistan was almost identical with the name of this company, particularly in life insurance. And I had no regrets. I joined EFU's Head Office, which already then was located in Qamar House, received very intensive training there for about half a year and was then sent to London. EFU at that time was the only Pakistani insurance company having an office there, in life business I mean. The office was headed by Mr. Ali and I was his deputy. EFU Agencies Ltd., as it was called, had two Directors, both of them British and from a firm of Chartered Accountants, Messrs. Littlejohn, and one of them was Mr. John Paul, who became a close friend of Mr. Bhimjee and who later also became one of the Directors of Credit & Commerce Life, and a colleague of yours, so to speak. He was very kind to all of us, and he encouraged me a lot when I started my work as Assistant Manager of EFU's London office. After Mr. Ali's retirement I succeeded him as the man in charge until in 1972 the Government of Pakistan nationalised life insurance in the country and also took over EFU's office here. It was only then that we realised that Adamjee Insurance Company and one or two others had also done some life insurance business in UK, but EFU was the only company to survive and State Life decided to send one of their own man to head the office and I again become its number two. We had our office in Golden Square, in London's Westend, very close to the offices of our great mentor, Mr. John Paul. He had tried very hard to prevent the take over by Pakistan's Government, but unfortunately failed. I continued for a little more than a year until such time that Mr. Bhimjee wanted me to join his task force for the establishment of a new life insurance company owned and run by Agha Hasan Abedi's Bank of Credit & Commerce and himself. And then, of course, he also succeeded to associate his most trusted friends from Munichre, and his old pals, John Paul and David Dowlen, a senior Director of a well known Lloyds broker, with the new venture.

Our first office was in the premises of one of the Branches of the Bank of Credit & Commerce, in Mark Lane, in the City of London, not far away from the Headquarters of the Bank in Leadenhall Street. And meanwhile Mr. Alvi, the acclaimed star from the old EFU Life, a close confidant of Mr. Bhimjee, had joined us as General Manager and the first thing we did was to start

recruiting a lot of people and we were full of hope and enthusiasm. It was like EFU being reborn in an entirely different environment, and because of the completely changed circumstances we were, of course, bound to commit mistakes. But our fearless leader, Mr. Bhimjee, he stood like a rock and whenever someone tended to show even the slightest sign of faint-heartedness he cheered and joked our despondency away. His stamina was adorable, his faith in the ultimate success unshakeable. And we had great support and encouragement right from the beginning. The Viscount of Brentford for instance. A great name in the City, he became Chairman of our new company. And his son, a well known and respected lawyer in a most reputable firm of barristers, called Joynson Hicks' and Company, they even had a small shareholding, showing the confidence they all had in Mr. Bhimjee and his visions. And our first actuary, Mr. Amit De, a well established actuary, who helped us a lot. And finally, of course, there was the Bank, Mr. Agha Hasan Abedi's creation, the fastest growing bank in the UK as the Financial Times' headlines suggested. And their progress was so obvious, so visible. Branch after Branch was opened in London and elsewhere, their success story was invincible. Everyone was getting ready to go."

And I could see and experience their excitement when I came over to London from Munich to participate in some of their policy meetings, the pioneering spirit of the old EFU was reborn, a sense of a new era seemed about to dawn. Abba Ali Yusuf often came to receive me at the airport, bursting with news and more than happy to share them with me. He played in important role in the team's determined efforts to make this company an equally great success as their comrade-in-arms from Leadenhall Street, although it soon became clear that the Bank's top brass, leaving aside Mr. Abedi himself, had a rather low opinion of their new brothers from the insurance wing and regarded them with a certain amount of suspicion. Looking down at them as people belonging not to their class, second class citizens rather, whose activities could even be detrimental to their own, great ambitions. Strange to think, now in hindsight, that despite their initial faults and follies the *'insurance wallahs'* finally would have made it, had not the Bank failed.

Contrary to most of his colleagues, Mr. Yusuf was always very close to the problems which in the initial stage had arisen with the Authorities and had directly affected the company's corporate structure. Being the Corporate Secretary he was right at the pulse of events and became consequently also very closely attached to its founding father, his old boss from Karachi days. And strange as it may sound, even he was hardly ever really worried about the company's future. Like everyone else he had unlimited confidence in their

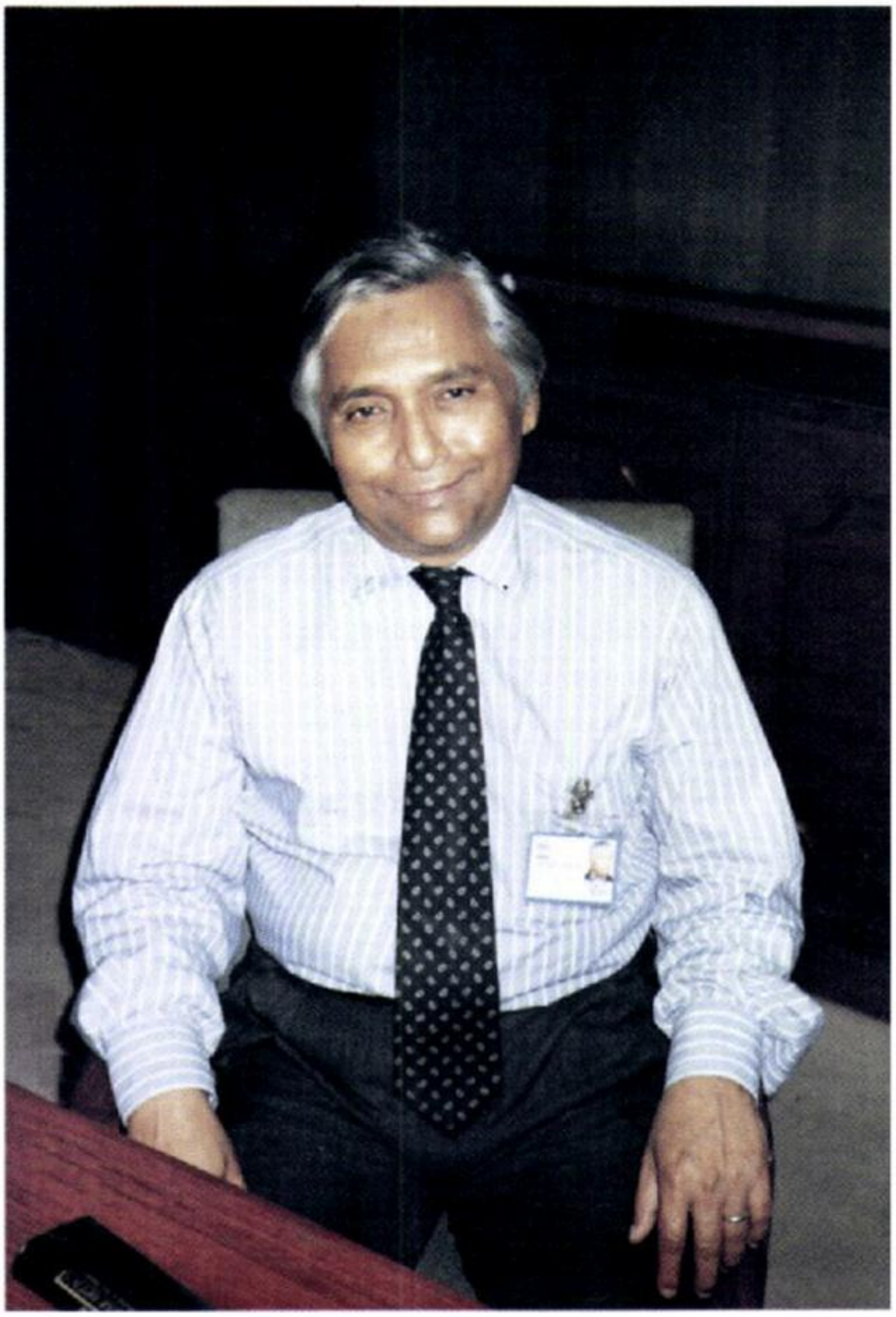
chief 's golden and magic fingers who, like in similar critical situations of the past, had always found the right answers and powerful allies to solve them. And whoever came to take the chair which in the beginning was occupied by Mr. Bhimjee only, was well advised to confide with the company's Secretary because Yusuf Sahib had developed the great art to be friends with all the conflicting forces within the organisation and had successfully stayed away from any kind of power struggle. By his sheer nature he hated any form of discord or animosity. As he once had confessed to me, he tried to follow the example of his great boss, „who always tried to treat everybody, be it office staff, sales force or even his personal servants, like a member of a big and dear family. And everybody could feel that he really meant it, everyone could identify himself with that feeling. EFU has always been known as a family, not just like a company. And we tried to develop this kind of an attitude also in our new company. We never had that feeling of working for an employer, we always felt, and acted accordingly, as if the company belonged to us and that our personal needs were taken care of by our fatherly leader in whom we believed without any reservation. I give you my personal example. When EFU's London Agency was taken over by State Life I was just in the process of buying my first own house. And I applied for a staff loan and sent the relevant papers over to Karachi, enclosing a personal letter to Mr. Sami-ul-Hassan, who was an Executive Director of the new Corporation, an actuary and a very nice man. But the loan was refused on grounds that money could not be given to staff members working outside the country. The deal was about to fall through when Mr. Bhimjee, who had now nothing to do with me in whatever official capacity, came to know of it and advanced the money to me out of his own pockets. I had not even approached him, he simply came to know of it and helped me. I do not even remember today whether he allowed me to return that money to him. But his generosity helped me tremendously and I could buy the house for my family and me. And because of that first house I could subsequently buy a larger one, and again a more expensive and better located one. And today I know that had it not been but for the kindness and big heart of him, a man who always cared, I would not now own my mortgage free property. This was the kind of spirit he tried to implant in all of us, and looking around I think, he succeeded in most of the cases."

It was neither the shortcoming of Mr. Yusuf nor of any other of his colleagues in CCL's management team that this new life insurance company which had started to shed its image of catering just for the needs of the immigrant population from South Asia and was well on its way to become an important player in the market, should finally be forced to surrender. I have dwelled on this sore and sad experience in a different chapter. The fact is that following

the collapse of the Bank, CCL had to be sold. Mr. Yousuf was asked to stay with the new management, like his colleague Mr. Taher Sachak, who is now heading the new EFU Life in Karachi. He remained with them as Corporate Secretary for some time, then continued as a self-employed professional but finally decided to build up his own business in London.

He is now a successful man in the real estate business and related financial services. Occasionally he teams up with his old colleague Mr. Mohammad Hussain Alvi, who after retiring from life insurance is a well settled businessman in his own rights, an independent Financial Advisor. And Mr. Yusuf tells me that he has no personal regrets. He still is a very hard working man and has sweet memories of his long association with EFU and his adored late boss. He is happy to be able to look after the Bhimjee family's flat in London, as a caretaker, which keeps him in touch with not only them but with virtually the entire EFU clan. When EFU Life resurrected in Pakistan Mr. Bhimjee requested him to help the young company get started. And he could be one of its senior executive staff if only he had wanted to. But his roots in the UK had become too deep and too thick. He has two daughters and one son. They are all in England. They are all with him in London, except his eldest daughter, who is happily married and a mother of two boys. She lives in Birmingham. So the UK had become the family's centre of life and Yusuf Sahib, though reluctantly, took final leave from a company he still loves and which he served, directly or indirectly for more than thirty five years. His personal roots, as I just said, are now where his increasing family lives. And he is trying to practice some of the many values he has adored in his former and late master. He has become a dedicated social worker within his Memon community. Only the other day he told me how busy he is collecting all kind of material in preparation of a small booklet commemorating the 25th anniversary of their Association. They could not have found a better archivist. I know from long time experience that he will do an excellent job for them, and he will enjoy it. He will do it quietly, in his own way. He will try to find material enabling him to report praiseworthy developments and events only. And quite possibly he also remembers what a famous writer once wrote:
"What is the good to dig into mud unless you want to utilise it for something constructive, make bricks, for instance, and create something nice, the future perhaps, out of them".

And even if he has not read these beautiful words, I am sure, he would be able to invent them, for he always cares, always makes an attempt to be kind and give whatever service he can.



Mr. M. Fasihuddin, Deputy Managing Director, EFU, at authors office in Qamar House, 1997

M. Fasihuddin
The technical conscience

He is one of the remaining few whose careers were once closely connected with mine. 'Fasi', as his colleagues and friends call him, and as such I will henceforth refer to him, Fasi has filled his own pages in the history book of EFU and therefore does not need much of an introduction. He has created history for himself by being the one only left out of the first batch of Executive Officers appointed under a scheme which on its own would have made this company famous had it not been already such an old established and well known institution in the country.

Out of the many measures taken by the new management of EFU when they restructured the financially ailing company and saved it from certain bankruptcy in the early 60s of the preceding century, was the deliberation that what next to sound finances the company needed most were a bunch of young and dedicated young officers who after receiving state of the art training would guarantee the future of the organisation. A scheme was developed and finally introduced. And the „introduction of the Executive Officers' Scheme was perhaps the most far reaching one out of the manifold steps contemplated and executed by the new leaders", remembers Sharafat Walajahi when talking with him about this point in time, which had seen him then as a senior executive of the company's Life Department and the company's secretary. „This really created history. Here was a commercial enterprise which could have obliged the nephews and sons of the senior Government officials by employing them in good capacities. But that same company was not doing it, because that same company said, look, we want to recruit people on their merits. And I can vouch for it before anybody that this was really the case, because I was the Secretary of that Scheme. We had advertised it and there were hundreds and hundreds of applications from all over Pakistan. We gave the applicants a written test and then we interviewed all of them. We had two Selection Boards. The Preliminary Selection Board was headed by the very well known educationalist Mr.U. Karamat. He was Oxford educated and the Vice Chancellor of Punjab University. An extremely elegant and pleasant person to talk to. He was brought in by Mr. Bhimjee who knew him very well. And we went around the whole country, all together for quite some time. We interviewed people in Karachi, Lahore, Peshawar and in East Pakistan. It was a continuous exercise. Thereafter we had the final selections. And what a powerful Final Selection Board we had.

The Chairman was Mr. Abbas Khaleeli himself, who then, of course, was also the company's Chairman. An intellectual giant in his own right. He had been one of the senior most ICS Officers and was undisputedly one of the most brilliant Civil Service Officers Pakistan ever had. And who were the other members? No less a person than Mr. Said Ahmed, then Deputy Governor of State Bank of Pakistan. No less a person than Justice Sattar, who was at that time a Judge of the Supreme Court of Pakistan. And then there were Mr. Bhimjee and myself, I acting as the Secretary of the Scheme. And let me repeat this again, because this was so sensational for a country like Pakistan, every person that was selected, I can vouch for it, was not at all related to either Mr. Bhimjee or any other member of the Selection Board. And they were very good people who applied. In those days the reputation of EFU had gone up that much that people wanted to join us rather than Government services. We had really that clientele that we were hoping for. And we owed progress, I am convinced, to a large extent to this forward looking policy of the General Manager and his Chairman."

It was indeed a great achievement. The Scheme was started in 1963, just about two years after the new regime had taken over. The reputation of the company, as we have heard, was very bad. And all this had changed, just within that comparatively short time span of only two years. Mr. Fasihuddin is now one of the two Deputies of the present Chief Executive of the company and was one of the four members of the first batch appointed. He had his first working day on the 15th of January 1964. I asked him, 35 years later, only a few yards away from where I used to have my office in those days and where he was made to spend his first days with EFU under my direct wings, why he had decided to apply for the post, and he replied:

„By the time the advertisements for this Scheme appeared in all the country's newspapers I was working with the Bank of Bahalwalpur. My salary was much more than what was offered under the Scheme. I was paid Rs 700 plus company transport by the Bank whereas EFU would pay only Rs 500. That was a huge difference, a lot of money for me in those days. But I decided to apply because I was very much attracted by the advertisement and the Scheme as such. Attracted particularly also because it said that the successful candidates would be sent overseas for further training, not knowing, that this meant being sent to India, because normally trainees would always go to either USA or the UK. And although I had heard of the financial difficulties of EFU, the composition of the Selection Board greatly impressed me. These were all such eminent and very well known personalities that I was convinced that the future of this company must be great. And the whole selection procedure

really impressed me. It was very obvious that nobody could pressurise and no recommendations could be made on a private basis. It was impossible to exercise influence on any of these illustrious personalities. And during the interviews we were treated with so much respect. I was convinced that it was worth foregoing the difference in salary and give the future a chance. And during my training in Bombay with the New India which lasted for about 7 months I also realised what a right decision it had been to receive this training by people who had a similar background to the ones we came from. And the training we got there was really excellent. At their Training Institute they had trainees from all over the world. It was a very well run Institute. And the main emphasis was on practical training. Their own Junior Officers were receiving the same kind of training as we did. We were in the same batch. And most of them do hold now very senior positions in India's Insurance Industry."

Fasi was born on 16th of May 1937 in Indore, Central India, a princely State with a Hindu Ruler and a Hindu majority population. When partition occurred he was a schoolboy, just ten years of age. His father was in Government service and for the time being decided to stay on in India. And though the Ruler was known to be an enlightened person who tried to use all his influence to avoid communal trouble, he could not prevent tension between the two major communities. Fasis's father therefore decided to temporarily shift to Bhopal, a Muslim State. But as tensions continued and even accelerated it was thought better to migrate to Pakistan. Fasi's father had meanwhile been offered and accepted a job with Forbes, Forbes, Campbell and Company who amongst other businesses were agents for various shipping companies. The job was in Karachi and the family therefore started their journey to their new home on 30th of January 1948. Fasi remembers the date exactly because it was „a very crucial stage of my life", he says, „and a very dangerous one too. Because when we started to travel from India to Pakistan we had to wait for our train to Bombay at an intermediate station. Suddenly my father came running and he was very disturbed. And then he said that Gandhi had just been shot, assassinated. And he added, breathlessly, that all the people around the railway station, all Hindus, said that all the Muslims waiting there to go to Pakistan should be instantly killed. But fortunately the news was broken by the All India Radio that the person who killed Gandhi was not a Muslim, as was first believed by many. But within fifteen minutes, and very wisely so, the radio announced that a young right-wing Hindu was the assassin and the whole mob dispersed. Otherwise we were so close to death. Whenever I think of that occasion, I still shiver, I can not get rid of that thought as to what would have happened if the announcement had been delayed for just 10 or 15 minutes. So we reached Bombay. There were three

days of mourning and there was practically no traffic, nothing. Some volunteers from the Muslim League were there at the railway station to take us to a place where they had made arrangements for those people who like us were intending to go to Pakistan. A sort of a camp. We stayed in the camp for a little while because there was shortage of transport. Only two ships were plying between Bombay and Karachi, I still remember their names, P&O liners. There was a great rush of people who wanted to go to Karachi, and there was a black market for tickets also. But fortunately for us, the company my father was going to work for in Karachi were responsible for the management of these two ships also, so we had no difficulty in getting our tickets, we just had to wait for the departure date."

I did not interrupt him when narrating this dreadful episode to me. I had become almost motionless, and shivered as his story reminded me of similar experiences during World War II, which I myself had been confronted with. And it, of course, reminded me of the passionate stories we have been reading about those millions of similar fates experienced during the time of partition, one of the greatest uprooting of people in the history of mankind, comparable only to what had happened just a few years earlier in Central Europe as a result of that last terrible war.

And he continued by trying to describe his feelings when they locked their home in Indore, leaving everything behind but a few suitcases full with the most essential belongings, still hoping that one day they would be able to return, at least temporarily, to dispose off their property. Because at the time of their leaving their home, there was, of course, nobody prepared to buy it, at least no Hindus, - and the Muslims were anyhow leaving also. Still, compared to hundred thousands of less fortunate people Fasi thinks that his family was lucky in the sense that his father, after arriving in Karachi, had immediately his job and they found shelter at the house of a friend from Indore who had come earlier. But living circumstances in those days in a city which suddenly was confronted with a huge influx of people from whole over India, were not easy to cope with. It was extremely difficult to find suitable housing. His family had to finally move into a hotel, because their friends needed the space for their own family, and hotel charges were simply fabulous. „We took up residence in a hotel for six months", he says, „and then we finally were able to find a small flat. And we could only get it by paying some extra money to the person who had been occupying it. And I was lucky by getting admission to a school. At that time most of the schools were occupied by refugees who had come from India, because there was no other place to live for them. And I had to be on a waiting list of a school. That school was run by Bhoris and it was a

very fine school, with a Parsi as its Head Master. I have not seen a person in my whole life who was so disciplined as him. In fact whatever I am today is because of his training in that school. He was a fine person and with the discipline which we received all of us had a very good basis for our whole life, - this is at least what I have always felt. He has played a very important role in my whole life".

The foundation laid by that teacher of his must have been indeed a very solid one because Fasi did very well in his further education, in fact, taking everything together, he has rather excelled in it, had a brilliant academic career. After having left that school and having joined Karachi University he did his Honours and his MA in Economics. Thereafter he completed his LLB. Whilst studying at college he had to do some part time work in order to supplement the income of his father. „That also gave me a lot of practical experience", he says, and it appears that he still derives satisfaction from this experience because it brought him in contact with a number of very important and influential people at that time. „I was fortunate to serve Mr. I.I. Chundrigar for a brief period of two months. He had been associated with Mr. Jinnah for a long time and was associated with national politics ever since then. He, of course, was once Prime Minister of Pakistan and also a long time member of the Working Committee of the Muslim League. He was a Federal Minister, held various very important posts and was also once the elected leader of the opposition. That was when Ayub Khan took over control of the country and abolished democracy. I was extremely impressed by his personality and very much wanted to model myself after him. But I could not pursue that ambition because my father suddenly died and I could not continue my studies. Because of my family obligations I could not follow up my original plan to go to England in order to complete my bar examinations. So I joined the Bank of Bahawalpur. And then I saw those advertisements in the newspapers, which attracted me very much. And although I earned 200 Rupees more at the Bank than EFU would offer, plus company transport also, I decided to apply for a seat under their Executive Training Scheme because it said that successful applicants will be sent for training abroad."

There were all in all 1700 applications received by the company and Mr. Fasihuddin was one of the four persons selected to constitute the first batch under this new scheme which became such a thundering success over the next years until Zulfiqar Ali Bhutto's nationalisation campaign brought an end to what had turned out to become a very great success story for all of those who were concerned, the successful candidates, the company and the country as a whole, because it had set standards which if had been followed up in the years

to come would have had a great impact on the quality of managerial staff not only in the insurance industry but in the business world of Pakistan at large. The whole procedure attached with this Scheme, which I have dealt with in different contexts in my publications, was so revolutionary, so unique, that people would simply not believe that the candidates who had finally succeeded in the selection process had done so without any recommendation or influence at all. „In fact", remembers Fasi, „nobody believed me when I told people in the company that I was taken without any recommendation. They maintained that this is absolutely impossible that anything like this could ever happen in Pakistan. But I told them that I did not know anybody and that I was here just because of myself. But people simply did not want to believe me".

And his new colleagues would not have believed him at all had he told them that because of his earlier association with Mr. Chundrigar he had once met Mr. Abbas Khaleeli - but Mr. Khaleeli of course, would not have remembered that. The reason being that Fasi was just a messenger sent by his boss to deliver some important documents which Mr. Chundrigar had prepared for his friend Mr. Khaleeli. And this is what Fasi still remembers about this little, but very interesting episode:

„Because of Mr. Chundrigar I was very fortunate having met many outstanding personalities of that time. He was a very good bridge player and therefore many of his friends assembled at his home. People like President Iskander Mirza, Mr. Shoaib, who was then Finance Minister, judges of the High Court, even Mr. Suhrawardy. And I heard him talking a lot about Mr. Khaleeli, and what a brilliant and outstanding civil servant he must have been. As Commerce Secretary his contribution to the economic and industrial development of Pakistan must have been immense, was undisputed. Ayub Khan's Government had just dismissed most of the leading former ICS Officers, and one of them was Mr. Abbas Khaleeli. And when he was charge-sheeted he consulted Mr. Chundrigar. And I had an opportunity to look into the charge-sheet because my boss was preparing an opinion on it for Mr. Khaleeli. And this is how I had met Mr. Khaleeli because I delivered all these papers to him and received some others. Mr. Chundrigar had gone very deeply into the charges levelled against his friend, but he could not find any substance and truth in them. Nothing was proved. It all looked cooked up and fabricated. Mr. Chundrigar had given me the file to read and to prepare some notes for him. But Mr. Khaleeli, of course, did not know that I knew the contents of the papers when I delivered them to him. On that day, I could not have even dreamt that one day I would be a candidate being questioned by a famous man

like him about certain aspects of a movie on 'Lawrence of Arabia', which had just come out, completely surprising me, because I had expected questions on insurance related matters and not on such worldly things like a film, or the book 'Pillars of wisdom', written by Lawrence which fortunately I also had read."

Even in hindsight Fasi admits that the panel of interviewers consisting of such very prominent personalities had made him very nervous and you still can feel the pride in his voice when he says: „I left the office around 12 o'clock, returned to my office and when I reached home in the evening there was a telegram waiting for me which said: 'Congratulations, you have been selected, please call on our office and make a suitable appointment'." And he adds: "Those high ranking interviewers had given us candidates the feeling that we were participating in a very important matter, that we were part of that exercise. And even today I must say that we successful candidates felt very proud of the fact that so much importance was given to us in the company once we were taken. And we were very lucky, very fortunate that we had Mr. Bhimjee as Supreme Commander, a person of his vision. In all the important meetings, although we were very junior, he used to call us. That in fact gave a lot of boost to all of us and people in the company started giving us due attention."

Fasi continued to strive to broaden his technical and academic background. His Parsi teacher had taught him that solid things must be built on solid grounds. Already during his seven months training period with the New India in Bombay he started to study for the ACII exams and he cleared all the papers in just two years which is the shortest time allowed to complete them. Until today he holds a record in Pakistan for once having cleared seven papers in one attempt only.

Thereafter he started his Fellowship studies and also participated in a number of training programmes by the Pakistan Institute of Management. Mr. Arshad Abdullah, today his colleague in EFU's management team was then the chief of that institute. Fasi still is full of praise of these programmes. He attended all the courses offered by them. The first course was for six weeks, for junior executives. And then he attended 'Management by objectives', 'Techniques of Management' and finally 'Advanced Management', which is the highest course of the PIM, and which he completed in 1980.

Thus Mr. Fasihuddin has not only risen to the second highest job available in the company's hierarchy, he is today recognised even by competitors as an

authority on all technical insurance matters in the country. He was therefore rightfully selected to represent Pakistan's insurance industry in many international events and has served in numerous committees within the industry's organisational set-ups. He is in short EFU's 'technical conscience', highly respected and loved for his pleasing personality. His personal warmth has won him many friends inside and outside the company. Despite his outstanding career he has remained as humble and straight as he was when 46 years ago I had met him for the first time. His friendly face has not changed a bit and when talking about EFU and it's future he can still get quite anxious and excited. As if just preparing for an interview with a panel consisting of some of the most eminent and prominent personalities of the country. And he would be utterly surprised to suddenly realise that one of the panel members today would be he himself, Mr. Fasihuddin, a great name in the country's insurance industry, a name also known beyond the country's boundaries, and a wonderful man to carry this name.



Dr. Tajuddin A. Manji, Medical Director of EFU Life, at Pearl Continental Hotel, Karachi. 1998

Dr. Tajuddin A. Manji
Always around

He appeared on EFU's stage when I was about to leave. And he has been around ever since. Either as a senior executive of the EFU's Group Life insurance activities or as the Bhimjee family's personal physician and one of their very close and intimate friends.

Dr. Tajuddin Manji was born 1938 in Indore. His father was a cotton textile businessman, owning his own ginning press about 100 miles outside of the city. They were a large family, five brothers and four sisters. Taj, as I will henceforth call him, received his early education in Bombay and graduated from there. In 1961 he decided to migrate to Pakistan, came to Karachi and then subsequently went to the UK. He did his MRCP (Member of Royal College of Physicians) of London, did his MRCP from Edinburgh and also his MRCP from Glasgow in the year 1964. Following that he was awarded Fellow of the Royal College of London and also Fellow of the Royal College of Physicians of Edinburgh, all full qualified degrees given to senior, eminent physicians who have done a fair amount of contribution to their colleges. Taj was a brilliant student with a distinct academic career. So must have his brothers because they are all well educated and in practice. Two are medical doctors, like Taj, two are or were practising law and one became a Chartered Accountant. One of his lawyer-brothers even became a Professor at law and retired as a Judge at the High Court in Bombay. He was the only one who had remained in India but also came over to Pakistan when he was almost eighty years of age. All his sisters had also moved to Pakistan and are well settled here.

1965 Taj finished his education in England and decided to return to Pakistan. Before he was due to leave London he was invited by the then Pakistan High Commissioner for a cup of tea because he had excelled in his academic career and the High Commissioner wanted to make a special recognition of it. This is how Taj told me this story which should prove to have a most influential and decisive impact on a major part of his entire professional life:

„When I went for that appointment in London there were two or three people sitting with the High Commissioner and one of them turned out to be Mr. Bhimjee, whom I did not know. And when I was introduced to him he immediately asked me: 'young man, what do you intend to do now?', and I

told him that I was just about to return to Pakistan and start practising there. So he smiled and said: 'well, I would like to welcome you there in the Eastern Federal Union Insurance Company. So, when you come to Pakistan, please call on me.' That was my first introduction and I remained very friendly with him ever since and until he died, until his very last moment of it. A very long time indeed, and a very rewarding and happy one."

And this is exactly what happened then. Immediately after his return to Karachi Dr. Tajuddin Manji contacted Mr. Bhimjee and he called him over and suggested to him to associate with EFU, then, of course, by far the largest insurance company in the country. Taj was still impressed by the manner in which this much more senior man treated and talked with him. „You see," he continues his story, „I had just lost my father, so I could see a fatherly figure in him and that was the thing which really attracted me. The way he spoke to me, the way he met me, he was very, very kind. And I was appointed Deputy Chief Medical Officer of EFU. The Chief post then, of course, was still in the hands of Dr. Sayeed Khan. He was a General Practitioner, a traditional medical underwriter and he was the Chief Medical Officer and I became his Deputy. This was in the beginning of 1966 and I served the company till such time that the Life Insurance Industry was nationalised."

Dr. Sayeed Khan had been with EFU almost since it had shifted its headquarters to Karachi. He was one of the very, very early medical underwriters Pakistan had. Because at that time there were hardly any. Most of the life offices around then used to send their cases for reference to their reinsurers or operated in the non-medical field only. He, therefore, was a pioneer in this field and was also the one responsible in EFU for seeking closer co-operation with the Munichre who had become the company's main reinsurer by the mid 50s. He was also EFU's staff medical officer. He had his dispensary in Qamar House and attended to it each and every morning. „He was quite a senior man", remembers Taj, „very well connected with the people and well liked by them. But ultimately then, once I was working with him for four or five years, I felt that his health was not supporting him very much anymore. Still, we had a very close and cooperative association over all these years. We used to sit together and discuss underwriting affairs. And mind you, that was still a very elementary phase of medical underwriting being done in Pakistan."

With Dr. Tajuddin Manji succeeding the old battle horse as the company's Chief Medical Director and Chief Underwriter this was definitely going to change. Encouraged by EFU's CEO, Mr. Bhimjee, he established a close

rapport with his colleagues in Munich on the medical underwriting side, a practice which he again, and even increasingly so follows as the medical chief of the newly emerged EFU Life.

I have known Taj ever since he returned to Pakistan in 1965 and after he had joined EFU. Over the years we had met on numerous occasions, most of them more of a private nature, because with the nationalisation of life insurance in Pakistan in 1972 Dr. Tajuddin Manji discontinued his association with the industry. He concentrated on his own practice, on his manifold duties with the Aga Khan Hospital and at some time even as the official head of the Ismaili Community in Pakistan. A well known and most respected cardiologist, he undoubtedly became one of the most reputable men of the country's medical world ever since, has become an institution within it in his own rights. His pleasing personality has won him sympathy and many friends inside and outside his profession. It is a great pleasure talking to him on any topic whatsoever for he holds broadminded views and can be rather cunning, even if covered by a big smile and most pleasant manners. So when sitting together with him at my hotel room, almost half a year after our common friend Mr. Roshen Ali Bhimjee, had expired, I knew that I would be in for another marvellous experience, would be taken by him on an extensive and most enjoyable trip into many years of EFU's history. I knew, that he would contribute a lot, would be full of praise for most of the company's leading figure heads, and would fill me in with loving and caring details about our dear friend. But I also knew that I would hardly be able to drag much information out of him as far as his personal life is concerned. Despite his being such a prominent figure in many leading circles of Karachi's prominent and eminent citizens, the high respect he commands by the sheer sight of his tall and youthful looks, his elegant and aristocratic appearance, his forceful voice and, not to mention his verbal adroitness,- he has been able to maintain a natural humbleness which makes him such a loveable and amicable person.

It is a pleasure listening to him when talking about others. Never a bad word, even when being critical. His crystal clear brain would spread his innermost thoughts well out before you after having dissected his object of present interest painstakingly thorough and precise, without, however, at all being pernickety or finicky about it. He is a very straightforward character who might even lose a bit of his temper if his otherwise big heart and huge patience is overtaxed.

It is nice how he talks about his predecessor well knowing that his medico-technical background was inferior to his, for no fault of the man though, and

he appreciated and applauded his pioneering achievements in a field which later on he developed and was able to lead to new heights in the industry.

And the way how he talks about a man like Khuda Buksh, the chief of the Life Department when he in 1966 joined EFU. There could not have been two men more different than these two, intellectually as well as physically. Tall, good looking the one, small, almost tiny the man from Bengal. „What a lovely man he was," Taj summarises his views, „so dedicated. The man was totally and completely devoted to Life Insurance. Any time of day and night. Any time from morning till evening. Any time in the house or in the office, the man did not talk anything else but Life insurance. He was totally committed to his profession. A very fantastic man, I must say. And from morning till night he was talking to his field people. And one of the things Mr. Bhimjee must have taught him was that like in his own case, the door was always open to any field worker, either to Mr. Bhimjee's room or to the office or living room of Mr. Khuda Buksh. Their doors were always open. There were no bars between them. Like in the case of Mr. Bhimjee himself, he was totally submerged, completely committed to just his profession, or shall I better say, to his mission, to life insurance. No other interest in life except his profession."

And he has the same comments to offer when it comes to people like Mr. SF Alam, who later played a very important role in the development of the life business of the Credit & Commerce Insurance Company in Dubai, or Mr. Mohammad Hussain Alvi, the first General Manager of Credit & Commerce Life, in London. Both, of course had been very senior officers in EFU Life prior to nationalisation. „Unfortunately, - or fortunately", Taj says, „all the people I met in those days in the Eastern Federal, they all were totally wedded to the insurance business. Sharafat Walajahi, I would say, was a bit different out of the whole lot of senior executives, he had a wider aspect of life. And he led a social life as well. He was the man in EFU who did really build up and enjoy a vast number of social contacts. In that respect he was very similar to Mr. Bhimjee. And he was younger than the others as well. But he also was, at least in those days, a little away from the daily routine of insurance, he was involved with law and corporate matters, then he carried the responsibility for the Training Institute, and his duties included the contacts to Government circles, he had to see all the big bureaucrats, he was a very busy man and he enjoyed his job. You could always see this from his face and over all behaviour. He had a lot of diversion and distraction from the routine matters. Unlike a man like Nawab Hasan, for instance. I should definitely not forget mentioning him when talking about EFU's great past. He also was very, very professional in his way of dealing with things. I do not think that he was very

open in a social sense, in a social set up. He was a very introvert type of a man. But very professional, very diligent. And very highly qualified as far as General Insurance Business was concerned".

His comments came pouring out like precious water from a fountain and the more he filled me in with his valuable remarks the more I wanted to hear them. He applauded his mentor, Mr. Roshen Ali Bhimjee, for having thought of introducing a most powerful Board of Directors of EFU at that time and is still full of admiration as to how he then also was able to implement it. People like SM Yusuf or Said Ahmed, about whom I have written separate profiles, or Justice Sattar, once Chief Justice of the High Court and then the Supreme Court of Pakistan, Chief Election Commissioner of Pakistan under whom the first real free election took place when Mujibar Rahman emerged as the great victor and who, after creation of Bangladesh became the new country's first President. So close were the old ties that Dr. Tajuddin Manji sees him as his patient when already in that high post. He makes it a point to visit Dacca just to attend to EFU's ex-Director. And he mentions Dr. Malik, a medical doctor, famous politician. Leaving politics he became a Director of EFU and after Bangladesh was appointed its first Governor.

All great names which Dr. Manji believes, gave EFU under Mr. Bhimjee's tenure of office this tremendous image and reputation which he thinks was far above any other commercial organisation. „Because he had", continues Taj, „always this great slogan that the companies he had created are only for the benefit of the people and not for the benefit of the shareholders alone. And again, when he refloated EFU Life, he and even Mr. Saifuddin Zoomkawala told the public that if you put your money into a new life insurance company, you can't expect immediate returns. You therefore needed a giant's heart to start it all over again, - and this at the age of seventy five, - that surely is not an easy cup of tea. Pouring the money in from the one end and not expecting anything to come out of the pot for quite some time. Unlike the normal attitude of those people investing their money in Pakistan. Here investors setting up business do it like fixing slot machines. They put the money in, - and take the money out. And Mr. Bhimjee with his fragile hands at his age accepted the challenge. He was so devoted, so committed that people did simply believe him."

It was this dedication and firm belief to serve a good cause that made Dr. Manji accept Mr. Bhimjee's offer to join the new EFU Life. And he has no regrets, he thinks this company is on the right track and in line with the latest developments in the more sophisticated markets. „If today", he says, „a young

man takes out a life insurance policy from EFU this takes care of all his needs. And, I think, this is a great, great contribution to Pakistan. Everything is so different from the old days. When I first sat with the new team they did throw out a plan to me called 'critical illness', - and I really looked totally dazed because I was not aware of developments like these. Two decades had lapsed since nationalisation of life business in Pakistan and ever since then I had no association with its further evolution. Mr. Bhimjee therefore suggested to me to travel to Munich and London, which I did. I went there four or five times and by now I have learnt it and I have picked it up, and I have realised that these are the modern trends in life insurance which you have to provide, and if you are able to provide such covers with the help of your reinsurers you are doing a great, great service to your country. What life insurers really do these days is to sell peace of mind to people. And this, of course, is the reason why the whole concept has changed, the type of agency force you are employing. Now I understand why EFU Life needed a lot of younger people joining them, well educated who want to make it a real life term career. Because people have started realising that these are the essential requirements of the future and that this now is a profession with an entirely new and very different outlook. You can not sell life insurance products anymore just on mere contacts, - you have to convince people and to do that you really have to be a professional, a well trained specialist who knows his job, - and above all, a professional who believes that he has a mission to fulfil. And Mr. Bhimjee, whom I also adore for this, he was very clear on all this, he would never deviate from his missionary views and concepts. He told me once, and I distinctly remember this, 'you may ask them any question you want, Taj, before you accept a life insurance proposal, but after you have accepted a case and a claim occurs, I do not want to sit on the chest of a widow and raise unnecessary questions, you have to be very careful because the widow should not be harassed and the claim should be paid as early as possible".

It is a pleasure listening to him because whatever he has to say is so refreshingly innocent and true, - at least to the very best of his knowledge, - his views are detached because he is not, and for that matter never has been, - a member of the administrative machinery, not a member of any management team. He had served the old EFU, as he now does the new one, as a carefully trained, highly skilful specialist, who attended to his work as he would care for his patients. With all his energy and his vast knowledge, but still detached, with all his professional passion, - and yet a cool and non-trembling hand. That is what makes his opinion and his observations so particularly valuable even at the cost of not getting much to know about him personally, his own visions and dreams. And yet, I think, we were very close to each other and to

him, when we spoke about all these great men who had dedicated their lives towards this great cause, or still do so even today. It was after all he who brought these people back to life when we spoke about them and it was through him that their creeds and visions reached me. So there must be a lot of him also involved when he so freely and almost enthusiastically brings them onto our stage, makes them visible. Like when he summarises the achievements of our late friend Roshen Ali Bhimjee whom he had accompanied as his most trusted personal physician and family friend and who was at his bedside when he breathed his last.

„Any minute we see this tree called EFU Life growing bigger and bigger", he tells me when I visit him, this time in his office in the newly born company. „I think people will remember him as the man who has built this company and who had the nerves to bring this baby of his back to life again for the benefit of this country. And that he has done so that late in his life, despite his illness, that he was able to start this empire, that will be strongly remembered and associated with his name. And today this empire has already grown and, again, that is one pleasure which all of us will get when EFU Life prospers. Otherwise, as an individual, a person like me will always remember his words, his contacts and his visions. Whenever I meet a member of his family I will be reminded of him, a very great and outstanding personality indeed,- and as I have said a number of times, just a few people like him are born in a century. And in that sense he will remain omnipresent. From a personal as well as well as from a company's point of view."

His voice now had lighted up as if describing something magical about our late friend. He almost appeared mesmerised and his loyalty to the old cause, which again had become the new one, was so obvious and reassuring. In the morning I had run into Mr. Abul Mahmood, the legendary star agent of the old EFU Life who after nationalisation had switched over to General business and was now Chief Agent of EFU General, and again a highly successful one, and we had spoken about the so called good old days when KF Haider had persuaded him to leave Pakistan's Foreign Service and become an insurance salesman. And now, after my visit to Dr. Tajuddin Manji, after what he had told me about the new challenges lying ahead of the life insurance industry in general and the new EFU Life in particular, I could not help thinking how lucky and fortunate the company was to have Taj back with them in their boat, as a bridge between the glorious past and the most promising future.

His service to the EFU Group as a whole was a blessing and visible to everyone concerned. His association with the new EFU Life has greatly

contributed to the prestige it already now commands again in the general public, for a person of his social calibre and engagement carries great weight in societies like the one prevailing in Pakistan. But apart from his involvement with the EFU companies, which since four decades were very much also the companies linked to the dominating figurehead of Mr. Roshen Ali Bhimjee, Taj was the man who virtually controlled and regulated this man's dynamo, his energy supply. He was at his side whenever something went wrong with that. „He is my good fairy", he once told me, after destiny had forced him to spend considerable part of his surprisingly still strong energies on the restoration and preservation of his frail health. And Dr. Tajuddin Manji was there, always at his side when needed, he was the man who almost personally participated in this strong personality's fight for his health. „I saw him fighting", says Taj, his voice full of admiration, „and he fought, he fought and got pushed. And when he had overcome his shock after the stroke in Lahore, after coming out of a deep depression he pushed himself, started communicating again and even pushed himself to his two offices, all the way to Qamar House or the Life Office in PECHS. And all the time still thinking how his companies could be further developed, without interfering whatsoever with the excellent work done by the two Chief Executive Officers. Till the last day when he died, and when he still spoke to you rather at length, his mind was absolutely clear."

And Dr. Tajuddin Manji was there when Roshen Ali Bhimjee died. He was supervising also the final moments of his fatherly friend whom he so admired. Taj was around, with a cool and guiding hand, as always for the last thirty five years, reliable and reassuring. A very good friend to have.

Hasanali Abdullah

Not to be bought, but neither for sale

A man in his early fifties, but still looking younger, always with a nice smile on his face, no artificial one, something which comes from within, and a very soft spoken voice matching his elegant and smooth body movements, his polished manners,- would this match with a fair description of a typical Chief Accountant, a Corporate Secretary? Not necessarily!? Well, but this is exactly what Hasanali Abdullah is and how he has always appeared to me.

Hasanali, as everybody calls him, and as I have done ever since I had the pleasure of meeting him for the first time, is EFU General's Deputy Managing Director and Corporate Secretary and he is also a Director of its sister company, EFU Life. And I still maintain that he does not exactly look like a Chief Accountant, - or at least not how millions of people think that a Chief Accountant has to look like: tall, skinny, huge spectacles, very introvert, almost shy, dry - without humour -, almost a bit sullen and grumpy. Got it!? But that's not our Hasanali, he is so very different! That's what you and I say and that causes the trouble. And yet, he is the company's Chief Accountant. Time to redesign the general public's perceptive of a whole group of professionals which stands sky high in its accepted scale of social status but has frightening low marks when it comes to rubbing shoulders with them!?

Anyhow, 'our' Hasanali is all together a very different representative of this highly misjudged profession, and we are all glad that he is.

Born to a middle class family in Kutch, India, on 17th of November 1947, he was only a kid at the age of three months when his family decided to migrate to Pakistan. They came by boat, travelling about four days from their home to Karachi, in a group consisting of members of their community, Ismailis, as I understand. His father was an accountant, maintaining the books of accounts for various small trading houses in Gujrati. What in their language is called Metaji.

Hasanali had his early education in a school which was very close to the place where he works today, nearby Qamar House, the so called Pakistan National Secondary School. He did his matriculation from that school in 1964. For a year in between he had attended the Habib Public School, but had to leave it again as the fees were too high for a man of the means available to his father.

He joined S.M. Commerce College and obtained his Bcom in 1968. Well before graduation he had already joined a very well known firm of Auditors and Tax Advisors, Messrs. Hyder Bhimji and Company, a firm owned by the brother of Roshen Ali Bhimjee who in the later part of his life should play such an eminent role. He joined them as a matric student in August 1964 and got his articles in 1968 after his graduation. And although he immensely enjoyed his stay with this firm he left them in 1971, the reason being that at that time audit firms did not pay reasonable salaries, they just paid pocket money. But he was in need of money to compliment his father's income. He therefore left his mentor, Akbar Bhimji, elder brother of Roshen Ali, and joined the Karachi Rolling Mills. He stayed with them for two years until he qualified and was able to do his Chartered Accountancy. That was in 1973, and in order do get some post qualification experience he thought it advisable to rejoin Hyder Bhimji & Company and he stayed with them again for a period of two years.

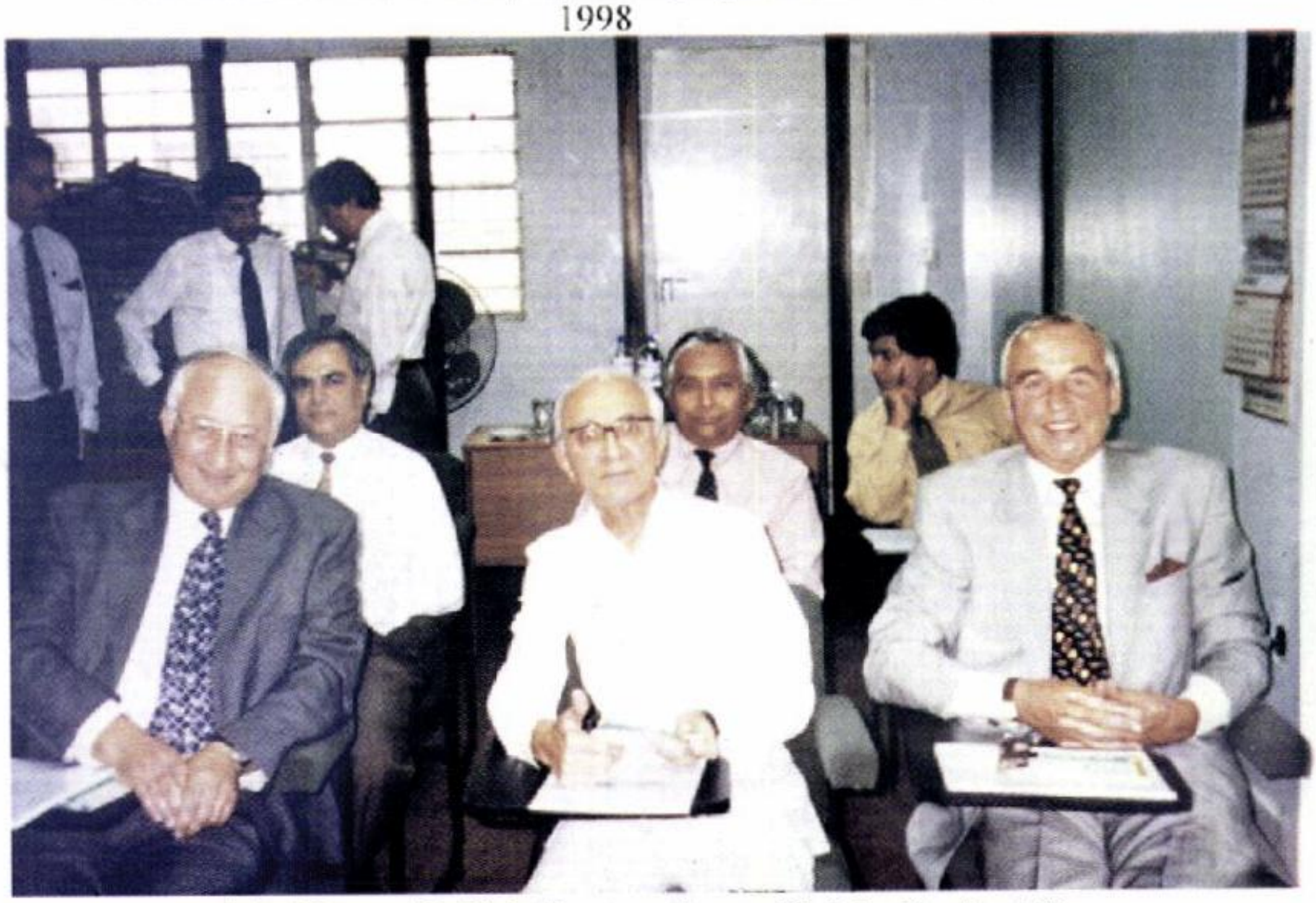
1975 was also the year when he decided to get married and he had to look for a job which would not only sustain him but also his future family. And his former employers, the Karachi Rolling Mills. were very keen having him back and he worked for them until 1979 when an advertisement appeared in all leading newspapers saying that EFU General was looking for a Chartered Accountant.

Mr. Vasir Ali was then the Chief Accountant and Kamal Sheerazee was Additional Chief Accountant. Sheerazee was one of the old guards who had joined the company way back under the regime of the Ispahani family, a very loyal and personally very likeable gentleman who had worked up his way right from the bottom to this comparatively senior position. A very experienced and reliable man, but perhaps not technically well equipped enough to meet the highly advanced requirements of modern accountancy and investment strategies without the assistance of somebody who had been properly trained for that. That was the reason why the company's management had decided to look for a suitable candidate who could fit in as a Deputy Chief Accountant.

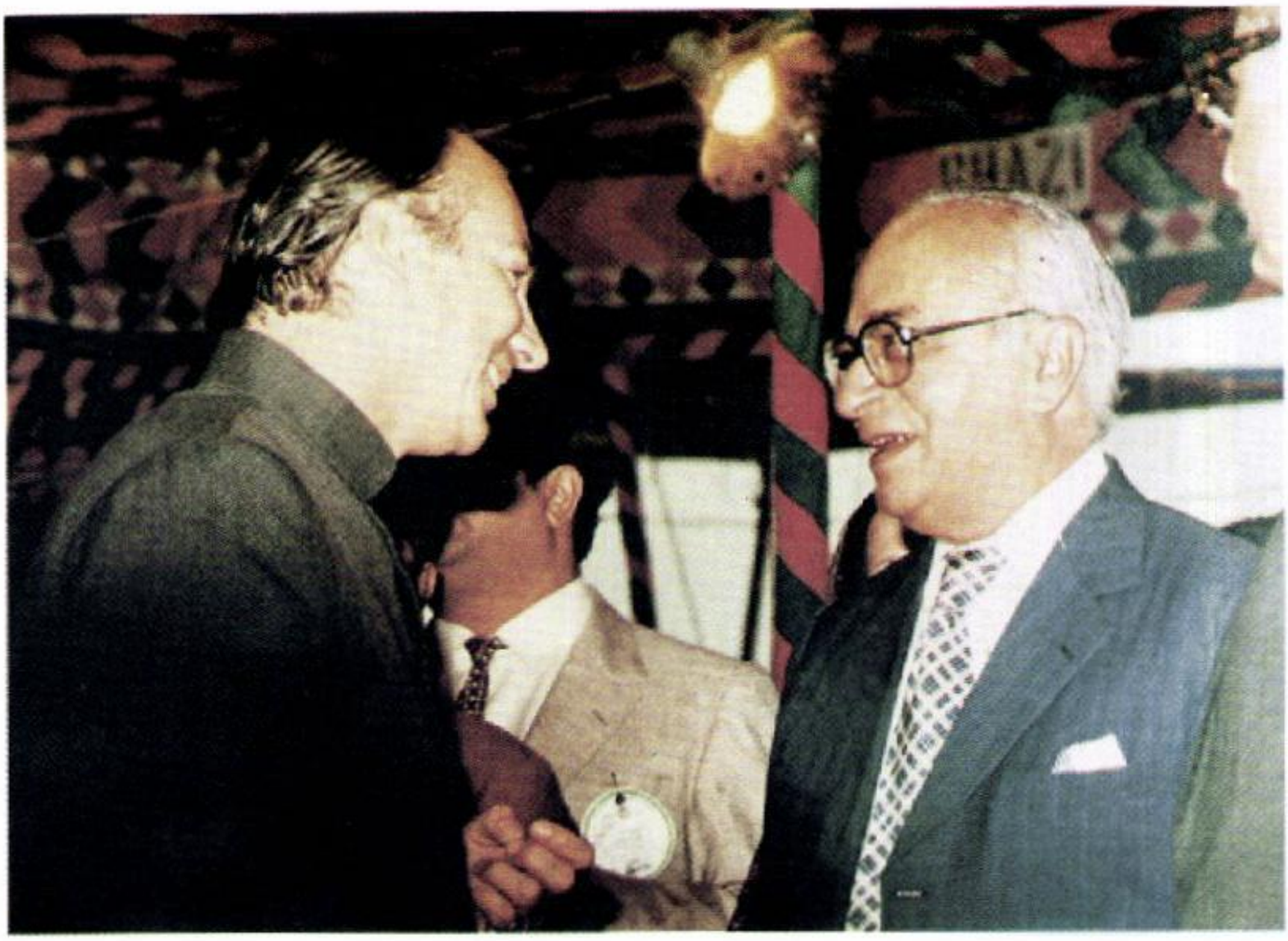
Hasanali applied for the job, was interviewed by Mr. Sultan Ahmed, then the President of EFU, Mr. Azim Rahim, the Managing Director, Mr. Fasihuddin, a very senior member of the management team, Mr. Vasir Ali, the Chief Accountant - and by Mr. SM Yusuf, that famous ex-bureaucrat of the Government of Pakistan who at that time was a Director of the company and a member of the 'selection committee'



Mr. Hasanali Abdullah, Deputy Managing Director EFU General,
1998



Mr. Hasanali Abdulla, together with Mr. Fasihuddin,
Mr. Michael Bell, Mr. Abdul Rehman Haji Habib and the author
at EFU Life's Training Institute. At the back are Mr. Munir Bhimjee
and Mr. Rafique Bhimjee



HH The Aga Khan meeting Mr. RA Bhimjee



Mr. Hasanali Abdullah and Mr. Saifuddin Zoomkawala in conversation with HH the Aga Khan

Hasanali was very impressed by these interviews and distinctly remembers particularly the one with Mr. SM Yusuf. „I had the great honour", says Hasanali when he gives me his account of his long association with EFU, „of being interviewed by Mr. SM Yusuf, who was so prominent, well known and highly respected all over the country. And I remember distinctly his last question, he said: 'how much can we buy you for?' And I replied: 'You can't buy me for anything, but you can definitely buy my services for whatever amount we can agree on.' So this was a small remark which I very distinctly remember"

Well, terms were negotiated and he joined the company on 3rd of June 1979. He was not entirely a newcomer to EFU. When in the employment with Hyder Bhimji & Company he was occasionally sent to EFU for some audit work, so when he joined them now there were quite a few people well known to him and who also appreciated his past experience. But he did not know Mr. Roshen Ali Bhimjee, then Chairman of EFU General, personally. He had only heard about him from his two mentors, Mr. Akbar Bhimji, and Akbar's son, Hyder Bhimji. It was only after October 1980, when Mr. Vasir Ali left and Kamal Sheerazee was made Chief Accountant that EFU's Chairman took Hasanali into confidence and slowly considered him to be the 'acting Chief Accountant', without, however, being given that designation.

Hasanali still likes talking about his early mentor, Mr. Akbar Bhimji. „He was such a fine person", he tells me, and which I can only confirm because I happened to know the elder brother of Roshen Ali Bhimjee very well. „I have learnt a lot from him and he would not hesitate teaching anybody who wanted to learn from him. And he took time and would say: 'just sit down and do it. You will see, it will happen. You will be able to do it.' It was this encouragement which helped me to learn things which I today know. Especially on the taxation side I learnt a lot from Mr. Akbar Bhimji. His reputation was outstanding. The respect he was commanding right up from the top, from the highest ranking government officials was extraordinary. He was considered to be the unquestioned number one in his field, so all the leading businessmen were his clients. And this was certainly not only the after effect of the high position he was occupying in pre-partition days, when he was Commissioner of Income Tax in the Government of India, which was, of course, a very outstanding position. No, the respect he was commanding here in Pakistan was primarily because of his great competence. And he was giving excellent service to all his clients. His signature under any balance sheet was of an authoritative nature."

And Hasanali holds an equally high opinion of Akbar Bhimji's son Hyder, who is today the senior partner in the firm he was working together so successfully with his father. He is also considered to be an authority in his field and whenever any Government in power looks for independent, sound advice on tax or accounting matters Hyder Bhimji is a sure name and address to be consulted. „The name Bhimji has grown with time passing", says Hasanali, „and Hyder Bhimji has done a great deal to sustain that reputation."

He likes his job and has been a great admirer of his last mentor, the late Mr. Roshen Ali Bhimjee. He enjoyed his unrestricted confidence and was consulted by him even in his private financial matters. He came particularly close to him when after the early demise of Mr. Amirali Moledina somebody had to undertake the job to supervise the construction of the beautiful but very work-intensive building in Lahore. This building meant a lot for his Chairman who took a lot of personal interest, particularly in the beginning, in the planning stage. Most of the important decisions were carrying his handwriting. In fact 'the Building' was on his mind from morning till evening, even after his frail health prevented him from taking that much of an active role as he would have wished he could. Hasanali handled this very delicate and double-edged task beautifully. On the one hand he took great care and pains that the project progressed, which at some point in time was more than an uphill task, and on the other he gave his Chairman the feeling that he was still in the midst of all was happening out there in Lahore. I have been witness to many of such occasions and was full of admiration for the tactful manner in which he performed what he considered to be his duty. It were these occasions when I realised why Hasanali, the Chief of EFU's Accounts and Finance Department was such an excellent ambassador not only in various quarters of Pakistan's bureaucracy but also within the country's business community. This becomes very obvious when attending social functions together with him. He and his charming wife are well known socialites, without, however, the artificial air of snob appeal around them, which is so common with so many of a new class of social climbers in this city which seems to have lost much of the charm which it had when many of the rich put sizeable part of their richness to good and noble causes. It is the natural humbleness of people like the Hasanalis, - and there are still a few more around like them, - which make me believe that those old values of the philanthropic and intellectual elite of this bustling city do still exist, that it has not been completely taken over by a bunch of busybodies and would-be entrepreneurs.

„It is all because of my late father and my mother that I got educated", says Hasanali when wrapping up his version of his way of life and, more

specifically, answering my question as to what he would have on top of his list if he had one wish free. „I am the eldest in the family and my father did not have much money with him, but whatever money he was getting, a considerable part of it was given to education. I am a very contained person, so in whatever scenario I may be, I am always a satisfied man. I have reached a level, a position which, I think, from my personal point of view I have reached earlier than I would have otherwise expected. I am always trying to do whatever I can, do it today, rather than tomorrow. Why waiting for a reminder. Because, if a reminder comes, it hurts me, pains me. I don't like to be pressurised by anybody, because people should know, that I am always trying to oblige people, rather going out of my way to help, but if people try to push me, I get upset. I am involved in social work also, there I also learnt a great deal of how and when to help people. I have been told by my late father that nothing in life is impossible. If somebody assigns you a job, don't say you can't do it, you can do it. Of course, you can not commit miracles, if you are an accountant nobody can expect you to invent machines or even jobs for those who are in need, but anything related to accounts, somebody asking you to do something in this field, just believe that you will do it. Nothing is impossible in this world, my father said, just do it, do it, do it!"

Now got the picture of a typical accountant!? When he and I talked about Akbar Bhimji's eldest son, Hyder Bhimji, I referred to him as being an introvert and rather quiet man. And Hasanali for a moment seemed to be puzzled, almost surprised before he said: „well, I suppose he is, but this would be a normal thing here in this country with all the people who live in the accounting world."

Got the picture!?



Mr. Taher G. Sachak, Managing Director, EFU Life, at his office in 1999



Justice Mahboob Ahmed and Mr. Roshen Ali Bhimjee visiting Mr. Taher Sachak at his office, 1998

Taher Sachak
Blessing in Disguise

You would have to search for him, as is normal in a fast growing city like Karachi, with a map in your hand. And you would not find him anywhere near to where the big banks, the insurance companies, stock brokers and trading houses would have their offices, in Mohammad Ali Jinnah Road, Chundrigar Road, Elphinstone Street, Saddar,- the traditional business districts of the roaring 50s and 60s. These days the world of trade, finance and commerce is widely spread, all over the city, business has branched out to Clifton, Defense, PECHS, Drigh Road, which is now called Faisal Avenue. It is here where you will ultimately find him or where you will be delivered if you are in the safe hands of your own driver. In a small, cosy-looking bungalow, at the end of a street which seems to lead nowhere, with a beautifully kept lawn and flower beds, drawing the immediate attention of whosoever makes it his business to visit the headquarters of the reborn EFU Life, a company which has written history in the making of Pakistan before life insurance was nationalised in 1972.

The following is the story of the re-emergence of this great national institution, which it once had become, and the men, who made this happen. It is however, foremost the portrait of a man who once worked his way up in the United Kingdom to become a Director of a medium sized life insurance company, called CCL, founded by two great Pakistani entrepreneurs, the late Agha Hasan Abedi, that legendary banker who once was allowed to dream the impossible dream of creating one of the worlds largest financial empires, and Roshen Ali Bhimjee, the 'guru of insurance' as some people used to call him, who had already been the Commander in Chief of the great and old Eastern Federal Union, the one of pre-nationalisation days, and who was now the founding father of this newly emerging life offspring of the EFU Group of Companies.

It is primarily to be the life sketch of a man who is now the Managing Director of this newly founded company. His name is Taher Sachak., or 'Pitchoo,' as he is called by his friends and colleagues. He was born in Tanyanika, which is now Tanzania. His Indian father had migrated from Kutch and become a successful sisal planter in this part of East Africa, where so many people like them had gone during the time of British Raj, serving the same masters. His mother, also of Indian origin, was already born there, second generation. His

father had followed his brother, who had gone there a few years earlier, a typical example of an Indian family then and today; the frontrunner leaving his home pitch first, and a lot of others to follow for greener pastures, trying to find their piece of luck and land.

„My father", recollects Taher, virtually started business from scratch. I do remember the story from my father and mother of going, or rather driving for hours and hours to our estate, working there physically very hard and finally they were very successful by owning large plantations. They owned big properties, but all that was confiscated when independence was achieved and most of the people of Indian origin were driven out, made homeless in a way, because they were nowhere at home, neither in India, where they had become strangers, nor in England, even when having acquired a British passport, as my family did. For us, as a family, it had become a point of no return, of division. We all went different ways. My brother and sister went to Canada, my parents with another brother and sister went to Mobassa in Kenya, which was just a good two to three hours drive away from what we had considered had become our home. My parents had a holiday home, an apartment there, because Kenya had always been a favourite place for families like ours to go on an nice holiday and to do shopping. So Mombassa became a kind of a family base. But my sister got married and went for further studies to America. And I decided to stay on in UK, where I was still studying when independence came and uprooted our lives. I was sent there at the age of eleven, in 1957, did my schooling there and finally graduated in Business Administration. The original idea, of course, had been that after finishing my education I would return to Tansania and join the family business.

My official date of birth was 1948, but following the customs of those days the official registration was done much later. All of us tried to trace our actual dates of birth and that is why I think I was really born already in 1946. This has always been a point of embarrassment, or amusement, - depending on the situation, particularly when I decided to join the British Civil Service. But we sorted it out amicably, the fact, however, remains, that there will be always a clash between the actual and the official date of birth."

'Pitchoo' stayed with the Civil Service for five years and then gave it up for personal reasons. He lived in Bristol but did not like the idea of staying there forever. He wanted a transfer to London, which was not given to him. So he went into Life Assurance. „Just by accident", as he says. „I met a friend, an acquaintance, who knew my brother from Mombassa days. And he was working for Allied Dunbar, doing quite well. And he suggested to me to do

the same, join his company and find out for myself whether I would like to do this kind of business. And with my educational background I thought, that I could do quite well also. My new friend, of course, was rather keen to 'hook' me for his company because he would earn a referral fee of 50 Pounds. I did not disappoint him, I joined Allied Dunbar in Bristol and worked for them as a salesman for about two years."

The company with its Head Office in Swindon had been rather a success story of its own. It had come out with a variety of innovative products and was well known for its highly sophisticated sales techniques, which was said to be the result of 'state of the art' training of their agents who were all genuine sales professionals rather than the ordinary, old fashioned type of an insurance agent. Taher Sachak had always been interested in all kinds of training, new methods of salesmanship as well as technical courses, and whilst still selling himself, had occasionally become involved as a trainer on advanced levels. It was only but natural for him to apply for a job as Training Manager of his company at their Swindon Head Office as soon as a vacancy existed. He went through all the interviews, made a presentation to a new course that was running and finally got the job.

„My salary then was 6000 Pounds plus a car after confirmation. A Citroen GSA, five doors, kind of a Station Wagon. And I was very happy because I knew that I would make it, that this could be the beginning of an interesting career. I very much believed in that. And I had a lot of time to think about it because my wife was expecting our first baby, which we thought she should rather have in Bristol, because all the doctors we knew were there. So I was a grass-widower for a few months which was hard in one respect, but also very handy from a business point of view."

'Pitchoo' was well liked as a Training Manager and highly respected. People liked his gentle approach, his soft spoken voice and the apparent authority with which he was able to deliver his messages. And he enjoyed doing his job too. The way Allied Dunbar was structured then meant that all the technical training was done in Swindon, so the trainers got the whole range of technical courses at one place, which, of course, made it quite attractive and interesting for them. After three years, very successful and enjoyable ones, which had also enhanced his technical knowledge and abilities, he was offered the job as Branch Manager for the South and West Region, located at Bristol. „It took me some time to think about this", he now tells me when trying to remember that particular move in his career, „because we were very, very happy in Swindon. We had an excellent training centre there and I had developed very

good relations. But this was a move up, so I finally agreed to do that. By then we had already become Hambro Life, and I stayed with them for altogether five years."

Taher Sachak must have been a very happy man when working for what finally was Hambro Life, because he always talked very nicely, enchanted about this period of his life. Always praised the high degree of professionalism this company was standing for. I am sure, he owes a lot to them in terms of technical know how and appreciating the importance of having a distinct company's culture to rely on for fast and steady progress. And he hesitated to leave them, was almost sad after having accepted an attractive offer by Trident Life, in Gloucester, to become their National Manager for Sales and Development Training.

„Looking back, in hindsight", he tells me, „I perhaps should not have done that. But life is a series of events anyway, one leads to an other one. I was not particularly happy with them, but it was a step up from where I had been. A step from a Regional to a National one. This job was the shortest one I stayed with a particular company. The reason being that I was reporting to a Sales Director, and he was a person who said one thing and did something else. Big promises which he never kept. And I found it difficult to get along with him. I had always felt that life is not just about money, but that it takes a lot more to be content and happy. And this was the time when I came into contact with the CCL, a life insurance company I had heard about, a company belonging to the fastest growing Bank in the UK, the Bank of Credit & Commerce, founded by some Pakistani gentlemen, whose names I had never heard before, Mr. Agha Hasan Abedi and Mr. Roshen Ali Bhimjee. The company was now headed by an old colleague of mine from the Allied Dunbar/Hambro Life days, Mr. Aziz Khan, a man who had been much senior to me then. He was the Administration Director, based in Swindon. That was the time when I was one of their training managers there. As a Director of the company he knew of me, but not the other way round. So we spoke to each other and he offered me the position of Assistant Director of Sales and Development. I joined them on 4th of July 1984, I remember the date, because it was Independence Day in the United States. And I joined them despite the fact that this company, the Credit & Commerce Life, had a rather bad reputation then. People were wondering why a person like me who had worked for respectable British companies would like to start working for a company which is basically run by foreigners. And it really had a pretty lousy reputation in the market. But I joined because I was impressed by Aziz Khan. I joined them after having seen the people who had already joined this company. Very respectable, highly

recognised professionals who had been Directors and senior executives of first class British companies, like I had just been. With these people now with CCL I thought that there was a great opportunity to join, because to join them when things were bad and other good people had already joined them, it meant that they were in the process of restructuring the whole company and that made my opportunities to progress with them much greater."

His feelings and expectations which throughout his career had never failed him so far seemed to be correct and well justified also in this case. His old colleague Aziz Khan, 'a dynamo of energy', as he described him to me, had soon come to grips with this ailing company and it was well on its way to recovery and to becoming a prosperous, promising Life Insurance Office, perhaps even another success story as the old Allied Dunbar/Hambro Life had been. And Mr. Sachak's work for CCL was very much appreciated by not only his immediate boss and his other colleagues but also by the Board of the company. He became very instrumental in the restructuring of the company's administrative set up and was also responsible for redrafting all the existing brochures and other PR material, which had given the company really an impressive 'new look'. In recognition of this he was ultimately made an Executive Director, which, of course, contributed immensely to his enjoying the work with this now fast recovering company. As was within his nature he was so much enjoying his new job that he got totally immersed, so much so that he was totally unaware of what was still lingering on behind the scenes, the Board Room struggles with Mr. Roshen Ali Bhimjee and his loyal crew led by his two longtime colleagues from EFU, Sharafat Walajahi and Nawab Hasan, who had been appointed Directors of the company, and his two trusted British friends David Dowlen and John Paul, both Directors of the company from day one, on the one side and Aziz Khan, aided by some prominent officers of the Bank of Credit & Commerce, who after all were the main shareholders of the Insurance Group also, on the other. He, of course, had heard from some of his closer colleagues that not all was right yet in the Kingdom of Denmark, but these were lunch talks, or remarks cast over a glass of beer in the evening.

„I was too preoccupied", he tells me. „And also the texture that was painted, was pretty rosy. It was a very positive texture. All these beautiful brochures, advertisements, you really wanted to believe that things are going into the right direction. And let us not forget: this marvellous sister company, the Bank of Credit and Commerce, the 20th largest international bank in the world, the fastest growing one with assets in excess of 20 billion Pounds Sterling. Yes, it was a very rosy picture that was painted and presented to the outside world.

And it was then very much a correct one, at least as far as the life insurance company was concerned. We had become very much a sound and prospering company. So, we inside the CCL were obviously all very happy with that situation. None of us senior executives even doubted for a moment that the creditability and creditworthiness of the CCI Luxembourg Holding Company could ever be questioned. That only changed overnight when the English press, led by the 'Financial Times', uncovered stories and unpleasant facts suggesting that something very serious had happened to the Bank of Credit and Commerce and the Bank was obviously in deep troubled water."

This to my mind is a very fair description of the situation then prevailing. And in hindsight it was even a bit tragic, because at the time when all these bad things were boiling up which so dramatically influenced the final and fatal fate of the Bank, the insurance companies in Dubai, Saudi Arabia and London were just doing very fine. They were carrying the same name, of course, but except their common capital base, they had been able to develop a corporate identity of their own. Their 'chief visionary', who had always been, and still was, the driving force behind the Credit & Commerce Insurance Group, Mr. Roshen Ali Bhimjee, had tried very hard and very successfully to create that separate image as soon as he had to realise that not all of the senior officers surrounding Mr. Agha Hasan Abedi in his fast growing Bank, were sharing the same enthusiasm for the insurance activities of their 'sister companies' as their 'Imperial Leader'. He and his crewmen had been able to successfully paint and sell this picture of being separate units all together to the public at large, and ironically as it may sound, when their founding father, Mr. Bhimjee, in November 1988, left the 'bridge' of his English Life Company, because of his appointment as Finance Advisor to the Government of Pakistan, it even helped the company to foster its attempt to look like a real local life insurance office, a truly UK based organisation. And Taher Sachak was very instrumental in trying to achieve just that. A number of Branch Managers who had worked at Trident had joined his new company and his relationship with them was full of trust and was a main attraction for most of them to join CCL. All this resulted in the creation of an agency force of which many companies in the UK market did envy them.

However, this very satisfactory development was not allowed to continue when the disturbing and disastrous news about the Bank were on the front pages of the press. Their clients got nervous, people relinquished their policies and when finally the Bank of England closed down the Bank a very substantial part of CCL's funds were blocked and finally lost. Michael Bell, the highly respected British actuary who had helped Mr. Bhimjee in the initial phase of

setting up this life insurance subsidiary and who had been associated with it throughout, though on an ever decreasing capacity, helped find a buyer. In October 1992 it was sold and renamed as Century Life Assurance Company Limited. The company still exists but without any of the old management team members being still there. An 'almost' success story had come to an unsatisfactory end. This company which had been created with so much love and attention and had finally overcome all its obstacles and misgivings, was not allowed to see the light at the end of the tunnel, which had been so close.

When Taher Sachak tells me about the last days of CCL he still sounds a bit sad; sad about so much good will and energy lost on something which could have become another great story in the colourful and fascinating development of the UK's post-war life insurance market. „When we were taken over by Century", he says, „there was again a lot of excitement around and great hopes for the future. But then things did not work out too well. We started feeling uncomfortable, because our destiny was not clear, was unsafe. I saw how shabbily others were treated although I, personally, was fine, I had my job and nobody interfered. But I would be lying if I would not say that I was no longer enjoying my job. So you reached a stage where you were just looking at your work as just doing a job, just earn your salary, but no job satisfaction. And then we saw our boss Aziz Khan being kicked out of the company, and so was Mr. Yusuf, the company's secretary from day one, although they kept him for a while as a consultant. And it was he who one day mentioned to me that Mr. Bhimjee was just about to set up a new company and that they had talked about me in this connection. But it did not occur to me then that I could ever be really associated with this company, far away, in Pakistan."

Was it luck or destiny that almost on the very same day when an authorised officer of the Companies Registration Office at Cardiff certified 'that CCL Assurance Limited having by special resolution changed its name, is now incorporated under the name of Century Life Assurance Company Limited', another life insurance company was fathered by the same Roshen Ali Bhimjee, who had once floated CCL!? At the same time when Mr. Bhimjee saw his dreams coming to reality because the Government of Pakistan had given permission to float a few new life insurance companies in the private sector, and EFU Life being one of them.

Taher Sachak, of course, was not aware of further details but he had been told that after successfully launching EFU Life's shares in the stock exchange a most colourful reception was organised in the city of Islamabad, the company's registered office. Justice Mian Mahboob Ahmed was the chief

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

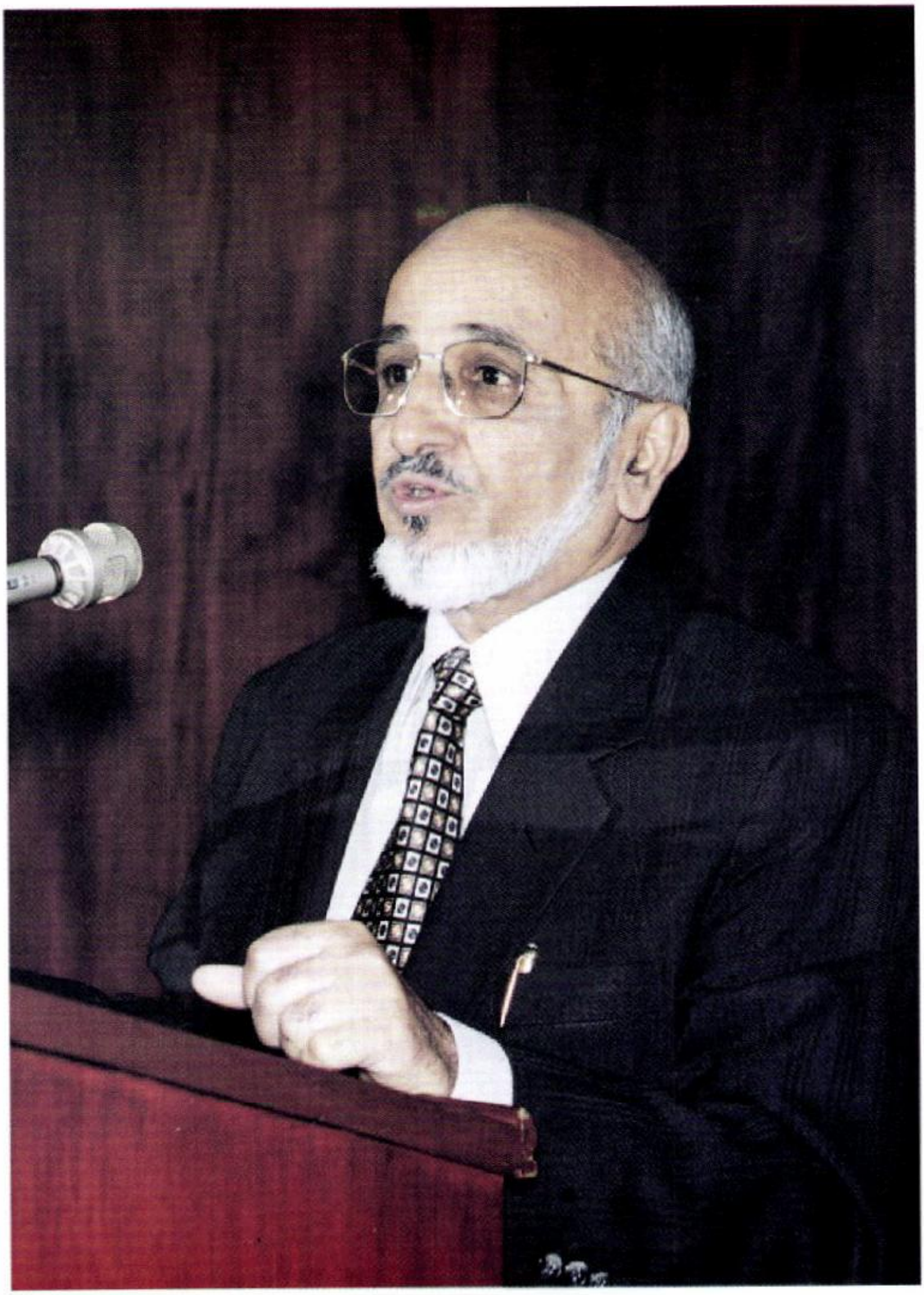
happy that I have become of this development because Mr. Bhimjee made me share his values and his visions. I am very happy about the way how we as a team have found together here in EFU Life and I am confident that we will finally achieve what we are aiming at. And, hopefully, one day I will be remembered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

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

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

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

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



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

Saifuddin Zoomkawala
Independent and yet so attached

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



Present Board of Directors of EFU General and EFU Life



The First Board of EFU LIFE in 1992



RA Bhimjee in vivid discussion with Justice Nasir Aslam Zahid



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



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



Introducing party guests!



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



RA Bhimjee welcoming Mr. Jehangir Siddiqui

Board Meeting of EFU GROUP



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



Condolence meeting for late Mr. Roshen Ali Bhimjee at Qamar House marking his 37 years of association with the EFU Group of companies. In attendance amongst others: his two sons Rafique and Munir, his grandson Saad, friends, colleagues and members of the Board of Directors of the EFU Group. At far right Mr. Saifuddin Zoomkawala, CEO of EFU General and Chairman of EFU Life and Allianz EFU Health Insurance Company

Publications cited and consulted

Ahmad, Shaikh Mahmud (1961) Pilgrimage of Eternity -
Iqbal's „Javid Nama"
Institute of Islamic Culture

Ahsan, Aitzaz (1996) The Indus Saga and The making of Pakistan
Oxford University Press, Karachi

Ali, Tariq (1985) Die Nehrus und die Gandhis –
Eine indische Dynastie
Ullstein, Frankfurt/Main

Allana, G. (1985) Our Freedom Fighters (1562-1947) –
Twenty-one great lives
Ferozsons (Pvt.) Ltd.

Arberry, A.J. (1961) Tales from the Nasnavi
George Allen & Unwin Ltd.

Berg,, Hans Walter (1983) Gesichter Asiens,
Dreißig Jahre Augenzeuge der Geschichte
Hoffmann und Campe, Hamburg

Bhutto, Benazir (1989) Daughter of the East
Droemer Knaur

Bolitho, Hector (1954) Jinnah - Creator of Pakistan
John Murray, Allies Book Corporation, Karachi

Braibanti, Ralph (1999) Chief Justice Cornelius of Pakistan
Oxford University Press, Karachi

Burnes, Alexander (1834) A voyage on the Indus
John Murray, London

Burney, I.H., (1996) No Illusions, some hopes and no fears
Oxford University Press, Karachi

Chishti, M.A. (1987) Insurance Industry:
Policies & Practice in Pakistan
Deens Publications, Karachi

Cloughley, Brian (1999) A history of the Pakistan Army –
Wars and insurrections
Oxford University Press,

Dani, Prof. Ahmad Hasan (1998) Founding fathers of Pakistan
Sang-e-Meel Publications

Duncan, Emma (1989) Breaking the Curfew –
A political journey through Pakistan
Arrow Books

Elliot, Sir H.M. (1869) The history of India –
The Muhammadan Period
Susil Gupta (India) private Ltd., Calcutta

Fitzgerald, Edward (new edition 1947)
Rubaiyat of Omar Khayyam
Collins, London and Glasgow

French, Patrick (1997) Liberty or Death –
India's Journey to Independence and Division
HarperCollins*Publishers*

Gandhi, M.K. (1927) An Autobiography or:
The Story of My Experiments with Truth
Pinguin Books, London

Gauhar, Altaf (1993) Ayub Khan –
Pakistan's first Military Ruler
Sang-E-Meel Publications, Lahore

Harvey, Andrew / Hanut, Eryk (1999) Perfume of the Desert
Inspirations from Sufi Wisdom
The Theosophical Publishing House, Wheaton, IL

Hasan, Sibte (1986) The Battle of Ideas in Pakistan
Pakistan Publishing House

Hodson, H.V. (1969, 1985) The Great Divide –
Britain-India-Pakistan
Oxford University Press, Karachi

Hussain, J. (1997) A History of the Peoples of Pakistan –
Towards Independence
Oxford University Press, Karachi

Ikram, S.M. / Spear, P. (1955) The Cultural Heritage of Pakistan
Oxford University Press, Karachi

Iqbal, Javid (1961) Stray Reflections –
A Note-Book of Allama Iqbal
SH. Ghulam Ali & Sons, Lahore

Ispahani, M.A. H. (1966) Qaid-e-Azam Jinnah
As I Knew Him
Process Pakistan, Karachi

James, Lawrence (1997) RAJ The Making and Unmaking of British India
Little, Brown and Company (UK), London

Jinnah, Mahomed Ali (1947-1948) Speeches as Governor General
Pakistan Publications, Karachi

Kayani, M.R. (1963) Not the whole Truth
Pakistan Writers' Co-operative Society, Lahore

Keay, John (1991) The Honourable Company
A History of the English East India Company
HarperCollins*Publishers*

Khairi, Saad R. (1996) Jinnah Reinterpreted –
The Journey from Indian Nationalism to Muslim Statehood
Oxford University Press

Khaliquzzaman, Choudhry (1961) Pathway to Pakistan
Longmans Green & Co., Ltd UK

Khan, Mazhar Ali, (1996) Pakistan –
The first twelve years The Pakistan Times Editorials
Oxford University Press

Khan, Mohammad Ayub (1967) Friends Not Masters –
A Political Autobiography
Oxford University Press, Karachi

Khan, Rahim Bux (1967) my beloved Pakistan
Trade and Industry Publications Ltd., Karachi

Khuro, Hamida / Mooraj, Anwer (1997)
KARACHI Megacity of our Times
Oxford University Press

Kiernan, V.G. (1955) Poems from Iqbal
John Murray, Albemarle Street, London, W.

Kiernan, V.G. (reprinted 1999) Poems from Iqbal –
Renderings in English Verse with Comparative Urdu Text
Oxford University Press

McGrath, Allen (1996) The Destruction of Pakistan's Democracy
Oxford University Press

Moraes, Frank (1956) Nehru
Verlag Kurt Desch, Wien, München, Basel

Nanda, B.R. (1958) Mahatma Gandhi, A biography
Oxford University Press, Delhi

Nanda, B.R. (1962) The Nehrus –
Motilal and Jawaharalal
George Allen & Unwin Ltd., London

Nehru, Jawaharlal (1946) The Discovery of India
The Signet Press, Calcutta

Nevile, Pran (1997) Lahore - A sentimental journey
HarperCollins *Publishers* India

Pakistan-German Forum, Karachi (1960) Mohammad Iqbal
Poet and Philosopher

Paz, Octavio (1995) In light of India
The Harvill Press, London

Philips, C.H./ Wainwright, Mary Doreen (1970)
The Partition of India
Policies and Perspectives 1935 - 1947
George Allen and Unwin Ltd, London

Prawdin, Michael (1963) The Builders of the Mogul Empire
George Allen & Unwin Ltd., London

Qadir, Sh. Abdul (1975) IQBAL - The Great Poet of Islam
Sang-E-Meel Publications, Lahore

Quereshi, Saleem (1998) Jinnah The founder of Pakistan
Oxford University Presss, Karachi

Schimmel, Annemarie (1977) Muhammad Iqbal,
Botschaft des Ostens
Horst Erdmann Verlag, -Tübingen und Basel

Schimmel, Annemarie, (1994) Berge, Wüsten, Heiligtümer
Meine Reisen in Pakistan und Indien
C.H. Beck, München

Schimmel, Annemarie, (1995) Die Zeichen Gottes
Die religiöse Welt des Islams
C.H. Beck, München

Shah, Idries (1964) Die Sufis - Botschaft der Derwische,
Weisheit der Magier
Diederichs Gelbe Reihe, München

Siddiqui, Dr. Muhammad Ali (1996) Quaid-i-Azam Muhammad Ali Jinnah
SPEECHES Round Table Conference 1930-1932

Sharma, HD (1998) 100 Best Pre-Independence Speeches 1870 - 1947
HarperCollins *Publishers* India

Syeed, Khalid Bin (1968) Pakistan - The Formative Phase 1857 -1948
Oxford University Press, Karachi

Suleri, Z.A. (1966) Politicians and Ayub
Being a survey of Pakistani Politics from 1948 to 1964
Lion Art Press Ltd., The Mall, Lahore

Talbot, Ian (1996) Freedom's Cry - The Popular Dimension in the Pakistan
Movement and Partition Experience in North-West India
Oxford University Press, Karachi

Veltheim-Ostrau, Hans-Hasso von (1956) Tagebücher aus Asien
Claassen Verlag Hamburg

Wilcox, Wayne Ayres (1963) Pakistan - The Consolidation of a Nation
Columbia University Press, New York and London

Wolpert, Stanley (1993) Zulfi Bhutto of Pakistan - His life and times
Oxford University Press, Karachi

Wolpert, Stanley (1984) Jinnah of Pakistan
Oxford University Press, Karachi

Wolpert, Stanley (1996) Nehru - A Tryst with Destiny
Oxford University Press, New York

Woodruff, Philip (1953) The Founders - The Men who ruled India
Allden Press, Oxford

Woodruff, Philip (1954) The Guardians - The Men who ruled India
Allden Press, Oxford

Zakaria, Rafiq (1989) The Trial of Benazir
Popular Prakashan Private Limited, Bombay

Ziring, Lawrence (1997) Pakistan in the Twentieth Century –
A Political History
Oxford University Press, Karachi

Note: The books mentioned in this bibliography have been the basis not only for this publication but also for my biography on Mr. Roshen Ali Bhimjee which will be published simultaneously.

Index

A

Abdullah, Arshad, 91,449
Abdullah, Hasanali, v,459
Abedi, Agha Hasan,
90,338,339,357,369,434,437,440,464,469,
488
Abu Dhabi National Ins. Co.,93
Abu Dhabi, Sheikh Zayed bin-Sultan al-
Nahyan, Ruler of, 339,488
Adamjee, Sir Haji Dawood, 220,243
Adamjees, the family, 76,200,215,221,224,326
Adamjee Insurance Co,
78, 82,90,91,93,99,100,108,114,302,401
Ahmed, General Ifthekar, 110
Ahmed, Justice Mian Mahboob, 105
Ahmed, Mian Saeed,
iv, 92,334,399,400,422,483
Ahmed, Shaukat Saeed, 334,336,341
Ahmed, Mirza Faiz, v,422,483
Ahmed, Professor Ziauddin, 34
Ahmed, Said, iii,108,254,444,455
Ahmed, Shaukat Saeed, 92,334,336
Ahmed, Sultan,
iv,92,340,388,422,424,460,492
Ahmed, Tahseen, 87,98,325
Akbar, Emperor, 10, 20,
Akbar, Justice Zulain Fazle, 186
Al-Hilal, 162
Alam, SF, iv, 356,454,486
Alam, Shamsul, 6
Alexander, the Great, 10
Aleem, Abdul, 224
Ali, Agha Nasir, 305,338,474
Ali, Choudhri Mohammad, 201
Ali, Choudhri Rahmat, 49
Ali, Begum Mohammad, 141
Ali, Maulana Mohammad,
34,39,131,133,158,161,165,166,229
Ali, Shujat Osman,
88,108,203,208,209,249,431
Ali, Maulana Shaukat,
34,131,133,161,169,230
Ali, Vasir, 273,460,461
Aligarh (mostly in the sense of Aligarh
University),
23,34,131,132,137,149,152,158,159,161,
167, 168,185,344-346,356,373,384
Aligarh Movement, 34,47,159
Allahabad, 25
Allana, G, 50,55,66,67
All India Indonesia Conference, 175
All India Muslim Educational Conference,
1906, 34
Allianz EFU Health Insurance Company, 94
Allianz Vers. AG,
78,94,123,298-300,305,327,386,476
Allied Dunbar, 465,466,475
Alvi, Mohammad Hussain,
v,323,356,428,439,442,454
Alzheimer, Dr. Alois, 89
Ameen Khorasani, 181,182,279,422
American Life (ALICO),
88,94,122,357,376,429,473
Amir, Ayaz, 69
Anandamath, 28
Ansari, Abdul Aziz, 85,87,161,162,168,184
Ansari, Dr. MA, 85,137,161,162,168,172,184
Ansari, Mabool, 100,101,302
ARAG, the family, iii, 214,222,242-245,273
Arnold, TW, Sir, 43,44
Arty, 321,330
Avari Towers, Karachi, 276
Ashraf, Dr., 345
Assam, 34
Associated Consulting Engineers (ACE),
207,211,251
Ataturk, Mustafa Kemal, 165
Atlas Insurance Co., 85,167
Atlee, Sir Clement, 11,65,74
Aurangzeb, Emperor, 14,130
Ayub, Gohar, 260,261,323
Ayub, Taher, 260
Azad, Akhtar, 82,87,88,97,102,114,363,422
Azad, Maulana Abul Kalam, 162

B

Bacon, Francis, 197
Badshahi Mosque, Lahore, 52,
Bag-e-Rizwan,241
Bakhsh, Mian Ali, 47
Baluchistan, 49
Bande Mataram, 28
Banerjea, Surendranath, 29
Bangladesh, 6,82,207,224,225,308,314,482
Bank of Bahalwalpur, 444,447
Bank of Credit & Commerce, 90,369,401,434, 437,439,440,467-469,487
Bashir, Colonel, 431,482
Bawany, the family, 224,395
Baxter, T.N.,78,87,97,103,188,301,302,336, 358
Beach Luxury Hotel, Karachi, 107,304,321
Bear Stearns, 276
Beatty House, 434
Beg, Abdullah, 363
Bell, Michael J de H., 94,469,471,472
Bengal, 11,34,175,217,218,224,308,393,394
Bergson, Henri, 46
Berkley Hotel, London, 235
Berlin, 300,328
Bernhard, Wolfgang, 179,180
Besant, Annie, 17,230
Bharatiya Janata Party, 13
Bhimjee, Bano,472
Bhimjee, Munir, x,
Bhimjee, Rafique, x,471
Bhimjee, Roshen Ali, vii, viii,4,7,8,9,36,40, 54,85,88-92,94,95,105,108,115,126,161, 192,193,208,209,210-224,228,231,232, 239,242,248,249,253,256-258,263,270, 273-275,277,279,280,284,286,287,291, 293,295,305,310,312,314,319,320,332, 337,351,356,358,365,366,369,375,377, 382,388,394,399,400,402,407,409,412, 417,425,428,430,432,437,441,442,449, 453,455,457,458,464,468,472,474,477, 488,489,492,493
Bhimji, Akbar, 438,460-463
Bhimji, Hyder, 461-463
Bhopal, 130,132,134,139-141,179,185,186, 317,445
Bhopal House, Karachi, 141,187
Bhopal, HH The Nawab of, ii, vii, 8,85,98,102, 128,143,166,167,186,187,193,208,210, 221,228,304,318
Bhutto, Benazir, 284,489
Bhutto, Zulfiqar Ali, 73,82,89,205,210,262, 280,281,292,294,312,368,447
Bogra, Mohammad Ali, 225,414
Bolitho, Hector, 57,58
Bolton Market, Karachi, 438
Bombay, 62,63,116
Bombay Insurance Association, 77
Bonus Voucher Scheme, 205
Bose, Subhas Chandra, 300,304
Bradford, Robert, 89
Brasenose College, Oxford, 196
British India, 8, 12,71,125
British Insurance Association, 363
British Raj, 1,11,14,48,65,137,149,183,187
Brohi, AK, 278
Buksh, Khuda, iv, 303,308,365,407,408, 422,429,430,454
Burma, 293

C

Cabinet Mission (1946), 65
Caesar, 10
Calcutta, 3,34,76,85,86,100,137,151, 161,169,217,223,300-302
Cambridge, 22,24,44,216
Camelot, Court of, 128
Canada Dry, 207
Cavour, 59
Central Hindu College, 17
Central Hotel, Karachi, 320,321,322,,330
Central Insurance Co., 82,99
Central Parliamentary Board, 64,168,230
Century Life Assurance Co., 470
Cervantes, 412
Chamber of Princes, 137,139
Charlie Chaplin, 134
Chatterjee, Bankim Chandra, 28
Chaudhari, Naseem A., 473
Chief Justice Cornelius, 289
Chishti, MA, ii,82,83,102,112
Chittagong, 102
Chowdhury, Mohammad,ii,82,90,98,105,112, 114,169,170,302,401

Christian Missionary Society High School, Karachi, 57
Chundrigar, I.I., 447,448
Churchill, Sir Winston, 149
Clifton, 320,322
Climie, Tom, 113
Coke, Edward, 197
Collins, BM, 85,88,167,184,185,222
Collins, Clive, 167,184
Colombia University, 347
Colombo Plan, 79
Commercial Union Insurance Co. (CGNU), 93,121,473
Communist Internationale, 345
Comrade, 133,161,162,164,229
Co-operative Insurance Co., 98
Congress, All India, 9,26,28-31,34-36,47,63-65,152,153,160,300
Contractor, Zal, 104,193
Cowasjee, Ardeshir, 202,203;210,211
Credit & Commerce Insurance Co., Dubai, 357,484,486,488
Credit & Commerce Insurance Group of Cos., 368,388,401,469,489
Credit & Commerce Life (CCL), London, 373,428,433,435,442,437,439,441,454, 464,467,470,489
Cripps Mission (1942), 65
Cumberland Hotel, London, 364
Curzon, Lord, 33,150,151

D

Dacca, 34,225
Dacca Convention (1967), 367,479
Dacca Gymkhana Club, 391
Dalhousie Sqare, 100,170,302
Dawn, 69,275
Dawood, Ahmed, 262
Dawood, the family, 326
De, Amit, 440
Dean's Hotel, Peshawar, 398
Dehlavi, Sir Ali Mohammad Khan, 158,
Dejavu, Karachi, 276
Delhi, 15
Dietl, Raoul and Mrs., 321
Discovery of India, Nehru. 16
Don Giovanni, 412
Don Quijote de la Mancha, 412
Dowlen, David, 7,89,439,468
Drake, AC, 7
Dubai, 6,109,370,487
Dubash, Rusi, ii,82,98,105,110,112,115,123
Dufferin, Lord, Viceroy, 29,39
Durrani, Shakir, 364

E

East India Company, 19,128
East Pakistan (before December 1971), 77, 224,263,268,394,405,482
Eastern Insurance Co., 98,99
Eastern (Pakistan) Refinery,Chittagong, 207,251
ECAFE, Bangalore, 211
Economic Advisor Council, 272
EFU, Eastern Federal Union, ii, vii,1,4,5,54, 73,75,77,79,80,82,86,89,94,96,103,118, 119,125,126,128,137,143,156,167,168, 177,179,184,186,187,192,207,210,216, 219,221,222,224,227,239,242,243,251, 255,263,270,277,282,296,301,308,363, 310,312,318,323,326,334,336,341,342, 352,356,366,385,393,400,410,414,417, 421,424,428,440,452,477
EFU General (after 1972), x, 8,93,123,211, 369,371,397,401,407,459,473,490,492,493
EFU Life (since 1993),x,94,123,272,274,284, 292,296,442,455-457,459,464,470,471, 473-475,493
Einstein, Prof. Albert, 46,59
Employee's Union of EFU,418
Executive Officer's Scheme of EFU,443,480, 482

F

Faiz, Faiz Ahmed, 348,355
Fair Trade, 413
Falleti's Hotel, Lahore, 342
Fancy, Amir Ali, 107,109,193
Faridpur, 309,311,312,314
Faruque, Ghulam, 108,203,219,254

Fasihuddin, M, v,424,443,460,481-483
Federal Life and General Insurance Co., Dhaka, 314
Federation of Pakistan Chambers of Commerce, 292
Feldberg, Dr. and Mrs., 321
Financial Times, 469
First All Pakistan Insurance Convention (1963), 193
Foreman Christian College (FC College), Lahore, 285
French, Patrick, 138
Freedom Movement,13,19,37,54,132,153,156,174,183, 228,232,346,374
Freud, Sigmund, 46
Fudda, Moin, ii,121
Fundamentalism, 288

G

Gandhi, Mahatma, 10,37,38,53,58,60, 63,67,131,138,153-155,164,174, 280,346,445
Garibaldi, 59,
Gauhar, Altaf, 432
Gelato Affair, Karachi, 276
General Motors, 261
Ghaffar, Professor, 347
Gladstone, William, 35
Goethe, Johann Wolfgang von, 51
Goethe Institute, Murnau, 334
Gokhale, GK, 29,36,37,63,151,155
Gondal, 55,56
Government College, Lahore, 42,48,91,250
Government of India Act(1935), 37,64
Governor of Sindh, 292
Governor's House, 263
Grand Durbar at Delhi, 34

H

Habib, Abdul Gani Haji, 242,244,245
Habib. Abdul Rehman Haji (Mitthoo), 242, 244,246-248
Habib, Ahmad Haji, 242
Habib Bank, 116,117,220,267,326
Habib Exchange Building, 266
Habib Insurance Company, 77,80,82,103, 110, 118,267
Habib, Mohammad Ali, 117
Habib Textile Mills, 243,
Habibullah, General, 261,323,363
Hafiz, 48
Hahn, Professor, 316
Haider, KF, iii, 6,85-88,98,108,119, 130,138, 166,167,168,177,179,208,221,222,228, 239,302-305,318,319,331,335,358,359, 365,376,394,405,407,408,409,457,477
Haider, Mustafa, 6,185,186,302
Haider, Sajjad, 183,184,185,193,370
Haira Limited, 167,183
Hamburg, 298,304
Hambro Life, 467,468,475
Hamburg Chamber for Trade and Commerce, 298
Hamid, Akhtar, 342
Hamid, Qamber, 91,342
Hammersjöld, 211
Hanif, Mohammed, 171
Hansa Lines, 299
Haq, Shaikh Abdul, 91,342
Haq, Syed Ahmed, 6
Haroon, Mahmoud A., 69
Haroon, Yousuf, 243,366
Harvard Advisory Group, 80
Hasan, Maulvi Sayyid Mir, 42
Hasan, Mumtaz, 45,47,254,317
Hasan, Nawab, iv, 369,382,394,397,401,402, 420,422,454,468,479,480,481
Hasan, Syed Sibte, iv,228,278,343,367,431
Hayat, Dr. Sikander, 31
Henley Management College, UK, x
Hindu-Muslim Unity, 39,40,59,63,154
Hindu Raj, 13
Hindu Renaissance, 16,30,159
Hindu University of Benares, 17
Hitler, Adolf, 329
Hodson, HV, 67,74
Hotel Bristol, Karachi, 304
Hotel Metropole, Karachi,179,320,321
Howrah Station, Calcutta, 217
Hume, Allan Octavian, 29
Hunter, Sir William, 14
Husain, Syed Ishtiaq,230,232,240
Hussain, Fida, 261
Hussain, Khatri, 6

Hussain, Zahid, 88,102,254,256.258,373
Huq, Fazl-ul, 164.168,217,218
Hydari, Sir Akbar, 86
Hyderabad, Sindh, 266,278
Hyder Bhimji and Company, 460
Hyesons, 206

I

Iman, Syed Mehdi, 6
Imperial Bank, 255
Imperial Legislative Council, 63
Independence, 36,72
India, 4,6,10,12,72
India Office Library, 44
Indian Civil Service (ICS), 196,197,200, 206, 249,251,254,383,444,448
Indian Councils Act of 1892, 33
Indian Councils Act of 1909, 36
Indian National Army, 300
Inn on the Park, London, 437
Insurance Association of Pakistan, 77,83, 332, 388
International Monetary Fund, 80
International Organisation of Employers, Geneva, 293
Iqbal, Dr. Allama Muhammad, i, 19,25,40,41, 64,125,139,230,236,249,338
Islamabad Club, 252
Islamic Centre, London, 239
Islamabad Golf Club,252
Islamia College, Lahore, 335
Ismaili community, 193
Ismay, Lord, 66
Ispahanis, the family, iii,8,76,78,88,200,208, 213,220,227,228,239,274,277,279,299, 301,304,326,327,335,363,393
Ispahani, Abool Hassan, 64,76,155,169,174, 213,215,216,219,220,225,226,228,241
Ispanahi, Begum Ghamar, 186,214,216,225, 227
Ispahani. Mirza Ahmed (Bara Sahib), 87,169, 188,200,207,208,213,216,219,220,222, 223,303,335
Ispahani, Mirza Mohammad (Isky), 214,226, 227
Ispahani, Mirza, Mehdi (Sadri),214,215,221, 223-225
Ispahani, Mohammad Ali, 215,216
Ispahani, Zia, 226
Iven, Mrs. Gertrud, 300,325
Iven, Erwin C., iv,87,88,103,108,188,189,191, 222,223,298,310,319,320,327,331,332, 336,342,359,363,364

J

Jafri, Mahmood, v, 417
Jalees, Shaharyar, 6,
Jannott, Dr. Horst K., 89
Japan, ix,
Jinnah, Miss Fatima, 62,66,231
Jinnah, Mohammad Ali, Quaid-e-Azam, i,10, 19,25,26,36,37,40,50,52,53,70,72,74,75, 117,129,131,141,144,153,155,164,174, 201,217,220,225,230,234,235,242,250, 256,272,280,281,346,361,373,377
Jinnah Hospital, 177
Jodia Bazaar, 245
Josh, 348
Jota, Maulana, 173
Joynson Hicks, London, 440
Jung, Nawab Bahadur Jar, 361,362
Jung, Sir Salar, 155,156
Jungishah, Aga, 148

K

Kabuki Theatre, 252
Karachi, 3,56,57,62,67,191,304
Karachi Chamber of Trade, 246
Karachi Club, 57
Karachi Electric Supply Corporation (KESCO). 273,276
Karachi Gymkhana, 246,320,391,405
Karachi Press Club, 228,232
Karachi Rolling Mills, 460
Karachi Stock Exchange, 265,266,270,271
Karamat, U., 443
Karamatullah, Mohammed, 196,202,203
Karnaphuli Dam, 202
Karnaphuli Jute Rayon and Paper, 268

Karnowski, Ursula, viii, ix,
Karnowski, Wolfram W., vii, viii, ix,231,279
Kashana-i-Itfal,226
Kathiawar, 55,57
Kazi, Begum, 163,166,167,173,174,177,186
Kazi, Professor ZK, 163,168,171,172,174,177
Khaleeli, Abbas, iii,73,88,89,108,192,195, 222,223,228,230-232,239,250-254,258, 277,279,282,305,365,444,448
Khaleeli, Zia, 195,197,200,201,209
Khairi, Saad R., 59
Khalfe, 375
Khaliquzzaman, Choudhry, 49,129,132,133, 137,160-163,165,166,168,169,229,346
Khan, AG, 420,482
Khan, Ayub, 110,180,205,206,229,231,259, 260,294,311,350,351,447
Khan, Aziz, 467,468,470
Khan, Chaudrhi Mohammad Zafrulla, 136,140, 153,186,281
Khan, Dost Muhammad, 130
Khan, HH the Aga, ii, 8,50,54,85,98,107,128, 132,137,143,167,210
Khan, Dr. Sayeed, v,193,404,452
Khan, Gen. Mohammad Yahya, 263,294,312, 324
Khan, Ishaq, 104
Khan, Niaz Ahmed, 399
Khan, Nawab Nasrullah, 131
Khan, Nawabzada Liaquat Ali, 64,65,213,250, 259
Khan, Air Marshal Noor, 323
Khan, Sir Syed Ahmed, i, 19, 20,22,24-26,28, 30,31,34,38,40,125,149,152,158,379,380
Khanpur, 356,378
Khilafat Movement, 39,133,137,163,183
Khyber Pass, 398
Kiernan, Professor, 47
King Edward VII, 149
King George V, 34,161
Kipling, Rudyard, 342
Kitchener, Lord, 151
Kitchloo, Dr. Saifuddin, 158

L

La-Martiniere College, Lucknow, 233
Lahore High Court, 285,289
Lahore High Court Bar Association, 285
Landhi Khotal, 398
Lail-o-Nehar, 351
Lawrence, Lord Pethick, 67
League of Nations, 150,155,
Lenin, 348
Life Insurance, Nationalisation of, 3,
Lincoln's Inn, 44,55,166
Listowel, Lord William Francis, 61,74
Lloyds Bank, 117
Lloyds Building, Karachi, 363
London, 6,24,
Lotia, Fakhruddin, 92
Lotia, Mahmood, 92,93
Lucknow, 40,346,347
Lucknow Pact (1916), 39,63,164,230
Lucknow University, 140

M

Madhya Pradesh, 140
Madras, 199,200,201,277
Mahboob, Justice Mohammad, iii,252,284,470
Mahmood, Abul, v,189,407,457
Mahmood, Mrs. Nargis, 408
Mahmood, Dr. Syed, 158
Mahmood, SA, 399
Mahmud, Manzur, 162
Mahmudabad, Maharajah of, 230,233
Mahmudabad, Raja Saheb of, iii, 8,64,88,132, 137,155,161,169,186,218,228
Majlis-e-ittehad-ul-Muslimeen, 361
Makhzan, 42
Malabar Hill,Bombay, 201
Malik, Dr. AM, 224,431,455
Malik, Atta Ullah, 398
Malik, MD, 481
Manji, Dr. Tajuddin, v,94,249,354,356,451, 474
Mankani, Iqbal, 484
Mari Indus, 398
Marks & Spencer, 476
Maroof, 81
Masoourie Clinic, 405
Marx, Karl, 45
Masood, Sir Sayyid Ross, 138
Maugham, Somerset, 145
Mazi-uddin, 317

McCarthy, 347
Mehta, BR, 6
Mehta, Pherozesha, 29
Menhinick, EN, 85,167,188
Mercantile Fire & General, 92
Mercantile Mutual Life,92
Meshad, 241
Metal Processing Industries Ltd., 413
Mian, Mohammad, 7
Minto, Lord, 35,38,144,152
Mirpurpas Sugar Mills, 266
Mirza, Iskander, 229,231,259,350,448
Mitha, Yousuf Khafi, 392
Mithibhai, 56
Mogul Empire, 17
Mohammad, the Prophet, 10
Mohammad, Ghulam, 8,85,136,166,167,177, 180,184,188,201,204,221,225,254,278, 280,318,363
Mohammad, Mr., 118
Mohatta Palace, Karachi, 187
Moinuddin, Begum Saalaman, 324
Moinuddin, SM, iv,87,115,130,181,182,311, 316,338,388,399,420,422,424,479,480,483
Moledina, Amirali, 357,358,462,483,485,486, 488
Montagu, 59
Moraes, Frank, 196
Morley, Lord, 35
Morley-Minto Reforms, 36
Morning News, 169,174,177
Morshed, Omer, 94,471
Moscow, 353
Moses, 10
Mountbattan, Lord, 65,66,74,129,139
Mozart, 412
Muhammadan Anglo-Oriental College (MAO College) Aligarh, 22,23,158
Muhammadan Education Conference, 23
Mujahid, Professor Sharif al, 27
Mujtaba, Alej, 481-483
Mukherji, AC, 6,384,386,387,388
Munich Reinsurance Company (Munichre), ix,78,88,180,191,209,303,305,306,319, 321,331,337,382,386,387,472,476
Murray College, 41,42
Muslim Commercial Bank, 219,220,326
Muslim Education Conference, 290
Muslim Insurance Co., 80,98,104,107
Muslim League, All India, i,8,13,25,35,38, 40, 47,49,62,65,72,144,152,156,158,160,168, 213,218,228,229,235
Muslim League Central Board, 235
Muslim League Parliamentary Board, 216,218
Muslim League Working Committee, 76
Mussolini, 59
Mutiny (1857),15,17,19-21,33,47,128,344

N

Naidu, Mrs. Sarojini, 42,153,230
Naoroji, Dadabhai, 29
Naqvi, SA, 357,358
National Bank of Pakistan, 45,317
National Co-Insurance Scheme (NCIS), 79,80-83,119
National Defense College, 292
National Insurance Corporation (NIC),89,96, 286
National Insurance Reform Commission,105,122,286
National Review, 22
National Shipping Corporation (NCS), 268, 270,271,273,276
Nawab of Dacca, 34,169
Nawab Mohsen-ul-Mulk, 149,152
Nawab of Quarbai, 141
Nawab Mirza Dagh, 48
Nawab Noorulla Walajahi, 359,362
Nawab Viquar-ul-Mulk, 34,158
Nazimuddin, Khwaja, 158,186,250
Nehru, Jaharwal, 16,37,38,53,58,65,129,131, 138,230,280,346
Nehru, Motilal, 37,38,137,138,346
New Age, 347
New India Ins. Co., 6,117,362,382,383,384, 445
New Jubilee Ins. Co., 94,99,104,107,110,
New York Times, 13
Nietzsche, 45
Nishtar, Sardar Abdur Rab, 364
Nizam of Hyderabad, 9,48,72,98,102,143, 347,359,373
Noorani, 98
Nooruddin, Khwaja,175,217,218
North West Frontier Province, NWFP, 49

O

Orient Airways, 219,220,221,363
Oriental Building, Karachi, 415,438
Oriental College, Lahore, 42,43
Oriental Government Security life Assurance Co., Calcutta, 309
Osmania University, Hyderabad/Deccan, 360
Oudh, 15
Oudh, Nawabs of, 233
Oxford, 22,24

P

P& O, Shipping Co., 446
Pak Airways, 363
Pak Pin Industries, 413
Pak Underwriters, 413
Pakistan, 2,4,6,11,12,26,31,40,52,58,60,65,72, 75,90,111,144,201,232,295
Pakistan Air Force (PAF), 257,258
Pakistan Civil Service, 258
Pakistan German Forum, 45,317
Pakistan Historical Society, 32
Pakistan Industrial Development Corporation (PIDC),87,110,213,219,259
Pakistan Insurance Corporation, PIC, 6,77,78, 79,82,97,119,191,193,208,285,331,376, 391
Pakistan Insurance Institute, 83,104
Pakistan Institute of Management,449
Pakistan International Airlines (PIA), 220
Pakistan Movement, 393
Pakistan Resolution (1940), 64
Pakistan Steel, 25
Palace Hotel, Karachi, 321,330
Pan-Malayan Indian Muslim Conference, 176
Paneli, 55,56
Patel, Vallabhai, 155,198
Paul, John, 7,439,468
Payam, 347
Pearl Continental Hotel, Karachi, 373
Peshawar, 397
Peshawari, Abdur Rahman, 158,162
PICIC, 259,260,263
Pioneer, 347
Pirmohammed, Haji Habib Haji (Haji Habib Seth), 242
Pirzada, Syed Sharifuddin, 49
Poet of the East, 44,51
Poona, 146,149
Premier Insurance Co., 82,99,102,112,114
Presidency College, Calcutta, 309
Prince of Arcot, 359
Prince of Wales, 137
Prince Mohammad Al Faisal of Saudi Arabia, 435
Princess Abida Sultan (Bhopal), 130,131,133, 135,136,137,140,185,232,320
Privy Council Bar, 63,133,184
Progressive Papers, 351
Progressive Writers Guild, 346,354,355
Punjab, 11,49,289
Punjab Legislative Council, 50
Purnell, 78

Q

Qadir, Abdul, 6
Qadir, Sir Abdul, 42,43,52
Qadir, Manzur, 42
Quaid-e-Azam Academy, 27
Qamar Court, Clifton, Karachi, 320
Qamar House, Karachi, 112,121,179,180,192, 207,353,419,472,473,479
Qazi, NA, ii,96,121
Queen Elizabeth, 149
Queen Mary, 149
Queen Victoria, 33,57,149
Qureshi, Mobeen, 423
Quetta, 66,67,373
Qureshi, Shoaib, 103,136,158,161-164,166-168,172,177,178,183,184,186

R

Radcliffe, Sir Cyril, 11
Raffiqui, BA, 413
Rahim, Ali, 392,396
Rahim, Azim, iv, 388,391,397,424,460,483, 485

Rahim, Zubaidur, 308,314
Rahimtoola, Habib, 203
Rahman, Shaikh Mujibur, 169,224,309,314, 366
Raja Gopalachari, C., 198,199,200
Raja Oudh Narain Bisarya, 86
Rakha, Allah, 171
Raleigh, Sir Walter, 2
Rangoonwala, 45,317,326
Rangoon, 293,299
Rashid, Haroon, 302
Rashid, SA, v, 273,412
Rauf Bey, Captain, 163,164
Rawalpindi Conspiracy Case, 278,350
Raynham, London, 428
Raza, Agha, 87,98
RCD College of Insurance, Teheran, 122
Reading, Lord, 133
Red Crescent, 290
Reliance Ins. Co., 98,121,395
Reorganisation Committee, 365,376
Reserve Bank of India, 256,257
Reysatullah, 190
Richter, Professor, 69,70
Rizvi, 420,482
Rizvi, SH, 473
Round Table Conferences, 39,49,63,153,154
Ruperti, Dr.E. J., 78,328,331
Russel, 420

S

Sachak, Shemeem, 472
Sachak, Taher, v,94,282,442,464
Sadiq, Mohammad, 97
Saigols, 206,337
Sarasawati, Swami Dayanand, 17
Sarkar Amman (Bhopal), 133,134,135,141
Satyagrah (civil disobedience), 63
Sathe, Achut Sitaran, 30
Sattar, Justice Abdus, 224,431,444,455
Saturday Review, 21
Sayeed, Khalid Bin, 28,39,66,159
Sayeed, Muhammad Ali, iii, 277
Sayeed, Begum Shameen, 283
Sayyid-ul-Akhbar, 20
Schimmel, Professor Annemarie, 252
Schwabing, 45
Schwarz, Galina, 325,328
Schwarz, HW, iv,87,179,181,189,301,305,306, 319,320,325,391,418,420
Scientific Society, 22
Seven Bricks, 205
Shafi, Sir Muhammad, 153
Shah Alam II, 19
Shah, BK, 382,383,385,386
Shah of Iran, 226
Shah, SM, 363
Shah, Sir Sultan Mohammad, 210
Shahibuddin, Justice, 278
Shariat Court, 285,286,287
Sharif, Nawaz, 272,288
Shazadi Begum, 148
Sheraton Hotel, Karachi, 276
Sheerazee, Kamal, 460,461
Shirazee, GH, 87,213
Shoaib, 448
Sialkot (Faisalabad), 41
Siddiqui, Abdur Rahman, ii, 8,86,87,101,133, 136,158,183,184,186,188,207,210,216, 221,301,302,335,336,375,477
Siddiqui, AU, ii,98,105,112,116,123
Siddiqui, Jehangir, iii, 265,341
Siddiqui, Mehtab Ahmed, 420
Siddiqui, Professor Salimuzzaman, 45,316
Sidhwa, DH, 6
Siemens, 476
Sikandar Begum (Bhopal), 131
Simla, 38,144,152
Sindh, 49
Sindh Club,391
Sindh Madrasah Tul Islam High School, 57
Sobhan, Fazle, 186
South Asia, 10
Soviet Union, 347
Spear, Dr., 32
St. John's College, Oxford, 250
St. Patrick's High School, Karachi, 478
St. Xavier School, Bombay, 293
Stalin, 348
Stalingrad, 328
State Bank of Pakistan, 66,256,258,259,334, 373,374
State Life Insurance Corporation, 285,368,433, 441,471
Störtebecker, Klaus, 304,306
Subjally, Hamid, 82,370,371
Subjally, SC (Mamo), ii,82,104-106,112,115
Sufism, 287,288
Suhrawardy, HS, 218,448

Suhrawardy, Professor, 330
Sultan Jahan Begum (Bhopal), 131
Surat, 478
Swindon, 466,467

T

Tabani, Ashraf W., iii, 292
Tagore, Sir Rabindranath, 41,233
Taj Hotel, Karachi, 325
Taj Bengal Hotel, Calcutta, 384
Taj Mahal, 148
Tamil Naidu, 199
Tata Group, India, 382
Thackeray, William Makepeace, 20
Thaver, 352
Theosophical Society, 17,29
The Times, 60,63,360
Time Magazine, 262
Times of India, 196
Thole Produce Yard, Karachi, 78
Tilak, BG, 31,33
Tokyo Marine Insurance Co., Tokyo, 384
Trevor, Sir Cecil, 257
Trident Life, 467
Triumph International, 413
Two Nation Theory, 25,31
Turabi, Allama Rashid, 361
Tutzing, viii,334,339

U

United Bank, 338,369,437,484
United Development Company, 168
United Ins. Co., 99
University of Munich, 44
Uqailee, 45,259,317

V

Valikas, 206
Veltheim Ostrau, Hans-Hasso von, 51,52
Viscount of Brentford, 440
Vivekananda, Swami, 17
Vocke, 270

W

Wagner, Richard, 145
Wahiduzzaman, 312
Walajahi, Sharafat, iv,190,191,356,359,376, 422,443,468,482
Walajahi, Sultana, 370,372
WAPDA House, Lahore, 367
War of Independence, 1857, 19
Willingdon Sports Club, Bombay, 117
Windcastle, 316,324
Wisaluddin, M., 87,88,303,363,365,405,429
Wolpert, Professor Stanley, 53
World Bank, 2633
World Intellectual Property Organisation (WIPO), 290
World War II, 72,78,128,175,182,200,321,325, 335,373,446,477

Y

Yacoob Ahmed Brothers, 293
Yusuf, Abba Ali, v, 428,434,437,471
Yusuf, Begum Zubaida,251
Yusuf, SM, iii,108,109,249,254,274,431,455, 460,461

Z

Zahid, Sajid, iv, 279,324,334,337,373,422
Zam Zammah, 342
Ziarat, 66
Ziring, Lawrence, 33
Zoomkawala, Lulua, 491
Zoomkawala, Saifuddin, v, x ,7,90,91,282,357, 407,409,424,455,471,477
Zuberi, Naushaba, 343,348,349,354