

THE COMPANIES ORDINANCE, 1984
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(A COMPANY SET UP UNDER SECTION – 42 OF
THE COMPANIES ORDINANCE 1984)
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MEMORANDUM OF ASSOCIATION
OF
THE FINANCIAL MARKETS ASSOCIATION OF PAKISTAN

- I. The name of the Company is **THE FINANCIAL MARKETS ASSOCIATION OF PAKISTAN**.
- II. The registered office of the Association will be situated in the province of Sindh.
- III. The objects for which the Association is established are:
 1. To takeover and / or otherwise acquire all the rights, properties, assets, liabilities and / or undertaking of existing association “The Financial Markets Association of Pakistan” including facilitation for the transfer of its membership, to this Association.
 2. To function as the principal interface with the regulators on various issues those impact the functioning of Domestic Financial Markets.
 3. To accredit/monitor Interbank Brokerage Business under approved criteria in consultation with State Bank of Pakistan.
 4. To conduct surveys, studies and research into various fields and best practices of management and operation of the Financial Markets at national or international levels.
 5. To hold seminars, symposia and workshops, on national and international levels, for the furtherance of the objects of the Association.
 6. To undertake developmental activities, such as, introduction of Benchmark Rates and new Financial and Derivatives Instruments, Bond Index etc.
 7. To adopt/develop international standard practices and a Code of Conduct in the above fields of activity.
 8. To devise, develop and adopt standardized Best Practices in the Financial Markets. To develop standardized sets of documentation for Financial Instruments.
 9. To function as an arbitrator for disputes resolution, if any, between members.
 10. To assume any other relevant role facilitating smooth and orderly functioning of the Banking Industry and Financial Markets, subject to prior approval of State Bank of Pakistan.

11. To provide honorary advisory services to commercial and investment banks, development finance institutions, government or semi government department or agencies and other organization or corporate bodies on Financial Markets & Instruments.
12. To provide training and development support to dealers and support personnel. To coordinate with and provide assistance to educational and research institution for imparting training and enhancing the knowledge and techniques relating to Financial Markets so as to create better understanding of the subject.
13. To prepare and make representations and submission on behalf of the Association to the government, commission, authorities and other organizations local or international interested in or concerned with matters relating to foreign exchange, money market and financial instruments or any aspect thereof.
14. To sponsor, promote, organize, arrange and hold or conduct conferences, exhibitions, slide shows, film shows, lectures and assemblies for the purpose of providing a forum for consideration and discussion of matters involving and relating to foreign exchange, money market, and dealing in financial instruments or any aspect thereof, and for dissemination of knowledge and information relating thereto.
15. To promote, organize, hold and or conduct training and counseling courses for the persons connected with the Financial Markets in accordance with the objects of the Association.
16. To prepare, print and publish or cause to be published papers, journals, magazines, periodical reports, articles, bulletins, newsletters, proceedings of meetings or conferences for circulation and information for the general public in conformity with the objects of the Association.
17. To collect, classify, circulate, distribute and or disseminate the data, information, statistics or knowledge relating to Financial Markets, in order to achieve the objects of the Association.
18. To work in conjunction with, and to confer or affiliate with other individuals, groups, associations, societies, corporations, institutions, government organizations and agencies to effectuate any and all of the foregoing objects of the Association whether in Pakistan or elsewhere.
19. To make, establish and maintain close relations and contacts with other bodies, associations, societies, corporations, institutes whether affiliate or not in Pakistan or elsewhere, having partly or entirely objects similar to that of the Association.
20. To subscribe to or otherwise aid, benevolent, charitable, national or other institutions or objects which relates in any way to the objects of the Association and which in the opinion of the Association warrants support.

21. To promote, advance, support, protect and defend the interests of the Association by lawful means against factors and measures affecting or likely to affect the Association.
22. To establish branches and carry out the objects of the Association in any province or city of Pakistan.
23. To conduct all lawful activities that may be necessary, useful, or desirable for the furtherance or accomplishment by establishing specific working groups, committees and/or sub-committees for the benefit of Members and attainment of the objects of the Association.
24. To purchase, take on lease, or in exchange, hire or otherwise acquire, any movable or immovable property of any kind, and to sell, improve, manage, develop, lease, mortgage, change, exchange, dispose of, turn to account or otherwise deal with all or any part of the property, rights and assets of the Association as may be deemed expedient with a view to the promotion of its objects.
25. To manage, improve, exploit, sell exchange, let, mortgage, dispose of, or otherwise deal in any manner with all or any of the property or assets of the Association as may be thought expedient with a view to the promotion of its objects.
26. To erect, construct, alter or maintain or cause to be erected, constructed, altered or maintained, any building, works, improvements, plant or machinery which may be deemed necessary or convenient for any of the purposes of the Association.
27. To sign and execute deeds, documents and other instruments of every nature which relate in any way to the objects of the Association.
28. To accept, undertake or execute any trust, any agency or gift, grant, aid, donation, benefaction and act as trustee of any trust which relates in any way to the objects of the Association.
29. To accept subscription, contribution and donation whether occasional or recurring from any person, members of the Association, body or Government and for that purpose to enter into such covenant or agreement with such terms as may be decided by the Board from time to time.
30. To invest or otherwise deal with the monies of the Association, not immediately required and to hold, pay or receive monies in such manner as may from time to time be determined by the Board.
31. To borrow and raise funds by means of subscriptions of Members for all or any of the objects of the Association of such amounts in such manner as provided for in the Articles of Association.
32. To employ and remunerate staff and to provide such benefits on retirement or on leaving the service or on death in service and to provide for their training or work

abroad and to remove and replace them as the Board may from time to time determine.

33. To train staff and to organize exchange of staff and to provide financial and other assistance.
34. To establish, support and aid in the establishment and support of and act as trustee, of or hold other equivalent office in associations, institutions, funds, trusts and conveniences calculated to benefit employees or ex-employees of the Association or the dependents or connections of any such persons and to make superannuating payments and grant allowances and to make payments towards insurance and assurance in respect of any such person by resolution of the board.
35. To purchase or otherwise acquire and undertake all or any part of the property, assets, liabilities and engagements of any or more instruments with which the Association is authorized to amalgamate.
36. To open and operate banking accounts and to draw, make, accept, endorse, discount, execute and issue drafts, cheques, bonds, debentures and other negotiable or transferable instruments.
37. To apply for purchase or otherwise acquire, any copy right or concession conferring any right to use any secret or other information as any invention which may seem capable of being used for any of the stated purposes of the Association, or the acquisition of which may seem calculated directly or indirectly to benefit the Association.
38. To enter into any arrangements with any Government or authority, supreme, municipal, local or otherwise, that may seem conducive to the objects of the Association and to obtain from any such Government or authority all rights, concessions and privileges which the Association may consider desirable to obtain, and to carry out, exercise, and comply with any such arrangements, rights, privileges and concessions.
39. To sell, lease, and grant easement and other rights in any manner and to deal with or dispose of the property, assets, rights and effects of the Association or any part thereof, for such consideration as the Association may think fit.
40. To liaise with the State Bank of Pakistan and other relevant authority or body on matters concerning interbank/customers dealing in Foreign Exchange and Money Market, and other Financial Instruments.
41. To establish relationship and maintain contact with other banks, financial institutions and professional bodies of any country of the world for the purpose of the objects of the Association.
42. To do such other things as are incidental or conducive to the attainment of the objects of the Association.



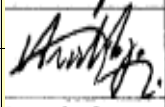
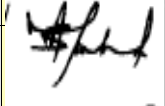


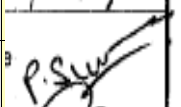

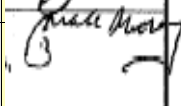
43. To purchase, acquire, utilize and maintain computers and or mechanical electronic accounting equipments, microfilm equipments, statistical data processing, word processing, text processing and communication equipments for the purposes of the Association.
44. To set up, own, install, operate and maintain data processing centers, libraries and/or research centers, information centers and to utilize in any form of electronic, mechanical or other developed techniques both within and outside Pakistan for the purpose of promoting and enhancing education, knowledge and techniques of management of Foreign Exchange, Money Market, and dealing in other Financial Instruments and practices and systems relating thereto.
45. To communicate, liaise, co-operate or associate with international educational institutions or research centers, universities, teacher training centers and other organizations, with any Government departments or national institutions concerned or connected with promotion and enhancement of education, knowledge and techniques of management of Foreign Exchange, Money Market, and dealing in other Financial Instruments and practices and systems relating thereto.
46. To obtain provisional Rule, Order, Statute, regulatory approval or other legislative provision or enactment for enabling the Association to carry any of its objects into effect or for effecting any modification of the Memorandum of the Association or for any other purpose which may seem expedient; and to oppose any proceedings or applications which may seem calculated directly or indirectly to prejudice the Association's interests.
47. To acquire and undertake the whole or any part of the business, property and liabilities of any person or company carrying on any business which the Association is authorized to carry on or possessed of property suitable for the purposes of the Association.
48. To institute, conduct, defend, compound or abandon any legal proceedings by or against the Association or its officers or otherwise concerning the affairs of the Association and also to compound and allow time for payment or satisfaction of any debts due and of any claims or demands by or against the Association and to refer any claims or demands by or against the Association to arbitration and observe and perform the awards.
49. To amalgamate with any other association or company having objects altogether or in part similar to those of the Association.
50. To insure against losses, damages, risks, accidents and liabilities of all kinds which may affect the Association, whether in respect of contracts, agreements, advances or securities, or in respect of staff or employees of the Association, or in respect of property belonging to or leased to or hired by the Association, either by setting apart funds of the Association or by effecting such insurances.

51. To pay all costs, charges and expenses preliminary or incidental incurred or sustained in/ or formation or about the promotion and establishment of the Association.
 52. To undertake the payments of money or performance of any contract or obligations of the Association.
 53. It is, hereby, undertaken that the Association shall not engage in the business of banking, NBFCs, insurance, managing agency or any unlawful business or operation and that nothing in the object clause shall entitle it to engage in any such business.
 54. The objects of the Association shall be given wide liberal interpretation as would enable it to achieve its objects and shall not be restricted by reference to or inference from the name or the contents of any of the objects clauses of the Association.
 55. It is hereby declared that the objects specified in each of the sub clauses shall be regarded as independent objects and accordingly shall be in no way limited or restricted (except when otherwise expressed in such sub clauses) by reference to or inference from the terms of any other sub clause.
- IV
1. The income of the Association when so ever derived shall be applied solely towards the promotion of the objects of the Association, as set forth in the Memorandum of Association and no portion thereof shall be paid or transferred directly or indirectly by way of dividend, bonus, or otherwise by way of profit, to the members of the Association. Provided that nothing herein contained shall prevent the payment in good faith or as remuneration to any officers or employees of the Association or other person except a Member in return for any services actually rendered to the Association nor prevent the payment of interest on money borrowed or rent for any property, leased or hired from any person to the Association. No member of the Board of Directors and/or Members of the Association shall be appointed to any salaried office of the Association or any office of the Association paid by fees and no remuneration or other benefit in money or monies worth shall be given by the Association to any of its member and Director except as repayment of out-of-pocket expenses.
 2. The Association is formed as a public company limited by guarantee and not having a share capital.
 3. Patronage of any government or authority, express or implied, shall not be claimed unless such government or authority has signified its consent thereto in writing.
 4. The Association shall not itself set up or otherwise engage in industrial and commercial activities or in any manner function as a trade organization.
 5. The subscribers to the memorandum and articles of associations of the Association shall continue to be the members of the company unless allowed by the Commission on application to quit as members.
 6. The Association in all its letterheads, documents, sign boards, and other modes of communication, shall with its name, state the phrase "A company set up under section 42 of the Companies Ordinance, 1984."

7. The Association shall comply with such conditions as may be imposed by the Securities and Exchange Commission of Pakistan from time to time.
- V No addition, alteration or amendment shall be made to or in the provisions or regulations contained in the Memorandum or Articles of Association for the time being in force unless the same shall have been previously submitted to and approved by the Securities and Exchange Commission of Pakistan.
- VI The liability of the Members is limited.
- VII Every member of the company undertakes to contribute to the assets of the Company in the event of its being wound up while he is a member or within one year afterwards, for payment of the debts or liabilities of the Company contracted before he ceases to be a member and the costs, charges and expenses of winding up and for adjustment of the rights of the contributories among themselves such amount as may be required but not exceeding Rs. 50,000/- (Rupees Fifty Thousand Only).
- VIII Notwithstanding what is stated hereinbefore, if upon winding up or dissolution of the Association there remains, after satisfaction of all its debts and liabilities, any property whatsoever, the same shall be given or transferred to some society or organization or societies or organizations having objects similar to the objects of the Association and which shall prohibit the distribution of its or their income among its or their Members to an extent at least as great as is imposed on the Association under or by virtue of Clause (iv) thereof, such society or societies or organizations to be determined by the members of the Association at or before the time of dissolution.

We the several persons whose names and addresses are subscribed are desirous of being formed into an Association in pursuance of this **Memorandum of Association**.

Dated this 17th Day of **December, 2004**

Name & NIC Number	Father's Name	Nationality	Occupation	Residential Address	Signature
Mr. Salman Ahmed Usmani 42301-0899843-3	Karam Ahmed Usmani	Pakistani	Banker	11/2 Khyaban-e-Sehar, Phase VI, DHA, Karachi	
Mr. Asadullah Qureshi 42301-4781990-1	Sheikh Saeedullah Qureshi	Pakistani	Banker	# 14, Park Lane – I, Khyaban-e-Sehar, Phase VI, DHA, Karachi	
Mr. Arif Raza 42101-5232024-9	Syed Muhammad Aqeel	Pakistani	Banker	SU – 46, Askari # IV, Karachi.	
Mr. Masood A.S. Wahedna 42301-8934372-1	Abdus Samad Wahedna	Pakistani	Banker	D-298, PNS Haider Navy Housing Zamzama, Karachi.	
Mr. Asad Ali Mulji 42201-2935245-3	Akbar Ali Mulji	Pakistani	Banker	2-K Faisal Apartments, KDA Scheme # 1, Karachi.	
Mr. Muhammad Rizwan Malik 42101-4693605-1	Din Malik	Pakistani	Banker	C-113/6, F. B. Area, Karachi.	
Mr. Pervez Shahbaz Khan 42301-0292879-5	Sardar Khan	Pakistani	Banker	67/1/2 Lane – 16, Khyaban-e-Badar, Phase – VII, DHA, Karachi	
Mr. Zafar Hussain 42101-1680638-3	Afsar Hussain	Pakistani	Banker	A-169 Block - H, North Nazimabad, Karachi.	
Mr. Zarak Mooraj 42301-7325107-1	Anwar Hassan Mooraj	Pakistani	Banker	24/1, Khyaban-e-Shaheen, Phase V, DHA, Karachi.	

Dated this 17th Day of **December, 2004**

Witness to the above Signature

Signature : _____

Nationality : _____

Full Name : _____

Occupation: _____

Father's Name : _____

Full Address : _____

THE COMPANIES ORDINANCE, 1984
A COMPANY SET UP UNDER SECTION – 42 OF
THE COMPANIES ORDINANCE 1984

ARTICLES OF ASSOCIATION
OF
THE FINANCIAL MARKETS ASSOCIATION OF PAKISTAN
PRELIMINARY

1. In these Articles, unless the context or subject matter otherwise requires words and expressions contained in these Articles shall have the same meaning as in the Ordinance or any Statutory modification thereof in force at the date at which these Articles becoming binding on the Association.

Words in the singular shall include the plural and vice-versa, words importing the masculine gender shall include the feminine gender and words importing persons shall include bodies corporate.

- a) **"Association"** means The Financial Markets Association of Pakistan.
- b) **"The Office"** means the Registered Office for the time being of the Association
- c) **"The Directors"** mean the Directors of the Association.
- d) **"The Seal"** means the common seal of the Association.
- e) **"The Ordinance"** means the Companies Ordinance, 1984
- f) **"The Commission"** means the Securities and Exchange Commission of Pakistan.
- g) **"The Registrar"** means the Registrar of Companies.
- h) **"The Register"** means the Register of the Members to be kept by the Association pursuant to Section 147 of the Ordinance.
- i) **"The President"** means the Chief Executive of the Association and Chairman of the Board of Directors.
- j) **"Secretary"** means Secretary of the Association and/or any individual appointed, elected to perform the secretarial, administrative or other duties of the Association.
- k) **"Memorandum"** means Memorandum of Association.
- l) **"Articles"** means the Articles of Association of the Association.
- m) **"The Board"** means the Board of Directors of the Association.
- n) **"Financial Year"** used in context of Financial Matters of the Association, means the period commencing on July 1st each year and ending June 30th of next year.
- o) **"In writing"** shall be construed as expressions including hand written, typed or printed, photography or partly written and other modes of representing or

reproducing words in visible form.

- p) **"General Meeting"** means a meeting of the Members of the Association.
- q) **"Member"** means a person who is a member of the Association as defined hereunder;
 - i. **"International Member"** means a person who has been engaged internationally & locally in dealing in Financial Markets for a minimum period of five years in front office of a Scheduled Bank.
 - ii. **"National Member"** means a person who has been engaged domestically in dealing in Financial Markets for a minimum period of one-year in front office of a Scheduled Bank, Development Finance Institution or NBFC.
 - iii. **"Associate Member"** means a person who is associated with Financial Markets, but does not qualify for the above categories.
 - iv. **"Honorary Member"** means a person to whom the Board of the Directors wishes to honor as person of eminence in Foreign Exchange and related fields (not otherwise eligible for membership) and those who have rendered or are expected to render services to the Association.
- r) **"Proxy"** means and includes an attorney duly constituted under a power of attorney.
- s) **"Month"** means calendar month.
- t) **"Quarter"** shall mean a period of three months terminating on any of the following dates viz. the thirty first day of March, the thirtieth day of June, the thirtieth day of September and thirty-first day of December in any year and "Quarterly" shall refer to any such period.
- u) Reference in these Articles to any provision of the Ordinance shall be construed as a reference to such provision as modified or re-enacted by any statute for the time being in force.

ASSOCIATION

- 2. The **Association** is a company limited by guarantee not having a share capital incorporated under Section 42 of Companies Ordinance 1984.
- 3. The number of Members with which the Association proposes to be registered is nine but the Association in General Meetings may from time to time register and increase the number of members. The Association in General Meeting may lay down the qualifications and conditions subject to which any person or class of persons shall be admitted to membership of the Association. These qualifications or conditions will be governed by the By-Laws of the Association as developed or amended from time to time, subject to approval of the State Bank of Pakistan.
- 4. The subscribers to the Memorandum and such other persons as are admitted under Article 6 shall be members of the Association. Membership shall be limited to individuals who are in sympathy with the purposes and objects of the Association and shall undertake to duly abide by the Articles, Memorandum and By-Laws of the Association.
- 5. The rights and privileges of a member shall not be transferable and shall cease on his death or otherwise ceasing to be a member.

ADMISSION TO MEMBERSHIP

6. All applications for seeking admission to membership of the Association shall be approved by the Board.
 - a) A person fulfilling criteria for membership of a class may become member of Association in that class, if he/she is proposed by an existing International Member and seconded either by an existing International or National Member.
 - b) Every person, upon applying for admission to membership, shall submit an undertaking that he will, if admitted, so long as he is a member, duly observe the Articles and the By-laws of the Association.
 - c) Every application for membership shall be on a form prescribed from time to time by the Board and should be accompanied by a remittance of the requisite subscription.
 - d) The Board may subject to the Articles and the By-Laws, accept or reject any application for admission to membership of the Association. The Board's decision shall be final.
 - e) Every member shall be bound to further to the best of his ability the objects, interest and influence of the Association and shall observe Objects contained in Memorandum and Articles of Association made pursuant to the powers in that behalf hereinafter contained.

CESSATION / EXPULSION FROM MEMBERSHIP

7. Any member desiring to resign from membership shall give at least 30 days notice in writing to the Board. The Board may accept the letter of resignation of a member desirous of resigning from membership of the Association provided that the number of members is at any time not reduced below nine. On the acceptance of the letter of resignation by the Board the member resigning shall cease to be a member. The member so resigning shall be liable to pay the amount of annual subscription and other monies which at the time resignation remain outstanding and due from him.
8. Any member who resigns from the membership, or whose membership is otherwise terminated pursuant to these Articles, shall have no claim or interest of any nature on the funds or assets of the Association or against any member of the Board or against any member of the salaried staff of the Association.
9. A member renders himself liable to expulsion or suspension of his membership from the Association by the Board if;
 - a) he refuses or neglects to give effect to any decision of the Board; or
 - b) he infringes any of the regulations of the Articles or the By-Laws and/or acts contrary to the interest of the Association; or
 - c) he is declared by a court of competent jurisdiction to have committed a fraud, or to be bankrupt, or to be insane or otherwise incompetent; or
 - d) he is held by the Disciplinary Committee of the Association to have been guilty of any act discreditable to a member of the Association; or

- e) he is acting or is threatening to act in a manner prejudicial to the interest or functioning of the Association or any other institute, body corporate, society, association or institution in which the Association has an interest.

Provided that the Board, before such expulsion or termination, shall give an opportunity to the member to answer the charges by personal appearance or in writing. The decision of the Board shall be final in this respect. The name of the member if held guilty of the charges shall be removed from the Register of Members upon passing of a resolution by the Board to that effect.

- 10. The Association in General Meeting may, on an appeal of the aggrieved member and after giving an opportunity of hearing, annul or modify the decision of the Board with regard to expulsion of the member by resolution supported by at least two-thirds majority of the voting members. The person expelled shall be reinstated as a member from the date of the resolution of the General Meeting annulling the decision of the Board.
- 11. Termination of membership shall occur automatically:
 - a) in the event of the death of a member; and
 - b) in the event a member fails to pay any amount due by him to the Association within twelve (12) months after such obligation has become due.
- 12. Notwithstanding the provisions of Articles hereof the distinction of being an Honorary Member of the Association may for such reason or reasons as the Board deems fit be withdrawn or forfeited by a resolution of the Board without assigning any reason.

GENERAL MEETINGS AND PROCEEDINGS

- 13. **Annual General Meetings:**

The Association shall in each calendar year hold a General Meeting as the Annual General Meeting, in addition to any other meetings in that year, and shall specify the meeting as such in the notice calling it. Not more than fifteen months shall elapse between the date of one Annual General Meeting of the Association and that of the next. The Annual General Meeting shall be held at such time and place as the Board shall appoint. The Annual General Meeting in accordance with the provisions of Section 158, shall be held.
- 14. All other General Meetings of the members of the Association other than the Annual General Meeting shall be called "Extraordinary General Meeting".
- 15. **Extraordinary General Meetings:**

The Board may, whenever it thinks fit, convene an Extraordinary General Meeting, and Extraordinary General Meetings shall also be called on such requisition(s), as provided below;

 - a) The Board may call Extraordinary Meeting on the requisition of the members representing not less than one tenth of the voting members on the date of deposit of the requisition, may proceed to call an Extraordinary General Meeting as provided under section 159.

- b) Any requisition made by the members as aforesaid must state the objects of the meeting proposed to be called, be signed by the members concerned and delivered at the registered office of the Association.
 - c) If the Board does not proceed within twenty-one (21) days from the date of deposit of requisition to cause a meeting to be called the requisitionists or a majority for them may themselves convene the meeting but in either case any meeting so convened shall be held within three (3) months from the date of such deposit of requisition. A meeting convened by the requisitionists shall be convened as nearly as possible in the same manner as that in which meetings are to be convened by the Board.
16. **Notice Of General Meetings:**
- a) At least twenty-one day's notice is required for convening every General Meeting, Ordinary or Extraordinary. The Twenty-one days' Notice shall at the least (exclusive of the day on which the Notice is served or deemed to be served and of the day for which it is given) specifying the place, the day and the hour of meeting and, in the case of special business, the general nature of such business shall be given in the manner hereinafter mentioned, or in such other manner, if any, as may be prescribed by the Association. The General Meeting of the Association shall, notwithstanding that it is called by shorter notice than that specified in this Article, be deemed to have been duly called if it is so agreed by all the members entitled to attend and vote there at.
 - b) The accidental omission to give notice to or the non-receipt of notice of meeting by any member shall not invalidate the proceedings at that meeting, including any resolution passed thereat.
17. **Special Business:**
- All business shall be deemed special that is transacted at an Extraordinary General Meeting and also all that is transacted at an Annual General Meeting with the exception of the consideration of the Accounts, Balance Sheet and the Reports of the Directors and Auditors, the Election of Directors, the appointment of and the fixing of remuneration of the auditors.
18. **Quorum:**
- No business shall be transacted at any General Meeting unless a quorum of members representing not less than Twenty-five percent (25%) of the total voting power present in person at that time when the meeting proceeds to business.
19. **Effect Of Quorum Not Being Present:**
- If within half an hour from the time appointed for the meeting, a quorum is not present at the meeting it shall stand adjourned for the same day in the next week at the same time and place. If at the adjourned meeting so planned for again the quorum is not present within half an hour from the time appointed for the meeting, it shall be adjourned sine die.
20. **Chairperson of Meeting:**
- The President of the Board shall preside as chairperson at every General Meeting. If at any meeting, the Chairman of the Board is not present within fifteen minutes of the time appointed for holding the meeting or is unwilling to act as Chairperson, the Board shall choose one of the office bearers to be the Chairperson of the meeting. If no office bearer is willing to take the chair, the members present shall choose one of the voting members to be the Chairperson of the meeting.

21. **Adjournment:**

The Chairperson may with the consent of any meeting at which a quorum is present (and shall, if so directed by the meeting) adjourn the meeting from time to time, and from place to place but no business shall be transacted at any adjourned meeting other than the business left unfinished at the meeting from which the adjournment took place. When a meeting is adjourned for more than 30 days, notice of the adjourned meeting and the business to be transacted thereat shall be given as in the case of an original meeting. Save as aforesaid, it shall not be necessary to give any notice of an adjournment, or of the business to be transacted at an adjourned meeting.

22. **Voting:**

- a) At any General Meeting a resolution put to the vote of the meeting shall be decided by a show of hands, unless a poll is (before or on the declaration of the result of the show of hands) demanded by the Chairman, or by at least five (5) voting members if the required quorum is present. Unless a poll is so demanded, a declaration by the Chairman that a resolution has on a show of hands been carried, or carried unanimously, or by a particular majority, or lost, and an entry to that effect in the book containing minutes of proceedings of the Association, shall be conclusive evidence of the fact, without proof of a number or proportion of the votes recorded in favor of or against such resolution.
- b) If a poll is duly demanded, it shall be taken in accordance with the manner laid down in Sections 167/168 of the Ordinance and the result of the poll shall be deemed to be the resolution of the meeting at which the poll was demanded.
- c) In the case of an equality of votes, whether on a show of hands or on a poll, the Chairman of the meeting at which the show of hands takes place or at which the poll is demanded, shall have and exercise a second or casting vote.
- d) No member shall be entitled to vote at any meeting unless all subscriptions and other dues payable by him in respect of his membership in the Association have been paid.
- e) On a show of hands every voting member present in person shall have one vote and upon a poll every voting member present in person shall have one vote.
- f) Except as provided in Article 24 if a poll is duly demanded it shall be taken in such manner as the Chairman directs, and the results of the poll shall be deemed to be the resolution of the meeting at which the poll was demanded.

23. **Time of Taking Poll:**

A poll demanded on a question of adjournment, shall be taken forthwith. A poll demanded on any other question shall be taken at such time not more than 14 days from the day it was demanded as the Chairman directs and any business other than that upon which a poll has been demanded may be preceded with pending the taking of the poll.

24. **Objection to Vote:**

No objection shall be raised to the qualification of any voter except at the meeting or adjourned meeting at which the vote objected to is given and tendered, and every vote not disallowed at such meeting shall be valid for all purposes. Any such objection made in due time shall be referred to the chairperson of the meeting, whose decision shall be final and conclusive.

THE BOARD OF DIRECTORS

25. The Board shall comprise of:-
- a) The number of elected members of the Board shall be nine including the Chairman.
 - b) The Association may, however, determine through Special Resolution, such other number not being less than nine (9), before the election of the Board of Directors.
 - c) No person shall be appointed as a Director if he is ineligible to hold Office of Directors of a Company under Section 187 of the Ordinance.
26. The Board may appoint advisors to attend meetings of the Board but such advisors shall not be entitled to vote thereat.
27. The nine members of the Board shall be a President, Secretary, Assistant Secretary, Treasurer and five members.
28. **First Directors:**
The subscribers to the Memorandum of Association shall be the first Members of Board and the Office Bearers of the Association whose names are given below and they shall hold office until the election of Directors. These first members of the Board and the Office Bearers of the Association who shall be deemed to have taken office as from the date of incorporation of Association shall be as follows:
- NAME**
Mr. Salman Ahmed Usmani
Mr. Asadullah Qureshi
Mr. Arif Raza
Mr. Masood A.S. Wahedna
Mr. Asad Ali Mulji
Mr. Muhammad Rizwan Malik
Mr. Pervez Shahbaz Khan
Mr. Zafar Hussain
Mr. Zarak Mooraj
29. Powers, duties and qualifications of the officials of the or the Board:
- a) **President:** The President shall preside at all meetings of the Board of Directors, and shall be responsible for general supervision of the affairs of the Association and shall keep the Board duly informed about the activities of the Association. The President shall serve as Chairman of the Board of Directors.
 - b) **Secretary:** The General Secretary shall act as secretary of all meetings of the Board of Directors, and shall keep the minutes of all such meetings. The Secretary shall also keep the records of the Association as well as handle all correspondence deemed necessary, including the dissemination of appropriate information to the general membership. The Secretary shall be responsible for the giving and serving of all notices of the Association and shall perform all the duties customarily incidental to the office of the Secretary.
 - c) **Assistant Secretary:** The Assistant Secretary shall have such powers and duties as may be assigned to him by the Board of Directors. In the absence of the Secretary,

the Assistant Secretary shall perform the duties of the Secretary. A candidate for Assistant Secretary must meet the same qualifications as a candidate for Secretary.

- d) **Treasurer:** The Treasurer shall keep or cause to be kept full and accurate accounts of receipts and disbursements of the funds of the Association and shall account for all dues and all moneys disbursed at least once a year at the annual meeting and at any other time deemed appropriate by the Board.
- e) The qualification of four Office Bearers i.e., President, General Secretary, Assistant Secretary and Treasurer, of the Board of Directors shall be International Membership of the Association for the past two consecutive years. While other Members on the Board can be either National or International Members of the Association for the past one year.

TERMS & ELECTION OF NEW MEMBERS OF THE BOARD

- 30. Pursuant to Article 4, the Association in a General Meeting may elect new members to the Board of the Association provided that each member so elected receives a majority of the total votes cast at the meeting.
 - i. At the first Annual General Meeting of the Association all the members of the Board shall stand retired from office and thereafter shall be re-elected for a further term of one year subject to Article 30 (ii).
 - ii. A member of the Board of Directors retiring as aforesaid shall be eligible for re-election, provided that he has not been a member of the Board of Directors for the last two consecutive terms of one year each time.
 - iii. A member may not seek election for two positions on the Board in any one election.
 - iv. Only one member from each institution shall be eligible to contest the elections.
 - v. If at any meeting at which an election to replace retiring members of the Board takes place, and the place of the vacating members or any of them are not filled up, the meeting shall stand adjourned till one week at the same time and place, and if, at the adjourned meeting, the places of the vacating members are not filled up again, then new notice of meeting will be served to complete the process.
 - vi. Any casual vacancy occurring among the directors may be filled up by the directors and the person so appointed shall hold office for the remainder of the term of the director in whose place he is appointed.

REMOVAL OF DIRECTORS

- 31. The Association may, by Resolution, remove from office any Director or Office Bearer elected by the members in accordance with Section 181 of the Ordinance.
- 32. The Chairman of the Board shall cease to be the Chairman and a Director upon the occurrence of any event specified in paragraph (ii) to (xi) of Article 33.
- 33. The office of Directors shall be vacated if the Director:
 - i. By notice in writing to the Chairman of the Board resigns his office; or
 - ii. Ceases to be a member of the Association; or
 - iii. Holds any office of Profit under the Association; or
 - iv. Becomes bankrupt or makes any arrangement or composition with his creditors generally; or

- v. Has a receiving Order made against him; or
- vi. Is found lunatic or becomes of unsound mind or has an Order made in respect of him or his estate by any Authority having jurisdiction in lunacy; or
- vii. Is, by reason of mental or physical disability, incapable of performing his duties; or
- viii. Is convicted of an offence involving moral turpitude; or
- ix. Is concerned or participates in the profits of any contract with the Association having failed to disclose his interest therein in manner required by Section 214 & 219 of the Ordinance; or
- x. Fails to attend three consecutive meetings of the Board, except by special leave of the Board; or
- xi. Is prohibited from being a Director under Section 190 of the Ordinance; or
- xii. Acts in contravention of Section 188 of the Ordinance; or
- xiii. Is removed from office by a resolution of the Association under Article 31; and
- xiv. Or any other reason specified in Section 187 of the Ordinance.

Provided however, that no Director shall vacate his office by reason of his being a member of any public company which has (without the consent of the Board) entered into a contract with, or done any work for, the Association, nevertheless the provisions of Article 33 (ix) shall apply or be deemed to apply to such a matter.

ALTERNATE DIRECTORS

- 34. Any Director not permanently resident in Pakistan or any Director so resident but intending to be absent from Pakistan for a period of not less than three months may appoint any person acceptable to the Board to be an Alternate Director of the Association to act for him. An Alternate Director shall ipso facto cease to be an Alternate Director if his appointer for any reason ceases to be a Director or if and when his appointer returns to Pakistan or if the Alternate Director is removed from office by notice in writing under the hand of the appointer.

POWERS TO BORROW AND INCUR EXPENDITURE

- 35. The Board shall have NO right without the approval of the Association in an Annual General Meeting to exercise the powers of the Association to borrow money, or to mortgage or charge its undertaking and property, or any part thereof, or to issue debentures, debenture stock or other securities.
- 36. The Board shall not be entitled without the approval of the Association in General Meeting to incur any expenditure in excess of that estimated in the budget submitted to the Members of the Association.

POWER AND DUTIES OF BOARD

- 37. The Board shall conduct and manage all the business affairs of the Association, exercise all powers, authorities and discretion of the Association, obtain or oppose the application by others for all concessions, grants, charters and legislative acts and authorization from any government or authority, enter into such contracts and do all such other things as may be necessary for carrying on the business of the Association, except only such of

them as under the Memorandum and Articles are expressly directed to be exercised by General Meetings, but no regulation made by the Association in General Meeting shall invalidate any prior act of the Board which would have been valid if that regulation had not been made. Without in any way prejudicing or limiting the extent of such general powers, shall have the following special powers;

- a) To present to the General Meeting of the Association any matters which the directors feel are material to the Association, its objects or interests or affecting the interests of members and make suitable recommendations regarding such matters.
- b) To regulate, through bye-laws or otherwise, the admission of members.
- c) To appoint, remove or suspend the solicitors, bankers, or other officers on such terms and conditions as they shall think fit and as may be agreed upon.
- d) To appoint any qualified person as a first auditor(s) subject to provisions of the Ordinance;
- e) To determine the remuneration, terms and conditions and powers of such appointees and from time to time, revoke such appointments and name another person of similar status to such office except for the auditor in which case the relevant provisions of the Ordinance shall be followed.
- f) To delegate, from time to time, to any such appointee all or any of the powers and authority of the Board and to reconstitute, restrict or vary such delegations.
- g) To agree upon and pay any expenses in connection with the Association's objects and undertakings and pay all the expenses incidental to the formation and regulation of the Association.
- h) All cheques, promissory notes, drafts, bills of exchange and other negotiable instruments and all receipts for moneys paid to the Association, shall be signed, drawn, accepted, endorsed, or otherwise executed, as the case may be, in such manner as the Board shall from time to time by resolution determine.
- i) To constitute from time to time committee(s) from among themselves or co-opt other persons for the purpose and delegate to them such functions and powers as the Board may see fit to carry out the objects of the Association.

PROCEEDINGS OF THE BOARD

38. The Board shall meet at least once in each quarter of every year, subject thereto meetings of the Board shall be held at such time as the Directors shall think fit. All meetings of the Board shall be held at the registered office of the Association or at such other place as the Board shall from time to time determine. The meetings of the Board shall be called by the Chairman on his own accord or at the request of Secretary or any three directors by giving at least seven (7) days notice to the members of the Board.
39. At least twenty five percent of the total number of Directors or five (5) Directors whichever is higher, for the time being of the Association, shall constitute a quorum.

40. Except as otherwise provided by these Articles, every question at meetings of the Board shall be determined by a majority of votes of the directors present, each director having one vote. In case of an equality of votes or tie, the chairman shall have a casting vote in addition to his original vote as a director.
41. Minutes of the proceedings of every meeting of the Board and a record of attendance of the directors thereat shall be recorded by the Secretary in a book kept for that purpose. These shall be signed by the Chairperson of the meeting at which they are read. Minutes of every meeting of the Board shall be sent to every Director within seven days of such meeting.
42. Minutes of all General Meetings of the Association and of all meetings of the Board shall be presented at the next ensuing meeting of the Association or the Board (as the case may be) and if confirmed, shall be signed by the Chairperson of the meeting.
43. Minutes of the Board shall be open for inspection by any member during office hours but Minutes of the General Meetings of the Association shall be available to all members except when they otherwise decide.
44. The Board shall cause minutes to be made in books provided for the purpose:
 - a) Of all appointments of officers made by the Board.
 - b) Of the names of the members of the Board present at each meeting of the Board and of any committee of the Board.
 - c) Of all resolutions and proceedings at all meetings of the Association and of the Board of Directors and of any committee of the Board.
45. The Board shall duly comply with the provisions of the all Acts and of any/all statutory modifications thereof for the time being in force applicable to the Association.
46. The Board may appoint or dissolve, with majority vote, one or more committees comprising of members from general body of the Association for meeting specific objectives.
47. **Committees:**
 - a. The Board may at their first meeting after the Annual General Meeting in each year appoint such Standing Committees for the different branches of the Association's work as it may think proper. Each Standing Committee shall consist of such Directors and other persons as the Board may appoint. Each Standing Committee shall cease to exist at the next Annual General Meeting which is held after the date of its appointment but the members thereof shall be eligible for re-appointment. It shall be the duty of each Standing Committee to investigate, report and make suggestions upon any matter submitted to it by the Board or coming before it in any other way.
 - b. Any resolution which a Standing Committee may pass (after being duly proposed and seconded) shall be subject to confirmation or otherwise by the Board. All Directors shall be entitled to attend meetings of each Standing Committee but only the appointed members shall have the right to vote thereat. The quorum of each Standing Committee shall be four appointed members, present in person. Resolutions of meetings of Standing Committee shall be carried by a majority in number of the members present, but when any resolution which was not passed unanimously comes up to the Board for confirmation or otherwise the fact that it was not unanimously passed shall be stated. The Chairman of the Board shall be notified of every meeting of each Standing Committee. Subject to the provisions of this

Article each Standing Committee may conduct its proceedings in such manner as it may think proper.

- c. Apart from the Standing Committees hereinbefore mentioned the Board may refer any matter to a Committee consisting of such Directors and other persons as the Board may appoint to investigate and report to the Board thereon but the Board shall not be at liberty to delegate its powers to any such Committee. The Committee may conduct its investigation in such manner as it thinks proper and shall present a written or oral report to the Board. Such report shall state whether the Committee presenting it, is unanimous or otherwise.
- d. Every Standing Committee or Committee shall be chaired by a Director appointed by the Board, if at any meeting the Chairman of such Committee is not present within fifteen minutes after the time appointed for holding the same, the members of the Committee present may choose one of their numbers to be Chairman of the meeting of such Committee.
- e. A Standing Committee or Committee may meet and adjourn as it thinks proper. Questions arising at any meeting shall be determined by a majority of votes of the members present and in case of an equality of votes the Chairman of such Committee shall have a second or casting vote.
- f. Apart from the Standing Committee or Committee hereinbefore mentioned the Board may appoint a panel of advisors consisting of such members as the Board may decide to advise the Board on such matters as may be considered necessary by the Board.
- g. A Director shall not be entitled to vote on any matter which affects him personally or which he is obliged to disclose or declare under Section 214 of the Ordinance nor shall he be considered present for the purpose of forming a quorum, even though he might be present, and the Chairman of the Board may require him to withdraw during the discussion, and he shall in that case withdraw accordingly.

48. **Validity of Directors Acts:**

- a. A resolution in writing signed by all the Directors shall be as valid and effectual as if it had been passed at a meeting of the Board duly called and constituted.
- b. All acts done by any meeting of the Board, or of a Standing Committee or Committee or by any person acting as a Director, shall (notwithstanding that it be afterwards discovered that there was some defect in the appointment of any such members or of such persons acting as aforesaid, or that they or any of them were disqualified) be as valid as if every such person had been duly appointed and was qualified to be a Director or such member.

49. **Seal:**

The Secretary shall keep the seal in safe custody. It shall only be used by the authority of a resolution of the Board and every instrument to which the seal shall be affixed shall be signed by the Chairman of the Board or in his absence by the acting Chairman of the Board (or in the absence of both, by such other Director as the Board shall nominate and by one other Director and shall be countersigned by the Secretary or by a third Director). An instrument duly sealed and purported to be signed by such three persons shall be considered as properly executed

LOCAL MANAGEMENT

50. The following provisions shall have effect:
- a) The Board may from time to time provide for the management of the affairs of the Association in any special locality in Pakistan, in such manner as they shall think fit, and the provision contained in the two next following paragraphs shall be without prejudice to the general powers conferred by this paragraph.
 - b) The Board may from time to time and at any time delegate to any person so appointed any of the powers, authorities and discretions for the time being vested in the Board, and may authorize the members for the time being of any such Local Management, or any of them, to fill up any vacancies therein and to act notwithstanding vacancies and any such appointment of delegation may be made on such terms and subject to such conditions as the Board may think fit; and the Board may at any time remove any person so appointed and may annul or vary any such delegation.
 - c) Any such delegates or attorneys appointed may be authorized by the Board to sub-delegate all or any of the powers, authorities and discretions for the time being vested in them.

FINANCES

51. The funds of the Association shall be applied in defraying the expenses and shall be applicable in or towards the acquisition by purchase, lease or otherwise and furnishing and maintenance of suitable premises and assets for the use of the Association and shall be subject to the general control and direction of the Board.
52. No person, except persons duly authorized by the Board and acting within the limits of the authority as conferred, shall have authority to sign any cheque or to enter into any contract so as thereby to impose any liability on the Association or to pledge the assets of the Association.

ACCOUNTS

53. The directors shall cause to be kept proper books of account as required under Section 230 of the Ordinance so that such books of account shall be kept at the registered office or at such other place as the directors think fit as provided in the said section 230 and shall be open to inspection by the directors during business hours. Accounts to be kept in respect of;
- a) all sums of money received and expended by the Association and the matters in respect of which the receipt and expenditure takes place;
 - b) all sales and purchases of goods by the Association; and
 - c) the assets and liabilities of the Association.

Proper books shall not be deemed to be kept if there are not kept such books of accounts as are necessary to give true and fair view of the state of the Association's affairs and to explain its transactions.

54. The financial year of the Association shall be from 1st July to 30th June of the following year.

55. The Directors shall from time to time in accordance with Sections 233, 234, 236, 237 and 241 of the Ordinance, cause to be prepared and to be laid before the Association in Annual General Meeting such Income and Expenditure Accounts, Balance Sheet, Group Accounts (if any) and Reports as are referred to in those Sections.
56. Copies of the Income and Expenditure Account, Balance Sheet and Reports (all of which shall be framed in accordance with any statutory requirements for the time being in force) shall be presented at Annual General Meeting.
57. The members shall on or before the first day of August in every year receive from the Board a budget approved by it of the estimated income and proposed expenditure of the Association for the current financial year.

INDEMNITY

58. Every officer of the Association or any person employed by the Association as auditor, may be indemnified out of the funds of the Association against any liability incurred by him in defending any proceedings, whether civil or criminal, arising out of his dealings in relation to the affairs of the Association, except those brought by the Association against him, in which judgment is given in his favor or in which he is acquitted or in connection with any application under Section 488 of the Ordinance in which relief is granted by the Court.

AUDITORS

59. The Balance Sheet shall be signed on behalf of the Board by two of the Directors including Chairman, and the Auditor's Report shall be attached to the Balance Sheet, or there shall be inserted at the foot of the Balance Sheet as a reference to the Report and the Report shall be read before the Association at the Annual General Meeting and shall be open to inspection by any member.

AUDIT

60. Auditors shall be appointed and their duties regulated in accordance with Sections 252 through 260 of the Ordinance.

PUBLICATION OF ASSOCIATION MATTERS

61. The Association shall not publish any information or make a public statement concerning the Association, any institutions under its control, or any matters whatsoever without the prior consent in writing of the Chairman of the Board.
62. Every Director, Secretary, Auditor, Trustee, Member of a Committee, Officer, Servant, Agent, Accountant, or other person employed in the business of the Association shall observe strict secrecy representing all transactions of the Association, and the state of account with individuals and in matters relating thereto and shall not reveal any of the matters which may come to his knowledge in the discharge of his duties except when required so to do by the Directors or the Association in General Meeting or by a court of law, and except so far as may be necessary in order to comply with any of the provisions herein contained.

63. The service agreement of all senior or professional employees and all agreements retaining the services of consultants and other persons of comparable status shall embody a clause in terms similar to this Article.

WINDING UP

64. In the case of winding up or dissolution of the Association, any surplus assets or property after the satisfaction of all the debts and liabilities shall not be paid or disbursed among the members, but shall be given or transferred to some other institution or institutions having similar objects to those of the Association as decided by the members of the Association in their General Meeting by special resolution.

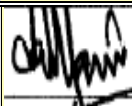

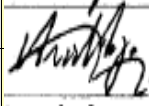
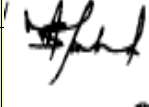

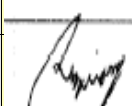
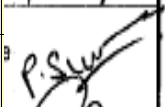

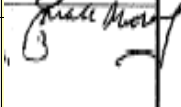
SUPPLEMENTARY PROVISIONS RELATING TO TAX

65. The Association shall abide by and adhere to the following rules:

- i) The Association shall get its annual accounts audited from a firm of Chartered Accountants.
- ii) The Association shall, in the event of its dissolution, after meeting all liabilities, transfer all its assets to an Institution, fund, trust, society or organization, which is an approved non-profit organization, and intimation of such transfer will be given to Commissioner, Central Board of Revenue, within three months of the dissolution.
- iii) The Association shall utilize its money, property or income or any part thereof, solely for promoting its objects.
- iv) The Association shall not pay or transfer any portion of its money, property or income, directly by way of dividend, bonus or profit, to any of its member(s) or the relatives of member or members.
- v) The Association shall maintain its bank accounts with a Scheduled Bank or in a post office or national saving organization or National Bank of Pakistan.
- vi) The Association shall regularly maintain its books of accounts in accordance with generally accepted accounting principles and permit their inspection to the interested members of the public, without any hindrance, at all reasonable times.
- vii) Without prejudice to the powers conferred on the Commission under Section 42 of the Companies Ordinance, 1984, the Association shall not change its Memorandum of Association without approval of Commissioner, Income Tax, if it has been approved by him as a Non-profit organization.
- viii) The Association shall restrict the money validly set apart or not utilized to twenty five percent (25%) of the income including surplus worked out of amount of donations made to it. Provided that certificate will be provided to the Commissioner, Central Board of Revenue that the amounts so in excess of the said limit have been invested in Government Securities or in the financial institutions including NIT Units or any of mutual funds registered with Securities and Exchange Commission of Pakistan subject to the condition that such deposit / investment in or through the financial institution(s) shall not exceed 1/3rd of the surplus at the end of the year as mentioned.

We the several persons whose names and addresses are subscribed are desirous of being formed into an Association in pursuance of this **Articles of Association**.

Dated this 17th Day of December, 2004

Name & NIC Number	Father's Name	Nationality	Occupation	Residential Address	Signature
Mr. Salman Ahmed Usmani 42301-0899843-3	Karam Ahmed Usmani	Pakistani	Banker	11/2 Khyaban-e-Sehar, Phase VI, DHA, Karachi	
Mr. Asadullah Qureshi 42301-4781990-1	Sheikh Saeedullah Qureshi	Pakistani	Banker	# 14, Park Lane – I, Khyaban-e-Sehar, Phase VI, DHA, Karachi	
Mr. Arif Raza 42101-5232024-9	Syed Muhammad Aqeel	Pakistani	Banker	SU – 46, Askari # IV, Karachi.	
Mr. Masood A.S. Wahedna 42301-8934372-1	Abdus Samad Wahedna	Pakistani	Banker	D-298, PNS Haider Navy Housing Zamzama, Karachi.	
Mr. Asad Ali Mulji 42201-2935245-3	Akbar Ali Mulji	Pakistani	Banker	2-K Faisal Apartments, KDA Scheme # 1, Karachi.	
Mr. Muhammad Rizwan Malik 42101-4693605-1	Din Malik	Pakistani	Banker	C-113/6, F. B. Area, Karachi.	
Mr. Pervez Shahbaz Khan 42301-0292879-5	Sardar Khan	Pakistani	Banker	67/1/2 Lane – 16, Khyaban-e-Badar, Phase – VII, DHA, Karachi	
Mr. Zafar Hussain 42101-1680638-3	Afsar Hussain	Pakistani	Banker	A-169 Block - H, North Nazimabad, Karachi.	
Mr. Zarak Mooraj 42301-7325107-1	Anwar Hassan Mooraj	Pakistani	Banker	24/1, Khyaban-e-Shaheen, Phase V, DHA, Karachi.	

Dated this 17th Day of December, 2004

Witness to the above Signature

Signature : _____

Nationality : _____

Full Name : _____

Occupation: _____

Father's Name : _____

Full Address : _____