



الخريجي Khareiji

ICTCS VALUATION DIVISION



2023

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El-Khereiji Group

Founded in 1960 in Dammam, Saudi Arabia, El-Khereiji Group has become a distinguished conglomerate with a diverse portfolio of businesses. Today, our focus is on ICTCS, the valuation service provider, which is now looking to extend its services in collaboration with technical partners HMCL throughout KSA and the MENA region.

ICTCS, part of El-Khereiji Group, has been a leading player in the business insurance sector for over 50 years. With a dedicated team of experts, ICTCS identifies and manages risks for companies and individuals, ensuring integrity and professionalism in actuarial services.

With a strong commitment to excellence, ICTCS is poised to expand its operations alongside technical partners Hamid Mukhtar & Company (Pvt) Ltd (HMCL), specially for **Plant & Machinery (P&M) Valuations**. Together, we have been offering comprehensive valuation services to clients in KSA and the MENA region since 2018, ensuring the highest quality and efficiency in all our endeavors. Further information on the types of P&M Valuations is provided in page 4 of this profile. Among our clients in KSA are AHQ Group, Maaden, NAPCO to name a few.

At El-Khereiji Group - Valuation Division, our vision is to contribute to the economic growth of the region by providing top-notch valuation solutions. With a skilled and experienced team, we are ready to embrace new opportunities and deliver exceptional value to our clients.

Technical Partners – HMCL

Hamid Mukhtar & Company (HMCL) was formed in 1964 by Engr. Hamid Mukhtar Ahmed as a firm of Consulting Engineers providing a variety of services to the Financial and Insurance Sector of Pakistan. It operated as a proprietorship till 1990 when it was converted to a partnership and then incorporated as a Private Limited Company on the 1st of July, 2003.

Over the last 55 years we have amassed a vast experience in a diverse set of industries including Oil & Gas, Thermal & Hydro Power, Real Estate, Telecommunication, Cement, Fertilizer, Sugar, Paper & Board, Textile, Various Assembly Plants, and Infrastructure Projects & Civil Structures. Today we are regarded as the leading service provider in our field.

The services offered by HMCL include the following:

- Loss Adjusting & Claims Management Services.
- Asset Valuations.
- Risk Inspection & Consulting Services.
- Various Engineering Inspections.

ICTCS & HMCL P&M Valuation Services

Our competency in the field of valuation services is very well established and we hold a very strong reputation in the Pakistani market. We are approved by the Pakistan's Bank Association (PBA) and have constantly been placed on all panels of the PBA since its inception. We are also licensed by the Securities and Exchange Commission of Pakistan (SECP) and follow the guidelines laid down by the State Bank of Pakistan. Additionally, HMCL follows the valuation techniques and procedures laid down by the **International Valuation Standards Council (IVSC)** which is also recognized by the Royal Institute of Chartered Surveyors & implemented by **Taqeem** in the Kingdom of Saudi Arabia.

Our reports are widely accepted by all major non-life insurers and financial institutions of Pakistan. Furthermore, through its partnership with ICTCS, HMCL has worked closely with a variety of clients and our reports are accepted by the likes of PWC, KPMG, Deloitte & EY etc. in KSA.

Our organization can help our clients assess the following values for their assets including Plant, Building and Machinery:

New Replacement Valuation	Re instatement Valuation
Fair Market Valuation	Forced Sale Valuation
Residual Valuation	

Our comprehensive Valuation Reports serve a multitude of essential purposes, making them indispensable tools for our esteemed clients. Drawing upon our extensive expertise in Insurance Services, our valuation reports significantly enhance the accuracy and adequacy of **declared sum insured** for insurance contracts, mitigating potential risks and safeguarding clients' assets effectively. Moreover, our profound understanding of International Financial Reporting Standards (IFRS) enables our reports to seamlessly comply with **IAS 16** and **IFRS 13** requirements, ensuring regulatory compliance and facilitating smooth auditing processes.

Furthermore, our meticulously crafted reports offer immense value for **internal analytical purposes**, equipping our clients with critical insights into their asset portfolios and financial positions. Whether for **asset procurement** or **disposals**, our reports provide informed and data-driven decisions, optimizing asset management strategies for enhanced profitability and long-term growth.

Our unwavering commitment to precision, professionalism, and industry best practices underscores the credibility and reliability of our Valuation Reports, making them an indispensable resource for prudent decision-making and strategic financial planning

Expertise

Over the last 55 years HMCL's Valuation Services have been utilized in a vast variety of Industries. A detailed list of assignments carried out by us in recent years is given at page 12. By virtue of the experience of our team and network of associates we specialize in the valuation of the following industries, to name a few:

- **Oil & Gas**
- **Infrastructure Projects**
- **Cement**
- **Telecommunication**
- **Chemical**
- **Textile**
- **Power Generation & Transmission**
- **High Value Real Estate & Civil Projects**
- **Fertilizer**
- **Automotive**
- **Food & Beverage**
- **Paper and Board**

Core Team

Mahmood Ahmed

An engineer by profession and affiliated with various local and international professional bodies, Mr. Mahmood the CEO of HMCL has over 35 years of experience in the field with over 30 years at HMCL. He is the formal president of Institute of Surveyors & Loss Adjusters of Pakistan and an Associate member of the International Association of Engineering Insurers. Today he is regarded as one of the leading experts in the loss adjusting, Industrial and Property Valuations and Risk Engineering industry of Pakistan and the region.

Tanveer Akbar

Holding a Bachelor degree in mechanical engineering, Mr. Tanveer Akbar joined HMCL in 2020 as a Deputy GM in Valuation Department after having diversified experience of over 18 years and now he is working as a GM Valuation. Prior to joining us, he had served various industries related power generation, Textile and projects management in Pakistan as well as in Saudi Arabia. Having adequate technical background experience, he is responsible for the valuations of power plants, textile industries, production units and allied industries.

Muhammad Shayan Ahmed

Mr. Shayan has roughly 12 years of experience working at HMCL. His educational background is in Manufacturing Engineering and Engineering Management from U.K. Since joining HMCL he has thoroughly studied our operations and has been the main driving force behind improving operational efficiency throughout the value chain. Additionally, he has been instrumental in expanding to new markets. He has a Certificate in Insurance from CII, has completed the Agents Foundation Test and has been invited as a speaker on various Seminars to talk on the role of technology in the insurance sector of Pakistan.

Further details on members of our team can be shared on request.

HMCL's CLIENTELE

Our esteemed technical partners boast an impressive clientele, featuring a wide array of internationally recognized organizations across various sectors. Their reach extends to renowned insurance companies, such as Chubb Insurance Pakistan Limited, AIG Pakistan, and National Insurance Company Limited, ensuring comprehensive risk management solutions for these industry leaders.

Additionally, our technical partners collaborate with prestigious international brokers, including Al-Futtaim Willis Co. LLC in Dubai and Marsh Ltd. in London, catering to their

insurance brokering needs on a global scale. Moreover, their expertise is sought after by prominent financial institutions and banks like United Bank Limited, Standard Chartered Bank (Pakistan) Ltd., and Meezan Bank Limited, reaffirming their position as trusted advisors in the financial industry.

Furthermore, they have earned the trust of renowned chartered accountants' firms, such as A.F. Ferguson & Company (PWC) and Ernst & Young Ford Rhodes Sidat Hyder (EY), relying on their valuation expertise for accurate financial assessments and reporting. These partnerships with internationally recognized entities reflect the caliber and credibility of our technical partners, showcasing their commitment to delivering exceptional services and solutions on both local and global fronts.

Further information can be provided on request.

LIST OF VALUATION ASSIGNMENTS CARRIED OUT BY HMCL

Joint Experience with ICTCS

Sr. No.	Name Of Client	Type of Project	Location
1.	Maaden Fertilizer Company	Ammonia Plant : 1.089 MMT	Ras Al Khair, KSA.
2.	Group Five Pipe Saudi.	Steel Spiral Pipe Making Industry	Dammam, KSA.
3.	Al Qahtani PCK Pipe Company	Steel Pipe Making Industry	Dammam, KSA
4.	Qatarat Saqia Desalination Plant.	Water Desalination Plant	Jeddah, KSA.
5.	NAPCO National Group (16 Units)	Paper, Packaging & Consumer Products	Dammam, Riyadh, Jeddah - KSA.
6.	Pinehill Arabia Food Ltd. (7 Units)	Food Products	Jeddah & Dammam
7.	Saudi Specialized Products Company.	CNC Machines	Riyadh, KSA.
8.	Carlton Al Moaibed Hotel	Hotel having 165 luxury rooms Covered Area : 27,600 Sq.m	Dammam, KSA.
9.	Sheraton Hotel	Hotel having 284 luxury rooms Covered Area : 38,900 Sq.m	Dammam, KSA.
10.	Saudi Cement Company	Kiln Line 6 with capacity of 3,500 TPD	Al-Hasa Hofuf, KSA.
11.	United Cement Company BSC	3,000 TPD	Bahrain.
12.	Samra Electric Power Company (SEPCO)	1241 MW dual fuel combined cycle	Jordan

Experience in Pakistan

Sr. No.	Name Of Client	Type / Capacity of Project	Location
A. <u>FERTILIZER</u>			
1.	Fauji Fertilizer Bin Qasim Ltd. (FFBL)	Ammonia Plant : 518,000 TPA Urea Plant : 551,000 TPA DAP : 650,000 TPA	Port Qasim, Karachi.
2.	Fauji Fertilizer Company Ltd. (FFC)	Ammonia Plant : 824,000 TPA Urea Plant : 1,431,000 TPA Ammonia Plant : 412,500 TPA Urea Plant : 718,000 TPA	Goth Machi Mirpur Methalo.
3.	Fatima Fertilizer Company Ltd. (3 plants)	Ammonia Plant : 1,200,000 TPA Urea Plant : 1,050,000 TPA	Sheikhupura, RY Khan & Multan.
B. <u>OIL & GAS, CHEMICAL & PROCESS</u>			
1.	Mari Petroleum Company Ltd.	Oil and gas exploration, Development and Production facilities	All over Pakistan
2.	Pakistan Oilfields Ltd.	Oil and gas exploration, drilling and production facilities	All over Pakistan
3.	Qadirpur Gas Field (OGDCL)	Oil and gas exploration, drilling and production facilities	Qadirpur
4.	Byco Petroleum	Refinery	Balochistan.
5.	Sitara Chemical Industries Ltd.	Chemical Plant	Faisalabad.
6.	Lucky Core Industries formerly ICI Pakistan Ltd.	Chemical & Soda Ash	Sheikhupura & Khewra
7.	Nimir Industrial Chemicals	Chemical Plant	Sheikhupura.
8.	Diamond Paint Industries (Pvt) Ltd.	Paint Industry	Lahore.
9.	Kansai Paint (Pvt) Ltd.	Paint Industry	Lahore.
10.	Engro Elengy Terminal (Pvt) Ltd.	LNG Terminal project	Port Bin Qasim, Karachi.
11.	PGP Consortium Limited.	LNG Terminal project	Port Bin Qasim, Karachi.
12.	Pakistan International Bulk Terminal Ltd.	Coal Terminal facility	Port Qasim, Karachi.
13.	Fauji Oil Terminal & Distribution Co. Ltd.	Oil Terminal & RLNG Pipeline	Port Qasim, Karachi.
C. <u>CEMENT INDUSTRY</u>			
1.	Bestway Cement Ltd. (5 cement plants)	47,000 TPD	Chakwal, Mianwali, Hattar, KPK.
2.	Pioneer Cement Co. Ltd.	16,650 TPD	Khushab

Sr. No.	Name Of Client	Type / Capacity of Project	Location
3.	Fauji Cement Co. Ltd.	11,300 TPD	Distt. Attock.
4.	Askari Cement Ltd. (2 cement plants)	9,000 TPD	Wah Cantt & Nowshera, KPK.
5.	Maple Leaf Cement Factory Ltd.	18,500 TPD	Distt. Mianwali
6.	Kohat Cement Company Ltd.	16,000 TPD	Kohat.
D. <u>POWER PLANTS</u>			
a. <u>Conventional Power Plants</u>			
1.	Quaid-e-Azam Thermal Power (Pvt) Ltd.	1180 MW	Bhikki, Sheikhpura.
2.	National Power Parks Management Co.	1223 MW	Balloki, Kasur.
3.	National Power Parks Management Co.	1230 MW	Haveli Bahadur Shah.
4.	Lalpir Power Ltd.	362 MW	Distt. Muzaffargarh.
5.	Pakgen Power Ltd.	365 MW	Distt. Muzaffargarh.
6.	Halmore Power Generation Company Ltd.	225 MW	Bhikki, Sheikhpura.
7.	Atlas Power Ltd.	220 MW	Sheikhpura Road.
8.	Orient Power Co. (Pvt) Ltd.	225 MW	Kasur.
9.	Rousch (Pakistan) Power Ltd.	450 MW	Khanewal.
10.	Sapphire Electric Company Ltd.	225 MW	Muridkey.
11.	Nishat Chunian Power Ltd.	200 MW	Pattoki, Distt. Kasur.
12.	Nishat Power Ltd.	200 MW	Pattoki, Distt. Kasur.
13.	Saba Power Co. (Pvt) Ltd.	136 MW	Sheikhpura.
14.	Fauji Kabirwala Power Co. Ltd.	157 MW	Kabirwala, Jhang.
15.	Attock Gen Ltd.	165 MW	Rawalpindi.
16.	Gul Ahmed Energy Ltd.	126 MW	Karachi.
17.	FFBL Power Company Ltd. (FPCL)	118 MW	Bin Qasim, Karachi.
18.	Lucky Electric Power Company Ltd.	660 MW Coal Fired	Bin Qasim, Karachi.
19.	Foundation Power Company Daharki Ltd.	185 MW combined cycle	Ghotki, Sindh.
b. <u>Renewable Energy</u>			
1.	Foundation Wind Energy I & II Ltd.	50 MW each	Dhabeji, Sindh.
2.	Gul Ahmed Wind Power Ltd.	50 MW	Thatta, Sindh.
3.	Metro Power Company Ltd.	50 MW	Thatta, Sindh.
4.	Yunus Energy Ltd.	50 MW	Thatta, Sindh.

Sr. No.	Name Of Client	Type / Capacity of Project	Location
5.	Sapphire Wind Energy Co. Ltd.	52.8 MW	Thatta, Sindh.
6.	Tenaga Generasi Ltd.	49.5 MW	Thatta, Sindh.
7.	Triconboston Consulting Corporation	3 wind each of 49.735 MW	Thatta, Sindh.
8.	FFC Energy Ltd.	49.5 MW	Thatta, Sindh.
9.	Oursun Pakistan Ltd.	50 MW	Gharo Distt. Thatta.
10.	Zhenfa Pakistan New Energy Co. Ltd.	100 MW Solar Power Plant	Layyah.
E. <u>SUGAR INDUSTRY</u>			
1.	JDW Sugar Mills Ltd.	66,000 TCD	Rahim Yar Khan
2.	Deharki Sugar Mills (Pvt) Ltd.	8,000 TCD	Ghotki.
3.	Tandlianwala Sugar Mills Ltd.	38,500 TCD	Tandlianwala
4.	Shahtaj Sugar Mills Ltd.	12,000 TCD	Mandi Bahauddin
5.	Noon Sugar Mills Ltd.	8,000 TCD	Bhalwal
6.	Chanar Sugar Mills Ltd.	6,500 TCD	Faisalabad.
7.	Ramzan Sugar Mills Ltd.	10,000 TCD	Chiniot.
8.	Shakarganj Sugar Mills Ltd. (2 Units)	18,000 TCD	Jhang & Bhone
F. <u>PHARMACEUTICALS & HOSPITALS</u>			
1.	Highnoon Laboratories	Pharmaceutical	Lahore
2.	Reko Pharmaceutical (Pvt) Ltd.	Pharmaceutical	Lahore
3.	CCL Pharmaceuticals Ltd.	Pharmaceutical	Lahore
4.	Pacific Pharmaceuticals Ltd.	Pharmaceutical	Lahore
5.	Pharmagen Ltd.	Pharmaceutical	Kasur
6.	Aga Khan Hospital & Medical College Foundation	Hospitals, Medical facilities & Diagnostic Centers, Main Hospital : 500+ beds	All over Pakistan
7.	Shaukat Khanum Memorial Cancer Hospital & Research Centre	Hospitals & Medical facilities Lahore : 195 beds Peshawar : 60 beds	Lahore & Peshawar
8.	Zubaida Medical Center	Hospital & Medical facilities 105 beds	Karachi
9.	Saif Healthcare Limited. (Kulsum International Hospital).	Hospital & Medical facilities 50 beds	Islamabad.
G. <u>TEXTILES</u>			
1.	Sadaqat Ltd.	Composite Units	Jaranwala

Sr. No.	Name Of Client	Type / Capacity of Project	Location
2.	Nishat Mills Ltd.	Composite Units	Lahore, Sheikhpura & Faisalabad
3.	Nishat Chunian Ltd.	Composite Units	Distt. Kasur.
4.	Kohat Textile Mills Ltd.	Spinning Unit	Kohat
5.	Saif Textile Mills Ltd.	Spinning Unit	Gadoon Amazi
6.	Suraj Cotton Mills Ltd.	Spinning & Weaving	Raiwind & Karachi
7.	Kohinoor Mills Ltd.	Weaving & Dyeing	Raiwind
8.	Sapphire Group. (15 Units)	Composite Units	Lahore, Sheikhpura
9.	Sitara Textile Mills Ltd.	Spinning & Dyeing	Faisalabad
10.	Crescent Textile Mills Ltd.	Spinning, Weaving & Processing	Faisalabad
11.	Sohail Textile Mills Ltd.	Textile Spinning	Sheikhpura Sargodha Road
12.	Ayesha Textile Mills Ltd.	Spinning	Sheikhpura
13.	Monnoo Group Of Industries.	Spinning & Weaving	Punjab & KPK
14.	Shahzad Textile Mills, Unit 1 & 2	Textile Spinning	Lahore Sheikhpura
15.	Rupali Polyester Ltd.	Polymerization Unit	Sheikhpura.
16.	Janana De Malucho Textile Mills Ltd.	Spinning Mill	Kohat.
H. <u>PAPER & BOARD</u>			
1.	Packages Ltd.	Paper & Board	Lahore
2.	Century Paper & Board Mills	Paper & Board	Distt. Kasur.
3.	Mandiali Paper Mills (Pvt) Ltd.	Paper Industry	Sheikhpura
4.	Qadria Board Mills Ltd.	Paper & Board	Sheikhpura
5.	Quality Paper Mills	Paper Mills	Kahna
6.	Hassan & Hassan Board Industry	Paper & Board	Muridke
7.	Crescent Board Ltd.	Chipboard Plant	Faisalabad.
8.	Raytex (Pvt) Ltd.	Chipboard Plant	Muridke
9.	Roshan Paper Mills Ltd.	Paper Industry	Sheikhpura
10.	Premier Paper Mills Ltd.	Paper Industry	Sheikhpura.
11.	Tetra Pak Pakistan Ltd.	Packaging / printing plant	Sundar Industrial Estate, Lahore.

Sr. No.	Name Of Client	Type / Capacity of Project	Location
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I. FOODS & BEVERAGES

1.	Nestle Pakistan Ltd. (4 factories)	Foods & Beverages	Sheikhupura Kabirwala Islamabad Karachi
2.	Coca Cola Beverages Pakistan Ltd.	Beverages	Lahore Gujranwala Faisalabad Multan Rahim Yar Khan Karachi.
3.	CitroPak Ltd. Brand Name "Fruitien"	Juice Making	Sargodha
4.	United Snacks (Pvt) Limited. Brand Name "Oye Hoye"	Snacks plant	Raiwind
5.	Rupali Foods (Pvt) Ltd.	Biscuits plant	Raiwind
6.	Sadiq Feeds (Pvt) Ltd.	Feed units	Okara, Sahiwal & Rawalpindi
7.	A. Rahim Food. (Dawn Bread)	Bread & cakes making unit	Muridkey
8.	Asian Food Industries Ltd.	Foods	Distt. Kasur.
9.	White Pearl Group	Rice Mills	Hafizabad.
10.	Map Rice Mills (Pvt) Ltd.	Rice Mill	Hafizabad.
11.	Al Arab Rice Mills	Rice Mill	Nankana Sahib.
12.	Galaxy Rice Mills (Pvt) Ltd.	Rice Mill	Gujranwala.
13.	Pak Rice Mills & M. Ibrahim International Rice.	Rice Mill	Bahawalnagar
14.	Islamabad Sunny Flour Mills	Flour Mill	Lahore.
15.	Al Murtaza Flour & General Mills	Flour Mill	Gujranwala.
16.	Eatamad Flour & General Mills.	Flour Mill	Gujranwala.
17.	Sunny Flour Mills (Pvt) Ltd.	Flour Mill	Lahore.
18.	Pakistan Fruit Juice Co. (Pvt) Ltd. Brand Name "HICO"	Ice Cream Making	Lahore.

J. LEATHER & SHOEMAKING

1.	Service Sales Corporation (Pvt) Ltd.	Shoe making unit	Lahore.
2.	Footlib	Shoe Making	Multan Road

Sr. No.	Name Of Client	Type / Capacity of Project	Location
3.	Shoe Planet (Pvt) Ltd.	Shoe Making	Lahore.
4.	Service Industries	Shoe Making	Muridke
5.	H.S.A Leather	Tannery	Kasur.
K. <u>AUTOMOBILE & VEHICLES</u>			
1.	Indus Motor Company Ltd. (Toyota)	Automobile Industry	Karachi.
2.	Regal Automobile Industries Ltd. (DFSK)	Automobile Industry	Lahore.
3.	Naya Daur Motors Foundary, Part of Naya Daur Motors (Pvt) Ltd. A Project of Pakistan Automobiles Corp. Ltd.	Automobile Industry	Karachi
4.	National Motors Ltd.	Automobile Industry	Karachi
5.	Pakistan Automobiles Corporation Bolan Castings Ltd.	Automobile Industry	Karachi
6.	Pakistan Cycle Industries Coop. Society Limited. (Rustam & Sohrab Works)	Cycle Making Unit	Shahdara,Lhr
7.	Daewoo Pakistan Express Bus Service Ltd.	Fleet Buses	All over Pakistan
8.	Platform Turizm.	Metro Buses	Lahore & Islamabad.
L. <u>ENGINEERING INDUSTRY</u>			
1.	Aisha Steel Mills Ltd.	Steel Mill	Karachi.
2.	Crescent Steel & Allied Products Ltd.	Steel Industry	Faisalabad Jhang Karachi.
3.	Hadeed Pakistan Ltd.	Steel Mill	Sheikhupura.
4.	Idress & Co. Re-Rolling Mills	Metal Industry	Sheikhupura
5.	Khyber Wood Processing Co. Ltd.	Wood Industry	Peshawar
6.	KSB Pump Co. Ltd.	Pumps	Hasanabdal
7.	Mughal Steel Casting	Steel Casting Industry	Lahore
8.	M.A.S. Steel Mills Ltd.	Steel	G.T.Road, Sheikhupura
9.	Pak Elektron Ltd. (PEL)	Domestic Appliances	Lahore
10.	Razi Steel Casting	Steel Casting Unit	Lahore
11.	Siddique Steel Re-Rolling Mills	Re-Rolling Mills	Lahore

Sr. No.	Name Of Client	Type / Capacity of Project	Location
12.	Capital Industries (Pvt) Ltd.	Cycle Manufacturing	Lahore
13.	Ghandhara Nissan Ltd.	Car Manufacturing Unit	Karachi
14.	Ghandhara Diesel Ltd.	Truck Manufacturing	Karachi
15.	Pakistan Multi Coating Ltd.	Coating Plant	Gadoon Amazai
16.	Fast Cables Ltd. (2 Units)	Cable Manufacturing Units	Lahore
17.	Chaudhry Cables (Pvt) Ltd.	Cables Manufacturing Unit	Lahore
18.	A.G.E. Industries (Pvt) Ltd.	Cables Manufacturing Unit	Peshawar
M.	<u>TELECOMMUNICATION</u>		
1.	Edotco Towers Pakistan (Pvt) Limited.	Passive Telecom Tower Infrastructure & Power equipment and Other Assets	All over Pakistan
N.	<u>CIVIL STRUCTURE & REAL ESTATE</u>		
1.	Nishat Hotel & Properties Ltd. (Emporium Mall by Nishat)	Shopping Mall & Hotel 12 stories having covered area of 251,000 Sq.m	Lahore
2.	Packages Construction (Pvt) Ltd. Packages Real Estate (Pvt) Ltd. (Packages Mall)	Shopping Mall 3 stories having covered area of 116,200 Sq.m	Lahore
3.	TCC Management Services (Tricon Tower)	Commercial Plaza 18 stories having covered areas of 56,000 Sq.m	Lahore.
4.	Pakistan Services Ltd. (PSL) Hashwani Hotels Ltd. (HHL)	5 Star PC & Marriott Hotels	Lahore. Rawalpindi. Islamabad. Bhurban. Peshawar. Karachi. Muzaffarabad. Gwadar.
5.	Hospitality Inn Formerly Holiday Inn	4 Star Hotel	Lahore
6.	Maisonette Hotels & Resorts	Hotel	Murree.
7.	Lahore Central Business District Development Authority (LCBDDA)	Commercial Plots	Lahore.
8.	Etihad Town	Society Land	Lahore.
9.	Etihad Garden	Society Land	Rahim Yar Khan.

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