



VALUATION

COMPANY PROFILE 2026



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INTRODUCTION

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.

Over the last 60 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.

SERVICES

The services offered by HMCL include the following

- Loss Adjusting & Claims Management Services.
- Asset Valuations.
- Risk Inspection & Consulting Services.
- Engg. Inspections including loading / unloading supervision.

CORPORATE VALUES

TECHNICAL CALIBRE

We take pride in the technical caliber of our team. The in-house expertise supplemented by our local and international panel of associates ensures that we have the right industrial, financial and technical expertise to guide you.

INTEGRITY & SINCERITY

HMCL strives to be sincere and completely transparent to our clients. It is our duty to watch out for their interest and openly share information throughout the service delivery. Our clients can expect the integrity of our team to be flawless and of the highest order.

THOROUGH ANALYSIS

The accuracy and reliability of our results was rated the primary factor due to which our customers choose us i.e. our key success factor, as per a client survey conducted in 2012. Our team is trained to carry out in depth analysis of the information at hand and conduct sufficient due diligence to ensure highly accurate results.

OFFICES & LOCATIONS



HMCL is currently operating from 5 locations, out of which 4 are located in Pakistan. Pakistan's geographical location holds a special strategic value due to its close proximity with Central Asia, Far East, Middle East and the Sub Continent. Through our office in Saudi Arabia we can cater to Bahrain, Qatar and Northern Africa as well.

Contact details for our offices are given at the end of the company profile.

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 43 years of experience in the field with over 37 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.

MUHAMMAD SHAYAN AHMED

Mr. Shayan has over 17 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.

HUSSAIN NASIR ANSARI

Holding a Master's degree in Business Administration from the UK and with over 23 years of professional experience in loss adjusting and valuation, Mr. Hussain Nasir's career has been closely aligned with insurance- and banking-driven valuation assignments across a wide range of industries. His professional expertise includes determination of reinstatement values, assessment of adequacy of sums insured, evaluation of replacement cost benchmarks, and application of appropriate depreciation methodologies, all of which are core elements of valuations undertaken for insurance, reinsurance, and banking purposes.

VALUATION SERVICES

Our competency in the field of valuation services is very well established and we hold a very strong repute in the Pakistani market. We are approved by the Pakistan Banks' 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 which is also recognized by the Royal Institute of Chartered Surveyors.

Our reports are widely accepted by all major insurers and financial institutions of Pakistan.

EXPANSION INTO SAUDI ARABIA

HMCL has collaborated with a local company in Saudi Arabia and will be available for asset valuations services in that market. This would make HMCL the first Pakistani organization to open an asset valuation branch in Saudi Arabia. Once established we aim to spread to other Middle Eastern Countries such as Bahrain, Qatar and UAE.

VALUATION SERVICES OFFERED

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

1. New Replacement Value
2. Reinstatement Value
3. Fair Market Value
4. Forced Sale Value
5. Residual Value Calculation

EXPERIENCE

Over the last 60 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 the end. By virtue of the experience of our team and network of associates we specialize in the valuation of the following industries

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

RECOGNITION AND STANDARDS HIGHLIGHTS

HMCLs services are very well recognized in not only Pakistan but also the region. Kindly note the following highlights pertinent to our recognition and operating standards.

- We are Licensed by SECP to carry out loss adjusting, Valuations, Risk Inspections amongst other engineering surveys.
- Our Engineers are registered with the PEC.
- We are recognized by the Pakistan Banks Association and have been repeatedly placed on all Panels for valuation since PBAs inception.
- On the approved panel of valuation service providers for over 20 Major Banks operating in Pakistan.
- On the panel of all Major Non-Life Insurers and Insurance Brokers of Pakistan.
- Have been entrusted with various assignments awarded to us by the Supreme Court of Pakistan, Privatization Commission etc.

- We follow the International Valuation Standards set by IVSC that is also recognized by the Royal Institute of Chartered Surveyors U.K. as the leading body setting best practices for the valuation industry globally.
- Are fully equipped to conduct assignments in accordance with IFRS and other well-known international standards.
- HMCL exclusively represents **Charles Taylor Adjusting** of U.K. in Pakistan.
- A large chunk of our revenue is generated from assignments originating from European and other International Insurers, Re-Insurers and Insurance Brokers.

BENEFITS OF USING HMCL

EXPERIENCE, TEAM STRENGTH AND NETWORK OF ASSOCIATES

With over 60 years of experience, HMCL has a proven track record and reputation of highly accurate and reliable results not only in Pakistan but also internationally. Our highly qualified team of over 35 members includes Engineers, Technologists, MBAs, Accountancy and IT experts etc. Additionally, by virtue of our collaboration with **Charles Taylor Adjusting** of U.K. we have built a strong network of industrial experts that can be used as and when required to ensure that you are rightly guided, irrespective of the industry you are engaged in.

CLIENT ENGAGEMENT

We take pride in the transparent, professional and customer centric approach that our team is trained to deliver. Our organization will ensure that you are well informed and taken into confidence throughout the valuation process. Our assessment is shared with your team and methodology explained so that we can almost guarantee client satisfaction with our results before the final report is issued.

STRONG UNDERSTANDING OF INSURANCE & FINANCE

Our extensive and diverse experience in Loss Adjusting, Claims Management and Valuation services for the Banking sector allows us to aptly predict the claim settlement amounts that you will receive in a variety of situations. Whether is a normal indemnity policy or on reinstatement basis, using HMCL will help you determine the right sum insured so that you are not vulnerable to inadequate insurance if calamity strikes.

MAIN STAFF

We have a highly qualified and well experienced staff with 15 graduate Engineers / 1 B.Tech (Hons) and 3 Diploma Engineers in various disciplines including Civil, Mechanical and Electrical. 17 Staff members from other disciplines are also available including MBAs, Commerce, Law and Computer Science etc. In addition, supporting staff is of 15 persons in Lahore, Karachi and Rawalpindi including IT, Accounts & Administration etc.

We have a very strong backup of Associates who are experts in their own fields including Engineering, Power plants, large reservoirs and dams, infrastructure, Oil & Gas exploration, Accountancy etc. They are available on a short notice and have been working closely with us on numerous assignments.

Even though some of our staff members have experience of over 30 years we are always endeavoring to introduce young qualified personnel into our system on a regular basis so that the system as a whole remains Energetic and Enthusiastic.

Brief experience of each of the professional staff members is given here under:

S.#	Name of the Employee	Qualification	Experience
1.	Engr. Mahmood Ahmed CEO	a) B.Sc. Engg. (Mech.) Lhr., M.Sc. Engg. (Industrial) Canada, M.I.E., M.I.I.E, AM.IMIA, PE. b) ASO holding Insurance Surveyor Licences in all 4 categories i.e. Fire, Marine, Motor & Misc. c) Registered Professional Engineer by Pakistan Engineering Council (PE), PEC Reg. # MECH/02944 d) Executive Council Member of Surveyors and Adjusters Association of Pakistan. e) Member, Institute of Engineers (MIE). f) Member, Institute of Industrial Engineers, Pakistan (MIIE)	After having a practical experience of about 6 years in Engineering Manufacturing & Process Engg. Industries, joined Hamid Mukhtar & Co. in 1988. Extensive experience in Engineering and Energy losses including complex Business Interruption claims. Carried out Risk Surveys in Power and Energy Sector, Chemicals, Textiles, Paper & Board in personally and/or in supervisory capacity.

S.#	Name of the Employee	Qualification	Experience
		g) Associate Member, The International Association of Engineering Insurers (AM.IMIA), which is a group of Engineers formed by major international Re-Insurance companies for the purpose of continuous discussions, interpretations and improvement in Engineering Insurance.	Has recognized expertise in Valuation of assets for insurance and financial sectors. A total experience of over 43 years including 37 years in Hamid Mukhtar & Co. (Pvt) Ltd.
2.	Engr. Muhammad Shayan Ahmed COO	a) M.Sc. Engineering Management, Aston University, UK. b) B.Eng. (Manufacturing Engineering and Management), University of Nottingham, U.K. c) Cert. CII, CMgr MCMI d) Registered Engineer (RE) e) PEC Reg. # INDUS/006450 f) ASO holding Insurance Surveyor Licences in all 4 categories i.e. Fire, Marine, Motor & Misc.	Joined as trainee Engineer in 2007. Now acting as Director and Chief Operating Officer. Has attained considerable experience in Loss Adjusting. He spearheads the Valuation Division for Insurance and Financial Sector and also oversees continuous team building and Business Development.
3.	Amal Ahmed Corporate Advisor / Business Development Manager	a) MA Honors (Economic), U.K.	Worked in Deloitte UK previously, joined in 2018 as Corporate Advisor to improve efficiency across the organization.
4.	Engr. Mohsin Ali Quality Control Manager	a) B.Sc. Engg. (Mech.), UET, Lhr. b) B.Sc. (GCU), Lhr. MIE, PE c) PEC Reg. # MECH/18164 d) ASO holding the Insurance survey licences in 4 categories: Marine : 0000120 Misc. : 0000121 Fire : 0000122 Motor : 0000360	Over 40 years' experience in various fields including maintenance of Gas and Steam Turbines, Textile Machinery, Sugar Mills etc, before joining the Property Valuations and Insurance Loss Adjusting field in 2004. Joined our company from February 2011.
5.	Engr. Awais Mushtaq Butt Team Leader	a) MS Engg. (Elec.) b) B.Sc. Engg. (Elec.) c) Professional Engineer (PE) d) PEC Reg. # ELECT/56387 e) ASO holding the Insurance survey licences in 4 categories: Marine : 0001472 Motor : 0001473 Fire : 0001474 Misc. : 0001475	Joined our company in 2019 and working with us in Survey Division as Loss Adjuster after having 3 years' experience in the Govt. and Private sector.
6.	Engr. Mahad Bin Tariq Team Leader	a) M.Sc. (Construction Engg & Management) b) B.Sc. (Civil) c) RE (PEC Reg. # CIVIL/37290)	Joined our company in Sept. 2022 as an Engineering Loss Adjuster after having 8 years' experience in the profession in Pakistan and abroad.
7.	Engr. Rizwan Ijaz Loss Adjuster	a) B.Sc. Engg. (Telecom)	Joined our company in Jan. 2023 as an Engineering Loss Adjuster after having 10 years experience in the field.

S.#	Name of the Employee	Qualification	Experience
8.	Engr. Taimor Ali Loss Adjuster	a) B.Sc. Engg. (Mechanical) b) RE (PEC Reg. # MECH/42575)	Joined our company in Feb. 2023 as an Engineering Loss Adjuster after having vast experience in the field.
9.	Engr. Muhammad Zahir Rana GM Karachi Branch	a) B.E Mechanical b) MBA (Marketing) c) RE (PEC Reg. # MECH/24715) d) CRMP, NEBOSH IGC. e) ASO holding the Insurance survey licences in 4 categories: Marine : 0001592 Motor : 0001593 Fire : 0001594 Misc. : 0001595	Joined our company in Nov. 2019 as an Engineering Loss Adjuster in our Karachi Branch after having 7 years of industrial experience including Oil & Gas production operations, refinery maintenance, plant, condition monitoring, industrial machinery breakdown analysis, loss adjusting, HSE and technical audits.
10.	Muhammad Jibran Qureshi Senior Manager Loss Adjusting	a) B.A. b) ASO holding the Insurance survey licences in 4 categories: Fire : 0000781 Misc. : 0000780 Motor : 0000779 Marine : 0000778	Joined our company in Oct. 2014 as a loss adjuster after having acquired 8 years' experience in the profession. Motor, Marine and Fire loss adjusting are his areas. Also working as Coordinator for improving the speed of service delivery for survey department.
11.	Muhammad Abu ul Hassan Team Leader	a) BBA (Hons) b) ACII (Dip.) c) Dip. CILA d) ASO holding the Insurance survey licences in 4 categories: Fire : 0001063 Misc. : 0001062 Motor : 0001061 Marine : 0001060	Joined our company in 2016 as a loss adjuster and now well trained to undertake Marine, Fire and Engineering Surveys.
12.	Muhammad Abubakar Khan Team Leader	a) MBA (Insurance & Risk Management) b) Cert. in Fire from LII c) ASO holding the Insurance survey licences in 4 categories: Fire : 0001666 Misc. : 0001667 Motor : 0001665 Marine : 0001664	Joined our company in 2017 as a loss adjuster and now heading our Financial Lines team.
13.	Ghulam Hussain ASO/Senior Loss Adjuster	a) F.A. b) ASO holding the Insurance survey licences in 3 categories: Fire : 51-F.S.99. Marine : 54-Marine-S-99. Motor : 51-Motor-S-99.	Employed with us since 1979. Carrying out surveys of all categories while holding Insurance Surveying Certificates in categories of Fire, Motor & Marine. Specializes in Surveys involving Textile Industries.
14.	Mudassar Hussain Loss Adjuster	a) MBA (IRM) b) Dip. CII	Joined our company in June 2021 as a loss adjuster after having acquired 3 years' experience in the profession. Now well trained to undertake Marine, Fire and Engineering Surveys.

S.#	Name of the Employee	Qualification	Experience
15.	Muzammil Iqbal Loss Adjuster	a) M.Phil (IRM), b) B.Com (IT)	Joined our company in Oct. 2021 as a loss adjuster after having vast experience in profession and now well trained to undertake Marine, Fire and Engineering Surveys.
16.	Bilal Nazir Loss Adjuster	a) B.Com b) I.Com c) Cert. of Land Surveyor from PITAC d) Cert. in Fire from LII	Promoted from Accounts Deptt. to Financial Lines team and now well trained to undertake Financial Lines, Marine, Fire and Engineering claims.
17.	Muhammad Ahmad Bhatti Loss Adjuster	a) B.A. b) IT Certificates	Promoted from IT Deptt. to Financial Lines team and now well trained to undertake Financial Lines, Marine, and Fire claims.
18.	Maqsood Ali Raza Loss Adjuster	a) B.A.	Joined our company in Apr. 2025 as a loss adjuster after having vast experience in profession and now well trained to undertake Marine, Fire and Engineering Surveys.
19.	Engr. Jawaad Hassan Loss Adjuster	a) MS Engg. (Industrial) b) BS Engg. (Mech.) c) RE (PEC Reg. # MECH/49300)	Joined our company in Aug. 2025 as a loss adjuster after having vast experience in profession and now well trained to undertake Marine, Fire and Engineering Surveys.
20.	Engr. Ahmed Muneeb	a) B.Sc. Engg. (Electrical)	Joined our company in Dec. 2025 as a loss adjuster after having vast experience in profession and now well trained to undertake Marine, Fire and Engineering Surveys.
21.	Hussain Nasir Ansari GM Valuations	a) MBA (London) b) MCS (IT), Karachi c) ASO holding the Insurance survey licences in 4 categories: Marine : 0001476 Motor : 0001477 Fire : 0001478 Misc. : 0001479	Joined our company in Oct. 2020 as a senior loss adjuster after having acquired vast experience in the profession. Fire & Property loss adjusting are his areas.
22.	Imran Aslam DGM Valuations – Industrial Valuations	a) MBA (Banking & Finance) b) Dip. Engr. (Electrical) c) Diploma in Computer Graphics d) Diploma in Computer Applications	An Electrical Engineering Certificate holder, working with us since Jan 2000. Specializes in surveys involving Electrical Equipment, Valuation of Land, Building, Plant & Machinery.
23.	Muhammad Usman Khurshid DGM Valuations	a) MBA (Project Management)	Joined our company in Jan. 2023 after having vast experience in profession and working with us in Valuation Division as DGM Valuations.

S.#	Name of the Employee	Qualification	Experience
24.	Engr. Ahmar Saeed Senior Manager - Industrial Valuations	a) B.Tech (Hons.) – Civil b) D.A.E. (Civil)	Joined our company in May 2014 and working with us in Valuation Division as Industrial Valuator.
25.	Engr. Sohail Anwar Khan Manager Industrial Valuations	a) B.E. (Polymer), b) RE, PEC Reg. # POLY/001226	Joined our company in May 2024 as a Manager Industrial Valuations after having 7 years of experience in banking sector technical evaluation department & 5 years' experience in various industries.
26.	Engr. Mohammad Fouzan Industrial Valuator	a) B.Sc. Engg. (Electrical) b) AutoCad	Joined our company in Jan. 2023 as an Engineering Loss Adjuster after having 10 years' experience in the field. Presently working in Valuation Division as Industrial Valuator.
27.	Fahad Amjad Industrial Valuator (Dip. Engr.)	a) D.A.E. (Civil)	Joined our company in October 2022 after having vast experience in the profession and now working with us in Valuation Division as Industrial Valuator.
28.	Naeem Ahmed DGM Valuations - Real Estate	a) I.Com	Working with us since 2003. Handling surveys involving valuation of Land & Building.
29.	Mohsin Jahanzeb Real Estate Valuator	a) MBA (Banking & Finance)	Joined our company in Aug. 2021. Handling surveys involving valuation of Land & Building.
30.	Waqas Zulfiqar Valuation Officer	a) B.Com b) Certificates in Computer Applications	Joined our company in Nov. 2009. Promoted from IT Department to Valuation Division. Handling surveys involving valuation of Land & Building.
31.	Engr. Danish Junaid Loss Adjuster	a) B.E (Telecom)	Joined our company in Feb. 2024 as an Engineering Loss Adjuster in our Karachi Branch after having 13 years' experience in the profession.
32.	Engr. Mehroz Khan Loss Adjuster	a) B.E. Electrical, RE	Joined our company in Jul. 2025 as a loss adjuster after having vast experience in profession and now well trained to undertake Marine, Fire and Engineering Surveys.
33.	Salman Hashmi Loss Adjuster (Dip. Engr.)	a) B.A. b) D.A.E. (Auto Engineering)	Joined our company in Feb. 2016 as a loss adjuster after having acquired 2 years' experience in the profession and now well trained to undertake Engineering, Marine and Fire Surveys.

S.#	Name of the Employee	Qualification	Experience
34.	Engr. Ali Hasan Usmani Loss Adjuster	a) BE (IM) b) MS (EM) c) PE	Joined our company in Sep. 2025 as a loss adjuster after having vast experience in profession and now well trained to undertake Marine, Fire and Engineering Surveys.
35.	Khalid Iqbal Awan Senior Surveyor	a) B.A.	Joined our company in Nov. 2018 as Senior Surveyor, Rawalpindi Branch after having 33 years' experience in the profession.

ASSOCIATES

Sr. #	Name of the Associate	Qualification	Experience
1.	Mr. Sadiq M. Naim Mian (Khalid Majeed Rehman, CA)	Chartered Accountant	One of the most experienced Chartered Accountants in Pakistan. Partner of the firm, responsible for planning phase of the assignment, review evaluation designing and documentation of policies, procedures, accounting and internal control and management system.
2.	Mr. Imtiaz Majeed	Chartered Accountant	One of the most experienced Chartered Accountants in Pakistan on power plants, power purchase agreements, business interruption etc.
3.	Mr. Kamal Anwer	B.Sc. Engg. (Chem.), PE, MPICE, MIE, MPIP	Vast experience in Petroleum Refining and Chemical Engineering for over 35 years. Working as an associate and is available on request for special technical assignments.
4.	Mr. U. A. Zaidi	B.Sc. Engg. Mech.	Vast Experience in HVAC and Workshop Equipment for over 50 years. Working as an associate and is always available on request for special technical assignments.
5.	Ch. Maqbool Ahmed	B.Sc. Engg. Elec. (PEC Registered)	Vast experience in Electrical Engineering for over 15 years. Working as an associate and is available on request for special technical assignments.
6.	Fayyaz Gul Awan	a) B.A. b) L.L.B. c) M.A. d) Holder of all 4 survey licences	More than 10 years' experience in Insurance Loss Adjusting surveys.
7.	Dr. Sohail Mahmood Qureshi	a) Dr. Engineer in Structural Dynamics and Earthquake Engineering, KYUSHU University, Fukuoka, Japan (1992) 3.90/4.00. b) M.Sc. Structural Engineering and Structural Mechanics, Colorado State University, Ft. Collins, USA (1982) 3.50/4.00. c) B.Sc. Civil Engineering with three distinctions, University of Engineering & Technology, Lahore, Pakistan (1978) First Div. Honors.	Over 33 years' experience in Project Management, Planning and Design of Dams, Hydropower and Communications Infrastructure Projects, Structural Design to Resist Seismic & Abnormal Loads, Concrete & Earth-fill Dams, Spillways, Hydraulic Structures, Design of Concrete, Masonry & Steel Structures, Steel Pipeline Crossings, Bridge Analysis & Design, Shell Structures & Chimneys, RC Detailing for Dynamic Loads, Simplified Procedures for Dynamic Load Analysis, Soil-Structure Interaction, Dynamic FEM Formulation,

Sr. #	Name of the Associate	Qualification	Experience
			Highway Design and Computer Programming. Working as an associate and is available on request for special technical assignments.
8.	Mr. Muhammad Yunus Sheikh	a) D.A.E. (Mech.) b) B.A.	More than 30 years' experience in Mechanical Engineering and Cement Industry
9.	Mr. Yusuf Qureshi	a) Master of Engineering, Industrial Engineering and Management, Oklahoma State University, USA b) Bachelor of Engineering (Mechanical), Engineering College, University of Peshawar.	Has over decades of experience in Health Safety and Environment in Oil & Gas, Chemical, Construction and Textile Industry out of which 30 years at ICI Paints, Soda Ash and Polyester Plants.
10.	Mr. Muhammad Asim Bilal	a) M.Sc. Engineering Management, UET, Lahore. b) B.Sc. Civil Engineering, UET, Lahore c) PEC Registered Professional Engineer	A Civil Engineering professional with over 20 years of experience of working with one of the leading contractors and consultants of Pakistan & abroad. He has extensive experience of working on EPC and PC based projects while specializing in operations management, design and contract management along with project monitoring and problem solving. His major work scope involves hydropower/thermal/nuclear power plants, refineries/oil & gas sector etc. Working as our associate and is available on request for special civil engineering assignments.

OUR CLIENTS

A list of our main clients is given hereunder:

INSURANCE COMPANIES:

01. Adamjee Insurance Company Limited
02. Alfalah Insurance Company Limited
03. Asia Insurance Company Ltd.
04. Askari General Insurance Company Limited
05. Atlas Insurance Limited
06. Century Insurance Company Limited
07. Chubb Insurance Pakistan Limited
08. E. F. U. General Insurance Limited
09. Habib Insurance Co. Ltd.
10. IGI General Insurance Limited
11. Jubilee General Insurance Company Limited
12. National Insurance Company Limited
13. New Hampshire Insurance Company (Pakistan Branch)
14. Pak Kuwait Takaful Company Limited
15. Premier Insurance Limited
16. Security General Insurance Company Limited
17. Takaful Pakistan Limited
18. UBL Insurers Limited
19. Universal Insurance Co. Ltd.
20. The United Insurance Company of Pakistan Ltd.

INTERNATIONAL BROKERS:

01. Al-Futtaim Willis Co. LLC, Dubai
02. Fidelity Insurance Brokers (Pvt) Ltd. (FIB) / Lockton MENA
03. Risk Management Services (Pvt) Limited (RMS)
04. Marsh Ltd., London & Pakistan
05. AON Insurance Brokers (Pvt) Ltd.
06. AL WASL Insurance Brokers Limited, Malaysia.

INTERNATIONAL RE-INSURERS:

01. Chubb
02. AIG
03. Allianz
04. Munich Re
05. Swiss Re
06. SCOR
07. Various Syndicates at Lloyd's of London.

FINANCIAL INSTITUTIONS/BANKS:

Our company is on the panel of firms for the following Banks:

01. Allied Bank Limited.
02. United Bank Limited.
03. Habib Bank Limited.
04. Askari Bank Limited.
05. MCB Bank Limited.
06. The Bank of Punjab.
07. Standard Chartered Bank (Pakistan) Ltd.
08. Bank Alfalah Limited.
09. Meezan Bank Limited.
10. The Bank of Khyber.
11. First Women Bank Limited.
12. Bank Makramah Limited formerly Summit Bank Limited.
13. Soneri Bank Limited.
14. Samba Bank Limited.
15. NBFIs & Modaraba Association of Pakistan.
16. National Bank of Pakistan.
17. Faysal Bank Limited.
18. Sindh Bank Limited.
19. Bank Al-Habib Limited.
20. Habib Metropolitan Bank Limited.
21. Dubai Islamic Bank Pakistan Ltd.

CHARTERED ACCOUNTANTS:

01. A.F. Ferguson & Company. (PWC)
02. EY Ford Rhodes
03. Yousuf Adil
04. Hameed Choudhri & Co.
05. Hameed Majeed Associates (Pvt) Limited
06. Khalid Majeed Rehman & Co.
07. Qamar-ul-Islam & Company
08. Sidat Hyder Morshed Associates (Pvt) Limited
09. Aslam Malik & Company
10. Horwath Hussain Chaudhry & Company
11. Rahman Sarfaraz Rahim Iqbal Rafiq (RSRIR)

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INTERNATIONAL CLIENTS

Sr. #	Name Of Client	Type of Project	Location
1.	<u>MAADEN PHOSPHATE BUSINESS UNIT</u>		
a.	MWSPC Plants	Phosphate Business Unit Ammonia: 1.09 MMT/Y DAP: 2.97 MMT/Y	Ras al Khair & Wa'ad Al Shamal, KSA.
b.	MPC Plants	Phosphate Business Unit Ammonia: 1.09 MMT/Y DAP: 2.92 MMT/Y	Ras al Khair & Al Jalamid, KSA.
c.	MFC Plant	Ammonia Plant 3: 1.09 MMT	Ras al Khair, KSA.
2.	<u>MAADEN ALUMINUM BUSINESS UNIT</u>		
a.	MAC Aluminum Smelter	Aluminum Business Unit Carbon: 451,140 Anodes/Y Smelting: 219,000 Rodded Anodes/Y Cast House: Depends on reduction requirements	Ras al Khair, KSA.
b.	MBAC Refinery	Aluminum Business Unit Refinery: 1.8 Mln. MT/Y Bauxite Residue: 3.2 Mln. MT/Y	Ras al Khair, KSA.
c.	MRC Rolling Mill	Aluminum Business Unit CAN Recycling: 132 KMT/Y CAN Body, Can Body & Tab: 380 KMT/Y Automotive: 60 KMT/Y	Ras al Khair, KSA.
3.	MAADEN Base Metals & New Minerals Company (BMNM)	6 Gold Mines (various capacities)	Makkah, Madinah, Qawaia & Al Qasim Region, KSA.
4.	MAADEN Industrial Minerals Company (MIMC)	Bauxite Mine, Magnesite Mine & Processing Plant (various capacities)	Az Zabirah, Al Ghazalah & Al Madinah, KSA.
5.	NAPCO National Group (16 Units)	Paper, Packaging & Consumer Products (various capacities)	Dammam, Riyadh, Jeddah - KSA.
6.	Saudi Specialized Products Company.	CNC Machines	Riyadh, KSA.
7.	Group Five Pipe Saudi.	Steel Spiral Pipe Making Industry: 240,000 tons/annum	Dammam, 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.

Sr. #	Name Of Client	Type of Project	Location
10.	Qatarat Saqia Desalination Plant.	Water Desalination Plant: 42,500 m ³ /day	Jeddah, KSA.
11.	Pinehill Arabia Food Ltd. (7 Units)	Food Products (various capacities)	Jeddah & Dammam, KSA.
12.	Al Qahtani PCK Pipe Company	Steel Pipe Making Industry: 300,000 tons/annum	Dammam, KSA
13.	Saudi Cement Company	Kiln Line 6 with capacity of 3,500 TPD	Al-Hasa Hofuf, KSA.
14.	United Cement Company BSC	3,000 TPD	Bahrain.
15.	Samra Electric Power Company (SEPCO)	1241 MW dual fuel combined cycle	Jordan.
16.	United Carton Industries Company (UCIC)	Printing & Packaging Plant (various capacities)	Jeddah, KSA.
17.	Tecnicas Reunidas Saudia for Services & Contracting Company Ltd.	Temporary Camps Sites	Haradh & Marjan, KSA.

**LIST OF MAJOR VALUATION ASSIGNMENTS CARRIED OUT
BY HAMID MUKHTAR & CO. (PVT) LTD.**

Sr. #	Name Of Client	Type / Capacity of Project	Location
1.	<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.	Kohinoor Energy Ltd.	124 MW	Lahore.
12.	Nishat Chunian Power Ltd.	200 MW	Pattoki, Distt. Kasur.
13.	Nishat Power Ltd.	200 MW	Pattoki, Distt. Kasur.
14.	Saba Power Co. (Pvt) Ltd.	136 MW	Sheikhpura.
15.	Fauji Kabirwala Power Co. Ltd.	157 MW	Kabirwala, Jhang.
16.	Attock Gen Ltd.	165 MW	Rawalpindi.
17.	Tapal Energy Ltd.	126 MW	Kemari, Karachi.
18.	Fatima Energy Ltd.	118.8 MW	Muzaffargarh.
19.	Gul Ahmed Energy Ltd.	126 MW	Karachi.
20.	FFBL Power Company Ltd. (FPCL)	118 MW	Bin Qasim, Karachi.
21.	Lucky Electric Power Company Ltd.	660 MW Coal Fired	Bin Qasim, Karachi.
22.	Foundation Power Company Daharki Ltd.	185 MW combined cycle	Ghotki, Sindh.
23.	Punjab Thermal Power (Pvt) Ltd.	1263 MW dual fuel combined cycle	Jhang.
24.	Guddu Power	747 MW combined cycle	Kashmore, Sindh.
25.	Mira Power Company Ltd.	102 MW Gulpur Hydropower	AJK.
26.	Engro Powergen Qadirpur Ltd., formerly Engro Energy (Pvt) Ltd.	217 MW Combined Cycle	Ghotki, Sindh.

Sr. #	Name Of Client	Type / Capacity of Project	Location
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.
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.
2. <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
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.
3. <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.	Prime International Oil & Gas Co. Ltd.	Oil and gas exploration facilities	Sindh Region
4.	Oil & Gas Development Company Ltd. (OGDCL)	Oil and gas exploration, drilling and production facilities	Punjab, KPK, Sindh & Balochistan Provinces
5.	Byco Petroleum	Refinery	Balochistan.
6.	Sitara Chemical Industries Ltd.	Chemical Plant	Faisalabad.
7.	Lucky Core Industries formerly ICI Pakistan Ltd.	Chemical & Soda Ash	Sheikhupura & Khewra

Sr. #	Name Of Client	Type / Capacity of Project	Location
8.	Nimir Industrial Chemicals	Chemical Plant	Sheikhupura.
9.	Diamond Paint Industries (Pvt) Ltd.	Paint Industry	Lahore.
10.	Kansai Paint (Pvt) Ltd.	Paint Industry	Lahore.
11.	Engro Elengy Terminal (Pvt) Ltd.	LNG Terminal project	Port Bin Qasim, KHI.
12.	PGP Consortium Limited.	LNG Terminal project	Port Bin Qasim, Karachi.
13.	Pakistan International Bulk Terminal Ltd.	Coal Terminal facility	Port Qasim, Karachi.
14.	Fauji Oil Terminal & Distribution Co. Ltd.	Oil Terminal & RLNG Pipeline	Port Qasim, Karachi.
4.	<u>FERTILIZER PLANTS</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.
5.	<u>REAL ESTATE PROJECTS & HOTELS</u>		
1.	Nishat Hotel & Properties Ltd. (Emporium Mall by Nishat)	Shopping Mall & Hotel 12 stories having covered area of 2,700,000 square feet	Lahore
2.	Packages Construction (Pvt) Ltd. Packages Real Estate (Pvt) Ltd. (Packages Mall)	Shopping Mall 3 stories having covered area of 1,250,000 square feet	Lahore
3.	TCC Management Services (Tricon Tower)	Commercial Plaza 18 stories having covered areas of 600,000 square feet	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.

Sr. #	Name Of Client	Type / Capacity of Project	Location
8.	Etihad Town	Society Land	Lahore.
9.	Etihad Garden	Society Land	Rahim Yar Khan.
10.	Pakistan Expo Centres (Pvt) Ltd.	Fixed Assets	Lahore & Peshawar.
6.	<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
7.	<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.
8.	<u>TEXTILES</u>		
1.	Sadaqat Ltd.	Composite Units	Jaranwala
2.	Nishat Mills Ltd.	Composite Units	Lahore, Sheikhpura & Faisalabad
3.	Nishat Chunian Ltd.	Composite Units	Distt. Kasur.

Sr. #	Name Of Client	Type / Capacity of Project	Location
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.
17.	Master Textile Mills Ltd.	Composite Units	Distt. Kasur.
9.	<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.
10.	<u>FOODS & BEVERAGES</u>		
1.	Nestle Pakistan Ltd. (4 factories)	Foods & Beverages	Sheikhpura, Kabirwala, Islamabad & Karachi

Sr. #	Name Of Client	Type / Capacity of Project	Location
2.	Coca Cola Beverages Pakistan Ltd.	Beverages	Punjab Region & 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	Kot Lakhpat and Muridke Plants
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.	Eatemad 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.
11.	<u>LEATHER & SHOEMAKING</u>		
1.	Service Sales Corporation (Pvt) Ltd.	Shoe making unit	Lahore.
2.	Footlib	Shoe Making	Multan Road
3.	Shoe Planet (Pvt) Ltd.	Shoe Making	Lahore.
4.	Service Industries	Shoe Making	Muridke
5.	H.S.A Leather	Tannery	Kasur.
12.	<u>AUTOMOBILE & VEHICLES</u>		
1.	Indus Motor Company Ltd. (Toyota)	Automobile Industry	Karachi.
2.	Procon Engineering (Pvt) Ltd.	Automobile Industry	Karachi, Faisalabad and Raiwind.

Sr. #	Name Of Client	Type / Capacity of Project	Location
3.	Master Changan Motors Ltd.	Automobile Industry	Karachi.
4.	Regal Automobile Industries Ltd. (DFSK)	Automobile Industry	Lahore.
5.	Naya Daur Motors Foundry, Part of Naya Daur Motors (Pvt) Ltd. A Project of Pakistan Automobiles Corp. Ltd.	Automobile Industry	Karachi
6.	National Motors Ltd.	Automobile Industry	Karachi
7.	Pakistan Automobiles Corporation Bolan Castings Ltd.	Automobile Industry	Karachi
8.	Pakistan Cycle Industries Coop. Society Limited. (Rustam & Sohrab Works)	Cycle Making Unit	Shahdara,Lhr
9.	Daewoo Pakistan Express Bus Services Ltd.	Fleet Buses	All over Pakistan
10.	Platform Turizm.	Metro Buses	Lahore & Islamabad.
13.	<u>AIR AVIATION</u>		
1.	Airborne Aviation (Pvt) Ltd.	Cessna Air Crafts	Lahore.
2.	JDW Sugar Mills Ltd.	Air Crafts	Lahore.
3.	Nishat Group.	Air Craft	Lahore.
4.	Air Blue Ltd.	Air Handling Equipment & other assets	Different locations
5.	Pakistan Aviators & Aviation (Pvt) Ltd.	Ground Supporting Equipment	Lahore.
14.	<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

Sr. #	Name Of Client	Type / Capacity of Project	Location
11.	Siddique Steel Re-Rolling Mills	Re-Rolling Mills	Lahore
12.	Capital Industries (Pvt) Ltd.	Cycle Manufacturing	Lahore
13.	Ghandhara Nissan Ltd.	Car Manufacturing Unit	Karachi
14.	Ghandhara Diesel Ltd.	Truck Manufacturing	Karachi
16.	Fast Cables Ltd. (2 Units)	Cable Manufacturing Units	Lahore
17.	Pakistan Cables Ltd.	Cable Manufacturing Units	Nooriabad & Karachi
15.	<u>TELECOMMUNICATION</u>		
1.	Edotco Towers Pakistan (Pvt) Limited.	Passive Telecom Towers Infrastructure & Power equipment and Other Assets	All over Pakistan
2.	Pakistan Mobile Communications Ltd. (Jazz)	Fixed Assets	All over Pakistan
3.	Pakistan Telecommunication Co. Ltd.	Various Commercial Properties	Punjab Region
16.	<u>EDUCATIONAL INSTITUTIONS</u>		
1.	Lahore University of Management & Sciences (LUMS)	Fixed Assets of University	Lahore.
2.	First Jamia Services Ltd., for the International School of Choueifat.	Fixed Assets of School	Lahore.
3.	Forman Christian College. (FC College)	College & University Buildings	Lahore.
4.	Solomon Business (Pvt) Ltd. (Kingston College)	Land & Building of College	Lahore.
5.	City Schools (Pvt) Ltd. (The City School)	35 Campuses	Different Locations
6.	Lahore Grammar School (Pvt) Ltd. (LGS)	4 Campuses	Lahore.
7.	Salamat School System	4 Campuses	Lahore.
8.	Punjab Group of Colleges (PGC)	Franchise of PGC	Tandlianwala, Faisalabad.



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