

Profiles of Directors

Lt Gen Naveed Mukhtar (Retd) Hilal-I-Imtiaz (Military)

Address: AWT Plaza- The Mall Saddar- Rawalpindi

Lt Gen Naveed Mukhtar (Retd) is the Managing Director of Army Welfare Trust. He is an Armour Officer. He is a graduate of Pakistan Military Academy; The Cavalry School, France; Command and Staff College Quetta; Joint Command and Staff College, Philippines; National Defense University, Pakistan; and the United States Army War College. He holds two Master degrees in War Studies and Strategic Studies. The General is blessed with three sons and a grandson.

During his illustrious military career, spanning almost forty years, Lt Gen Naveed Mukhtar (Retd) has served in a variety of command and staff positions at nearly every level during both peace and operations. He has also rendered services in the United Nations Mission in Somalia. The General has served as the Corps Commander of Karachi Corps, Colonel Commandant of Armoured Corps and has also headed the premier intelligence agency of Pakistan as the Director General of ISI.

Major General Dr. Muhammad Muazzam Ali Goraya, HI (M) (Retd)

Address: AWT Plaza- The Mall Saddar- Rawalpindi

Major General Dr. Muhammad Muazzam Ali Goraya, HI (M) (Retd) Chief Operating Officer, Army Welfare Trust, is a highly accomplished, qualified and motivated professional. PhD researcher, inventor, designer and professor with numerous distinctions. Accomplished many personal research and design achievements. Post Doctorate fellowship for research in intelligence control of distributed devices, PhD in Mechanical Engineering, design synthesis and development of intelligent automation Robotic System/ Artificial Intelligence from Colorado State University, USA.

Air Vice Marshal Mohammad Athar Shams, HI (M) (Retd)

Address: AWT Plaza- The Mall Saddar- Rawalpindi

Air Vice Marshal Mohammad Athar Shams, HI (M) (Retd) is currently serving as Executive Director Aviation and Finance of Army Welfare Trust. He has MSc in Strategic Studies from National Defence University, Islamabad. He served at various prestigious positions in Pakistan Air Force including Base Commander Fighter Base, Air Officer Command Northern Air Command and Director General Joint Operations, General Headquarters.

Malik Riffat Mahmood

Address: AWT Plaza- The Mall Saddar- Rawalpindi

Malik Riffat Mahmood is currently working as Group Chief Finance Officer of Askari Group of Companies – Army Welfare Trust. He is a seasoned finance professional with diversified working experience in multiple industries including Pharmaceutical, Aviation, Textile, Oil and Gas and Sugar. He is a Fellow Chartered Accountant (FCA) of the Institute of Chartered Accountants of Pakistan. He has hands-on experience of strategic and financial planning coupled with proven ability of translating strategic vision into practical action plans.

Javed Yunus

Address: East West Insurance Company Limited, Al-Asghar Plaza, 20 Blue Area, F6,
Islamabad

Mr. Javed Yunus was appointed to the Board of Directors of the Company in 1992. He is a part of the Company as Director for last 19 years out of his total experience of 47 years. He has obtained B. Pharmacy from Karachi University, (1970), MBA (Finance) from Institute of Business Administration, Karachi (1973). MBA (Marketing) from St. Johns University, New York, USA (1978). He served for Park Davis & Co. New York USA (A pharmaceutical Co.) in their Marketing and Sales from 1974-1986. After returning to Pakistan he joined East West Insurance Co. (General) as Executive Director (1986) and remains on EWI Board to date. He also served as Director on the Board of Bolan Bank Limited (1992-2004).

Ayesha Rafique

Address: edotco Pakistan (Pvt.) Ltd. Plot 60-A, F-6, Old American Center, Jinnah Avenue,
Blue Area, Islamabad

Ms. Ayesha Rafique is currently working with Edotco Pakistan Private Limited as Head of Legal and Regulatory Affairs. She is a Corporate and Commercial Counsel and has over 22 years' experience as external and in-house counsel. In her career apart from working in various law firms she has also been working for Pakistan Tobacco Company Limited and TCS Holdings Private Limited as Company Secretary and Head of Legal. She has an extended experience in Corporate Legal matters, litigations, Employment/ Labour law, Taxation and legal issues which include restricting and organization of companies. She holds LLM from University of Aberdeen in UK.

Tariq Hameed

Address: 124, Wood Cote, Valley Road, Purley, CR83BF, Surrey, UK.

Mr. Tariq Hameed is a Fellow of the Institute & Faculty of Actuaries, UK and an Associate of the Society of Actuaries, USA. He graduated from the University of Punjab (Pakistan) with a first-class degree in Mathematics and Economics. He was associated with Mercer Ltd (a leading international actuarial consultancy) and has over 40 years' experience in the pensions consultancy (including M&As and change management) and insurance industry in the UK, Canada, Middle East and Pakistan. He retired as a Principal with Mercer in 2016. Prior to joining Mercer, He worked with the Credit & Commerce Insurance Company (Saudi) Ltd. in Jeddah and with the State Life Insurance Corporation of Pakistan (actuarial department). He was also the Executive Chairman of the Institute of Islamic Banking & Insurance, London.