

February 11, 2025

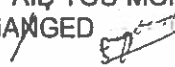
Mr. Umair Abdul Razzak
CRU In-charge / RRC
House Building Finance Company Limited
Regional Office South
Karachi PIN # 2536

Subject: NOTICE OF YOUR DEMAND AGAINST MY ACCOUNT NO. 8030063872 having Ref: HBFCL/R-S/RECOVERY/2025/10974

Dear Mr. Razzak,

This has the reference of your above stated NOTICE of demand for a sum of Rs. 1,392,200 that was DEMANDED BEFORE as being Rs. 904,000 on 17/10/2024 through YOUR another LAST NOTICE (copy attached as annexure 1) THAT WAS replied by me through TCS (copy attached as annexure 2) on 21/11/2024 in detail with all documentary proofs/documents and evidences by giving you the VERDICT OF The Honorable Federal Insurance Ombudsman in which you/HBFCL have been declared to be AT FAULT (see point # 4 carefully in his verdict) as my Insurance Claim is still due to be compensated at your end since June '2020 and this case is still in REPRESENTATION 3rd time at the good office of the current President of Pakistan Mr. Asif Ali Zardari (copy attached as annexure 3) and its Rep. Number is 116/FIO/2023 that I used to relaunch my CURRENT REPRESENTATION AGAINST the VERDICT/DECISION OF The Federal Insurance Ombudsman and its copy I have already sent you with the above cited reply (BOTH COPIES BEFORE)!!

Kindly note that before this it had ALSO been sent twice FOR REPRESENTATION against the 2No. VERDICTS OF WAFaqi MOHTASIB; Mr. Ajaz Qureshi BEFORE the then President Mr. Arif Alvi and whatever DIRECTION I was given by him/his office in writing THAT WAS FOLLOWED UP BY ME utmost and in the last I was asked to approach to SECP that I did accordingly and then as per SECP DIRECTION in writing I approached FINALLY to the Federal Insurance Ombudsman WHO called up the relevant Insurance Company M/s. Pak-Qatar Takaful RATHER than you/HBFCL TOO (see his Verdict copy SENT BEFORE YOU IN POINT NO. 4) as the Insurance Company deny to recognize me BUT however admitted having the existence of such COMPREHENSIVE GROUP INSURANCE TAKAFUL POLICY IN THE NAME OF HBFCL INSTEAD OF my name as Mr. Maqsood Ahmed Mughal as I am not their DIRECT Client but HBFCL though I am the part of that Group whose property insurance policy was acquired by HBFCL directly. So, they say HBFCL is their Client not me (Maqsood Ahmed Mughal)!!!

In short, it is obvious that rather than I pay you (AS I HAVE ALREADY PAID YOU MORE THAN WHAT I WAS SUPPOSED TO till the time of launching MY DAMAGED PROPERTY INSURANCE/TAKAFUL CLAIM. 

So, RATHER, you are my defaulter and supposed to be compensated for my PROPERTY DAMAGED CLAIM since June '2020 as the structure of the building destroyed not because of poor maintenance, seepage or poor drainage system AS YOU ARE CLAIMING IN WRITING BUT due to 117 Earthquakes ranging from 1 to 6.4 ON RECTOR SCALE out of which around 20 were of very intensified range from 4 to 6.4 ON Rector Scale with just 10 KM in depth only (though AS PER Google it was 7.1 with


1/3

10 KM DEPTH ONLY but you people are denying of ANY EARTHQUAKE during the last 10 Years AND THE SAME HAS BEEN MENTIONED IN WAFaqI MOHTASIB's VERDICT TOO at the behest of you people/HBFCL TELLING HIM FALSELY but I have the written documentary proofs that I acquired from Pakistan's MATE OFFICE under RIGHT TO INFORMATION LAW!!!!!!!!!!!!

Moreover, you people have never ever shared (despite of my verbal and written Demand ON VARIOUS TIMES) the COPY OF THE relevant INSURANCE POLICY, YOUR CONTRACT WITH PAK-QATAR as well as its TERMS & CONDITIONS though I had approached to the Chief Information Commissioner of Pakistan too and you people were also called upon by him in Karachi after coming from Islamabad along with his TEAM for HEARING!!!!!!!!!!!! (relevant emails/copies attached as annexure 4).


In the last, I once again request you to please honor my Insurance Property Damaged Claim as you have NO SOLID PROOFS, LOGIC, RATIONAL to dishonor it!!!

Insteady, FABRICATING ALL baseless facts and giving FALSE STATEMENTS SO FAR since June '2020 WITHOUT having produced ANY DOCUMENTARY EVIDENCES so IF MY FAMILY OF 5 MEMBERS God-forbidden HAVE TO BE FACING any untoward incidents of losing our lives because of this building condition, ONLY HBFCL WILL BE SOLEY RESPONSIBLE FOR THIS and my heirs keep AND WILL KEEP this right UN-CONDITIONALLY to take APPROPRIATE LEGAL ACTION against you people/HBFCL as this BUILDING has been declared BEING VERY dangerous, non-livable and OUT OF THE QUESTION/SCOPE OF REPAIRING by ITS REGULATOR namely Sindh Building Control Authority OF SINDH PROVINCE OF PAKISTAN (not me!!) in June '2020 ON THE BASIS OF WHICH I LODGED MY INSURANCE CLAIM AND HAVE BEEN PURSUING ITS COMPREHENSIVE COVERAGE INSURANCE/TAKAFUL POLICY CLAIM since LAST MORE THAN 4.5 YEARS but no luck so far as I have been made just like a football from one office to another one PERHAPS BECAUSE OF neither I use any influence/SAFFARISH nor BRIBE!!!! DESPITE OF THE FACT THAT The Judge who ran my case in Karachi, Sindh Office of Wafaqi Mohtassib announced his VERDICT IN MY FAVOR VERBALLY but THE BIGGEST WAFaqI MOHTASIB OF PAKISTAN namely Mr. Ajaz Qureshi changed THIS VERBALLY ANNOUNCED DECISION/HIS VERDICT in writing and asked me to approach to the SECP that I did accordingly and from as per SECP's directive BEFORE THE HONORABLE COURT OF The Federal Insurance Ombudsman in Karachi!!!!!! WHO DECLEARED HBFCL to be at fault and asked me to approach any appropriate authority because of which I again went to the President of Pakistan, Mr. Asif Zardari by mentioning all facts & figures in the form of my 3rd REPRESENTATION to seek JUSTICE against the VERDICT OF The Honorable Federal Insurance Ombudsman this TIME INSTEAD OF Wafaqi Mohtasib TWICE BEFORE.

Thank you.

Yours truly,


Magsood Ahmed Mughal
Global Team Member
Amnesty International
Amnesty International Secretariat Office in London, United Kingdom
Based at Karachi, Sindh, Pakistan
Mobile: 0332-2511175

2/3


Enclosures:

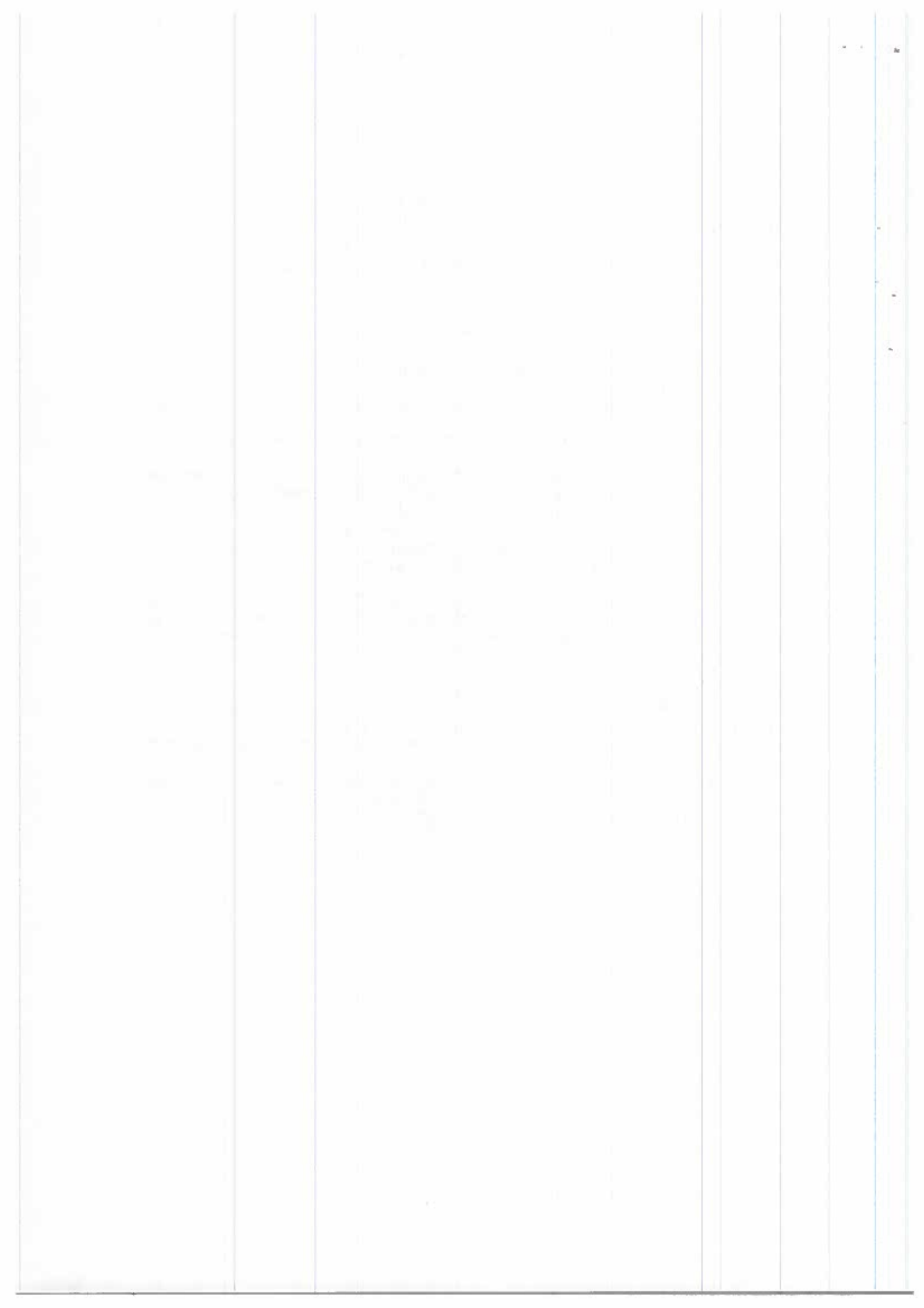
As stated above in the letter.

01/A, 01/B, 2, 3, 4 Total 5

Cc:

1. The Director General Coordination, President's Secretariat (Public), Awan-e-Sadr, Islamabad (By Email)
2. The Director Coordination, President's Secretariat (Public), Awan-e-Sadr, Islamabad (By Email)
3. Mr. Muhammad Saleem, Director (Legal-I), President's Secretariat (Public), Awan-e-Sadr, Islamabad (By Email).
4. Mr. Asghar Ali, Director (Legal), President's Secretariat (Public), Awan-e-Sadr, Islamabad (By Email).
5. **Mr. Irfan Qadir, Legal Adviser to the President of Pakistan, President's Secretariat (Public), Awan-e-Sadr, Islamabad (By TCS) BEING THE REMINDER TOO!!**
6. The Secretary General, (Mr. Antonio Guterres), United Nations, Headquarters, 405 East, 42nd Street, 25th Floor, New York, NY, 10017, United States of America (By Email).
7. The Secretary General (Ms. Agnes Callamard), Amnesty International, Amnesty International Secretariat, 1 Easton Street, London, WC1X 0DW, United Kingdom (By Email).
8. The Executive Director (Ms. Tirana Hassan), Human Rights Watch, Headquarters, 350 Fifth Avenue, 34th Floor, New York, NY-10118-3299, United States of America (By Email).
9. The High Commissioner (Mr. Volker Turk), United Nations Human Rights Council, Headquarters, Palais Wilson, 52 RUE DES Paquis, CH-1201, Geneva, Switzerland (By Email).
10. The Commissioner (Mr. Michael O'Flaherty), European Union Agency for Fundamental Rights (FRA), Schwarzenbergplatz 11, A-1040, Vienna, Austria (By Email).
- ✓ 11. **The Country Director, Transparency International (Pakistan), Plot No. 72F/2, Floor 1, 9th Street, Jami Commercial Street, D.H.A. Phase 7, Karachi City, Sindh 75500, Pakistan (By TCS)**
12. The Federal Minister, Ministry of Human Rights, Government of Pakistan, 9th Floor, New Pak Secretariat (Kohsar Block), Sector F-5, Islamabad (By Email).
13. The Federal Secretary, Ministry of Human Rights, Government of Pakistan, 9th Floor, New Pak Secretariat (Kohsar Block), Sector F-5, Islamabad (By Email).

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Amr-e-five 01/A



GOVERNMENT OF PAKISTAN
FEDERAL INSURANCE OMBUDSMAN SECRETARIAT PH :021-99207768
2ND FLOOR, PRCS ANNEXE BUILDING
PLOT # 197/5, DR DAUDPOTA ROAD
KARACHI, PAKISTAN

No. FIO/Complaint/968/23/Ins/Omb/2023
Date: 26th May, 2023

BEFORE THE FEDERAL INSURANCE OMBUDSMAN

COMPLAINT NO 968 OF 2023

HEARING NOTICE

Mr. Maqsood Ahmed MughalComplainant

Versus

M/s Pak Qatar General Takaful LimitedRespondent

1. Mr. Maqsood Ahmed Mughal,
Resident of Flat No. 914, B-Block, 9th Floor,
Marine Drive Apartments, Clifton, Block No. 2, KDA Scheme No. 5, Karachi.
0332-2511175


2. Managing Director / Chief Executive Officer,
M/s Pak Qatar General Takaful Limited,
Suite # 402-404, Business Arcade, PECHS, Block 06,
Shahrah e Faisal, Karachi

1. Please take notice that hearing of the Complaint is fixed before the Honorable Federal Insurance Ombudsman on 31st May, 2023 at 01:00 PM, at above mentioned address

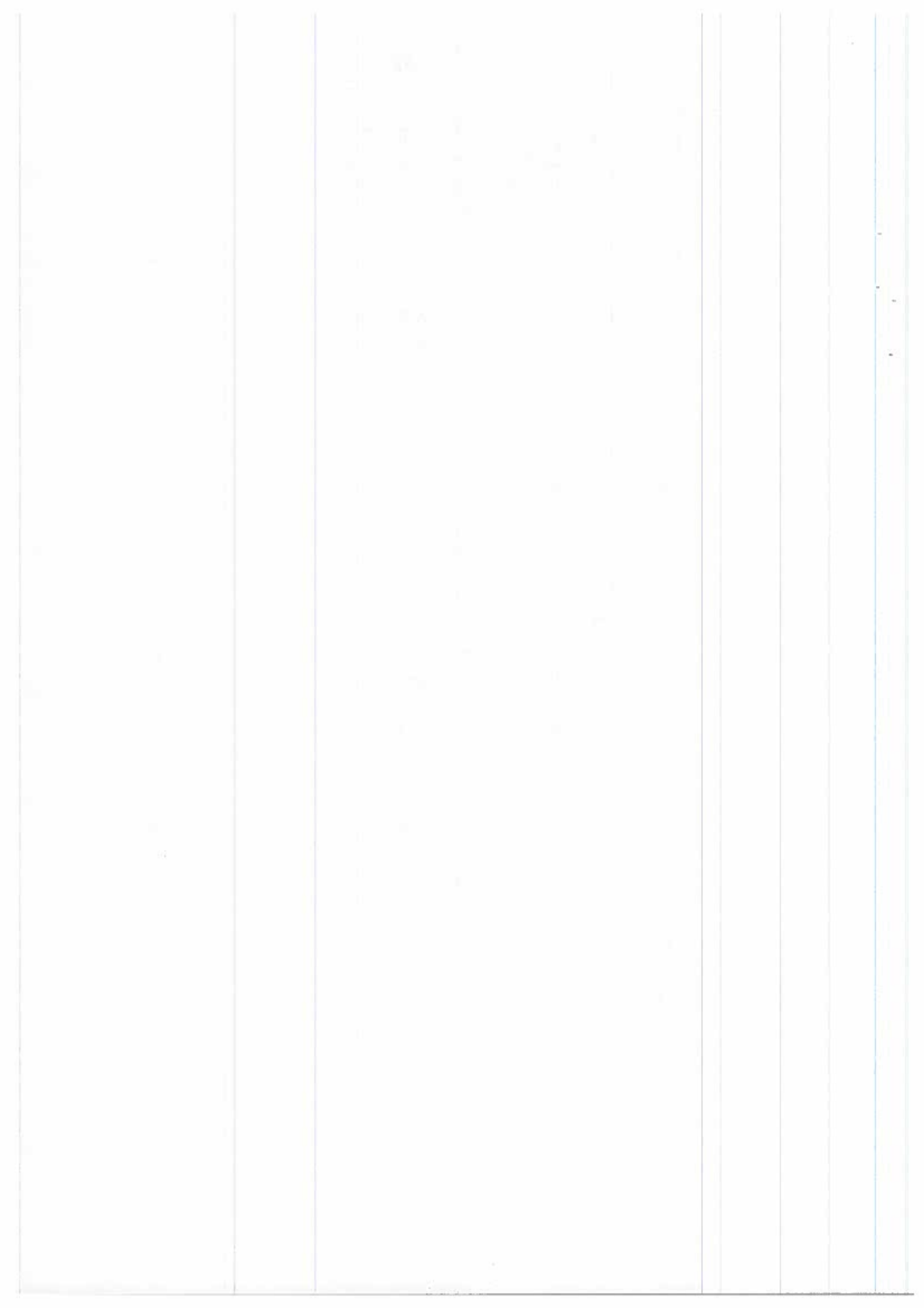
2. Complainant Mr. Maqsood Ahmed Mughal, is hereby informed to appear in person on the above date and time along with relevant record you wish to rely upon in support of your respective contentions.

3. Respondent Managing Director / Chief Executive Officer, M/s Pak Qatar General Takaful Limited are hereby informed to appear either in person and / or depute a Senior Member of top management duly instructed and authorized by the Board of Directors on the above date and time along with relevant record, you wish to rely upon in support of respective contentions.

4. Please take further notice in case of non-appearance without any reasonable cause, or permission duly accorded by the Honorable Federal Insurance Ombudsman, the matter be decided on merit & available documents on record.


(Nazar Muhammad Kalhoro)
Consultant-I
For Federal Insurance Ombudsman

1/2





حوالہ نمبر: ایچ بی ایف سی / ریکوری / 2024 / 10868

شراکت دار کا نام: محمد احمد خان
914/2، مسٹر بلڈنگ ڈیولپمنٹ
کلفٹن، کراچی

اکاؤنٹ نمبر: 2-387-0300000

تاریخ _____
ضامتی کا نام _____

آخری احتیاطی نوٹس برائے نیلامی WARNING

جیسا کہ آپ جانتے ہیں کہ آپ ہاؤس بلڈنگ فنانس کمپنی کے نادر ہند ہیں اور آپ کو کمپنی کی طرف سے تینوں قانونی نوٹس بھی دیے جا چکے ہیں لیکن آپ نے ڈیفالٹ ادا نہیں کیا آپ کے اکاؤنٹ کی تفصیل مورخہ 17/10/2024 تک درج ذیل ہے۔

2,010,000/-

سرمایہ کاری

مکمل غیر ادا شدہ رقم

904,000/-

ڈیفالٹ / غیر ادا شدہ رقم

ادائیگی کی تصدیق آڈٹ سے مشروط ہیں

لہذا آپ کے ذاتی مفاد میں مشورہ دیا جاتا ہے کہ آپ ڈیفالٹ / غیر ادا شدہ رقم ادا کر کے اپنی جائیداد کو نیلامی سے بچا سکتے ہیں۔

اس آخری احتیاطی نیلامی نوٹس کی وصولی کے 30 یوم کے اندر ڈیفالٹ ادا نہ کرنے کی صورت میں آپ کا نام اور رہن شدہ جائیداد قومی / علاقائی اخبارات میں برائے نیلامی شائع کر دیا جائے گا اور نیلامی کا عمل مکمل کر دیا جائے گا جیسا کہ HBFC پہلے بھی دوسرے کھاتے داروں کے لیے کر چکی ہے۔

ہم ایک بار پھر آپ کو یہ موقع فراہم کرتے ہیں کہ واجب الادا رقم کی ادائیگی کر کے اپنا نام اور رہن شدہ جائیداد اخبارات میں

شائع ہونے اور نیلام ہونے سے بچا سکیں۔

MAIR ABDUL RAZAK
CRU Incharge / RRC
Housing Building Finance Company Limited
Regional Office, South - Karachi PIN # 2536

ریکوری

اگر آپ نے اپنا اکاؤنٹ کلوز کر دیا ہے یا ڈیفالٹ جمع کر دیا ہے

تو نوٹس کو نظر انداز کر دیں۔

نوٹ: برائے مہربانی اپنے فون نمبر / سو بائل نمبر اور موجودہ پتہ سے ضرور آگاہ کریں اور اپنے کمپیوٹر / ڈسٹنٹ شناختی کارڈ کی فون کاپی دفتر ہذا میں جمع کروائیں۔ شکریہ

ہاؤس بلڈنگ فنانس کمپنی لمیٹڈ

ریجن ساؤتھ تیسری منزل سیدوک سینٹریشن اقبال کراچی 75300 پاکستان



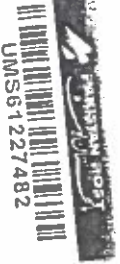
④

Ac# 803006307-2.

Sims

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Mr. Mansoor Ahmed Mansoor,
Flat no. 914/2, Marine Drive,
Clifton, Karachi.



UMSG1227482

22/8

~~Leads~~

House Building Finance Company Limited

5/3
Lund

From Arctik Research,
Recovery Collector.
Cell # 2314-30502494

RUPEES

11:50 AM
10/10/10
10/10/10
10/10/10

(3)

Page # 1

(7/4)

November 22, 2024

Mr. Umair Abdul Razzak
CBI Incharge / BRC
House Building Finance Company Limited
Regional Office South
Korachi PIN # 2536

Subject: Request for the settlement of my
Insurance Claim Under A/C # 803001387-2
in the light of the Federal Ombudsman of
Insurance of Pakistan (copy enclosed) as
well as my letters that have been addressed
to your CEO/MD namely Mr. Imran Akhbar
(copy enclosed)
(1) (2+3)

Dear Mr. Razzak,

Please refer to your last Notice / warning in
which you have mentioned (Ref: 1086B/2024/
Recovery / HBFC received by me on 23/10/24)
FALSELY that before this you have sent me
3 Legal Notices! If true then please provide
me the receiving copies of these all (3) duly acknow-
ledged by me.

However, I have not your CEO/MD 2 letters.

⊗⊗ i.e. Rs. 3.422 Million against
 MBFC's DUE amount Rs. 3.113 Million

ON 24/7/2024 & 30/8/24 Which were directly
 addressed to him: duly received by him (one)
 of which the 1st one was [⊗] BY HAND and the 2nd one
 was sent through TCS courier!) BUT I have never
 got his reply to for giving me the answers of
 what I have written/requested to do to RATHER
 THAN some other [⊗] Managers relying on his
 behalf and mentioning baseless and fabricated
 points and not giving what I have talked on
 mention about; for your easy reference I am
 enclosing the copies my [⊗] letters and what I
 got the replies from your letterhead staff with
 their answers of having no facts/factual proof
~~that~~ and documentary evidence. IN THE LIGHT OF
 THE VERDICT OF FEDERAL INSURANCE OMBUDSMAN;
 FOR WHICH I HAVE GONE INTO REPRESENTATION/APPEAL
 BEFORE THE PRESIDENT OF PAKISTAN UNDER Reference No:
 Ref. No. 116/FIO/2023 which is in pending here to
 read (copy enclosed too)

Lastly, you have no right to claim any more
 money as I have already said ^{⊗⊗} you more
 than what I was supposed to till the date
 of launching my INSURANCE CLAIM ON 29/6/2020
 As this Insurance Policy is a TAKAFUL GROUPE
 POLICY THAT COVERS A comprehensive covering

Including Earthquake Fire + Shakes that
actually the Root Cause of damaging the
Structure of the Building in ~~the~~ 117 Shakes
& I have the Whittier documentary proof
from Mike Miniffy. WHEREAS your Law
Managers and Whittier's Consultant has
denied of any Earthquake. Come in last
10 years ago or claiming 117 Earthquakes
Shakes in the last 15 years before submitting
my Insurance claim on date (2/2/2022).

So rather than I am paying you something
you people are suppose to make the good
of my losses including if we suffered any
STILL loss of lives / life of my family members.
AS WE HAVE BEEN PURSUING OUR THIS CASE since
more than 4 years but no luck to pay, as
if it was on "The coverage official
policy is ON RE-INSTATEMENT BASIS."

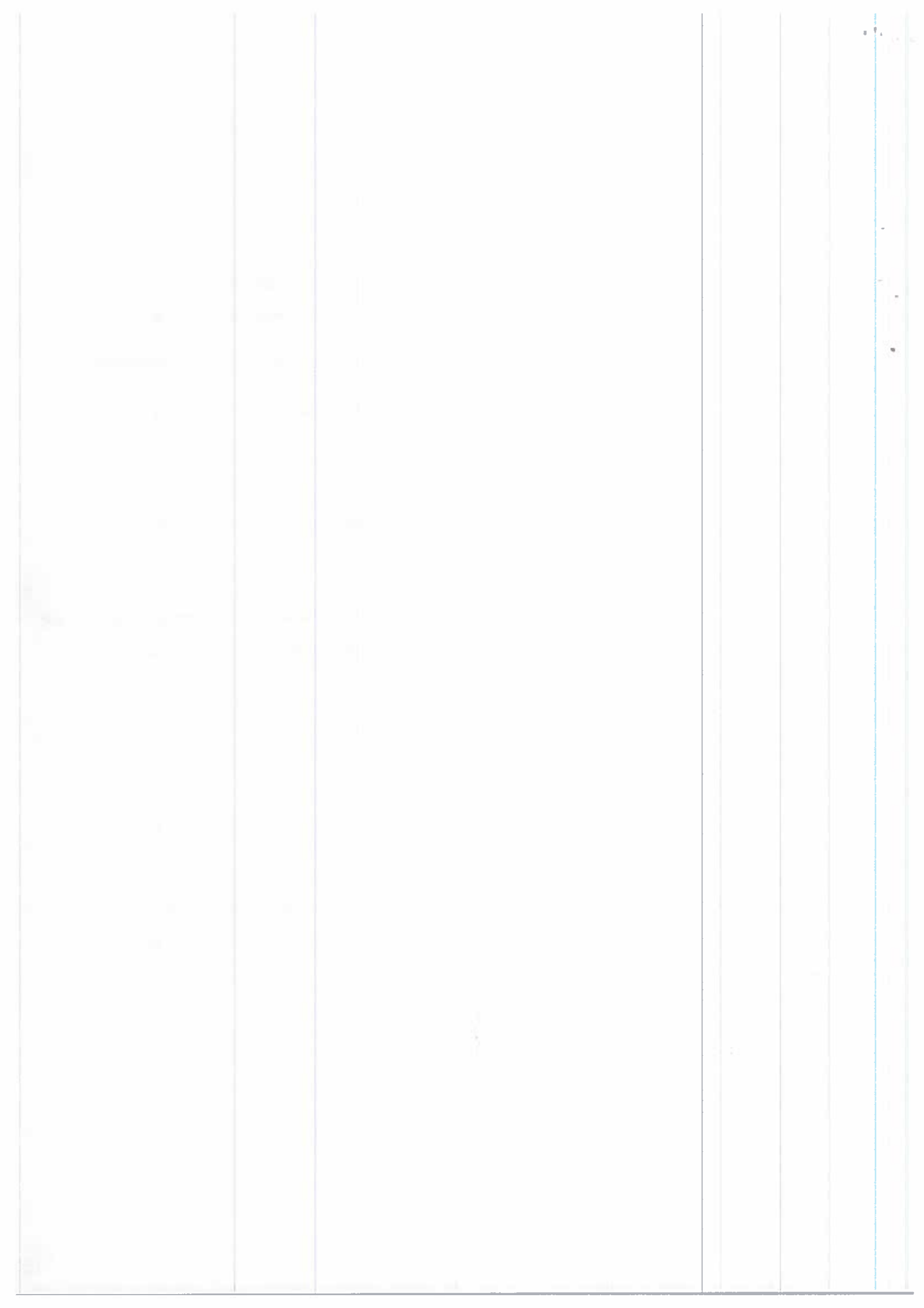
MOREOVER, if Structure is covered only
excluding land, flint, foundation & pavement
and Structure can not go because of
leakage or drainage system as you are
claiming and the verdict has been

Verbally had been announced in my favour by the Chief of the Regional office of Sindh in my favor, by Mr. S. Amir Haidar, Senior Advisor, Wajahi Mohlatiw Federalist, Regional Office Kotachi IN FRONT OF YOUR Mr. Hakim Ahmad Agha, Manager Law/HBFC He then

But, in written verdict it was charged by Mr. Ajaz Qureshi, the Honorable Wajahi Mohlatiw for which I complained to the Honorable President of Pakistan namely Mr. Arif Ali in my appeal Ref No. ICR-SBP/0000418/21 that was INTENTIONALLY DISAPPERED from the eyes of Mr. Justice Zaid Hussain who heard my appeal IN PERSON on 29/12/2022 AND FOR THIS please refer to the paragraph after point # 6 mentioned in my current appeal to the President of Pakistan currently Mr. Arif Ali Zardari (IN PENDING) on September 4, 2024.

Thank you.
Dood

Truly yours.



Annexure 3

④

9/14/24, 12:54 PM

Gmail - Fwd: Subject: My REPRESENTATION Reference No: Rep. No. 116/FIO/2023 AND Date of Decision 03-03-2024 GIVEN ...

 Gmail

MEDIA ZONE <mediazone910@gmail.com>

Fwd: Subject: My REPRESENTATION Reference No: Rep. No. 116/FIO/2023 AND Date of Decision 03-03-2024 GIVEN and SIGNED BY Mr. Muhammad Saleem, Director (Legal-I)

1 message

Maqsood Mughal <maqsoodmughal964@gmail.com>

✓ Sat, Sep 14, 2024 at 12:23 PM

To: mediazone910@gmail.com (To List)

----- Forwarded message -----

✓ From: Maqsood Mughal <maqsoodmughal964@gmail.com>

Date: Wed, Sep 4, 2024, 15:51

Subject: Subject: My REPRESENTATION Reference No: Rep. No. 116/FIO/2023 AND Date of Decision 03-03-2024 GIVEN and SIGNED BY Mr. Muhammad Saleem, Director (Legal-I)

✓ To: <dg_coord2@president.gov.pk>

Mr. Asif Ali Zardari
The Honorable President of Pakistan
President's Secretariat (Public)
Aiwan-e-Sadr
Islamabad

Subject: My REPRESENTATION Reference No: Rep. No. 116/FIO/2023 AND Date of Decision 03-03-2024 GIVEN and SIGNED BY Mr. Muhammad Saleem, Director (Legal-I)

Dear Respected Mr. President,

I would like to share the attached letter (that is self explanatory!) dated 6th February 2024 to appear in your good office on 13th February 2024, from Mr. Muhammad Saleem, Director (Legal-I), in response to my request of REPRESENTATION SENT THROUGH an E-mail to your following officials ON TIME against the verdict of The Federal INSURANCE Ombudsman dated 21/6/2023 WITH IN A MONTH TIME!:

1. Director General Coordination
2. Director Coordination
3. Director Legal (Mr. Asghar Ali)

But, my this appeal/letter with attachments (documents) could not be given to the relevant Director Mr. Muhammad Saleem by all of the above mentioned Officials' Offices and I was being assured, on so many phone calls that I made from Karachi, that it will be heard soon and taken care (I have solid proofs to prove my this claim).

Anyways, after 4-5 months passing, these Officials' Offices told me that YOUR REPRESENTATION IS SUPPOSED TO BE TAKEN CARE BY Mr. Muhammad Saleem, another Director (as IT BELONGS to the Federal Insurance Ombudsman's VERDICT) instead of Mr. Asghar Ali, Director Legal WHO heard my previous REPRESENTATION No. 308/WM/2022 against the Verdict of The Biggest Wafaqi Mohtasib, Mr. Ajaz Qureshi dated 16/5/2022.

They also told me that they have passed on my all documents ALONG WITH my E-mail to the relevant Director Mr. Muhammad Saleem and now you contact him/his office.

Upon contacting, I was told that his office has not YET received my case from any of those 3 above cited Officials' Offices AND now I SHOULD RESEND MY CASE another time BUT BY TCS Courier Services that I DID ACCORDINGLY (COPY OF TCS RECEIPT ENCLOSED).

On the basis of which, this hearing notice I was issued to appear in Islamabad FOR HEARING OF MY CASE on 13th February, 2024 BUT I had a road accident and got injured DUE TO WHICH I COULD NOT MANAGE TO ATTEND IT but I informed the relevant Office's Staff that WHATEVER I WANT TO SAY I HAVE ALREADY MENTIONED in my appeal/letter with the all relevant proofs SO PLEASE read that and on the basis of these PLEASE give your DECISION/VERDICT and SUBSEQUENTLY they assured me TO DO SO, THOUGH, I ALSO told them that IF MY absence IN PERSON MAY NOT HARM MY CASE so I could send any of my Friends IN MY PLACE TO REPRESENT but they said NO NEED as my APPEAL/LETTER to be read and the relevant documents to be reviewed UPON AND THEN DECISION TO BE MADE on the basis of these facts and proofs given by me.

Kindly please note that I have ALL solid evidences to prove each and every bit of what I have mentioned in my this appeal/letter to you.

Now, coming back to the decision/verdict THAT I received from him WAS VERY SURPRISING, DISAPPOINTING, CONDEMNABLE, PROTESTABLE and VERY DEPLORABLE as IT WAS REJECTED by saying that SINCE MY APPEAL WAS NOT RECEIVED ON TIME WITHIN A PERIOD OF 30 days time after the VERDICT of Federal Insurance Ombudsman dated 21.6.2023, leaving so many doubts and questions on this VERDICT such as:

1. Its NOT TRUE as initially it was sent through an E-mail with all attachments on time to those 3 relevant Officials' Offices as cited above BUT they could not COORDINATE among themselves despite of sitting in the same Building/Premises!!

2. After passing 4-5 months, they informed me on phone that the RIGHT PERSON IS THE OTHER Director and we have sent your case to him for doing the needful.

9/14/24, 12:54 PM

Gmail - Fwd: Subject: My REPRESENTATION Reference No: Rep. No. 116/FIO/2023 AND Date of Decision 03-03-2024 GIVEN ...

3. IF I WAS NOT ON TIME then WHY WAS I ASKED by the relevant Director to resend my case again BUT through TCS Courier as HE DID NOT RECEIVE IT MY CASE FROM THESE ALL BIG SHOTS or THEIR RELEVANT OFFICES STAFF WHO ARE responsible for it and meant to do THE COORDINATION as per what is mentioned on your OFFICIAL WEBSITE and it is not mandatory TO SEND IT THROUGH TCS ONLY ONLY but by an E-mail TOO!!

4. If that was the case I SHOULD NOT HAVE BEEN ASKED BY THE RELEVANT DIRECTOR to Re-send it AGAIN but by TCS this time THAT I IMMEDIATELY COMPLIED WITH!

5. Finally, WHY THIS HEARING NOTICE WAS ISSUED AND FIXED TO BE HEARD on 13th February, 2024 at 9.30 AM in Islamabad IF their intention was ALREADY biased!

6. Why DG Coordination Office and Director Coordination Office are existing there WHOSE primarily job is to Coordinate on such appeals/complaints/representations with those 2-3 Directors LEGAL!!!!!!!!!!!!

Lastly, I would like to tell you that I have been made just like a Football to kick off in order to running around your ALL such offices including HBFCL, State Bank of Pakistan, Security & Exchange Commission of Pakistan, Pak-Qatar General Takaful Company Limited AND your BOTH Federal Ombudsmans, (Wafaqi & Insurance ones!) from last 5 years WITHOUT providing me ANY JUSTICE SO FAR and whatever I have pursuing since right from the BEGINNING AS PER THEIR WRITTEN VERDICTS and INSTRUCTIONS but TO NO AVAIL AS YET as LAST TIME in the first REPRESENTATION HEARING my 1 pager MAIN DOCUMENT WAS DISAPPEARED before reaching in the eyes of The Honorable Justice Mr. Zahid Hussain Sahib and during the hearing on 29th of December, 2022 WHEN I POINTED THAT OUT IN PERSON and tried to give him that 1 pager main document (my appeal/letter!) to read it BUT HE REFUSED TO ACCEPT IT and gave his VERDICT IN OPPOSIT without reading my ACTUAL APPEAL/LETTER!!

This time they did this PERHAPS I am kind of a person WHO NEVER EVER bribe or apply any influence and SAFFARISH despite of the fact that I am living in your neighborhood in Karachi at Bilawal House BUT never approach you at ALL as I ONLY KEEP BELIEF ON Almighty Allah to seek help from him as He is the CREATOR of all of us and as a Muslim we are only supposed to seek His support and blessing rather than any other Earth's God.

Moreover, I am on HAQ and 100% on MERIT TOO.

So in the end, I request your kind honor to please RECONSIDER MY CASE to hear AS I WAS ON TIME and it was the mistake of those 3 Officials AND their Staff NOT ME who has been made suffered so far OTHERWISE MY INSURANCE CLAIM IS VERY SIMPLE TO HONOR as it is an Islamic TAKAFUL INSURANCE WITH having a COMPREHENSIVE RISKS COVERAGE

9/14/24, 12:54 PM

Gmail - Fwd: Subject: My REPRESENTATION Reference No: Rep. No. 116/FIO/2023 AND Date of Decision 03-03-2024 GIVEN

called Group Takaful Policy under Fire & Allied Perils Insurance COVERAGE.

Thank you.

Truly yours,

Maqsood Ahmed Mughal
Global Team Member
Amnesty International
Amnesty International Secretariat Office
London, United Kingdom
Based @ Karachi, Sindh, Pakistan
+92-332-2511175

Enclosures:

1. Copy of the proof of "TCS Courier Receipt".
2. Copy of Your Hearing Notice, Dated 6th February, 2024 for me to attend it IN Person at Islamabad on 13th February, 2024 at 9:30 AM.
3. Copy of my Complaint's Email sent to The Federal Insurance Ombudsman for registering my Grievance, Dated 13th March, 2023 IN ORDER TO RUN MY CASE.
4. Copy of the VERDICT of The Honorable Federal Insurance Ombudsman, Dated 21st June, 2023 WITH THE REQUEST TO PLEASE READ THE POINT NO. 4.
5. Copy of the Fire & Property TAKAFUL mentioning its details, nature, risks and the coverage.

Cc:

1. The Director General Coordination, President's Secretariat (Public), Aiwan-e-Sadr, Islamabad (By Email).
2. The Director Coordination, President's Secretariat (Public), Aiwan-e-Sadr, Islamabad (By Email).
3. Director Legal (Mr. Asghar Ali), President's Secretariat (Public), Aiwan-e-Sadr, Islamabad (By Email).
4. Director Legal (Mr. Muhammad Saleem), President's Secretariat (Public), Aiwan-e-Sadr, Islamabad (By Email).
5. The Secretary General (Mr. Antonio Guterres), United Nations, Headquarters, 405 East, 42nd Street, 25th Floor, New York, NY, 10017, United States of America (By Email).
6. The Secretary General (Ms. Agnes Callamard), Amnesty International, Amnesty International Secretariat, 1 Easton Street, London, WC1X 0DW, United Kingdom (By Email).
7. The Executive Director (Ms. Tirana Hassan), Human Rights Watch, Headquarters, 350 Fifth Avenue, 34th Floor, New York, NY-10118-3299, United States of America (By Email).

9/14/24, 12:54 PM

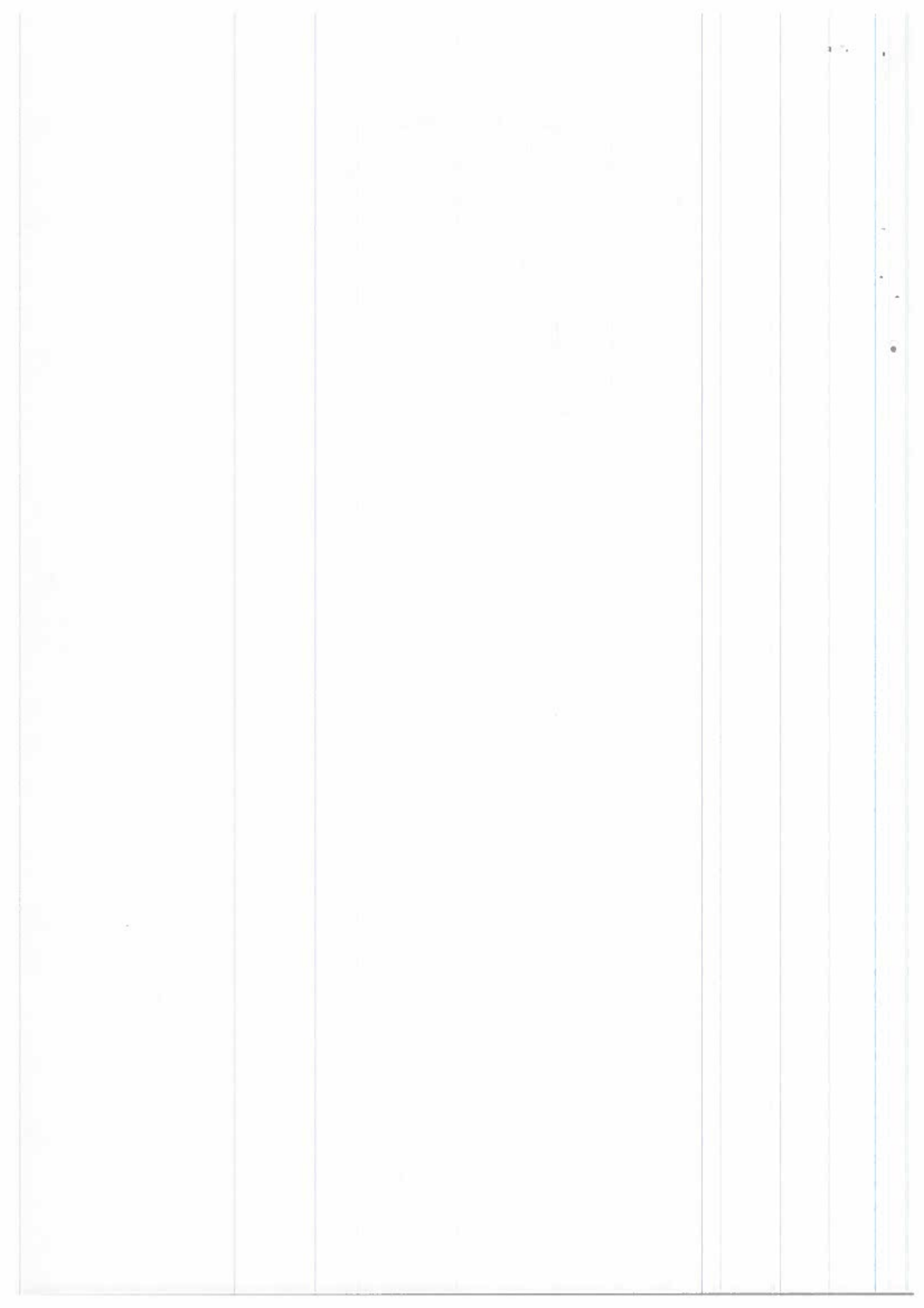
Gmail - Fwd: Subject: My REPRESENTATION Reference No: Rep. No. 116/FIO/2023 AND Date of Decision 03-03-2024 GIVEN ...

8. The High Commissioner (Mr. Volker Turk), United Nations Human Rights Council, Headquarters, Palais Wilson, 52 RUE DES PAQUIS, CH-1201, Geneva, Switzerland (By Email).

9. The Commissioner (Mr. Michael O'Flaherty), European Union Agency for Fundamental Rights (FRA), Schwarzenbergplatz 11, A-1040, Vienna, Austria (By Email).

10. The Federal Minister, Ministry of Human Rights, Government of Pakistan, 9th Floor, New Pak Secretariat (Kohsar Block), Sector F-5, Islamabad (By Email).

11. The Federal Secretary, Ministry of Human Rights, Government of Pakistan, 9th Floor, New Pak Secretariat (Kohsar Block), Sector F-5, Islamabad (By Email)



Amendment 4

5

**Pakistan Information Commission
Government of Pakistan**

1st Floor, National Arcade, 4-A Plaza
F-8 Markaz, Islamabad
Phone: 051-9261014
Website: www.rti.gov.pk
Email: appeals@rti.gov.pk
T.V. @PkInfoComm



Registrar

Hearing Summon

Date: May 18, 2023

Appeal No. 2806-04/23

Managing Director & CEO
House Building Finance Company (HBFC)
FTC Mosque, 3rd Floor, Building, Karachi Cantt:
Karachi

Maqsood Ahmed
Vs
House Building Finance Company

The above cited appeal is fixed for regular hearing before the Pakistan Information Commission on 05-06-23 at 11:30 AM at (Sindh Information Commission, Government of Sindh Ground Floor, State Life building No 3, opps. CM House, Karachi).

In exercise of the powers vested in this commission, you are summoned to appear before the Commission to represent your department / public body at the time of hearing.

Failure to attend the hearing will result in ex Parte decision and the responsible will be dealt with in accordance with the relevant provisions of the Act.

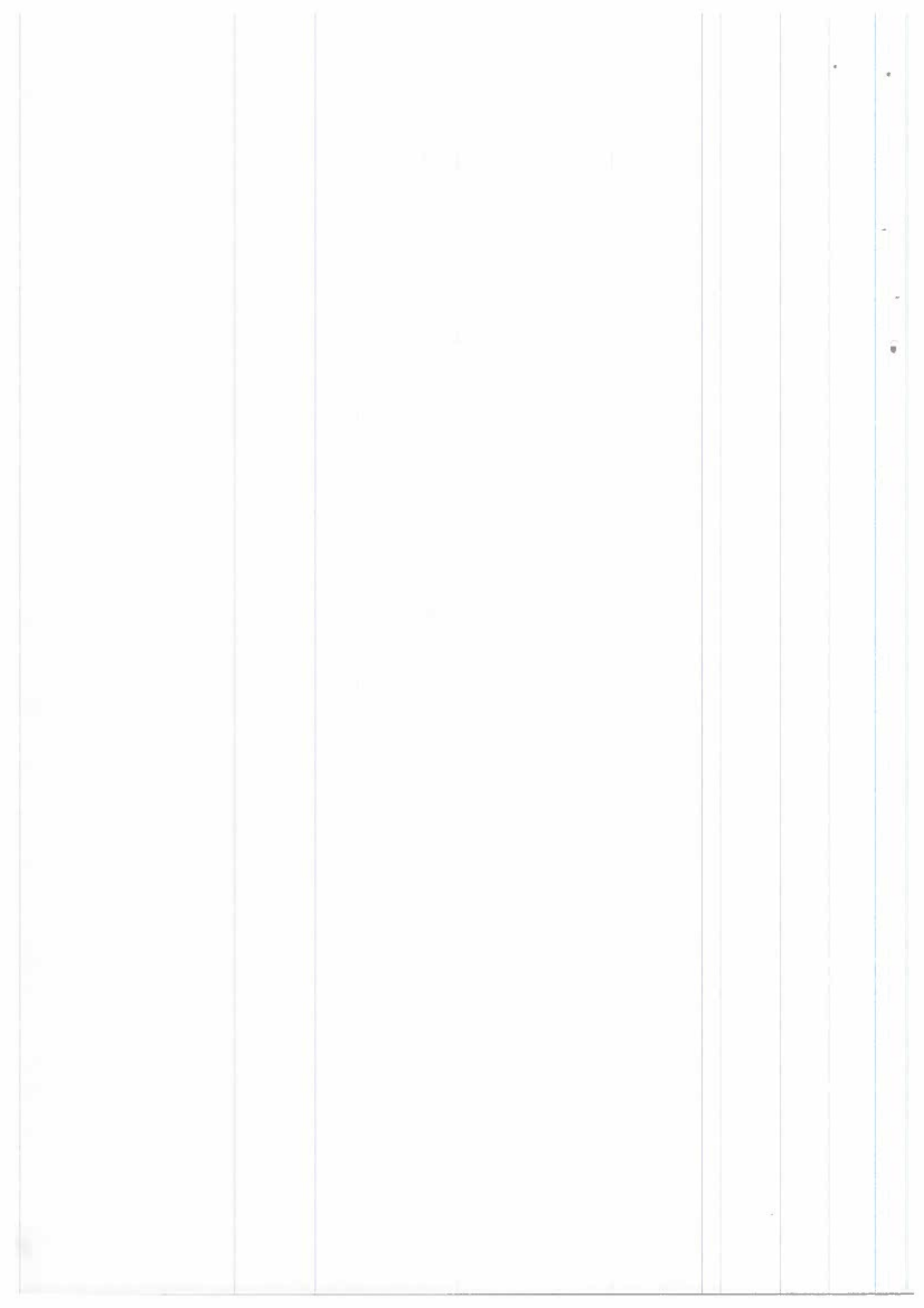
Note: Copy of the information request and appeal is enclosed. Two copies of the case record in the above cited appeal, if any, be produced before the Information Commission at the time of hearing.

Dr. Ikram Ul Haq
Registrar

✓cc:

- **Maqsood Ahmed- Appellant**
Flat No. 914, B-Block, 9th Floor,
Clifton, Block No. 2, K.D.A.
Scheme No. 5, Karachi-75600
No. 0332-2511175

2/5



4/10/23, 3:54 PM

(133,703 unread) - maqsood.mughal@gmail.com - Yahoo Mail

Fw: Request to please furnish the following information UNDER Article 19-A CALLED Right to Information (RTI). It is the right that you have, as a citizen, to access information from your government and private bodies that receive public funds. RTI is based on the principle that information belongs to the people. why rti? Under Article 19-A of the Constitution, RTI is a fundamental right in Pakistan

From: Maqsood Mughal (maqsood.mughal@gmail.com)

To: kareem.ghumro@hbfc.com.pk

Date: Wednesday, March 22, 2023 at 01:01 PM GMT+5

RESENDING AT 1 pm; LAST TIME

--- Forwarded Message ---

From: Maqsood Mughal <maqsood.mughal@gmail.com>

To: kareem.ghumro@hbfc.com <kareem.ghumro@hbfc.com>

Sent: Wednesday, March 22, 2023 at 12:46:24 PM GMT+5

Subject: Fw: Request to please furnish the following information UNDER Article 19-A CALLED Right to Information (RTI). It is the right that you have, as a citizen, to access information from your government and private bodies that receive public funds. RTI is based on the principle that information belongs to the people. why rti? Under Article 19-A of the Constitution, RTI is a fundamental right in Pakistan

RESENDING IT AS IT GOT BOUNCED!!

--- Forwarded Message ---

From: Maqsood Mughal <maqsood.mughal@gmail.com>

To: kareem.ghumro@hbfc.com <kareem.ghumro@hbfc.com>

Sent: Wednesday, March 22, 2023 at 12:22:27 PM GMT+5

Subject: Request to please furnish the following information UNDER Article 19-A CALLED Right to Information (RTI). It is the right that you have, as a citizen, to access information from your government and private bodies that receive public funds. RTI is based on the principle that information belongs to the people. why rti? Under Article 19-A of the Constitution, RTI is a fundamental right in Pakistan

March 22, 2023

✓ The Regional Head - South

House Building Finance Company Limited

Karachi

Dear Respectfully Sir,

Please refer to our Tele-conversation just a while ago regarding the subject as cited above that also pertaining to my personal account number 8030063872

4/10/23, 3:54 PM

(133,703 unread) - maqsood.mughal@gmail.com - Yahoo Mail

I need to get some information under the law as shown in the subject above that comes UNDER Article 19-A and also called "The Right to Information" from your kind good office that is also relating to my account number as shown above.

The required information should be covering my below points/questions:

1. In order to mutual ease, I am enclosing the Surveyor Report against my Property Insurance Claim; the case of which is going on among us BOTH parties since June 16, 2020 in the Honorable Court of Waffaqi Ombudsman of Pakistan. The insurance details are ALL mentioned in that and its ALL relevant Insurance Policy Document with your SIGNED Terms and Conditions as well as the YOUR CONTRACT with the Pak-Qatar AFE REQUIRED BY ME UNDER THIS LAW as well as the Original Victim of this being one of your client with the above account number THAT IS MY LEGAL AND PERSONAL RIGHT TOO!!!!

Kindly note that IF I did not get this information/ALL DOCUMENTS AS INDICATED ABOVE THEN I KEEP THIS RIGHT TO APPROACH TO THE FEDERAL INFORMATION MINISTRY SOON AS I CAN NOT WAIT ANY FURTHER AS THIS CASE HAS BEEN ADVISED TO ME TO TAKE IT UP IN THE HONORABLE COURT OF INSURANCE OMBUDSMAN FROM WAFFAQI MOHTASSIB.

Thank you.

Yours sincerely,

Maqsood Ahmed Mughal

0332 2511175



PRISM_SURVEYOR_REPORT_ON_MAQSOOD_MUGHAL_HOUSE.pdf
141 6KB

3/5
Maqsood

My humble request to you for help me out to get **SOME REQUIRED INFORMATION/DOCUMENTS** from "M/s. House Building Finance Company Limited- HBFCL" under Right of Access to Information Act 2017

From: Maqsood Mughal (maqsood.mughal@gmail.com)

✓ To: appeals@rti.gov.pk

Date: Monday, April 10, 2023 at 04:22 PM GMT+5

April 10th, 2023

For the kind attention of:

The Chief Information Commissioner
Pakistan Information Commission (PIC)
Government of Pakistan
Islamabad

Dear Respectfully Sir,

The attached letter was written to the above cited company **AROUND 20 DAYS BEFORE** but so far **NEITHER** they have furnished me the required information with all relevant documents **NOR** given any reply **THOUGH** I am **DIRECTLY** concerned with this matter as a fact that I took a loan from HBFCL and paid them off regularly and even more than that from June 2008 to June 2020 (12 YEARS!!); what I was supposed to AND then my Building was declared **DANAGOURS** by **The Sindh Building Control Authority-SBCA** FOR LIVING by the inhabitants and thus SBCA asked us to vacate THIS BUILDING IMMEDIATELY and in its result, hence, I went to the HBFCL for claiming my **Insurance Property Claim** that is called **GROUP INSURANCE - PROPERTY DAMAGED** and **THIS INSURANCE POLICY COVERAGE** was acquired by HBFCL itself from **M/s. PAK-QATAR GENERAL TAKAFUL LIMITED** but I have never been given its ALL relevant documents, policy documents, contract and terms & conditions PAPERS etc. etc. BY **House Building Finance Company Limited** ever never despite of the fact that **I HAVE BEEN PAYING ITS 2 types of Insurance Premiums since 12 Years!!**

I HAVE BEEN ASKING THEM VERBALLY SO MANY TIMES but no fruitful result was found!

Since, now, I need these all BUT they are not giving me above things despite of my writing them FORMALLY NOW through the attached letter to HBFCL.

I am therefore approaching you to please HELP ME GET this all-required information, documents etc. etc. for which I would remain grateful to you.

Thank you.

Yours truly,

4/5
Maqsood

4/10/23, 4:27 PM

(133,703 unread) - maqsood.mughal@gmail.com - Yahoo Mail

Maqsood Ahmed Mughal
Global Team Member
Amnesty International
International Secretariat - United Kingdom
Based @ Karachi, Sindh, Pakistan
0332-2511175



Pakistan Information Commission 2.pdf
355.6kB



Insurance Survey Report - House Damage.pdf
1.2MB

5/5
~~5/5~~