

Q<sub>04</sub> | Oct  
Dec | 17  
Issue 09

Employees' Quarterly Newsletter

# SMART MAG

Issued by the employees for the employees



# Message from Our CEO

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## Folks

### Belated Seasons' Greetings!



By the grace of God we have managed to finish another good year. As a Management Team we managed to achieve our corporate objectives. Our flagship equity funds performed better than other actively managed equity fund, while most other funds performed well too.

We got acknowledgement as a team by our rating agency who improved our rating one notch to **AM1**, which is the best in our sector, so far. In the New Year our focus should be on moving two notches up, in terms of AUM ranking and inculcating a learning culture on the way to become even better professionals.

Let's try and find time to teach others and make ourselves better professionals.

## YASIR QADRI

Chief Executive Officer, UBL Fund Managers Ltd.

# Lunch with The CEO

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A lunch with the CEO session was held on 7<sup>th</sup> November, 2017 at the Corporate office with the managers, assistant managers and officers of both UBL Funds and Al Ameen Funds. It was an interesting session in which our employees got an opportunity to share some interesting ideas and give suggestions about our products, services, company culture, etc. to our CEO.



## UBL Fund Managers Announces the launch of Al-Ameen Islamic Active Allocation Plan – X

UBL Fund Managers Limited (UBL Funds) announced the launch of Al-Ameen Islamic Active Allocation Plan-X under Al-Ameen Islamic Financial Planning Fund – II.

The investment policy of Al-Ameen Islamic Active Allocation Plan-X (AIActAP-X) is approved by Shariah Advisors; Mufti Muhammad Hassan Kaleem and Mufti Muhammad Najeeb Khan.

The plan actively allocates investments between Islamic Equity and Islamic Income/Money Market mutual funds, based on the Fund Manager's outlook on

these asset classes, with an aim to achieve potentially high returns. The Plan has a term of two years and is ideal for investors who wish to benefit from the equity market and desire active management of their investment portfolios.

AIActAP-X will be investing in Al-Ameen Islamic Dedicated Equity Fund to take exposure to Equities, while investing in Al-Ameen Islamic Sovereign Fund (AISF) and/or Al-Ameen Islamic Cash Fund (AICF) to take exposure to the Income/Money Markets.

# 27%\*

**Return in AIActAP II\*\***  
in just 2 years

NEW PLAN | SAME STRATEGY

## AIActAP-X

sms **ACT** to **8258**

[Click here to Subscribe](#)

**Disclaimer:** All investments in mutual funds are subject to market risks. The NAV of units may go up or down based on market conditions. Past performance is not necessarily indicative of future results. Investors are advised in their own interest to carefully read the contents of 3rd Supplement to the Offering Document of AIFF-II, in particular the investment policies mentioned in Clause 2.2.18, as well as the Offering Document of AIFF-II, in particular the risk factors mentioned in Clause 2.10, taxation policies mentioned in Clause 7, and warning in Clause 9, before making any investment decision. \*Offering Period open for a Limited Time Only from 6-10-17 to 30-11-17 (tentative), both days inclusive as per 3rd Supplemental offering document of AIFF-II. Investment may take more than a month to be deployed according to the allocation strategy. \*\*As per conditions mentioned under section 62 of ITO 2001 and subject to minimum holding period of 24 months\* from the commencement of the life of Allocation plan. 'Al-Ameen Islamic Active Allocation Plan-X, AIActAP-X under Al-Ameen Islamic Financial Planning Fund-II (a Shariah compliant fund of funds scheme)', ? Source: www.mufap.com.pk. ? Benchmark Returns: 43%. Duration: June 23, 2015 - June 22, 2017. Note: Returns are absolute, from inception till maturity date of June 22, 2017, net of all fees including Management Fee & Sales Load, calculated NAV to NAV with dividend re-invested. Returns are rounded off to nearest decimal place. ? Benchmark Returns: 29.56%. Duration: Sep 28, 2015 - Sep 27, 2017. Note: Returns are absolute, from inception till maturity date of Sep 27, 2017, net of all fees including Management Fee & Sales Load, calculated NAV to NAV with dividend re-invested. Returns are rounded off to nearest decimal place. AIActAP-I & II under Al-Ameen Islamic Financial Planning Fund. AIActAP-I & II: Benchmark of Plan effective from October, 31<sup>st</sup>, 2016; Weighted avg of 3M avg deposit rates of 3 AA rated Islamic banks/windows, 6M PKISRV rates and KMI-30 Index on basis of actual investment by the Plan. Previously: Weighted avg daily return of KMI-30 index & 6m deposit rate of AA-(and above) Islamic Banks, based on actual proportion of plan.



## UBL Fund Managers Announces the launch of UBL Active Principal Preservation Plan-I

UBL Fund Managers Limited (UBL Funds) announced the launch of UBL Active Principal Preservation Plan-I under UBL Financial Planning Fund. This Plan is now open for subscription.

The "UBL Active Principal Preservation Plan-I (UAPPP-I)" is a Principal Preservation Plan under "UBL Financial Planning Fund" with an objective to earn a potentially high return through dynamic asset allocation between Equity, Sovereign Income and Money Market based Collective

Investment Schemes, while providing principal preservation of the Initial Investment Value including sales load at completion of twenty four months and beyond till maturity of the plan.

UAPPP-I will be investing in Al-Ameen Islamic Dedicated Equity Fund to take exposure to Equities, while investing in UBL Government Securities Fund (UGSF), UBL liquidity Plus Fund (ULPF) and/or UBL Money Market Fund (UMMF) to take exposure to the Sovereign Income/Money Markets.



### Ab karein stock market mai invest befikri ke saath!

### UBL Active Principal Preservation Plan-I\*

call 0800-00026 | sms INVEST to 8258 | [www.UBLFunds.com](http://www.UBLFunds.com)

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**الامين فنڈز**  
al-ameen funds  
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**Disclaimer:** All investments in mutual funds are subject to market risks. The NAV of units may go up or down based on market conditions. Past Performance is not necessarily indicative of future results. Investors are advised in their own interest to carefully read the contents of the 1st Supplemental to the Offering Document of UPPF, in particular the investment policies mentioned in Clause 2.2.22, and risk factors additionally mentioned therein, along with Offering Document of UPPF, in particular the risk factors mentioned in Clause 2.8, taxation policies mentioned in Clause 7 and Warning & Disclaimer in Clause 9, before making any investment decision. Capital preservation only applies to unit holders who hold their investments till twenty four months and beyond till maturity of the plan from the date of investments.

\*A Principal Preservation Plan under UBL Financial Planning Fund. The Plan will be dynamically allocated between the Equity Component (up to 50%), Sovereign Income Component and Money Market Component by using the Constant Proportion Portfolio Insurance (CPPI) Methodology. **Notes:** Fund Category: Funds of Fund Scheme. Fund Type: Open-end. Term/Duration of the Plan: 30 Months. Offering Period open for a limited time only from 12-12-2017 to 09-02-2018 (tentative), both days inclusive as per 1st Supplemental Offering Document of UPPF. Investments may take more than a month to be deployed according to the allocation strategy.

# UBL Funds Goes LIVE on Facebook

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From text to images and videos to live streaming, content has had a particular lifespan around engagement. We continue to look to engage audience faster and more effectively. And that's why we have started using Facebook Live Videos.

The first live video we started off with was 'Benefits of Long-Term Investments' by our CEO Mr. Yasir Qadri on November 19th, 2017; which got a tremendous response. We received 5,900 views without any paid promotion campaign.

In our second live video, we covered one of the most important topics of the year 2017 - 'Stock Market Outlook'. The live session was timed in a way when the stock market was down and our investors were quite concerned about their investments. We realized that we should to go live on Facebook and help customers take timely and informed decisions related to their investments.

In this session, Mr. Yasir shared historical trends of the stock market and shed some light on the predictive indices of the market. This time, we received much greater response in terms of views; which were 9,200.

Contributed by:  
**Omais Waiz**-Assistant Manager Marketing

This initiative has transformed into an achievement for us, which has marked UBL Fund Managers as a pioneer of Live sessions on Facebook in the Asset Management Industry. As a result, most of our competitors have also started following our footsteps.

This initiative reiterates our commitment of being the best in class and the most preferred investment solution provider, while focusing on our most valued asset "OUR CLIENTS".

**"Be greedy when others are fearful".**  
*Warren Buffett*

**Follow-up Session on  
Stock Market Outlook**

By **Mr. Yasir Qadri**

**facebook LIVE**

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**الامين فاندز**  
al-ameen funds  
Member of the UBL Group of Companies

# In Conversation with Syed Suleman Akhtar

Chief Investment Officer

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## Q1) Tell us something about your childhood, schooling and family.

During my childhood, life was simple and mostly gadget free. And we did not have present day security concerns. So, I had a very active childhood. We used to spend hours outside our house playing hockey, cricket, football or whatever was in. There weren't many culinary choices or brands. I grew up eating BP toffees, Polka ice cream and desi food such as local bun kebabs. There was only one TV channel i.e. PTV which aired from 5.00 pm to 11:00 pm. I still remember waiting all week to watch Tom and Jerry cartoons. It was simple yet quite fantastic.

I cherish my school days, as some of the best moments of my life were spent in my school. I was a very mischievous student. In my studies, I was above average. After completing my O levels, I did B.Com from St. Patrick's College. After that, I did MBA from IBA, Karachi. I got my CFA charter in 2006. Now, I am happily married and have two children.

## Q2) When did you join UBL Funds and what have you done to enhance your knowledge as a CIO?

I joined UBL Funds a year back. As CIO, I am responsible for all facets of Investment Management function. This role requires strategic thinking in addition to day-to-day running of the investment function. One of my most important tasks is to manage and oversee multiple teams of highly qualified investment professionals who have diverse responsibilities such as research, equity investment management, fixed income and separately managed accounts.



The challenge is to create an environment where all could contribute to their fullest to achieve investment performance goals. Another important responsibility is to engage with diverse clients, both current and potential, ranging from sophisticated institutions to high net worth individuals.

After assuming my new role, I have tried to brush up my time and pressure management skills and enhance my reading on motivation theories, behavioral finance and portfolio management.

## Q3) Why did you choose Investment Management as a career and how did you climb up the ladder?

Stock market always fascinated me. Even when I was doing my MBA, I used to visit the Karachi Stock Exchange to witness open outcry trading on the floor. I used to visit the Exchange's library to read research reports by different brokerage houses. I also did some trading, but incurred heavy losses due to my inexperience and lack of knowledge.

# In Conversation with Syed Suleman Akhtar

Chief Investment Officer

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When I completed my MBA in 1999, the local bourse was in an extremely bearish spell subsequent to nuclear blasts conducted by Pakistan. Therefore, everybody advised me to stay away from the stock market. Instead, I joined SSGC as an Assistant Manager.

However, after working there for two years I realized it was too monotonous for me. By then, I had pretty much made up my mind that I would pursue a career in Investment Analysis and Management. So I registered for the CFA Program. After passing CFA level 2 exams, I tried my luck at a few brokerage houses. Fortunately, I got an opportunity to work as a Senior Equity Analyst at Foundation Securities.

I earned my CFA Charter during the first year of my service. There was no looking back from there. I got promoted to Head of Research within two years, did roadshows in Singapore, Hong Kong and US and authored co-branded research on Macquarie Capital Securities platform.

Investment management is a labor of love for me. That's why I never get tired nor bored, despite my hectic schedule and long hours of work.

## **Q4) Tell us about the teams you've directly managed and how you built them?**

I am blessed to have worked with extremely qualified people in my team.

For our investment team, we look for people who are highly intelligent and able to think independently and discerningly, who possess extensive financial modeling skills and do not mind working under pressure for long hours, when required. In Investment Management, work is not tightly structured as every day is a new day.

## **Q5) What do you do in your leisure time?**

I read Investment literature, play table tennis and watch movies.





19<sup>TH</sup> MAP CONVENTION-RISING WITH THE MILLENNIALS  
OCT 17<sup>TH</sup>-19<sup>TH</sup>, 2017

# Curious Minds!

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ADVANCED TECHNICAL TRAINING  
BY HUMBAL KATIA 19<sup>TH</sup> OCT 2017-SOUTH REGION





# Curious Minds!

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ADVANCED TECHNICAL TRAINING  
BY HUMBAL KATIA 28<sup>TH</sup> DEC 2017-NORTH REGION



BST 2<sup>ND</sup>-6<sup>TH</sup> OCT, 2017  
NORTH REGION



BST 18<sup>TH</sup>-22<sup>ND</sup> DEC, 2017  
CENTRAL REGION



# Curious Minds!

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FUND MANAGER'S REPORT (FMR)  
SESSION OCT-DEC 2017-SOUTH REGION





# Curious Minds!

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BASIC FUNDAMENTALS OF ISLAMIC FINANCE  
24<sup>TH</sup> OCT 2017 KSBL AUDITORIUM - KARACHI

PERSONALITY DEVELOPMENT WORKSHOP  
BY BASEER SAMI 2<sup>ND</sup> DEC 2017  
INSTITUTE OF TRAINING & CONSULTANCY - KARACHI





## Mutual Funds Awareness Session

by **Al Ameen Funds** Team 14<sup>th</sup> Dec, 2017  
Iqra University - Karachi

Al Ameen Islamic Financial Services has always devoted its time and energy to educate people on mutual funds. A team of 10 people had visited Iqra University to give awareness to both the faculty and students on mutual funds, its mechanics and benefits.

The event was organized at the University's auditorium on Dec 14, 2017. Assistant Manager Marketing, Salman Rustam Khan coordinated with the University's Manager Corporate Affairs and Outreach, Ms. Mufarrah Malik and ensured that the event was held on time. Marketing collateral

was organized and well placed for the audience's understanding.

Deputy Manager Corp & Institutional Sales, Ahsen Maniya addressed the audience and gave valuable information on mutual funds and enticed the audience to invest. It was an interactive session and words were exchanged between the audience and the speaker. Later on, the entire team joined to give satisfactory answers to both the faculty and the students.



# Curious Minds!

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## Building Sales Charisma

by Ashraf Chaudhry 28<sup>th</sup> Dec 2017-Lahore





# Curious Minds!

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## Sales Incubation Center – Batch 1 2017 South Region



# Curious Minds!

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## Sales Incubation Center – Batch 2 2017 South Region





## CORPORATE SPORTS LAHORE-2017

As part of the Inter Corporate Tournament, a cricket match was arranged by Corporate Sports Pakistan between UBL Funds and Digital Globe Services (DGS) at the Race Course ground in Lahore on 7th October. The winning captain Mr. Uzair Dar informed us that they won by 7 wickets against the DGS team.

There were 16 teams in this tournament which included companies like Nestle, MCB, Fatima Group, Telenor, Jazz, Wateen, Berger, Meezan Bank, FINCA, etc.





## LIVER TRANSPLANT HOSPITAL

Faisalabad

UBL Funds being a socially responsible organization feels proud to have donated to the **Liver Centre, Faisalabad** (A project of Liver Foundation Trust) who have been working for the welfare of the poor and needy since 2003 by establishing a medical center exclusively for treating patients from liver diseases.



UBL Fund Managers sponsored one student from under-privileged area for the Leadership Development Conference conducted by the **Youth Impact Company**. This was done under their flagship programme named "Markhor" held in the Shogran Valley. The sponsorship was done under the theme of Education.



UBL Fund Managers also sponsored **Habib University Foundation** for their initiative named TOPS - Talent Outreach Promotion Sustainable to support students who get enrolled on merit, but cannot afford to pay tuition fees. This was done under the theme of Education.

As part of CSR activity, UBL Fund Managers sponsored **I AM KARACHI** for painting of walls in Karachi to revive its glory days. This was done under the theme of Environment and Arts.

## WANDERING

### THE NORTHERN AREAS OF PAKISTAN



The journey started from **Nathia Gali** where we were staying for our Sales conference. We had already decided to go further towards **Naran** after the completion of the Sales Conference. The route is a bit time consuming because of the roads. We left in the evening and reached Naran at night, approximately at 11:30 pm. We reached our hotel, placed our luggage in the hotel rooms and decided to go to Naraz Bazaar.

Fortunately, some other colleagues also agreed to join us for some adventure, but the problem was they had not made proper arrangements to travel in these cold areas. In the Bazaar, we bought some warm clothes and went to have some food as we were all so hungry. We explored the bazaar of Naran till 2:30 am in the cold, dark and silent night.



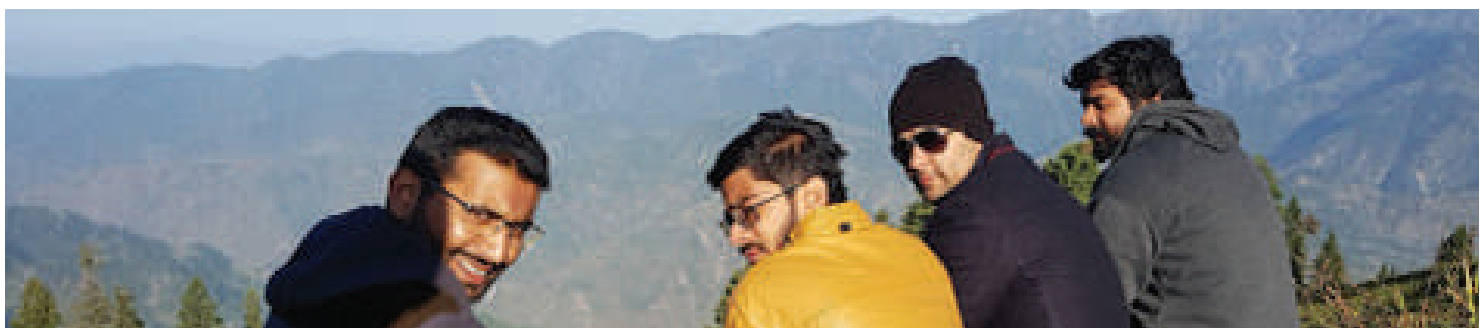
The next day we woke up early in the morning specially Muhammad Azam and Minhaj who were the first ones to wake up. Then, we had our most traditional breakfast of ANDA, OMELETTE and desi ghee PARATHA with desi serving style in the garden of our hotel, which was just beside the river and surrounded by big trees and huge green mountains. As per our plan, we rented out two jeeps which would take us to the most famous lake, **Saif-ul-Mulook**. The journey was quite horrifying, because there were no safety measures for anything yet; the beauty of that surrounding overcomes all your fears. It was a very eye-catching view up in the mountains. The lake was surrounded by snow-covered mountains and its water was crystal clear and very chilled. We took a boat ride in that lake, but due to lack of time, we decided to keep it short, as it would have taken around 1.5 hours to go through the entire lake.

After that, we went back to our hotels and decided to move towards **Shogran** and then to **Siri Paye**. These both places are at a very high altitude. Shogran is completely like a green park area. There were beautiful landscapes in the mountains with a lot of fog. When we reached Shogran, we all decided to go to Siri Paye which was around an hour away from Shogran. Siri Paye was the best place, where we had stayed. Initially we were around 12 people. But when we reached Siri Paye, 5 of us that is, me (Nayyar Jamal), Fahad Anwar Randhawa, Irfan Nayyar, Muhammad Kumail and Muhammad Azam decided to spend the night there which was actually the adventurous part.

In Siri Paye, there are no hotels, no networks, no electricity and no bathrooms either. There were only camps to stay there. It was extremely cold. At night, the sky seemed as if all the stars had gathered at one place. We had a bonfire there to keep ourselves warm, as the temperature was quite low. After sometime, there was thundering and lightening right in front of our eyes and it was literally a very great view. We finally got our camp and ordered our meal. Our meal was basically DAAL and ANDA GHOTALA which is very simple food, yet it gave us great pleasure at that time. We managed to sleep in the camp somehow and then in the morning when we got out of our Camp, we got to see the most beautiful scenery. We roamed around in that area, which is actually the peak of the mountain, covered with trees and with a very huge park. There were sheep and horses roaming around freely in that area.

After that, we decided that we should go down to Shogran by trekking on the mountains. That was one long walk through the steep mountains. There was a point when I lost my balance and was about to fall off the mountain, but somehow I managed to survive. We all took almost 2.5 hours to reach Shogran. The rest of the colleagues were waiting in Shogran for us. We all met at a common meeting point and went directly to Islamabad. Then we took a flight and came back to Karachi. It was undoubtedly a memorable time for all of us.

**Contributed by:**  
**Nayyar Jamal**-Group Sales Manager



## افسانہ سرِ راہ



ختم کر دیا تھا۔ یہاں تک کہ دفتر جانے کیلئے بھی وہ کئی فرلانگ پیدل ہی چلا جاتا تھا۔

میدان سے گزرتے ہوئے اس نے ایک نظران بچوں کی طرف ڈالی جو کنگے اور ازار بند بیچنے اسکے پاس سے گزر رہے تھے۔ ان بھوکے ننگے پاؤں بچوں کو دیکھ کر اسے اپنی زندگی کی ساری محرومیاں یاد آنے لگیں۔ اسے اپنا وجود بھی ان شکستہ حال بچوں سے کچھ مختلف نہ لگا۔ کیا کچھ سوچا تھا زندگی میں اپنے لئے مگر کچھ حاصل نہ کر سکا۔

اسے مواقع بھی میسر ہوئے مگر وہ ہمت ہی نہیں کر سکا۔ کسی کا ہاتھ تھامنے میں بھی اس نے اسی سوچ بچار میں وقت کھو دیا تھا۔

’کاش وقت پھر سے پلٹ آئے۔ اس نے یاسیت سے خود کلامی کی۔ عمر بھر کی تھکن اسکے وجود میں سرایت کر گئی تھی۔ وہ سرکاری عمارت بھی کچھ زیادہ دور نہیں جہاں وہ برسوں سے ملازم تھا مگر راہ چلتے ہوئے اسے محسوس ہو رہا تھا کہ جیسے آج رستہ اس سے روٹھ گیا ہے۔

یکا یک کسی کی آواز سن کر وہ رک گیا۔ وہی آواز جس کا اسے برسوں انتظار رہا تھا۔ اسے اپنے کانوں پر یقین نہیں آرہا تھا۔

اس آواز نے اسے حال سے ماضی کی چوکھٹ پر لاکھڑا کر دیا تھا

ہر روز کی طرح اس دن بھی رفیق بے دلی اور ست روی سے دفتر کی طرف جا رہا تھا۔

اس کا ذہن ماضی کی تلخیوں کو پھر سے کریدنے لگا۔ وہ سوچنے لگا کہ اگر مفاد پرستی کے گدھ ضرورتوں کے بھوکے انسانوں کی بوٹیاں نوچنے لگیں اور ان کو یہ سوچنے پر مجبور کر دیں کہ انکی سرزمین انکے لئے تنگ ہو گئی ہے تو انہیں ایسی جگہ منتقل ہو جانا چاہئے جہاں انہیں غلام ہی سہی مگر انسان سمجھا جائے۔ مگر اب سوائے پچتاؤں کے اسکی زندگی میں کچھ باقی نہیں۔ ساری عمر رائیگاں گزر گئی۔ کاش اس نے کوئی فیصلہ بر وقت کیا ہوتا۔

وہی لگیاں، وہی چوراہے، وہی موڑ، وہی میدان۔ سب وہی رہا بس اسکے بڑھاپے نے اسکی جوانی کو کترنا شروع کر دیا تھا اور اب فائلوں کی گرد میں خود کو گناتے ہوئے بیس برس گزر چکے تھے مگر وہ اپنے مستقبل کو بہتر بنانے کیلئے اپنے حال کو گنواتا جا رہا تھا۔ پیسوں کی تنگی اور مسائل کی بہتات کے باوجود بچوں کے بہتر مستقبل فراہم کرنے کیلئے اس نے ہمیشہ بہت جانچ پرکھ کر خرچ کیا تھا۔

کبھی اپنے آپ پر پائی پیسے کو خرچ کرنا حرام کر لیا تھا۔ اپنے ہر آرام کو



یادداشت میں اب تک موجود تھے مگر اب ان بالوں میں چاندی اتر چکی تھی۔ ماتھے پر ٹیکہ کی جگہ ایک گہری چوٹ کا نشان تھا جو پرانا لگتا تھا مگر اس کی تکلیف اسکے چہرے پر اب بھی محسوس کی جاسکتی تھی۔ اسکے ہونٹ ساری زندگی صبر کا کڑوا گھونٹ پینے سے اپنی سرخی کھو چکے تھے۔

وہ سکتے کی حالت میں اسکے قریب کھڑا اپنی زبان کو گویائی کا حکم دینے کی کوشش کر رہا تھا مگر اسکی گویائی تو اسکے احساسات کے ساتھ دم توڑ چکی تھی۔

نانکھ نے آواز دی 'بابو!۔ میری بینائی جا چکی ہے۔ ایک اندھی کی مدد کر دو۔

رفیق کی کائنات اسکے لئے ختم ہو کر رہ گئی۔ نانکھ کی آنکھوں کو غور سے دیکھا تو سفید جالے سے اسکی آنکھیں بھر چکی تھیں۔ ایک مرتبہ رفیق کے دل میں نانکھ کیلئے جذبات کا سیلاب امنڈ آیا۔ ایک لمحہ میں سارے ممکنہ خیالات ذہن میں آنے لگے۔

رفیق کچھ کہنے کیلئے آگے بڑھا پھر ایک لمحے کیلئے اس نے توقف کیا۔ اپنی تنگ دستی کو پیش نظر رکھتے ہوئے اس نے فوراً نانکھ کے علاج کا خیال ذہن سے نکال دیا۔ جیب سے چند سکے نکال کر اسکے ہاتھ پر رکھ دیئے اور سر جھکا کر اپنے دفتر کی جانب بڑھ گیا۔

چند لمحوں بعد نانکھ نے اُن سکوں کو گنا اور مسکرا کر خود کلامی کی، بابو اتنے عرصے بعد ملا تھا۔ بھلا میں اپنی پریشانیوں کی وجہ سے اسے کیسے دکھ دے سکتی تھی۔

اسکے ذہن نے یادوں کی راکھ کو چھانا تو ایک چہرہ اسکے ذہن کو روشن کرنے لگا۔ اس آواز نے اسکے جوانی کے دنوں کو زندہ کر دیا تھا۔

رفیق نے مڑ کر دیکھا تو ایک ادھیڑ عمر کی عورت اپنے بچوں کے ساتھ کھڑی تھی۔ پلٹ کر دیکھنے سے پہلے اسکی سانسوں میں جو طوفان تھا چٹانوں سے ٹوٹنا محسوس ہونے لگا۔ اس آواز سے اسکے دل کی دھڑکن اتنا بے ربط ہو گئی تھی کہ سڑک پر ٹریفک کا شور اسکے دل کی دھڑکن کے شور میں گم ہو گیا تھا۔ لیکن عورت کے چہرے پر نگاہ پڑتے ہی دھڑکن اب پسلیوں کے پنجرے میں ڈوبتی محسوس ہو رہی تھی۔

نانکھ کی یادیں اب بھی رفیق کو ناگن کی طرح دستی تھیں لیکن اس حال میں دیکھ کر رفیق دنگ ہو کر رہ گیا۔

رفیق کی آنکھیں جھکی تو اسے لگا کہ اسکی ساری حسرتیں گہری کھائی میں دستی جا رہی ہوں۔ جب اس نے نگاہیں اوپر اٹھانے کی کوشش کی تو اسے لگا کہ اسکے سارے ارمان فضا میں پارہ پارہ ہو کر معلق ہو گئے ہوں۔ وہ اس ایک لمحے میں کئی بار جیا اور کئی بار مرا۔

نانکھ پر نگاہ کی تو اسے لگا کہ اس کی نظروں کے زاویے کرچیاں ہو کر بکھر گئے ہوں۔

نانکھ کے پیر میں ایک بوسیدہ سی ٹوٹی ہوئی چپل تھی جو کپڑے کی دھجیوں اور تاروں سے جوڑی گئی تھی۔ اسکی نیلی بلوریں آنکھیں

پپوٹوں میں دھنسنے کے باوجود بھی محبت کا اظہار کر رہی تھیں مگر ان آنکھوں میں جالا آچکا تھا۔ اسکے تانبے جیسے سنہرے بال رفیق کی



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## Present on Social Media



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