



IBA-PU Alumni Association

ANNUAL  
MAGAZINE  
**2018**

[www.ibapualumni.org](http://www.ibapualumni.org)



**Institute of Business Administration**  
**University of the Punjab**  
Quaid-e-Azam Campus, Lahore  
[www.ibapu.edu.pk](http://www.ibapu.edu.pk)



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**IBA-PU Alumni Association**  
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## **IBA-PU ALUMNI ASSOCIATION VISION & MISSION**

IBA-PU Alumni Association is a registered body under Societies Registration Act 1860. Its purpose is to foster, maintain and support a mutually beneficial relationship between alumni and the IBA, University of the Punjab. The Executive Committee comprised of elected Fellow Members of Alumni and Senior Vice President (A Faculty member nominated by IBA) governs the Association by its approved Articles of Association, setting policy, providing guidance for the Association's programs and activities, and represents the interests of alumni to the IBA.

### **Vision Statement**

IBA-PU Alumni Association is a vibrant organization that is recognized as a valuable resource by the IBA-PU Community. A dedicated Executive Committee will partner effectively with Alumni Services to offer programs that foster its traditions and perpetuate a passion for a life-long involvement with the IBA.

### **The Mission Statement**

To provide a forum creating a life-long relationship between the IBA and its alumni.

## MESSAGE FROM THE DIRECTOR



**Mrs. Sajida Nisar**

It gives me immense pleasure to welcome you all to the IBA Alumni Dinner and wish you a safe and productive 2018.

Institute of Business Administration was founded in 1972, and was the second business school to be established in Pakistan. Since then, the institute has played a vital role in producing dynamic individuals, some of them have risen to the very top, acting in leading positions at multi-national companies, bureaucracy and government organizations.

The alumni of a business school can play a unique and pivotal role in strengthening the outlook of the institution. Firstly, they can act as role models for incumbent students. Then, they can act as a bridge between the industry and the institution, improving access to recruitment. Thirdly, they can return to the institution in a teaching role to help students learn about practical aspects of the theoretical management topics. Finally, they can act as effective mentors for graduates entering their own organizations, guiding them to become successful members of that organization.

Since alumni are such valuable asset of a business school, a collective and conscious effort is required to manage the resource. For this purpose, IBA established its alumni association in 2007. Various IBA alumni had always been contributing to the institute in their individual capabilities, but as the number of passing out graduates kept increasing, an organized body was required to exploit the true potential of this immense resource. Since its establishment, the association has actively participated in bringing together the alumni community with each other and also with the institution. The annual dinner has been organized by the alumni association to provide a platform for alumni and the institute. The alumni association is being run by capable individuals who possess the willingness to work with the institute, to contribute their time to the welfare of the institute, and the enthusiasm to motivate and engage the alumni community in constructive activities for the institute.

I, as patron of the IBA alumni association carry greater aspirations regarding the role of the association for the betterment of the Institute and our student body. We hope to keep working together with the IBA alumni association to build our linkage to the industry through them. We also hope to improve our outreach to a larger alumni community, so that more members can return back to their Alma mater in a meaningful way.

## MESSAGE FROM THE PRESIDENT



**Asif Gilani**

By the grace of Allah, the most beneficent and the most merciful, the incumbent Executive Committee of the IBA-PU Alumni Association is completing third year of representing one of the most illustrious community of the country. Being the President of this EC, it is my delightful duty to thank all those who have reposed their sacred trust in us for serving them over these years. I would also like to thank the Director IBA and the faculty for their untiring support for the Association. It would not have been possible without their commitment.

Today, the IBA-PU alumni is a thriving community much to the efforts of the members themselves. EC is just a forum which is trying to gel together the pieces in order to make it a complete picture. In striving for this, it has continued to take initiatives over the past one year some of which merit a brief mention here. Rozee.pk is becoming a fast growing job portal in the country and EC was successful in coming into collaboration with them in creating a separate portion for the IBA-PU alumni as well as outgoing students. Many big organizations have gleefully joined this portal reassuring their recognition of the breed of students our parent organization is creating.

The current Executive Committee can also take pride in initiatives like creating Endowment Fund for talented students. The idea is to bring every one of our prospective community along irrespective of their financial position. Similarly, a Memorandum of Understanding has been signed between the IBA-PU and Bank Alfalah for collaboration and cooperation at different levels. It was made possible through the efforts of our outgoing President, Mr. Sheikh Muhammad Omer.

Over the past year, our alumni community has found new boost as new chapters have been established in Australia-New Zealand, North America and Africa. On the domestic front, we have successfully launched the Alumni Privilege Card. The main idea of this card is to create a sense of belonging and association with our community. Many businesses have partnered with us by committing discounts for the card holders. Soon the alumni would find a place of their own in their building as the Director IBA has gracefully allowed to establish an Alumni Office there.

The EC is trying its bit but it would not be successful without your participation. I implore every member of the community to feel committed to the cause of the Association and participate in its endeavours from wherever they are and in whatever way they can. May Allah bless us all.

## IBA-PU ALUMNI ASSOCIATION EXECUTIVE COMMITTEE 2015-18



**Muhammad Ali Asif Gilani**  
President

Session: 2001-03  
Director Audit Punjab  
Government of Pakistan.

Muhammad Ali Asif Gilani is a civil servant belonging to Pakistan Audit and Accounts Service. He has served in different positions in the Department of the Auditor General of Pakistan for the last seventeen years. During this period, he has also remained Director Commercial Audit, Director Audit (Punjab Government), Senior Executive Federal Support Unit, Chief Accounts Officer of the Collectorate of Sales Tax, Lahore and other positions. He holds a Masters degree in Business Administration with specialization in Finance from the IBA-PU from 2001-2003 session. He also holds a Masters in Public Policy from USA. Mr. Gilani is serving on the Executive Committee of the Defence Club (FF Sector, Lahore) for the last five years. Though a member of the civil service of the country himself, he is a strong proponent of developing entrepreneurial skills among the young professionals.



**Athar Ehsan-ul-Haq**  
Vice President

Session: 2000-02  
Director Digital Expressions

Mr. Athar Ehsan-ul-Haq graduated from IBA in 2003 with specialization in finance. After his graduation, he completed various computer diplomas and certifications that include E-Commerce and e-ACCP. He is an old Hailian and graduated in B.Com with flying colors after completing his F.Sc. in pre engineering. He is a young and energetic businessman who joined his family business after his graduation, expanding the business horizontally as well as vertically. He has a number of CNG and fuel stations throughout Pakistan. He has been traveling frequently to UK and USA for various business meetings and conferences. Pursuing his educational career, he has now completed his M. Phil in business administration from IBA in 2017.



**Mudassir Latif Rawn**  
Sr. Vice President

Session: 1987-89  
Assistant Professor  
IBA-PU-Lahore. 0300-4261661

He has two Master Degrees (Commerce and Administrative Sciences) with specialization in Finance from University of the Punjab. He secured Third position in M.Com. He is also a law graduate. He is holder of three professional post graduate diplomas i.e. Diploma in Cost and Management Accounting Diplomas in Labour Law with distinction and Diploma in Taxation Laws. Currently he is pursuing his Ph.D in Business Administration. He has vast teaching experience at post-graduate and undergraduate levels. His areas of special interest include Taxation Laws, Mercantile Laws, Corporate Laws, Labour laws, Corporate Finance and Corporate Governance.



**Muhammad Anas Ganaie**  
General Secretary

Session: 2002-04  
Senior Manager Sales  
Pegasus

Mr. Ganaie graduated with majors in Marketing from IBA Punjab University (2002-2004). He is currently associated as Senior Manager Sales with Pegasus, a large B2B International Event Management company. His areas of expertise are Corporate Sales & Relationship Management



**Muhammad Saad Khan**  
Joint Secretary

Session: 2002-04  
Advocate-High Court  
Qayyum Khan & Co

Muhammad Saad Khan, Advocate High Court. MBA PU.LLB PU.LLM Cardiff Wales UK. He is a member of International Bar Association. He is placed in Lahore working as partner in a Law Firm named Qayyum Khan & Co. He has established his own law practice since 2008. He also a visiting lecturer at Punjab Law College and Management professional department of Punjab government MPDD. He is also a regular columnist contributing in Zindagi Magazine of Daily Pakistan.

## IBA-PU ALUMNI ASSOCIATION - EXECUTIVE COMMITTEE



**Mian Waqas Ahmed**

Treasurer

Session: 2005-07

Manager Fin. & Admin.

ADK Enterprises (Pvt) Ltd.

Mian Waqas Ahmed belongs to an entrepreneur family of Pakistan, who has been engaged in manufacturing of equipment plant machinery mechanical wet cooling tower system (HVAC) under the license of HAMON group (France) since 1981. He is alumnus from Institute of Business Administration (IBA), University of the Punjab Lahore with double specialization in Finance (MBAE-2005/2007) and HRM (MBAE-2011); also holds a professional certification of Diploma in cost Management Accountancy (DCMA-2003) from Hailey College of Commerce (2003). His professional experience covers the span of 15-years with expertise in the fields of Accountancy, Finance, Administration/Management, Corporate affairs and Taxation. Currently he is serving as Manager Finance & Admin in ADK Enterprises (Pvt.) Ltd, also providing operational consultancy to various organizations including but not limited to Unity Solutions (IT company), Sharaf-e-Raza Travel & Tour (Pvt.) Ltd, SA Enterprise (wholesale distributor FMCG products), Tax Advisory services, etc., under the title of "Mian Waqas Facilitation's



**Raza Saeed**

Executive Member

Session: 1979-81

SVP/ Company Secretary

Bank of the Punjab

Mr. Raza Saeed (1979-81)- MBA(Finance), a seasoned banker and a finance professional. He is member of the Professional bodies like ICMAP, ICSP, IBP and Certified Internal Auditor (CIA) from the IIA-USA. He has over 35 years experience in financial sector in the area of Credit appraisal, marketing, recovery & monitoring, Audit and Secretarial services. Presently he is working in BOP as Company Secretary. He is the former President of IBA-PU Alumni Association and currently member of the Executive Committee of Alumni Association



**Sheikh Muhammad Umer**

EC Member

Session: 1995-97

Executive Director

Toyota Ravi Motors Ltd

Sheikh Muhammad Umer is an experienced and yet humble businessman with a political background. By grace of Allah Almighty he is a successor of a versatile Minister for Industry, Commerce and Investment and a business tycoon Sheikh Allaiddin. He works as a Director in a group of companies that include Toyota Ravi Motors, Toyota Shaheen Motors, Toyota Sahiwal Motors, Toyota Ravi Motors 1S, Al Rahim Homes, Synergysoft International, Shaheen Enterprises and Ravi Exchange Company (Pvt) Limited. He is also running a charity by the name of Omer Citizen Community Board and Zubaida Rafiuddin Trust. He holds a masters degree in Business Administration with specialization in Finance session 1994-96 from IBA PU. He got various certificates in law and banking from Institute of Bankers of Pakistan and also is an active member of Marketing Association of Pakistan.



**Abid Saeed**

EC Member

Minister Press

Pakistan Embassy

Washington D.C.

Mr. Abid Saeed, MBA (Finance) is a senior civil servant. He has more than 27 years rich experience in Administration, Public Relations, Media management/regulations, Project Appraisal/Evaluation and credit banking. He qualified CSS examination in 1988 and was allocated to Information Group. Mr. Abid Saeed has served at various positions in Pakistan and abroad including: Director General, Press Information Department, Ministry of information M/o Information Lahore. He has over 17 years experience in teaching as Visiting Faculty at graduate/post graduate levels in various top ranking State/Private Sector Universities. Mr. Abid Saeed lead a delegation at SAARC Media Forum Conference held in Kathmandu, Nepal, November 4-5, 2014. He represented Pakistan at a number of international conferences, seminars, forums and meetings during diplomatic posting at Pakistan High Commission, New Delhi, India (2008-2011). Mr. Abid is presently posted in Embassy of Pakistan, Washington DC, USA as Minister(Press).

## IBA-PU ALUMNI ASSOCIATION - EXECUTIVE COMMITTEE



**Aasim S. Mullick**  
EC Member  
Session: 2005-07  
National Sales Manager  
Pharma Health Pakistan (Pvt) Ltd.

Mr. Aasim S Mullick is currently working as the Marketing Manager of Pharma Health Pakistan Pvt Ltd. He is managing the Sales /Marketing as well as Human resource departments through his vast experience in the field of sales and marketing of Pharmaceuticals. He has already been working with Reko Pharmcal Pvt Ltd as the country head for Eight years and prior to that he served with Bosch Pharmaceutical (Pvt) Ltd Karachi & Eli Lilly Pakistan Pvt Ltd. Mr. Aasim S Mullick has done his Masters in Business Administration from Institute of Business Management, Punjab University Lahore with Majors in Marketing. He has also done his double specialization in Human Resource management. He has been teaching in different universities of the city. He is the member of The Marketing Association of Pakistan and The training Forum Lahore. He is The Chairman of standing Committee of Training and Talent Development, Lahore Chamber of Commerce and Industry. He has arranged number of conferences on Youth development and career counseling etc.



**Shoaib Ali**  
EC Member  
Session: 2008-10  
Consultant

Mr. Shoaib Ali is a progressive and result driven product manager with 11-years of professional experience in internet marketing, internet strategy building, marketing, internet promotions and process solutions. He is a great team player and has played crucial roles in brand development and click monetization projects. Skills: Click Monetization, Internet Marketing, Inbound Marketing, Content Marketing, Search Engine Marketing, Search Engine Optimization, Brand Building, Content Writing and Blogging, Web promotions, Social Media Strategist, Lead Generation, Email Marketing, Partnership Marketing,



**Khawaja Waqas Ahmad**  
EC Member  
Session: 1995-97  
Biz. Development Head  
Orix Leasing Pakistan Ltd

Mr. Waqas Khwaja is an experienced professional, having worked for over 18 years in financial sector, holding senior and middle management positions. His areas of expertise include Marketing, Corporate Finance, Product Development, etc. Prior to joining ORIX Leasing Pakistan Limited in December 2012, he has worked with a number of financial institutions including Crescent Commercial Bank Ltd (Now SAMBA BANK), Pakistan Industrial Leasing Corporation (PILCORP), etc. He has also attended various seminars and courses related to Project Appraisal & Financing, Prudential Regulations, SMEs, Islamic Modes of Financing and Effective Branch Management. He did MBA in Finance from IBA in session 1994-96. He has also completed Diploma in Business Management from LUMS during 2003-05



**Syed Wajahat Hussain**  
EC Member  
Session: 2002-03  
AVP / SME Manager  
Bank Alfalah

Syed Wajahat Hussain has over 10 years of experience in banking sector. Currently he is working as an AVP in SME department of Faysal Bank Ltd. He holds a major role in credit appraisal, marketing and limit monitoring. He started his career as an MTO in Prime Commercial Bank. Also worked with ABN Amro Bank and The Royal Bank of Scotland. He is an IBA graduate (2001-2003) with majors in marketing and did double specialization in HRM (2011) from IBA, PU. Also hold B.Com degree from Hailey College of Commerce, PU. He is deputy coordinator of National Peace Committee for Interfaith Harmony, member of Nazaria-e-Pakistan Trust and also a member of National Book Foundation - Reader's Club He has now shifted to Australia.

## MISSION CRITICAL SKILLS IN HUMAN RESOURCE

Research by **Mian Waqas Ahmed**



**S**ome job seekers are always in demand--engineers, nurses, certain types of IT professionals. Other fields seem to be overly populated with plenty of capable and willing applicants to fill the all too few open positions; unfortunately, HR can be one of those fields.

While that can be disheartening to those competing for these positions, there are ways in which HR job seekers can stand out from the crowd. They can identify, nurture and develop skills that address certain "mission critical" functions in organizations.

In fact, according to Manpower Group, 52% of 1,300 U.S. employers surveyed say they have experienced difficulty filling "mission-critical" positions, up from 14% few years ago.

Kathy Albarado is founder and CEO of Helios HR, a company that works with executives to fill human resources openings with professionals who can guide the organization to its next evolution of growth. She says professionals who understand and articulate the current and future needs of an organization are always in demand. "Executives looking to fill leadership roles target individuals who can build capacity, capability and sustainability within an organization," says Albarado.

**"HR professionals who understand the business and the business drivers and can align HR programs and initiatives in support of corporate and organizational goals are in demand."**

According to Kathy Albarado, HR profession to grow by 22% over the next decade; Specific skills that Albarado sees in high demand include:

- The ability to identify competencies to improve organizational performance.
- Experience with succession planning.
- The capability to create compensation programs focusing on total rewards.
- Knowledge of technologies that streamline operational efficiencies.

Specific areas of focus have a tendency to ebb and flow, says Duncan Ferguson, managing director of leadership development at BPI Group ([www.bpi-group.com](http://www.bpi-group.com)), a global management and HR consulting firm.

**"Understanding societal and industry trends can help HR professionals identify areas in which they could add value to organizations".**

Today, says Ferguson, there are three things that organizations are wrestling with:

1. Learning how to better collaborate both internally and across different boundaries as more and more people are working virtually,
2. Staying ahead of competitors through successful innovation, and
3. Successfully engaging staff.

To be successful in their job search, he says,

HR leaders should **"understand what the marketplace needs before worrying about what they have to offer."**

In other words, thoroughly understand the company's business needs, and then determine how your HR background and skills can help the company address those needs.

**"I notice that just about everybody in the job search process hasn't thought as robustly as they should about what their offer is to the marketplace and why that offering is unique,"** he says.

**"Think like a business person first and an HR professional second,"** he advises.

HR professionals who have, or who can identify and then work to develop, skills in these business-specific areas can set themselves apart.

**"To me, it's a really exciting time to be in human resources 'development', because the opportunity to really make an impact is right there in front of you,"** says Ferguson.

## THE STIGMA OF PROFESSIONAL BEGGING

Muhammad Fahad Anwer (MBA 2006-08)



It is not less than a matter of pride that Pakistan is nuclear state, with population comprising more than fifty percent youth, secures a top place in the emerging economies and has entered into multilateral projects like CPEC worth billions. Well, all these things make our chests wide open. Meanwhile, there is another industry growing rapidly in Pakistan, it's even bigger than Hollywood or even Bollywood, it's the professional begging on streets, roads, parks, signals, schools, universities hence there is no public place which is an exception. Now a days in Lahore, each and every traffic signal is occupied and overwhelmed with apparently homeless and helpless men and women with

a white hand written board speaking for them for their miseries and compassions.

The matter of fact is that despite all the laws, rules and regulations kept in place, there is no one who can come out for a crackdown against this industry which is not only making a mockery of a man's prestige but also has become a source of a huge industry which is alluring thousands of people to join this act of shame as a regular profession. For example, the Punjab The Punjab Vagrancy Ordinance (PVO), 1958, Section(2)g defines a vagrant as "vagrant" means a person who (i) solicits or receives alms in a public place (ii) exposes or exhibits any sore, wound, injury, deformity or disease in a public place for the purpose of soliciting or receiving alms (iii) allows himself to be used as an exhibit for the purpose of soliciting or receiving alms; (iv) enters on any private premises without the invitation of the occupier for the purpose of soliciting or receiving alms; but does not include a person who solicits or receives money, food or gift for a purpose authorized by rules under a prescribed certificate. After having this definition read, the term vagrant becomes specific and clear. Similarly that act not only identifies and defines a vagrant, it also goes further in stipulating and imposing penalties and punishments for the people found indulged in willful vagrancy as a profession. It also provides the law enforcement agencies to arrest and search vagrants and seize things liable to confiscation, as the Section (7) describes the powers of police Officer as (1) Any police officer may without an order from a magistrate and without a warrant, arrest and search any person who appears to him to be a vagrant and may seize anything found on or about such person which he has reason to believe to be liable to confiscation under this Ordinance. Afterwards, the law does not ends here, it goes even further in trail and announcing sentence for vagrancy which says that, Section(9) If the magistrate finds that a person is a vagrant, such person shall be punished with imprisonment of either description for a period not exceeding three years.

Another more rampant social evil in our society, now a days, is forcing or causing individual or asking alms. People having strong influence exclusively employee people for asking alms by demonstrating fake injuries, diseases, ailments and Many more. The PVO 1958, Section (10) says, Whoever employs or causes any person to solicit or receive alms or uses a person as an exhibit for the purpose of soliciting or receiving alms or being the guardian of a child connives at or encourages the employment or the causing of the child to solicit or receive alms shall be punished with imprisonment of either description for a term which may extend to one year or with fine or with both.

Sadly, having kept all the laws in place, it's a disgrace that government authorities are having their mouths shut and hands arrested with the strong chains of lethargy and inefficiency, further its slap on the face of child protection and social welfare agencies who are receiving million of rupees funds from international donors but are doing the least for the rehabilitation of the vagrants at the best and controlling them at the least. Side by side the government, it's the responsibility of every Pakistani to discourage the willful vagrancy so that these down trodden people may become a productive part of our economy by doing something productive.

## DISTINGUISHED ALUMNI

Research credited to

Muhammad Anas Ganaie(MBA 2002-04)



**Ahmad Alman Aslam (1973-75)**

Mr. Aslam has four decades of professional experience in investment banking, corporate finance and advisory services. He is Managing Partner of Ahmad Alman Aslam and Associates, an enterprise engaged in investment banking. Mr. Aslam started his career with Citibank in 1975 and continued with Citibank for 28 years, serving in various capacities. He has served on the boards of the State Bank of Pakistan, OGDC, Adamjee Insurance, IGI Asset Management, Punjab Coal Mining Company, The Bank of Punjab, Punjab Small Industries Corporation and the Private Power and Infrastructure Board. Mr. Aslam has attended the program for Management Development at Harvard University, Cambridge. Currently he is serving in the Board of Directors of MCB Bank and is the Chairman Audit Committee of the Bank



**Dr. Ayaz Ali Khan (1979)**

Dr. Ayaz is a qualified Pharmacist from University of the Punjab. He has served at various national & international companies including, but not limited to Health Department, Govt. of the Punjab, ANF, The Children's Hospital, WHO, and Health Department, Govt. of the Punjab. Currently he is working as Chief Operating Officer in Pakistan Drugs Testing & Research Centre (PDTRC).



**Ms. Tasnim Aslam (1981)**

Ms Tasneem Aslam is a Pakistani career diplomat who formally served as the spokesperson of Ministry of Foreign Affairs . After joining the Foreign Service of Pakistan in 1984, she served in missions in New Delhi, The Hague and Paris before serving as ambassador to Italy between 2007-2010 and to the Kingdom of Morocco in 2012. She served as the Additional Foreign Secretary for European Affairs from August 2013 till December 2013. Currently she is associated with Ministry of Foreign Affairs (MoFA) as Special Secretary (UN&EC/SCO/Administration). Ms Tasneem Aslam's alma maters include the University of the Punjab, where she received a Master in Business Administration, and The Fletcher School of Law and Diplomacy at Tufts University, where she was awarded a master's degree in International Relations.



**Mr. Aftab Ahmad Khokhar (1984)**

He was born in 1964 and holds degrees of MBA and MA (Economics) from Punjab University and MSc (Political of World Economy). He joined his career in Foreign Services of Pakistan in 1991. He has served at the Head Quarters as Section Officer in 1992 to 1994 and 1999 and then served as Director in 2010. He Served in diplomatic assignments in Pakistan Mission Abroad :

- Third Secretary / Second Secretary, Tashkent (1995 – 1999)
- Deputy Permanent representative / Counselor, Geneva (2004 – 2010)
- Consul General, Jeddah (2013 to 2015)

Currently designated as Ambassador of Pakistan to the Republic of Lebanon & Cyprus since Oct-2015



**Zoraiz Lashari (1978-80)**

Mr.Zoraiz Lashari is a successful entrepreneur who runs renowned companies like Sozo Water Park and Sozo World Cinema. He entered in to hospitality sector a couple of years ago with the name Luxus Grand Hotel and is doing well.



**Abid Sattar (1979)**

He is a seasoned banker & has a long association with HBL and currently working as Head International Banking, Asia Africa. Apart from MBA, he did M. Phil in Economics from Cambridge University in 1986.



**Shahid Sattar (1978-81)**

Prior to attaining MBA degree from IBA, Mr. Shahid Sattar accomplished his BSc Textile Engineering from UET Lahore. Mr. Sattar's major experience lies in Retail Banking Consumer Finance, Branch Operations, Cash Management, Remittance Business, SME and Commercial, Corporate and Islamic Banking. His passionate journey with the banking industry started in 1981 with BCCI serving in Cairo, London & Abu Dhabi. He joined CITI Bank Pakistan in 1992. Then he joined MCB in 1998 and served at various senior positions till 2007. He joined Bank Al-Bilad Saudi Arabia in 2007 & remained there for 3 years. For a couple of years he got associated with NIB Bank Ltd. as well. Prior to joining SAMBA Bank Limited, he has worked in UBL, as Head of Corporate & Cash Management. Currently he is President & CEO Samba Bank Ltd.

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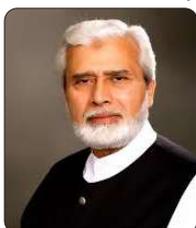
**Shakeel Masud Hussain (1981)**

Shakeel Masud Hussain has a long association with DAWN Group of Industries. Currently he is CEO DAWN News.



**Justice Shaukat Aziz Siddiqui (1983)**

After graduating from Gordon College Rawalpindi, he enrolled in Punjab University and persuaded couple of degrees both LLB & MBA. He became an advocate in High court in 1990 and then an advocate in Supreme Court in 2001. He was elevated as Additional Judge of Islamabad High Court in 2011 and later on was confirmed as permanent judge.



**Khawaja Ahmad Hassan (1983)**

Khawaja Ahmad Hassan is a hardcore dedicated political figure and an active member of PML-N. He has a long association with the said party. He is actively supervising different projects and departments of Punjab government including, but not limited to LDA, LTC, and Orange Line etc.



**Salman Latif Rawn (1984)**

Mr. Salman Latif Rawn has over 25 years of extensive and successful international experience in the FMCG industry particularly with the top class beverage players like Coke & Pepsi. At present he is CEO/Director Pakistan Aluminum Beverage Cans Ltd.



**Saadia Shariff (1982-84)**

Saadia is a vibrant marketing professional. Has been associated with Procter & Gamble as Brand Manager in early 90s. She joined Jang Media Group in 2007 as Director Marketing (North). Currently she is serving as Chief Marketing Officer there.



**Mian Iqbal Salahuddin (1983)**

Mian Iqbal Salahuddin currently serves as the Chief Executive Sally Textile Mills Ltd. He has continually strived to advance the teachings of the works of his maternal grandfather Dr. Allama Muhammad Iqbal. Accordingly, he is also the Chairman of the Punjab Holy Quran Society and President of the Dabistan-e-Iqbal, an establishment that aims to conceptualize, elaborate, disseminate and expand the intellectual, poetic and philosophical works and message of Dr. Allama Muhammad Iqbal.



**Humaira Shazia (1983)**

She joined Packages Ltd in July 1985 as Management Trainee in marketing of Consumer Products Division. She is currently Managing Director & Chief Executive Officer of the Company. She has done her Masters in Business Administration from Punjab University and Diploma in Business Management from LUMS. She has served Packages Limited in areas of Sales and Marketing both in Consumer Products and Packaging fields. She has vast experience in Customer Service and General Management. She is a member of Marketing Association of Pakistan (Lahore Chapter)



**Syed Mazhar Hussain (1984-86)**

After attaining his MBA degree, Mazhar worked in different companies in the domain of Operations, corporate affairs etc. He joined PTCL in 1997 & has worked in various mid career & senior positions at different levels ranging from Financial Planning, Treasury, HR, Procurement, & Admin. At present, he is working as Chief Human Resource Officer & posted in Islamabad.



**Naeem Uddin (1986-88)**

Mr. Naeem has a Management experience of over two decades. He started his career with Adamjee Insurance Co. in 1988. His current role is Deputy Executive Director Commercial (North).

**Sheikh Muhammad Abrar Ali (1986-88)**

Mr. Abrar started his professional career in 1988 as Sales Officer in Packages Ltd. He entered banking industry in 1992 by joining HBL. Later he joined Askari Bank Limited in 1997. Presently he has been designated as Regional General Manager, North-II.

**Uzma Khatana Rauf (1987-89)**

Uzma has a vast experience in Marketing Research. She joined ICI Paints in 1989. She has been associated with AC Nielsen for over a decade. She joined Unilever North America in 2011. Currently she is associated with Samsung Electronics America as Sr. Director Consumer & Customer Insights.

**Khalid Quddus (1989)**

Mr. Khalid joined Packages Group after his graduation from IBA and has over a couple of decades experience there. His current role is Director Marketing at Bulleshah Packaging (Pvt.) Ltd.

**Imran Maqsood (1990-92)**

Mr. Imran Maqsood has a diverse experience of more than 24 years within banking sector. He is an Associate Member of the Institute of Bankers of Pakistan (IBP) and also holds international certifications from Institute of Internal Auditors and Information Systems Audit & Control Association USA. He possesses expertise in the areas of regulatory oversight, audit and compliance. He started his professional career in 1993 from State Bank of Pakistan. He has been associated with Allied Bank for the last eleven years and serving as Chief Internal Auditor of the Bank since November 2016.



**Muhammad Rizwan-ul-Haque (1990-92)**

Mr. Haque has over 25-years of experience in the financial sector. His areas of interest & expertise are; corporate restructuring, revival of companies, dispute resolution, negotiations and Islamic economic system. He has actively remained involved in establishing new entities in financial sector; including an Islamic Bank and a family Takaful company. He is a director and elected (founding) Chairman of Dawood Family Takaful Ltd. and also works as SEVP at Dawood Investment Bank Ltd.



**Usman Qayyum (1993-95)**

Usman is a qualified Electrical Engineer from UET and holds a degree of MBA from IBA-PU. He is a seasoned marketer with over a couple of decades experience association with leading companies like Haleeb Foods, Cadbury Pakistan & Millac Pakistan etc. He joined Rafhan Maize Products Co. Ltd. in 2015 as Director Business Development. His current role is CEO & Managing Director.



**Mr. Ahsan Umar (1993)**

Mr. Ahsan Umar has 18 years of rich & diverse experience in Strategic Marketing, Sales Management & Supply Chain Management. He has been associated with academia in IBA-Punjab University and various other institutes. Currently he is Country Head of Sales & Retail Operations at Service Sales Corporation.



**Zulfiqar Ali (1994-96)**

Mr. Zulfiqar Ali started his career in corporate sector with M/s Print Pak in January, 1997 and has over 20 years of extensive experience in different marketing and management roles both in private and public sectors. He joined Prime Minister's Office, Board of Investment, Islamabad as Deputy Director in June 2006. He was mandated to establish BOI's Investment Facilitation Center, Lahore and remained Provincial In charge until he moved back to Islamabad where he served in the capacities of Director Accounts and as first Director SEZ & CPEC. After successfully delivering in the capacity of Director SEZs & CPEC, he was transferred back to Lahore where he is posted now a days as Provincial Head of BOI.

**Muhammad Nadeem (1993)**

Mr. Nadeem has over 21 years of banking experience in the areas of Credit & Branch Banking Operations. He started his banking career in 1994 with Union Bank Limited & with Askari Bank Ltd since 1999 Presently he is serving as SVP/Country Head – Compliance & Data Division,

**Ghazanfar Azzam (1995-97)**

Mr. Ghazanfar is President & CEO of Mobilink Microfinance Bank Ltd. In his fairly long career in banking, he bags exceptional achievements to his credit in retail, commercial, consumer, MSME, mobile & digital banking segments and worked for some of the best banks including HBL, Union Bank, Prime Bank, Kashf (FINCA) Microfinance Bank & Bank Alfalah. He has extensive global exposure and has been to Indonesia, Cambodia, Turkey, Romania, Kenya, Ethiopia, Nigeria, South Africa, United States, Bolivia, Morocco and UK on work related trips, conferences & exposure visits. He also attained a few courses on Leadership & Marketing from Penn State University, Harvard Business School & LUMS.

**Waseem Fareed (1996-98)**

Mr. Waseem is a seasoned FMCG industry sales professional. He started his career with Sufi Group of Industries. He joined Dalda Foods in 2007. At present he is working as GM Sales.

**Hamayyon Faiz (1996-98)**

Mr. Hamayyon has over a decade long banking career history with the names like Union Bank, Standard Chartered & SILKBANK. Currently he is working as NSM Consumer Banking in SILKBANK.

**Mr. Usman Zaheer (1995)**

Mr. Usman Zaheer is a successful sales person that has been associated FMCG industry since 1999. At present, he is Director Sales, Engro Foods Ltd.



**Abadullah (1995-97)**

Mr. Abadullah has a rich experience in banking industry for almost 3 decades now. He joined UBL in 1988 & then moved to Standard Chartered Bank in 1992 as Head Corporate Service Delivery. He then joined Faysal Bank in 2005 as Head Operations Support. Currently he is working as Head of Compliance.



**Jawad Saleem (1995-97)**

Mr. Jawad Saleem is a qualified Electronics Engineer from UET Lahore. He has been working with Siemens Pakistan Engineering Co. Ltd. for six years in different capacities. He joined Panasian Group company Equinox (Pvt.) Ltd. as COO in 2008. In 2014, he was promoted as CEO in the same Company.



**Ch. Abdul Rahman (1996-98)**

Ch. Abdul Rahman was evening scholar of IBA who has a long career span with US Group that is a renowned textile (denim) group of Pakistan. At present, he is serving as Director HR, IR & Admin.



**Muhammad Arshad Gill (1997-99)**

Mr. Arshad bags extensive career of over 17 years in Sales & Distribution there in Telecom & FMCG industry. At present he is associated with Mezan Beverages as Head of Sales.



**Ahmad Bilal (1997-99)**

After his graduation from IBA, Ahmad opted for the banking industry to pursue his career and remained associated with MCB for 6 years. He then joined Bank Al-Falah in 2010 where his current role is Head Islamic Banking & Shariah Audit Division.

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**Saulat Hameed (1997-99)**

Mr. Saulat Hameed joined Askari Bank in 1997 and is presently designated as Regional General Manager – Central. He possess over 32 years of diversified banking experience. He started his professional career in 1980 with Bank of Credit & Commerce as MTO and later on served in BCCI Lahore. He also served in BCCI Oman and Bank Dhofar Al Omani Al Fransi as Branch Manager in various branches in Oman



**Ijaz Farooq (1997-99)**

Mr. Ijaz Farooq has an extensive experience of over 37 years in Pakistan's banking industry. He has served at renowned entities such as Allied Bank Limited from where he started his career as Officer. As the Chief Manager for Emirates Bank International, Mr. Ijaz played a pivotal role for increasing profitability and overall result of the bank. This contribution was recognized by virtue of his nomination for Advanced Management Program (AMP) at The Wharton School, University of Pennsylvania, USA.

Farooq spent 15 years with Bank Alfalah Limited, where he joined as Area Manager in 1998, and progressed to the position of Group Head-Islamic Banking. Currently he is associated with Meezan Bank as Group Head Retail Banking, SME/Commercial & Agricultural Finance.



**Shahbaz Ahmad Khan (1999-2001)**

He happens to be a qualified BSc Engineering in Agricultural Engineering as well. He joined Engro Corporation in 2003 and has been working in different domains. At present, he is working as Head of Public Affairs.



**Hassan Yasser (1999-2001)**

Apart from his MBA degree from IBA, Yasser is qualified MSc Physics & LLB as well. He has a long career span of banking industry since year 2000 with banks like Union Bank & Bank Alfalah. He is passionate about SMS banking, food & travelling. At present, he is Head SME Sales in Bank Alfalah.



**Ijaz Nisar (2000)**

Mr. Ijaz Nisar is the Founder & President of Pakistan's Best Selling Business Magazine, Manager Today and CEO Leading Edge OD & Training Consultancy. He is OD practitioner, behavioral trainer, personal coach, and author of Best Selling Book "100 Business Leaders of Pakistan". He bags 16 years experience in the corporate world and also is a visiting faculty member at number of prestigious business schools.



**Dr. Ayesha Nauman (2001-03)**

Dr. Ayesha is a health management professional with over 15 years experience in hospital operations & Human Resource Management. Being a Medical graduate, healthcare management has always been her passion. Apart from her MBA degree, she also attained Masters in HRM from IAS Punjab University. She also had the opportunity to attend a Masters program at University of Sydney as an Australian Aid Awardee in 2013. She took up the challenge to revamp health human resource management in hospital settings by establishing the HR Department in Fatima Memorial Hospital in 2005. At present, she is associated with Shalamar Institute of Health Sciences, Lahore as GM Human Resources since 2014 and is aiming to bring a paradigm shift in organization's culture through care with respect & compassion.



**Rana Muhammad Arif (2001-03)**

Mr. Rana Muhammad Arif is a hardcore Finance professional with qualifications like CPA, CA Articleship and then MBA-Finance. He started his career in a CA firm as Senior Consultant and then joined Gulistan Group of Companies as Manager Accounts. He joined Punjab Govt. sector in 2005 as Deputy Managing Director in Punjab Education Foundation. Eventually he joined LWMC as CFO in 2010. At present he is working as CEO in Punjab Bio Energy Co., Govt. of the Punjab since 2015.

Farooq spent 15 years with Bank Alfalah Limited, where he joined as Area Manager in 1998, and progressed to the position of Group Head-Islamic Banking. Currently he is associated with Meezan Bank as Group Head Retail Banking, SME/Commercial & Agricultural Finance.



**Rashid Pervaiz (2002-04)**

Mr. Rashid has a career span expanding over 15 years as a hardcore Sales person in the banking industry both in Pakistan and abroad. He has been associated with banks like Union Bank, ABN Amro, RBS, Faysal Bank, and Alawwal Bank (Saudi Arabia). At present he is Branch Banking Head in SILKBANK.



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**Shehryar Khan (2002-04)**

Mr. Shehryar is a dynamic sales person by profession. He has over 17 years professional experience with the companies like Engro Polymer & Chemicals, Nestle & AkzoNobel. He joined DHL Global Forwarding in 2010 as Key Account Manager and currently working as Director Commercial in DHL.



**Muhammad Kamran (2002-04)**

Mr. Kamran is a hardcore sales person with over a couple of decades experience in Unilever and has worked in various important positions nationwide. At present, he is Head of Operations-Customer Development leading Sales Operations and is based in Karachi Head office.



**Mian Muhammad Qaisar Yaqoob (2002-04)**

Apart from his MBA degree, Mian Qaisar also completed his CA Articleship in a Chartered Accountancy firm in Lahore. He has extensive experience in the field of Finance in the companies like KMLG, PEL and Worldcall Ltd. He joined SNGPL in 2002 and has been a vital source in the company till date. He recently got promoted as Chief Officer (Procurement).



**Dr. Pervez Ahmed Khan (2003-05)**

Dr. Pervez is a qualified MBBS from King Edward Medical College, Lahore. After doing MBA-Evening from IBA PU in 2005, he attained LLB degree from PU as well. He has a vast experience with Govt. sector (Punjab) working as Secretary Literacy, Secretary Food etc. At present, he is working as Managing Director Punjab Govt. Servants Housing Foundation.



**Muhammad Shahnawaz (2004-06)**

Mr. Shahnawaz has expertise in Human Resource Management, Administration & Public Affairs. He joined Coca-Cola Beverages Pakistan Ltd. in 2007 at their Head Office. He was leading HR for Lahore & Faisalabad Operations when he left Coca Cola to join Pepsi Cola International Franchise in 2017. He is currently holding the position of Group Head-Human Resource & Administration while leading the portfolio at the group office.



**Tariq Anwar Sipra (2005-07)**

Mr. Sipra is a qualified Electric Engineer & a professional transport & logistics professional. After attaining his MBA degree from IBA in 2007, he pursued Masters in Transport & Logistics Management from Australia followed by M. Phil in Engineering from University of Cambridge in 2014-15. Currently he is working as Deputy Chief Marketing Manager in Pakistan Railways Lahore.



**Faisal Nisar (2006-08)**

Mr. Faisal is a Mechanical Engineer from the UET Lahore and with an additional degree of MBA (Marketing) from the Institute of Business Administration, University of the Punjab. He has over 12 years of experience with almost all sectors of the industry from public to private sectors .



**Iftikhar Ahmed (2011-13)**

Mr. Iftikhar is a qualified Chemical Engineer with a career span of almost two decades in the dairy industry. He attained MBA degree majors in HRM in 2011-13. He is associated with Haleeb Foods Ltd. as Head of Quality Assurance.



**Tahir Yaqoob Bhatti (1995-97)**

In addition to MBA degree from IBA Punjab University, Mr. Tahir Yaqoob Bhatti also holds Masters in Commerce from Hailey College. He also qualified DCMA & holds a Banking Diploma from the Institute of Bankers in Pakistan. Tahir has over 30 years of diverse experience in Retail, Commercial, Corporate, Operations, Special Assets Management and Digital Banking. He has previously been associated mainly with Allied Bank, Askari Bank, National Bank of Pakistan & JS Bank. Currently he is Head of Retail Banking in Faysal Bank

## Executive Committee IBA-PU Alumni Association- In Pictures

**Courtesy: Muhammad Anas Ganaie (General Secretary)**



### **MoU signing with Bank Alfalah**

On signing of MoU between Bank Alfalah Ltd. & IBA Punjab University to exchange & sharing of ideas and arrange internship & generate employment opportunities for fresh graduates & alumni.



### **MoU with Rozee.pk**

Earlier in 2017, the Executive Committee managed to sign MoU between Executive Committee of IBA-PU Alumni Association, Rozee.pk & IBA Punjab University. Rozee.pk is establishing Career / Job Portal for both under graduates & the alumni. It was indeed a milestone and was much needed for students and Alumni.



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### **Establishing overseas Chapters of IBA-PU Alumni Association**

Alhamdulillah this year Executive Committee of IBA PU Alumni Association was succeeded to establish overseas chapters. These are North America Chapter, Australia NZ Chapter, Saudi Arabia Chapter & UAE Chapter respectively. We have Conveners of each Chapter. Mr. Abid Saeed (Minister Press, Pakistan Embassy Washington D.C.) is Convener North America Chapter, Mr. Wajahat Hussain for Australia NZ Chapter, Mr. Usman Sattar is for UAE Chapter while Mr. Arif Shamim is Convener Saudi Arabia Chapter. We intend to announce UK Chapter soon in shaa Allah.

The alumni living in respective countries are connected not only with each other but with the Executive Committee as well by means of WhatsApp and other digital media. The purpose of establishing these Chapters was to have the alumni synchronized and getting connected with one another by means of establishing networking, helping each other for jobs point of view, to get socialized while being at foreign soil, and last but not the least, getting connected to IBA.

### **Alumni Privilege Card**

Executive Committee of IBA-PU Alumni Association is pleased to inform you that we are inaugurating "**Alumni Privilege Card (APC)**" exclusively for **Alumni** only. The idea is to have different renowned brands / restaurants on board with their discount offers. The detail of these corporate offers can be viewed at our website [www.ibapualumni.org](http://www.ibapualumni.org) at Alumni Benefits section.

Through this platform, we invite those alumni who are not only **Entrepreneurs** but also the **decision makers** of their respective organizations to come forward with their offerings for alumni. In response to it, we would be placing their **corporate logos** at our website for their **promotion**. We will promote the offerings at our different digital forums.

The alumni who are interested to have the Alumni Privilege Card can visit our website & fill in the Membership Form

### **Endowment Fund**

As a social responsibility, Executive Committee is stepping ahead and joining hands with IBA department in establishing a 1st ever endowment fund for the welfare of those students who are enrolled at any degree program of IBA PU and can not afford to pay the fee to continue their studies. With this platform, we invite Alumni viewing these lines to come forward and participate in this noble cause. The details can be obtained from the Treasurer IBA PU Alumni Association Mr. Mian Waqas.

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## DIRE NEED OF CHARTERED INSTITUTE OR PROFESSIONAL BODY FOR ISLAMIC FINANCIAL EXECUTIVES

Mr. Mehboob Zaman (MBA 2012-14)

Today, to meet changed needs of hastily growing business world almost every area of expertise is providing accreditation on chartered institute level, in relevant disciplines. Chartered Institute of Accounting, Marketing, Supply Chain Management, Information Technology and nearly every discipline of professional knowledge can be seen providing technical knowledge to meet continuous human resource development requirements and endorsing professionals in their area of studies. In conventional banking sector as well, various professional bodies can be witnessed, providing professional study facilities and recognizing qualified individuals. But so far, any single body, agreed upon by all school of thoughts, for Islamic banking has not been seen.

Although, we can see few institutes providing degrees with blend of Islamic finance and banking but they are very few in number or with limited access due to geographical constraints, pricing structure or otherwise. They seem either to be in-active or lacking mammoth and substantiality. Significant efforts and unusual amount of physical and mental energy on institutional level is indispensable to bring a gargantuan transmutation and coop with rapid change in financial sector.

Halal banking, in its current form, started some thirty to forty years back in 1970's. Since then Islamic Banking professionals are striving for their existence, on their own. Available study opportunities are not vary handy due to geographical constraints, mismatched timings or pricing etc. Experts on individual level stand akimbo but individual efforts cannot dubbin the situation. Continued ostracized approach would result not only creating hurdles in development of Halal Financial Structure, but also create coverts for factors which support riba based setup.

Corporate environmental requirements change very rapidly and require an overall continual and continuous within a phase of continual, development process. In current situation, halal financial structure, first of all requires a chartered institute for recognizing and accrediting Islamic Financial Professionals. Moreover, we need to understand that, any area of knowledge can only flourish if is provided by a significant supply of research scholars, which is only possible by producing a large number of Phd Scholars, so we need in Islamic Banking Field. Heretofore, there seem isolated efforts being made at individual levels. Now, for adapting to change clamored growing financial sector, committed institutes are required engaged in producing and recognizing Islamic Financial Executives and creating a professional body for field work requirement and an executive body for supervision of activities. No doubt individual efforts are very important but cannot be compared with made at institutional level where a team of experts is working as an unit and providing increased results in terms of quality as well as quantity, just not . Institutions are not only cladding, they are a source of development, guidance, supervision and above all source of ensuring existence and growth.

Different school of thoughts has discrete approach and opinion in Islamic financial structure and

follows their own operational methodology. Although, there is no conflict from front end but no one can claim for congruence in methodology due to which vitality seems to be lacking. Now it is time to come forward without differences to pulverize effects of riba on society and form an agreed upon institute for recognition of executives and formation & maintenance of executive body. And a supervising and monitoring platform for institutions, which are not depending on funds of supervisees.

Forming a professional body for Islamic banking professionals like every area of discipline in the business world has, would help in achieving another mile stone of recognition and also help in developing standards. So far, books available are written by experts of different level of knowledge but there is no testing methodology. Written material needs to be reviewed by high level experts especially when is to be used as guidelines. Islamic financial structure, so far lacks any such body which is leading to the spreading of material which is not up to mark or have controversial opinions. Forming of a chartered institute or a professional body would not be enough. We need stringent approach and require to develop strict standards to ensure highly competitive environment from every aspect and ensure delivery of exceedingly obsessed professionals to survive in a cutthroat environs as well as macro environment.

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## A Comprehensive Strategy to Fight Poverty

Tahir Habib Cheema (MBA 2000-2002)



Like other developing countries Pakistan is facing a high level of poverty, strong pressure of population growth, chronic unemployment and increasing social inequality. This needs a departure from traditional development approach of implementing generalized policies. A comprehensive growth strategy driven by financial support for agriculture sector and effective human capital empowerment can help induce and sustain long-term socio-economic development.

The poverty situation in Pakistan is not very encouraging despite concerted efforts by both public and private sectors. There are 58.7 million facing multidimensional poverty experiencing effects of poor health, lack of education, inadequate living standards, low income, poor working conditions and violence threats. One third of Pakistani households are facing poverty with a minimum daily wage of \$1.25. There is an uneven distribution of poor population among provinces – Balochistan 52%, Sindh 33%, Khyber-Pakhtun-Khwa32% and Punjab with 19% of its population living below the poverty line. Almost half of the country's rural households live in poverty as compared to 18% of the population in urban areas.

Pakistan belongs to the list of countries most exposed to poverty risks. It is at 146<sup>th</sup> position out of 187 nations on Human Development Index with poverty rate rising to 37.5% from 23.9% in past three years. Influence of natural disasters made the economic situation worse for the poor and reversed the achievements credit by poverty reduction programs over the years. The earthquake of 2005 and two back to back floods in 2010 and 2011 added to the poverty levels of the country. The country is also experiencing a high level of inequality which is increasing day by day.

The current state of poverty and inequality is leading to a lot of social issues in addition to the negative economic implications. There has been an increase in the suicide and illegal organ sale cases adding to the crime situation of the country. The government is committed to reduce poverty and close the inequality gap. In addition to a focus on larger growth driving policies, a lot of direct-effect programs are also providing quick relief to the underprivileged like Benazir Income Support Program. On the other hand, private and non-profit initiatives are also focusing on ways to reduce income gap and increase economic capacity of the less privileged. Highly dedicated philanthropic efforts from individuals, corporations and the non-government sector are playing their bit to control and reduce poverty.

Despite all these efforts and programs poverty level in Pakistan stands high and is of an acute nature requiring a quick response. It cannot wait for the trickledown effect of economic growth. There is an urgent need for targeted policies with efficient and direct impact on the worsening situation. No doubt, development, growth, employment generation and poverty alleviation have always been the focus of social policies and programs in Pakistan, however, the benefits of these policies and programs have not been distributed equitably. The threat of extreme poverty needs a wholesome approach to deal with this multidimensional issue. Learning from the experience of other developing countries where generalized policies did more wrong than good, a separate set of policies and programs are needed to deal with rural and urban poverty.

Farm-Financing can be a useful approach towards rural poverty. There has been a significant

increase in micro-financing opportunities for urban population in the recent years. The success of these programs should be leveraged to reduce poverty in the rural areas by improving standard of living and economic self-sufficiency. Small and easy interest free loans for farmers working in agriculture, dairy and poultry sectors should be made available. District administrations can be made responsible for assessing, distributing and recollecting of the loans. The application process should be simple and efficient. Control mechanism to ensure fair and transparent disbursement should be inbuilt in the financing system. Participation in farm related trainings can be incentivized through this program. Lending to women should be encouraged to follow the international best practices in micro-finance for poverty alleviation.

Mandatory Vocational Training can deal with the growing unemployment and poverty in the urban areas. A lot of efforts and resources are being spent on increasing the level of education for the poor population of the country. Once graduated from school or college this educated youth is facing a lot of issues in finding jobs matching their qualifications. In this case they remain a burden on the overall economy with zero output. It is recommended that a mandatory vocational training program be introduced in all public sector education system. This will allow development of occupational skills along with the routine school learning. These skills will help support the graduated students to find a quick job for personal sustenance till the time they get a job according to their academic qualification. This will also have an impact on small and medium size industries which will now experience some increase in efficiency due to presence of qualified skilled workers.

These are just a couple of territory specific policy ideas to target poverty and inequality using specific policies. The objective is to believe that poverty and inequality cannot be generalized, rather there is a need to acknowledge the fact that these issues are of different nature for people in different regional divisions. And this very basic difference in their nature solicits unique approach for better and sustainable results.

The writer is a Public Policy graduate from Carnegie Mellon University as a Fulbright Scholar, with an MBA from IBA, University of Karachi and an MBA from IBA, University of the Punjab.

## **EXISTENTIALISM**

Madiha Tahir (MBA 2008-10)

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Attempting to find the meaning of life

At the mockery of each particle in nature

Piercing the darts of sarcasm into the soul

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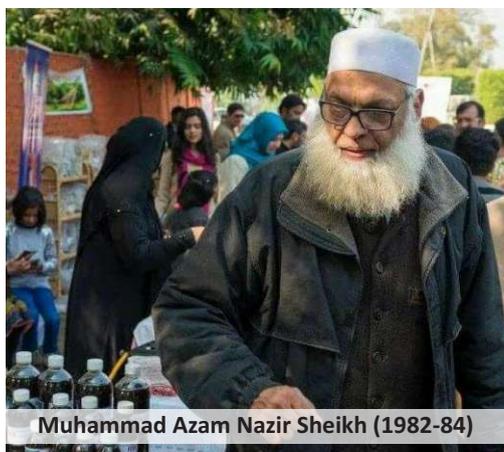
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## IN MEMORIAM

(Muhammad Anas Ganaie, General Secretary IBA-PU Alumni Association)

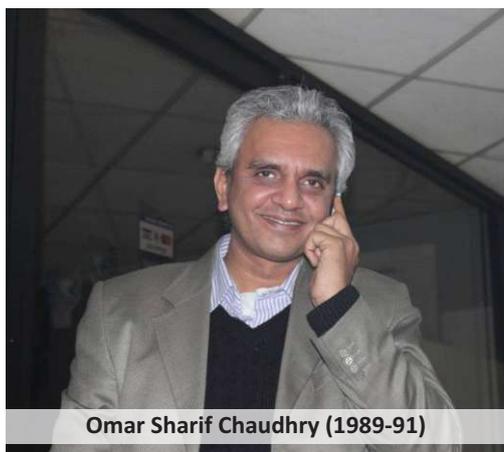


Muhammad Azam Nazir Sheikh (1982-84)

It was a horrific day of September 2017 when I first heard this tragic news about Azam Nazir sb suffering from blood cancer. It was unbelievable and a shocking news. My fellow EC Members Mr. Raza Saeed & Mr. Sheikh Muhammad Omer accompanied me to visit him to witness his condition. Never in our wildest of dreams did we ever imagine him living in such condition fighting with this extremely dangerous disease. It was a mere skeleton in front of our eyes. Resultantly he had suffered hazardous reduction in weight. And then it was mid of October that we heard the news of his sad demise and he left his family & friends for ever to pursue his journey towards eternal life.

Azam sb had been a diehard active EC Member of IBA PU Alumni Association in the yesteryears. He was almost at his toes

to contribute anything for the betterment of alumni. Professionally he had developed his affection with agriculture & olives & was involved in the small scale business of olives with the name Olive Pakistan. He was also running his travel agency business with the name Pak Eastern Travels. The Executive Committee IBA PU Alumni Association pays tribute to him and pray his soul rests in Jannah. Aamin.



Omar Sharif Chaudhry (1989-91)

It was arguably one of the most tragic & shocking news I had ever heard about the heartrending demise of Omar Sharif Chaudhry. At this pretty young age, he lost his life due to sudden cardiac arrest. He was a very active & social part of Annual Alumni Reunions and has been actively participated every year along with most of his classfellows. He was associated with his family owned business with the name DigiMart that was involved in market segments like CNG/petroleum business, franchise of a telecom company, a textile manufacturing unit and IT/Solar solutions. He was a selfless, humble & vivacious person by nature and will be remembered till long.

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## غزل

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 ہزار عیدوں سے بڑھ کے ہم کو جو دن تیرے انتظار کے ہیں  
 اچھلتا ساغر، مہکتی نرگس، لپکتی بجلی، چھلکتی مینا  
 نئے نرالے کرشمے سب تیرے دیدہ پُر خمار کے ہیں  
 کبھی جو بھولے سے مسکراؤ گلاب زاروں میں چاند نکلے  
 طلوع ہوتے ہیں جو تیرے رُخ پہ وہ رنگ سارے بہار کے ہیں  
 اڈتا بادل بھرتی ناگن، سنورتی سنبل، فریب و افنون  
 ہیں برپا سارے جہاں میں جو وہ زمزے زلف یار کے ہیں  
 چلیں جو سچ کے وہ ہوئے محفل تو چار سو ہوں کلیم بے سدھ  
 جو نقش پا ہو وہ طور ٹھہرے یہ معجزے پائے یار کے ہیں  
 کبھی تغافل، کبھی تتخاطب، کبھی ہے نفرت، کبھی لگاؤٹ  
 نسیم پا مال تم نہ سمجھے یہ سارے انداز پیار کے ہیں۔

(کاشف یاسین)

## راہ نما

سمجھوں میں یہ کہ ہوں بادشاہ  
 پر ماجرا کوئی اور ہے  
 نہیں جانتا ہوں میں بدنصیب  
 حاکم سدا کوئی اور ہے  
 کیا بساط میری تضاد کیا  
 سب سے جدا کوئی اور ہے  
 دیکھوں میں کیوں تیرے صنم  
 وہ میرا خدا کوئی اور ہے  
 اس کو خدا کہنے میں یاد  
 حاصل مزہ کوئی اور ہے  
 میں بہک سکوں یہ مجال کیا  
 میرا رہنما کوئی اور ہے

میں بہک سکوں یہ مجال کیا  
 میرا رہنما کوئی اور ہے  
 دنیا سے کچھ مانگوں بھی کیا  
 مشکل کشا کوئی اور ہے  
 کیا اثر کرے گی بھلا دوا  
 وجہ ء شفا کوئی اور ہے  
 کہنے کو میں نے یہ کہ دیا  
 پر میری ادا کوئی اور ہے  
 میرے دل میں ہے کوئی اور ہی  
 لب پہ سدا کوئی اور ہے  
 چاہوں میں کیا جانوں نہیں  
 اور التجا کوئی اور ہے  
 مجھے عشق ہے کسی اور سے  
 مجھ پر فدا کوئی اور ہے

(محمد عماد الدین یاد)



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وقت کیسا بھی ہو ساتھ رہتے ہیں وہ  
دل میں رکھی ہو جن کے جگہ

یوں نظر سے اتاریں جان بھی سر سے واریں  
اس رشتے کو ہے یہ دعا

دکھ مل کے سواریں سکھ مل کے گزاریں  
یار یاروں سے ہوں نہ جدا

تیرے ساتھ جو میرا ساتھ ہے  
پھر کیا مشکل کی بات ہے

پھر دیکھو سارے دوستوں سے بہاریں  
اس رشتے کو ہے یہ دعا

چاہے کتنی دیواریں حوصلہ پھر نہ ہاریں  
یار یاروں سے ہوں نہ جدا

کیا ہے من میں کہیں دل میں یہ جھانکھ لے  
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## اقتباس: مشتاق احمد یوسفی کی کتاب سے

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- ڈاکٹر کی دُعا اور بیوی کی چپ کبھی اچھا شگون نہیں رہا۔
- پاکستانی بزنس مین، بیورکریٹ اور بینکر کی ڈکشنری میں انٹلکچوئل سے زیادہ سٹری گالی کوئی نہیں۔
- جاڑے اور بڑھاپے کو جتنا زیادہ محسوس کرو اتنا ہی لگتا چلا جاتا ہے۔
- آپ راشی، زانی اور شرابی کو ہمیشہ خوش اخلاق، ملنسار اور میٹھا پائیں گے۔ اس واسطے کہ وہ نخوت سخت گری اور بد مزاجی انورڈ کر ہی نہیں سکتا۔
- لندن کے فلیٹوں کے زینے اتنے تنگ ہیں کہ آدمی کو زینے کے ناکے میں پرو کر چرھتا اترتا ہے۔
- دوسرے کی گنجائش نہیں اگر کوئی عورت نیچے آرہی ہو اور اُسی وقت نیچے سے مرد اُوپر جا رہا ہو تو درمیان میں نکاح کے سوا مہذب صورت نظر نہیں آتی۔
- وہ زہر دے کر مارتی تو دنیا کی نظر میں آجاتی انداز قتل تو دیکھو ہم سے شادی کر لی۔
- جسے تم چکن سوپ سمجھتے ہو اصل میں وہ مرغی کا غسل میت ہوتا ہے۔

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### Annual Dinner 2017







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 ہر اک جہاں کی رحمت اُن کا مختصر سا تعارف  
 وہ نبیوں کے خاتم وہ تمنائے خلیوں  
 عمریں بھی لگا دوں تو ذکر ناں پاؤں  
 کیسا عظیم اعلیٰ یہ موضوع طویل  
 جتنا بھی زیادہ کہہ دوں کم سے کم لگے  
 جتنے بھی ڈھونڈ لاؤں الفاظ ہیں قلیل  
 یہ ہدیہ عقیدت پھر بھی لے کر چلا ہے  
 شاید شفاعت پالے یہ بندہ رذیل

(محمد عماد الدین یاد)

۲۹، اکتوبر ۲۰۰۴ء

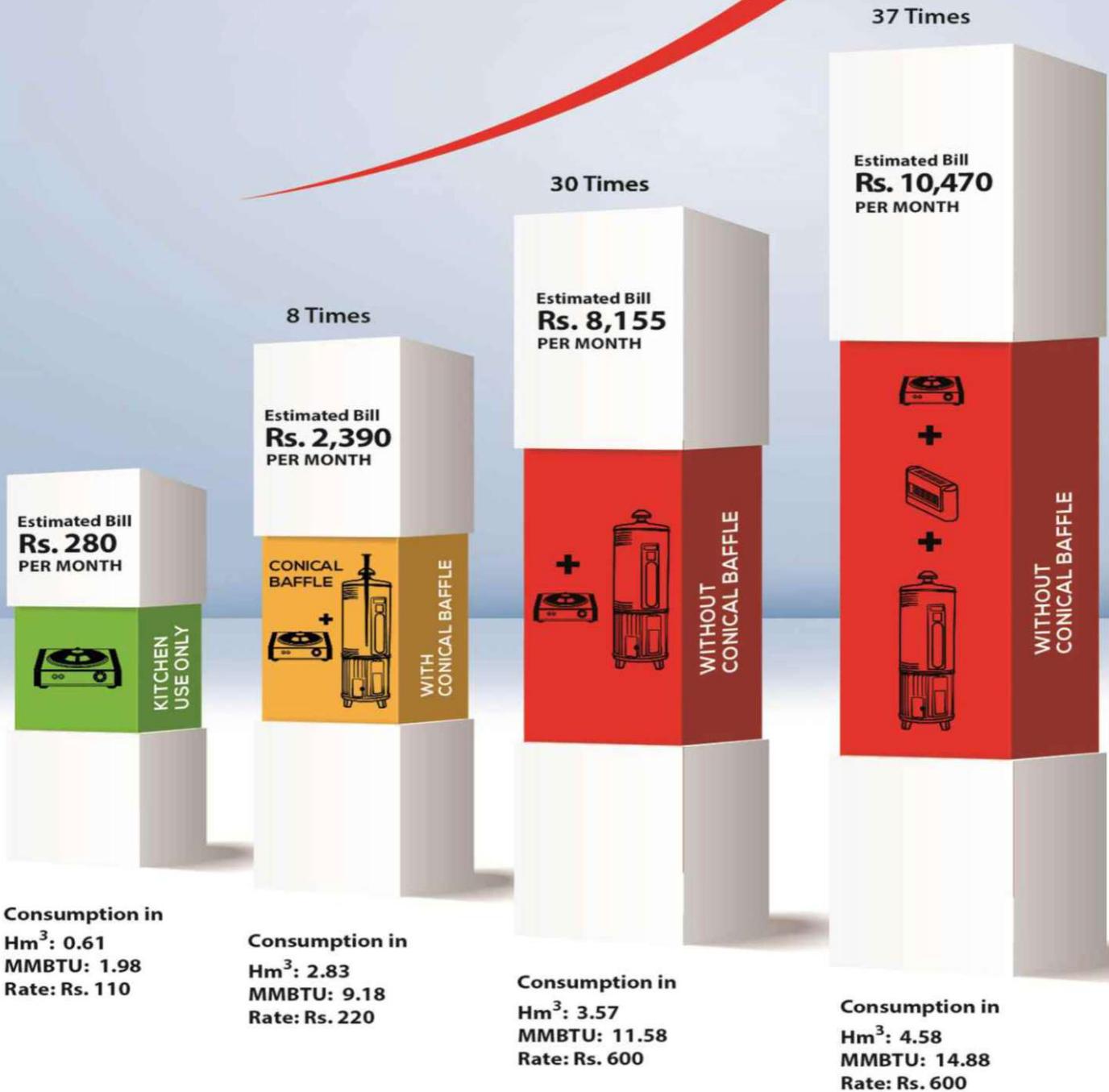
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 بن کے رہ جاتی خود عقل اک سوال  
 میری ہستی نے مشکل سے جانا فقط  
 تو ہی اول و آخر تیری شان بے مثال  
 ہر نہ تیری رضا تو ملا کچھ نہیں  
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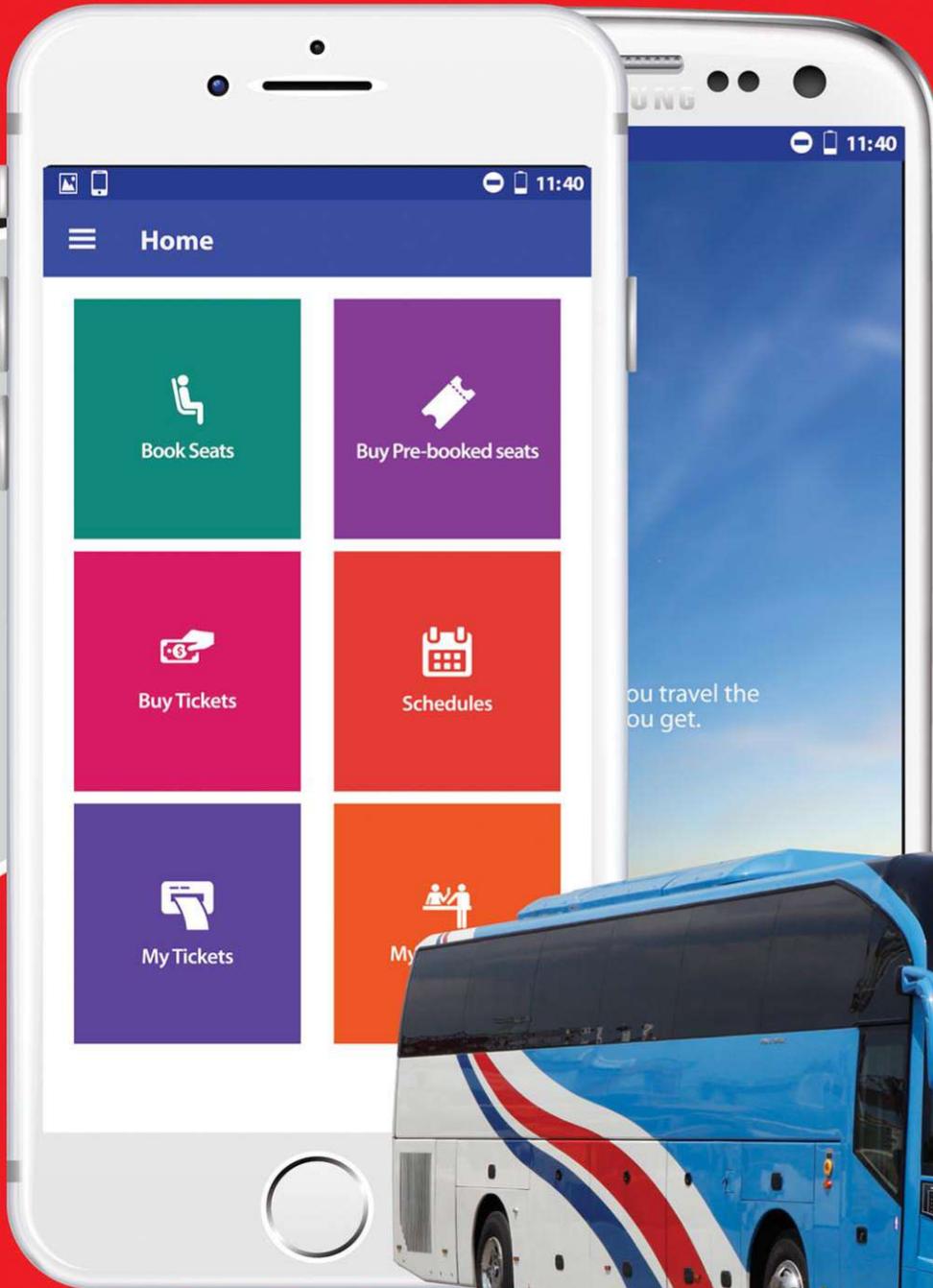
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