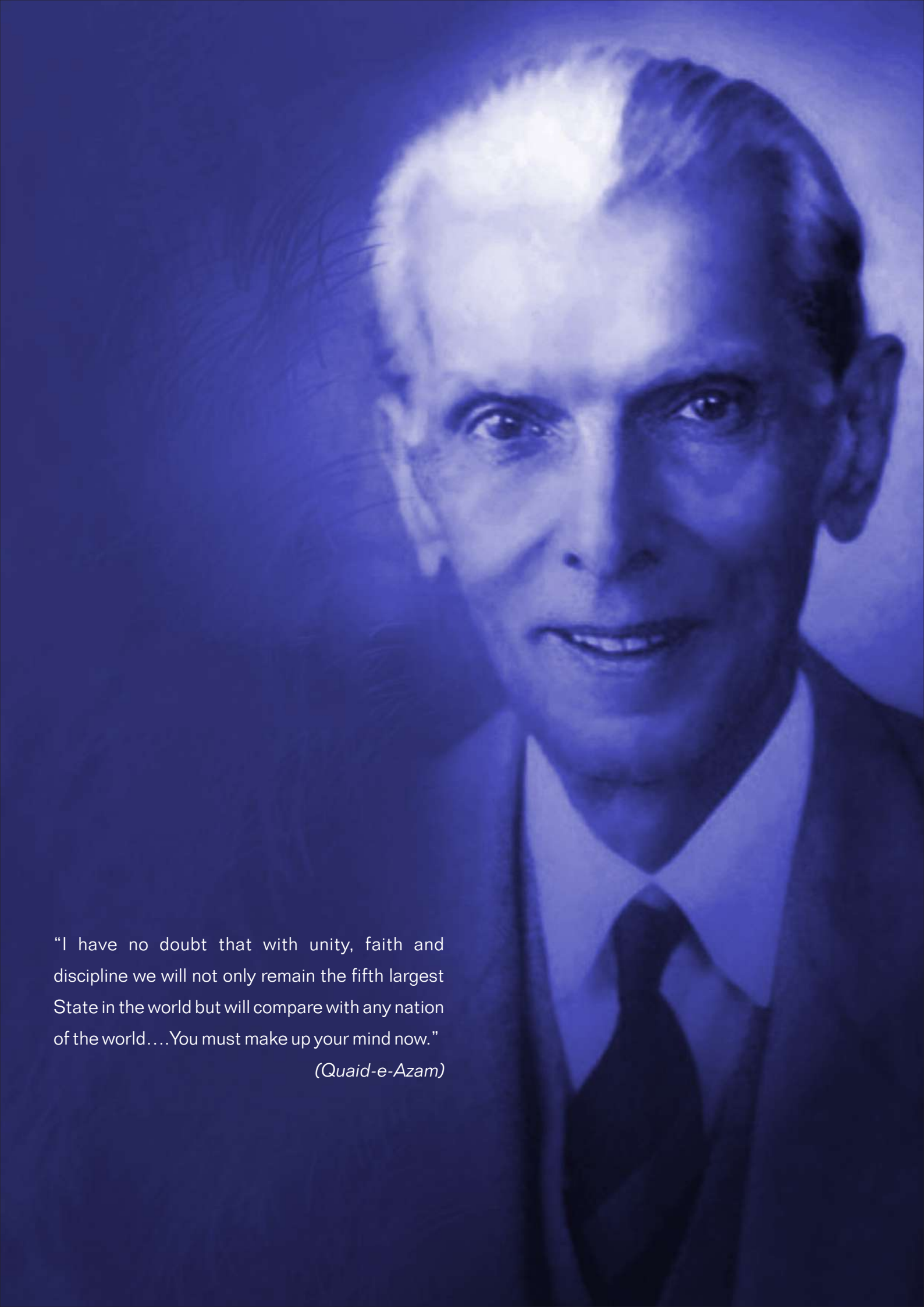


ANNUAL MAGAZINE 2021



IBA-PU Alumni Association

Suite # 105, 3rd Floor, Moon Tower, M-Block Model Town
Extension, Lahore +92-300-8446071, www.ibapualumni.org



“I have no doubt that with unity, faith and discipline we will not only remain the fifth largest State in the world but will compare with any nation of the world. . . . You must make up your mind now.”

(Quaid-e-Azam)

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2021





Our Partners of the Year **2021**



Ravi Exchange



Ashrafia Food
Processing Industries
G.T. Road, Rahwali, Gujranwala





2021



EDITOR'S note

The past year has witnessed some tumultuous turn of events. On human side, many of us had to see their loved ones succumbing to the vagaries of Covid-19, and on the financial side, businesses languished under the lockdown related losses. We, the IBA PU Alumni Association, have also writhed at the hands of this pandemic. Most of our plans and activities could not be materialized. The waves of pandemic, nevertheless, failed to deter us from our resolve to remain connected with our alumni. We found new ways to reach to our fraternity. Initiation of online quarterly newsletter by the name of "alumnotes", introduction of a YouTube Channel, revitalizing our Facebook page, commencement of our Instagram page, and enhanced presence at other media were a few steps which were aimed at reaching to our alumni during these trying times. The Association also feels proud to introduce its own office premises which was acquired during the same period. But it may be mentioned here that no success can be claimed as such without mentioning the untiring support of our alumni in our work. It is only their continuous patronage which has helped the Association stage the annual reunion. With reunion comes a compendium of contributions published in the shape of annual magazine. I cannot appreciate enough the enthusiasm evinced by our fraternity in sending their pieces of writing for this year's annual magazine. We have strived to include most of them here. Now it is the duty of each of us to show our enthusiasm by expressing a word of appreciation and encouragement for those who ventured to bring their literary pieces into open. This will help their creativity grow even more giving us more articles to relish.

Stay blessed and protected!

Muhammad Ali Asif Gilani
Chief Editor



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 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.

Mission Statement

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

EC Members Since Inception



Prof. Dr. Muqadas Rehman
Patron-in-Chief



Athar Ehsan-ul-Haq
President



Dr. Muhammad Ali
Sr. Vice President



Prof. Dr. M. Ehsan Malik
Ex Patron-In-Chief



Mrs. Sajida Nisar
Former Patron-In-Chief



Dr. Labiba Sheikh
Former Patron in Chief



Mian Nasir Mahmood
1st President



Sajjad H. Kirmani
Former President



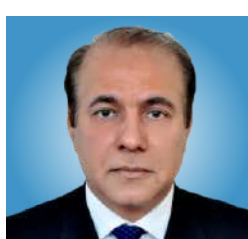
Raza Saeed
Former President



Sheikh M. Omer
Former President



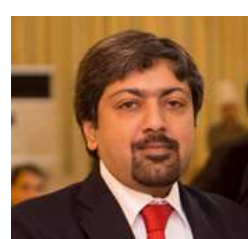
M. Ali Asif Gilani
Former President



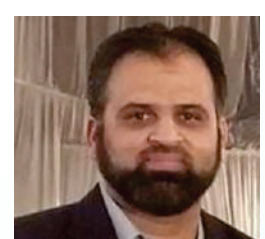
Asim S. Mullick
Former President



Ammara Athar
Vice President



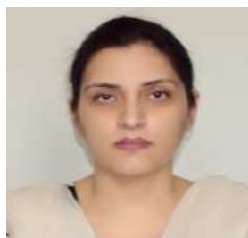
Mian Waqas Ahmed
Treasurer



Anas Ganaie
General Secretary



M. Humayoun Bashir
Joint Secretary



Dr. Ayesha Nauman
Member EC



Hamza Irfan
Member EC



Hamid Raza Elahi
Member EC



Malik Usman Waheed
Member EC



Fauzi Saleem
Ex Member EC



Malik M. Mubasher Khan
Ex Member EC



Kh. Waqas Ahmad
Ex Member EC



Abid Saeed
Ex Member EC



Shoaib Ali
Ex Member EC



M. Saad Khan
Ex Member EC



Shahid A Mian
Ex Member EC



Syed Wajahat Hussain
Ex Member EC



Khawaja Hammad Haider
Ex Member EC



M Nauman Aslam Butt
Ex Member EC



The Patron's Message

Dear Alumni of IBA, University of Punjab
Assalam o Alaikum

I am pleased to congratulate the IBA PU Alumni Association on arranging the Homecoming Annual Re-Union 2021 at IBA Greens, University of the Punjab. I have joined IBA as the Professor and Director in 2020. Despite being badly hit by the pandemic, we have managed to continue our academic, research, and professional development activities quite successfully. We achieved almost all goals set for the previous year with the support, cooperation, and resilience of our dedicated faculty, hard-working staff, brilliant students, and a very cooperative and responsible Executive Committee of IBA-PU Alumni Association.

During the past thirteen months, we have arranged the first International Conference at IBA. Researchers from different parts of the world presented their scholarly contributions.

We have also arranged many workshops and training programs. This year, we have applied for the accreditation of our programs by the National Business Education Accreditation Council (NBEAC). I am also proud to share that the Ph.D. program at IBA has been resumed after a gap of five years. We are also pursuing job placements and developing our curriculum according to the latest market needs.

We aspire to make a meaningful impact and become a strong agent of change by nurturing students, staff and the faculty members to be innovative thinkers by empowering them with tools, techniques and a mind-set to positively transform business and society. For all this, we look forward to your continuous support, ideas and suggestions.

Come help us in making IBA, Punjab University one of the best Business Schools in the region.

Best wishes,

Prof. Dr. Muqqadas Rehman
Director IBA



The President's Message

It is an honor to serve as President of the Alumni Association of Institute of Business Administration. The Alumni Association is very special to me, having had a very long association with it and having held diverse positions in this Association over the past fourteen years. I stand on the shoulders of a line of very dedicated alumni presidents and executive members. I am grateful for the help and support of the wonderful and dedicated members of the Executive committee, each of whom brings distinct gifts and talents to our organization.

The mission and commitment of our Alumni Association remains the same, to keep our alumni connected to our Institute, and each other, and to support the students who will follow as future business graduates. Building on traditions from the past, creating new ones and refocusing our efforts to build upon a strong history and foundation will be our goal as we move forward.

Over the years, the Association has carried out several projects focusing on the welfare of students, not only to support them throughout their undergraduate years but also to develop the personality and the skills necessary to keep pace in

the competitive job market they would face in the future. The Association has also organized several webinars and seminars to create opportunities for our Alumni members to interact with one another and the academia of the University. Executive Committee Meetings on a regular basis. One of the important tasks that we set out for ourselves during the next year is to significantly increase the Association membership. However, I trust that this website will act as a conduit for communication among the members. We are proud to announce that we have also undertaken the biggest project of the Association, that is to have our own office in its 14 year history;

You can also follow upcoming activities and information on the Alumni Projects through our website 'ibapualumni.org' as well from our facebook, Instagram pages and twitter handle. And remember: IBA Alumni House is always open. This 'home away from home' is a reminder for all IBA alumni that their Institute is always there for them. Do your part to keep the IBA legacy. It's time to give back!

Athar Ehsan ul Haq
President

IBA-PU ALUMNI ASSOCIATION

EXECUTIVE COMMITTEE

2020-21



Athar Ehsan-ul-Haq
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. 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 is also the Director of M/s Digital Expressions, a company that deals with all type of graphic & signage solutions. 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. He is one of the Founder Member of IBA PU Alumni Association.



Dr. Muhammad Ali
Sr. Vice President
Assistant Professor

Dr. Muhammad Ali is working as Assistant Professor, having split Ph.D. from NCBA&E Pakistan and University of the British Columbia, Canada. He has represented IBA in various National and International Conferences (e.g., 2019 Academy of Human Resource Development Conference, Louisville, Kentucky, USA). Recently, his research paper was published in "International Journal of Hospitality Management" with Impact Factor 9.237, ranked 2nd best in the field of Hospitality Management around the globe.



Ammara Athar (PSP)
Vice President
Session: 2001-03
DPO Punjab Police

Ammara was appointed as Assistant superintendent of police in 2009. Her focus has always been to create an effective policing and believes that policewomen like her give this profession a more palatable image. In 2018, Ammara Athar broke yet another glass ceiling by becoming the state's first woman District Police Officer (DPO) in Punjab Pakistan. Earlier, while serving in various posts and assignments; the officer had made history as well by being the first female police officer in Pakistan to be winning the Eisenhower Fellowship 2015 (Woman Leadership Award). The PSP officer earned much appreciation for her public service. She is also an active alumna of Institute of Business Administration (IBA-PU); did MBA and specialization in Finance.



Muhammad Anas Ganaie
General Secretary
Session: 2002-04

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.



Hamayoun Bashir
Joint Secretary
Session: 2007-09
Head of Marketing
Haier Pakistan

Muhammad Hamayoun Bashir currently working as Head of Marketing of Haier with over 18 years' experience of multi-channel marketing initiatives and communications with extensive understanding of marketing campaigns, events management and administrative skills to aid business growth. A Business graduate from Institute of Business Administration,

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 17-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



Hamid Raza Elahi

EC Member
Session: 2005-07
Business Unit Head
Unity Solutions (Pvt.) Limited

Hamid is an Executive Director at Unity Solutions (Pvt.) Limited, an IT Solution Designing Company. He has two Master Degrees (Computer & Administrative Sciences) and started his IT profession in 1998. He is a skilled and self-motivated young entrepreneur having excellent communications skills with ability to relate wide range of personals; pursuing progressive, growing and sustainable career to practice strong and successful leadership skills. During his professional career, he attends various professional trainings Programs & complete certification i.e. PMP, ITIL, MCSE, DCP, VCP, IT Services Management, QMS Internal Quality Audits. Hamid is very proud of his association with IBA-Punjab University, he joined IBA in 2005 to pursue MBA program.



Sheikh Muhammad Umer

EC Member
Session: 1995-97
Executive Director
Toyota Ravi Motors Ltd

Sheikh Muhammad Omer is an experienced and yet humble businessman with a political background. By grace of Allah Almighty he is a successor of a versatile business tycoon Sheikh Allauddin (Member Provincial Assembly, Punjab). 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, Syneryssoft 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.



Muhammad Ali Asif Gilani

EC Member
Session: 2001-03
Director General Audit,
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 nineteen 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 has served on the Executive Committee of the Defence Club (FF Sector, Lahore). Though a member of the civil service of the country himself, he is a strong proponent of developing entrepreneurial skills among the young professionals.



Dr. Ayesha Nauman
EC Member
Session: 2001-03
Chief Operating Officer
Shalamar Institute of Health Sciences

Dr Ayesha is a health management professional with over 15 years of experience in hospital operations & Human Resources Management. Being a medical graduate, healthcare management has always been her passion. Apart from MBA degree from IBA, Lahore ; she attained Masters in HRM from IAS, Punjab University. She also had the opportunity to attend a Masters Program in Global Health from University of Sydney as an Australian Aid Awardee in 2013. She took up the challenge to revamp health human resource management in local hospital settings and worked as Head of Department & Director HR, Fatima Memorial System till 2012. Currently, she is GM Human Resources in Shalamar Institute of Health Sciences, Lahore since 2014 and strives to bring a paradigm shift in organizational culture through care with respect and compassion.



Hamza Irfan
EC Member
Session: 2010-12
Director Business & Operations
Bulls Eye Communications

Hamza joined Mobilink (March 2012) in Mobile Financial Services and being a member of the pioneer team, not only actively participated in the launch of 'Mobicash' (Now Jazzcash), but have also been responsible for managing all the operations, trouble shooting, visibility and distribution of the service etc . Have worked in the technology sector i.e. Alchemative in Business Development and later in Marketing. Currently working in Bulls Eye Communications Pvt. Ltd, a leading marketing agency which works with companies like Pepsi Cola , Total Parco, Huawei and Nestle for trade and consumer brand activations, corporate and PR events. Currently he is heading the region as Director Business and Operations (Central).



Malik Usman Waheed
EC Member
Session: 2006-08
Senior Programme Manager
Punjab Information Technology Board

Usman is a qualified Electrical Engineer from UET Lahore with an MBA from IBA, Punjab University. He possesses 16+ years of diverse experience in the Information, Communication and Technology (ICT) sector with renowned Global Leaders in Telecom Industry like Siemens and Nokia where he worked in Europe, Middle East & Africa and North America. For the last 2.5 years, he has been working as Senior Programme Manager at the Punjab Information Technology Board."



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.

نعت شریف

آمدِ خیر البشر ہے، چار سو پھیلا ہے نور
 ہر مکاں، فردوسِ منظر، ہر محلّہ کوہِ طور
 عید میلاد النبی کی دھوم ہے چاروں طرف
 شور ہے اھلا و سھلا مرحبا نزدیک و دور
 زمزمہ خواں، مدحتِ سرکار میں ہر اک زباں
 مست و بے خود، بارشِ انوار سے ہر ذی شعور
 آج پھر اتری ہے گویا، رحمتِ حق کی بہار
 آج پھر جیسے ہوا ہے جانِ عالم کا ظہور
 زیر بارِ جرم و عصیاں ہوں مگر اعزاز آج
 مغفرت خواہم ز فیضِ نسبتِ شاہِ شکور[ؐ]

انجینئر محمد اعجاز محی الدین

پی جی ڈی سیشن (2018-2019)

Distinguished Alumni of IBA-Punjab University

Research credited to

Muhammad Anas Ganaie (MBA 2002-04)



Shaukat Fayyaz Ahmed Tarin (1973-75) Mr. Tarin started his career with Citibank Pakistan in 1975, and worked there for almost twenty-two years at the senior positions in Gulf, Pakistan & Thailand. He was appointed as the Chairman & President of HBL in 1997 and then Chairman and CEO of Union Bank in June 2000. He served as Minister for Finance, Revenues, Economic Affairs, Planning and Statistics (2008-10). From March 3, 2011 till September 30, 2019 he was appointed as an Advisor to the Chairman of the Board of Silkbank Ltd. On April 17, 2021, he took over charge of Federal Minister for Finance & Revenue.



Mahmood Akhtar (1973-75) Mahmood has four decades of managerial experience spread across various industries, majorly with Nishat Group. He is serving on the Board of D. G. Khan Cement Co. Ltd., Lalpir Power Ltd., Nishat Power Ltd., Security General Insurance Co Ltd., Nishat Hospitality (Pvt.) Ltd., Nishat Paper Products Co Ltd., Nishat Hotels and Properties Ltd. and Nishat Commodities (Pvt.) Ltd.



Junaid Ahmed Zia (1976-78) Mr. Junaid is the founder of Qasar-e-Noor which is a well-recognized name in the field of Banquet Halls and Event Management Business at Lahore. He proudly carries forward the legacy of Roldoo Muhammad Din & Sons (The oldest tent maker industry in sub-continent; Est in 1880s at Delhi India). His operational projects are Lahore Garrison Golf & Country Club (3 Halls), Lamman Banquet Hall Gulberg, Model Town Community Centre (aka Barat Ghar), and Main Kitchen (Gulberg).



Zahid Chaudhary (1977-79) Zahid has an exceptional banking career of almost four decades with the names like BCCI, UBL, Askari Bank, Bank AL Habib, and NBP and has been an integral part of human resource department of each bank. He left NBP as Group Chief HR in 2018 to join Askari General Insurance Co. Ltd. as HR Head.



Lt. Gen @ Ashraf Saleem (1978-80) Lt Gen Ashraf Saleem, HI(M), @ has served on various command, staff and instructional assignments within Army as well as has served as Deputy Military Secretary with Prime Minister of Pakistan and Pakistan's High Commissioner (Ambassador) to Nigeria, Ghana, Cameroon, Benin, Equatorial Guinea and Gabon. After retirement from Army he has been on the visiting faculty of IBM- UET, Lahore, teaching MBA and MS Management classes. Lahore, teaching MBA and MS Management classes.



Abbas Raza (1978-80) Abbas has wide ranged experience in the matters pertaining to Pakistan's trade and industry, domestic revenue mobilization, applied governance & anti-corruption initiatives which he acquired during his services at various platforms including, but not limited to Chairman, National Tariff Commission, Member, PMIC, Consultant to the World Bank on governance and anti-corruption, Special Operations Wing of NAB, Advisor Domestic Commerce, in the Ministry of Commerce & WTO.

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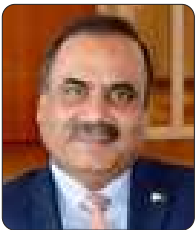
SILKBANK 
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Muhammad Umer Draz (1979-81) Umer joined PIA in 1983, remained "Station Head" for more than two decades, & eventually got selected as Corporate General Manager. He holds the honour of being one of the very few Pakistanis who have been inducted as a Fellow in the Chartered Institute of Logistics and Transport (FCILT, UK) under the patronage of Queen Elizabeth II.



Abid Sattar (1979-82) Sattar is a seasoned banker with over 35 years of extensive experience in corporate, consumer and retail banking, both in Pakistan and overseas with Banks like HBL, Standard Chartered Bank & Askari Bank. He was elected as a member of the Board of Directors of Pakistan Petroleum Ltd. (PPL) on December 23, 2020. He was serving as President and CEO of Askari Bank Ltd. until August 2021 as his 3 years tenure expires. He attained his M. Phil in Economics and Politics of Development from Cambridge, UK.



Abid Saeed (1981-83) Abid Saeed was the founder VP of IBA-PU Alumni Association. He belongs to 16th Common Training Program of CSS (Information Group) & has served to PID, Ministry of Information and Broadcasting, Govt. of the Punjab, PEMRA, Pakistan High Commission, New Delhi, India, and Embassy of Pakistan, Washington DC, USA. He also convened USA Chapter of IBA-PU Alumni Association in 2017. Presently he is working as Director General at BISP.



Ramiz Raja (1981-83) Ramiz is a 1992 Cricket World Cup winner and Pakistan's 18th Test & 12th ODI captain, represented Pakistan in 57 Tests and 198 ODIs from 1984 to 1997. He has previously served as the Chief Executive of Pakistan Cricket Board from 2003-2004. Post-retirement, he turned as a successful broadcaster with world's leading cricket channels and is regarded as the voice of Pakistan cricket. He was unanimously elected as Chief Executive of PCB on 13th Sep, 2021 for a term of three years.



Mian Iqbal Salahuddin (1982-84) Mian Iqbal Salahuddin currently serves as the CEO Sally Textile Mills Ltd. He has continually strived to advance the teachings of the works of his maternal grandfather Dr. Allama Muhammad Iqbal. He is 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.



Shahid Hanif (1984-86) Shahid belongs to PSP 18th Common & PCS 1989 batch. During his police service, he has served in numerous positions in Sindh, KPK & Punjab. He previously has served as Additional IG Police (Elite Force), Punjab and Additional IG Punjab Highway Patrol (PHP). Currently he is serving as Additional IG (Logistics & Procurement).



Aftab Khokhar (1984-86) Aftab also holds Master degrees in Economics & Politics of World Economy. He joined Foreign Service of Pakistan in 1991. He held various diplomatic assignments in Pakistan Missions abroad. Currently he is serving as Ambassador of Pakistan to Austria with concurrent accreditation to Slovakia.



Jameel Ahmad (1986-88) Jameel was reappointed as Deputy Governor of State Bank of Pakistan by the Federal Government on October 25, 2018 for a period of three years. Previously he served as Deputy Governor (Banking & FMRM) from April 11, 2017 to October 15, 2018. His association with the SBP dates back to 1991 in various capacities including Deputy Governor and Executive Director. He is also FCMA FIBP.



Muhammad Farooq Mazhar Khan (1989-91) Farooq has over three decades service in PSP posted in various positions like DIG Headquarters, DIG Operations Punjab, DIG Traffic Punjab, AIG in Intelligence Bureau (IB) and AIG Special Branch. He studied Information System Security from Royal Holloway, University of London in 2001. Prior to his current role as Additional IG Welfare & Finance, he served as Additional IG Elite Police Force.



Zahid Hafeez Chaudhri (1989-91) Zahid joined the Foreign Service of Pakistan in 1993 and has served at key positions in the MoFA, and at Pakistan Missions abroad. Prior to his current appointment as High Commissioner to the Commonwealth of Australia, he served as Spokesperson of the MoFA and Additional Secretary responsible for Asia Pacific. He holds an LLM (International Economic and Trade Law) from the University of London, UK. He is also an alumnus of American University and the National Defence University, Washington DC.



Ambreen Iftikhar (1989-91) Ambreen has twenty-eight years of work experience in public sector management in the fields of Public Finance, Commerce, and HRD. At present, she is serving as Member Reforms & Modernization FBR. Her current responsibilities include an engagement with international donor partners like IMF, World Bank and ADB, to facilitate various reform interventions at FBR.



Samita Khawar (1989-91) Samita's work span extends to South Asia, Middle East and North America. Over 27 years of professional exposures, she has focused on developing and delivering strategy-based solutions particularly in infrastructure planning and development areas. She joined UNOPS Asia Region (United Nations Office for Project Services) as Country Manager, Pakistan in 2018. Currently she is Head of Programme at UNOPS Middle East.



Mushaf Khisal Zia (1989-91) Mushaf is a former Pakistan Tennis National Champion, a record holder of fourth longest match of Davis Cup history, represented Pakistan in the prestigious Wimbledon in 1982. He was recently named as the Non-Playing Captain-cum-Coach of the Pakistan team for the Davis Cup World Group 1 tie against Japan that was held at the Pakistan Sports Complex grass courts in Islamabad in March 2021.



Hamid Asghar Khan (1989-91) Hamid commenced Diplomatic career with the Pakistan Ministry of Foreign Affairs in 1992 and has served at multiple positions over the last 24 years in Pakistan and abroad. His first foreign attachment was as Third Secretary in Madrid, Spain in 1995. After that, he has been appointed in Dubai, Germany, London, Sydney & USA. He became the first ever officer from MoFA to be selected to serve as Joint Secretary at the Ministry of Petroleum & Natural Resources. At present, he is Ambassador of Pakistan to the Kingdom of Morocco and to the Republic of Liberia since 2019.



Muhammad Rizwan-ul-Haque (1990-92) Rizwan is presently working as one of the senior members of 'First Dawood Group'. He is a Director and Founding Chairman of Dawood Family Takaful Ltd. He is researching on the subject of Islamic economics since 1995 and wrote the first paper in 1996. Currently, he is making a humble endeavor to present a new economic model and how the existing system can be converted into the new one; by primarily taking guidance from Quran & Sunnah.



Munib Khawaja (1990-92) Munib has over 26 years of experience of leading diverse organizations, regions and businesses and has successfully delivered the missions of transformation, Geo expansion and brand leadership. He joined Schneider Electric in 2007 and has performed in several divisions. His current role is Country Manager / Vice President Pakistan & Afghanistan Secure Power & Digital Energy.



Syed Hassan Zia Naqvi (1991-93) Hassan has a demonstrated history of working in the electrical and electronic manufacturing industry & has worked in top level positions in PEL, Mayfair, PTCL, DWP Technologies & Schneider Electric in 2011. Currently, he is Country Manager (Lighting Division) in The Imperial Electric Co. since 2019. Fulfillment-Digital Services STC & Saudi.



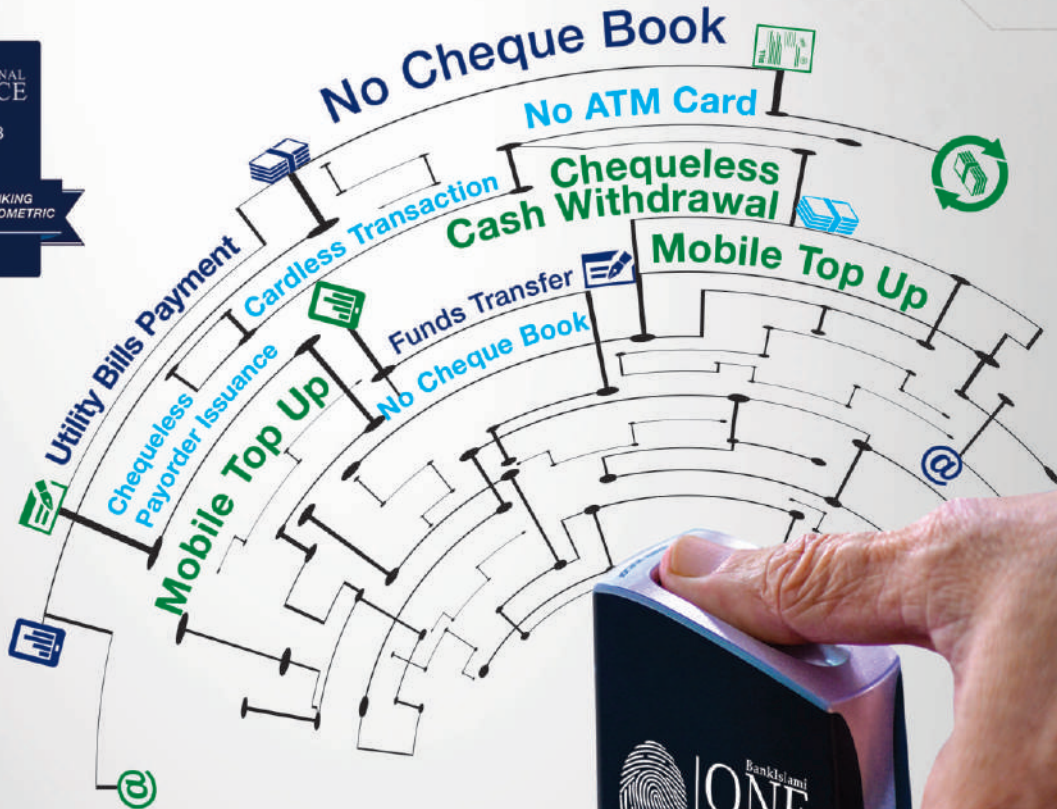
Yasar Rashid (1995-97) Yasar is a dynamic & adventurous man with majors in Finance & passion in trainings & consultancy. His first job was with State Bank of Pakistan where he stayed for a decade. In 2017, he followed his consultancy passion & started giving consultancy to various national & international level companies. He is Chairman-Marketing Board of Subway since 2017.



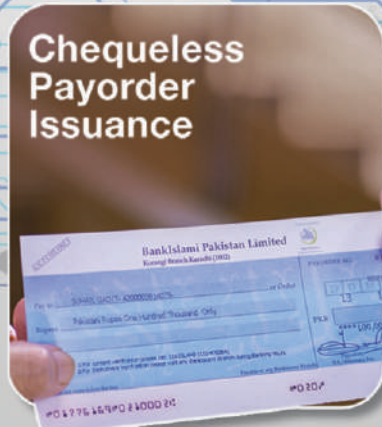
Imran Malik (1996-98) Imran started his career in 1999 as MTO at Matrix Sourcing and has also worked for a leading knitted tops manufacturing company in Lahore and an American company (Russell Corporation, Pakistan liaison office). He joined US Apparel Group in 2007. Prior to his current role as Managing Director for USA Market, he was heading the Marketing & Supply chain function as Director for the same region. USA.



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Chequeless Payorder Issuance



Chequeless Cash Withdrawal



Abdul Aziz (1996-98) Abdul Aziz has thirty years of experience in different management roles. Currently he is CEO of Software House LumenSoft Technologies Pvt. Ltd. He is a qualified Electrical Engineer & Computer Scientist.



Imtiaz Hussain Baloch (MBAE 1996-98) Imtiaz also attained 3 more Master degrees in Software Engineering, Engineering Management, and Energy Management. He has been associated with the Govt. sector organizations since 1999. Currently he is Director General (Licensing) at NEPRA-National Electric Power Regulatory Authority.



Chaudhary Abdul Rehman (MBAE 1997-99) Abdul Rehman is a seasoned HR & IR professional with almost 30 years of experience of HRM & Administration with leading companies like Nishat Group, Tariq Glass and US Denim Mills. He provided leadership in developing organizational structure, and other Human Resource functions in line with company's strategic objectives and formulated policies and procedures. He is a qualified lawyer and has been participating in Tripartite meetings & Social Dialogue organized by ILO & Government of Punjab.



Zeeshan Shabbir Rana (2000-02) Joined civil services of Pakistan as member Pakistan Administrative Service in 2007, rendered services both in Sindh and Punjab as Assistant Commissioner and Addl. Deputy Commissioner, worked extensively in public policy domain while working as Additional Secretary Home in Punjab Govt. Chevening Scholar, Done MSc Climate Change from University College London, having special aptitude towards Environmental Issues faced by third world countries.



Aazer Qureshi (2000-02) Aazer is an experienced Corporate & Investment Banker with a proven track record, spread over 18 years, of consistently achieving revenue targets, associated with some of the world's most prestigious and renowned financial houses viz; HSBC, Emirates NBD, Abu Dhabi Commercial Bank, Mashreq Bank etc. Currently he is associated with National Bank of Pakistan as Head of real Estate Finance.



Tahir Habib Cheema (2000-02) Tahir started his career as a civil servant in 2005 and currently serving as Pakistan's Trade and Investment Counselor to Japan. He attained his MS in Public Policy from Carnegie Mellon University where he was enrolled as a Fulbright scholar. As a concerned alumnus, He is always ready to share his thoughts and experiences with other alumni, and is always keen to mentor current students of IBA.



Maj @ Shahnawaz Badar (MBAE 2002-04) Badar has an exceptional experience of public-sector management and has served in various departments of Government of the Punjab. He has also worked as DG NAB (Punjab). Currently, he is Chairman Punjab Vocational Training Council (PVTC).

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Dr. Shahinshah Faisal Azim (MBAE 2004-06) Dr. Faisal attained his MSc degree in Development Economics from IDPM, University of Manchester in 2009. He has an exceptional public-sector management experience in Punjab. He pursued his PhD in Public Administration & Policy from Pennsylvania State University, USA in 2020. Currently, he is working as Director General Faisalabad Development Authority. Engineer & Computer Scientist.



Syed Usman Munir Bukhari (2006-12) Usman is PMS officer and recently qualified 29th PSMG promotion training course from MPDD for promotion from BS-17 to BS-18. Currently he is posted as Section Officer (Services).



Samira Liaquat Khan (2007-09) Samira qualified in CSS exams in 2015 and was appointed as Assistant Director Directorate of Electronic Media & Publications. Later transferred to PID, Ministry of Information & Broadcasting as Information Officer with additional charge of Assistant Director, Audit Bureau of Circulation Lahore.



Chaudhry Muhammad Amin (MBAE 2007-09) Mr. Amin is a qualified Electrical Engineer from UET Lahore. Currently he is serving as CEO Lahore Electric Supply Company (LESCO). Punjab in BPS 19.



Bilal Ahmad (2008-10) Bilal is a passionate young sales leader with over a decade experience in FMCG sector, particularly with the leading names like Engro Foods (FrieslandCampina), Packages Ltd. and Nestle. He pursued a leadership course from a renowned Swiss institute like IMD Business School in 2021. Currently, he is RSM-North in Nestle Professional.



Zain Ali Qureshi (BBA Hons. 2008-12) Zain is qualified practicing lawyer and is one of the most promising and talented young advocates in the field having earned repute in the field of Banking and Cyber laws in a very little time. He is a leading legal expert on cyber laws on a number of TV channels. He is also delivering lectures in different educational and corporate institutions on cyber laws. He is also author of many articles on interpretation of cyber laws in Pakistan.



Muhammad Salman Saleem (2009-11) After his MBA degree, Salman pursued his MSc in Finance & Risk Management from London School of Banking & Finance. He is a hardcore finance professional and has worked with Ellite Group in United Kingdom. He joined Sefam (Pvt.) Ltd. in 2013. At present, he is Head of Supply Chain in Sefam (Bareeze).



Aamir Hussain Ghazi (MBAE 2010-12) Aamir is PMS officer and has a decent experience of working with the Government of the Punjab. He has been associated with Infrastructure Development Authority of the Punjab in the capacity of General Manager Headquarter. Currently he is Additional Secretary Admin in Specialized Healthcare & Medical Education Department, Govt. of the Punjab.



Hamza Tarar (BBA Hons. 2010-14) Hamza Tarar, an alumnus of IBA, is currently working as Programme Anchor on 92 News. He served as the President of Punjab University Debating Society from 2011 to 2014 and holds the record of winning maximum number of debating contests representing Punjab University at National Level. He has also been declared the Best Speaker of Pakistan by HEC twice



Hassan Ahmad Khalil (2010-16) Hassan is a young alumnus who joined State Bank of Pakistan immediately after his graduation. Currently he is working as Assistant Director Banking Supervision Group State Bank of Pakistan.



Ehsan Sharif Assad (MBAE 2011-13) Ehsan is a well-rounded professional with 14 years of progressive experience in handling Financial Statement Reporting, external & internal audit, financial due diligence and investment appraisals. He is a qualified ACCA, and CFA level II passed and has worked in leading financial institutes in Pakistan & UAE. At present, he is Head of Costing & Budgeting at Crescent Bahuman Ltd.



Kamran Ahmed Siddiqui (MBAE 1999-2001)

Kamran is an accomplished professional with three decades of leadership experience in developing & executing global talent management business to drive sustainable change. He is branded Motivational Speaker & Peak performance Coach across Middle East region. He is an author of two inspirational books "24 Gold Coins" and "Talent Digger".

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IBA PU Alumni Association Overseas Chapters

Institute of Business Administration, University of the Punjab has produced over 10,000 business graduates to-date. Most of the Chief Executives and top management positions in leading companies, corporations and banks are held by IBA alumni. A large number of IBA PU alumni are working abroad mainly in GCC, Europe, North America & Australia. The importance of alumni is recognized by the institutes worldwide as they are the ambassadors of their alma maters. That is why the Executive Committee of IBA PU Alumni Association decided to search for overseas alumni a couple of years ago particularly through social media as it was much needed to connect the overseas alumni of IBA PU with not only with alumni back home but with alma mater as well. Our objective was to build and strengthen strong relationship with alumni around the globe and to establish networking and socializing amongst themselves. Alhamdulillah we now have as much as 6 international chapters namely Saudi Arabia, UAE, UK, USA, CANADA and Australia NZ. Every chapter is connected on WhatsApp having Executive Committee of IBA PU Alumni Association on same. The detail is as under:

CANADA:

No. of alumni: 93

Convener: Salman Salmi (1981-83)

City: Toronto



Salman is working in OpenText, Canada's largest software company, Salman has extensive experience in technology management, business development and management consulting. He had worked in world's renowned companies such as Black Berry and JDS Uniphase.

AUSTRALIA NZ:

No. of alumni: 58

Syed Wajahat Hussain (2001-03)

City: Melbourne



Syed Wajahat Hussain is associated with one of the leading Australian financial institution "Mortgage Choice" as Financial Analyst. He has been an active member of Executive Committee of Alumni and was the elected member from 2015-2018.

SAUDI ARABIA:

No. of alumni: 51

Convener: M. Arif Shamim (1995-97)

City: Jeddah



Arif is a certified CMA-Finance & Management Accounting from CIMA, and CMA from ICMAP. He also did Supply Chain Management Program from Cranfield University, UK. He has almost a couple of decades long association with Tetra Pak. At present, he is Cluster Planning Manager.

UNITED ARAB EMIRATES:

No. of alumni: 57

Convener: Awais Naseer (2012-14)

City: Dubai



Awais has expertise in the fields of Fraud & Risk, IT & Customer Services. He is working as Fraud Analyst in du. The convener is trying to increase the membership of this chapter keeping in view the large expatriates in UAE.

UNITED STATES OF AMERICA:

No. of alumni: 50

Convener: Malik Sajjad Ashraf Ali
(1995-97)

City: New York



He is an experienced sales and marketing leader. He is working as Key Account Manager in Swedish Match. He has contributed a lot in increasing the membership of this chapter.

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UNITED KINGDOM:

No. of alumni: 32
Zahid Hussain (2002-04)

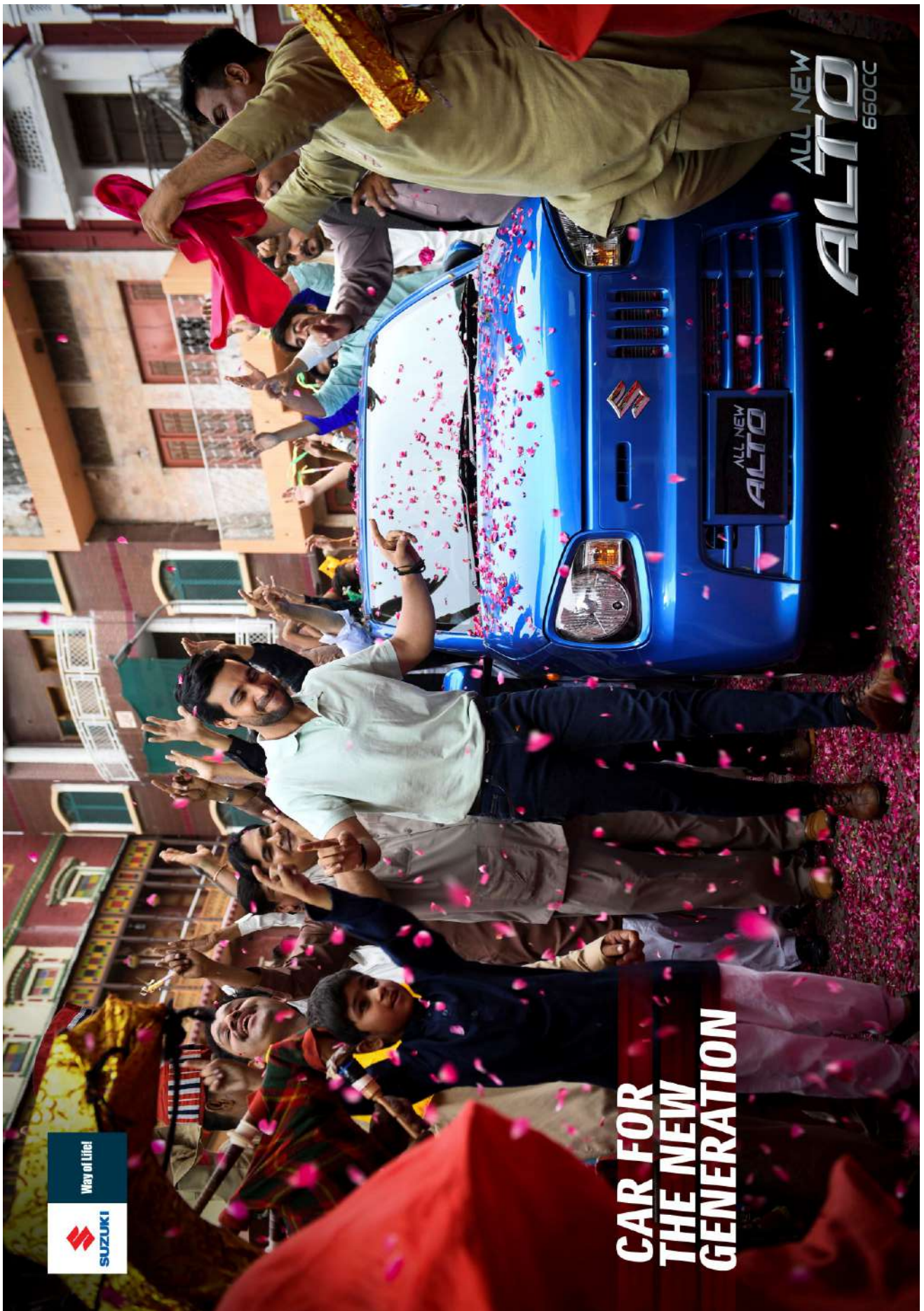
City: London



Zahid is associated with British Airways for almost two decades. His current role is Aircraft Controller.

Overseas Activities





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A PROUD DAUGHTER'S NOTE ON HER FATHER'S RETIREMENT



Honest, determined, responsible, hardworking, loving and most importantly, happy - these are the qualities I recall when I think about the 34 years long career of my loving father, Assistant Professor Mr. Muddassir Latif Rawn, and definitely it's not just me, I'm sure anyone who knows him either professionally or personally, would feel the same way. In these years, he has taught hundreds of students and touched the lives of people beyond our imagination. And this makes me confident and proud to say that he'll surely be missed but never be forgotten.

He has been a part of IBA faculty since more than a decade now and I still remember the days when we were waiting in anticipation for the final selection decision for his recruitment back in April, 2009.

It was pretty normal for me to have a weekend where he would be sitting amidst stacks of unchecked papers, a box of red ballpoint pens and a huge calculator. Then me or my brother would help him with completing the mark sheet and making sure to be fair with all students hence double checking the marks total once again on the calculator. Packing the piles after sealing the checked exam papers was another fascination for me as a child and always loved helping him with the wax seals.

During summer vacations while we enjoyed back at home sitting in ACs, he used to go to PU examination center every morning for paper checking. These months every year, we had the same routine, even during Ramadan while fasting. He would come back in the evening dripped in sweat and drenched shirt. Upon asking he would tell the ACs there don't work as the place is overcrowded with other teachers.

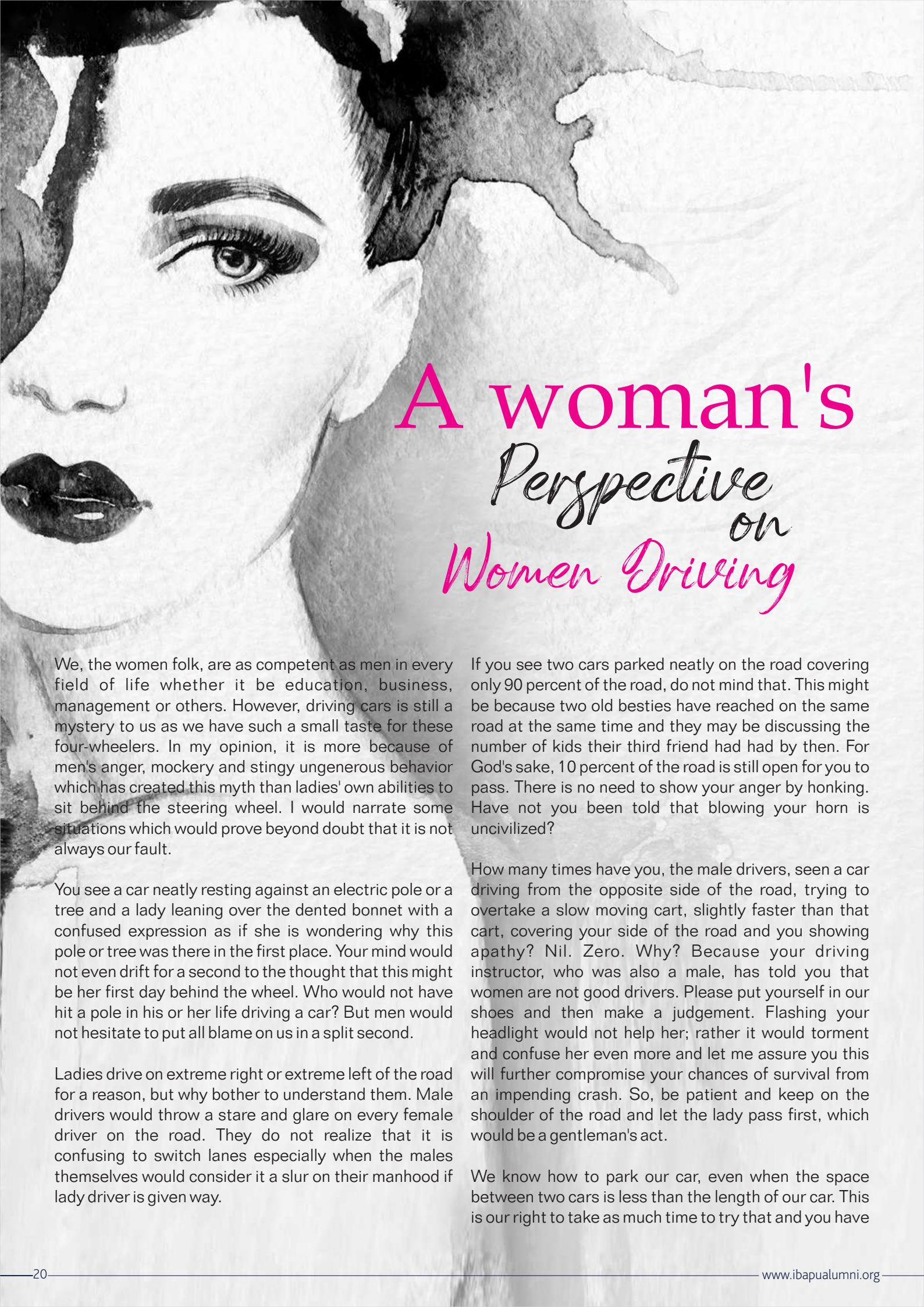
Later when I got admitted to IBA, PU, we would look forward to catch-up in the evening over a cup of tea while talking about my classes. Great memories indeed!

I would like to congratulate him on his success, as he has not only been a dedicated employee but also a father and a husband who has always fulfilled our essentials. My siblings and I am lucky to have him as our father.

Lastly a message for Abu!!

Congratulations on your retirement. I hope you enjoy your days as a retiree to the fullest. Wishing you lots of happiness and good health as you step into this new phase of life! We are incredibly happy and proud of you.

Saadia Latif
(MBA 2013-2015)



A woman's Perspective on Women Driving

We, the women folk, are as competent as men in every field of life whether it be education, business, management or others. However, driving cars is still a mystery to us as we have such a small taste for these four-wheelers. In my opinion, it is more because of men's anger, mockery and stingy ungenerous behavior which has created this myth than ladies' own abilities to sit behind the steering wheel. I would narrate some situations which would prove beyond doubt that it is not always our fault.

You see a car neatly resting against an electric pole or a tree and a lady leaning over the dented bonnet with a confused expression as if she is wondering why this pole or tree was there in the first place. Your mind would not even drift for a second to the thought that this might be her first day behind the wheel. Who would not have hit a pole in his or her life driving a car? But men would not hesitate to put all blame on us in a split second.

Ladies drive on extreme right or extreme left of the road for a reason, but why bother to understand them. Male drivers would throw a stare and glare on every female driver on the road. They do not realize that it is confusing to switch lanes especially when the males themselves would consider it a slur on their manhood if lady driver is given way.

If you see two cars parked neatly on the road covering only 90 percent of the road, do not mind that. This might be because two old besties have reached on the same road at the same time and they may be discussing the number of kids their third friend had had by then. For God's sake, 10 percent of the road is still open for you to pass. There is no need to show your anger by honking. Have not you been told that blowing your horn is uncivilized?

How many times have you, the male drivers, seen a car driving from the opposite side of the road, trying to overtake a slow moving cart, slightly faster than that cart, covering your side of the road and you showing apathy? Nil. Zero. Why? Because your driving instructor, who was also a male, has told you that women are not good drivers. Please put yourself in our shoes and then make a judgement. Flashing your headlight would not help her; rather it would torment and confuse her even more and let me assure you this will further compromise your chances of survival from an impending crash. So, be patient and keep on the shoulder of the road and let the lady pass first, which would be a gentleman's act.

We know how to park our car, even when the space between two cars is less than the length of our car. This is our right to take as much time to try that and you have

an obligation to stand behind. In this process there may be traffic jam on the road but history has proven beyond doubt that all traffic jams are cleared in due course of time. So, no need to be panicky. If you are that impatient, just get out of your comfort zone and show if you can do that yourself. If you are able to do that, jam will be over. If you are unsuccessful, then it will prove that being male or female would not help in lifting the car to a space between two cars.

And in the end I would like to remind all husbands reading this that there is a term in your marriage contract that says that you will be responsible to take care of the car if it gets out of order in the middle of the road by your wife wherever you are. Even if you are out of the country. You are responsible to keep your WhatsApp under constant vigil to respond to your wife immediately regardless of the time of the day or the fact that you are in the middle of a meeting.

I feel comfort in the fact that it is me who is doing the right thing by being independent and helpful to my family. If I am in the traffic mess that our cities always have, it means I am saving precious time or the money of my male family members who would have to do that job otherwise themselves or through hiring a driver.

Farah Rizwan
(MBAE 2001-2003)

Quotable Quotes

“You do not lead by hitting people over the head — that's assault, not leadership.”

– Dwight Eisenhower

“A leader must have the courage to act against an expert's advice.”

– James Callaghan

“Good teams incorporate teamwork into their culture, creating the building blocks for success.”

-Ted Sundquist

“Any unpleasant surprises are simply avoided by communicating clearly throughout the project”

Anni Korkman

Sheikh Mohammad Omer
(MBA 1995-97)

ذرا سوچئے!

اصولِ ضوابطِ تھا ماضی ہمارا
اب ندامتِ ضمیر ہے حال ہمارا
بنا مقصدِ خدا پھرتے ہیں ہم
جیسے منکرِ خدا ہے عقیدہ ہمارا
حقوقِ العباد تھا دین ہمارا
اب پرورشِ اولاد ہے ایمان ہمارا
بنا خدمتِ خلق کے سوتے ہیں ہم
جیسے کن فیکون ہے کام ہمارا
قرآنِ حدیث تھا راہنما ہمارا
اب شدتِ پسند ہے نشان ہمارا
بنا عشقِ محمد ﷺ کے مسلمان ہیں ہم
جیسے آزانوں میں شامل ہے نام ہمارا
ادبِ احترام تھا اخلاق ہمارا
اب سکیل ہے معیارِ تقویٰ ہمارا
بنا شرک کے داؤد کافر ہیں ہم
جیسے دوزخ ہے نعرہ ہمارا

Ghulam Murtaza
MBA 2014-16

A Cherub with Charity Chalice



Abdul Sattar Edhi once stated that his mother used to give him two paisa every day with the instruction to spend one on himself and the other on charity. This was the mother's way of creating an awareness in the child of the need

for social welfare. Parental love, care and training affect a child's mind-set and even a poor kid may do wonders when equipped with proper knowledge.

It is a fact that children are the future of Pakistan. This is unfortunate that these gems of future are seen rolling in beggary on Pakistani streets as commonly these days as never seen before. Child begging is increasing day by day, a sight that bleeds one's heart. It is an alarming sight that a large number of our beggars are children under the tender age of ten. They are seen with the requests of necessities when they should be playing with toys, learning to read and write. Since their deprivations find no bounds, they are compelled to stretch their hands for charity coins and collecting garbage, a very sorry state of affairs both for the society and authorities.

A general survey reveals that Pakistan hosts nearly 25 million beggars. Painfully, more than half of the beggars are children. This is a spell for the concerned what is the future of the nation. Can one visualize the scenario and go happy and contented? Future is a girl that knocks on your window and begins to request and convince you to buy some flowers. Future is a little boy who walks and rushes around frantically looking for car windows that he can clean in order to save himself from getting abused by his "bosses" who run the beggary rackets. I am sure no sensible Pakistani would be ever proud of such a street scenario, but heads dropped in shame and remorse.

The effects of begging are challenging as they pierce one's soul beyond repair. As identified, the psycho-social effects of street begging are a development of inferiority complex, lack of social interaction, loss of self-respect and self-esteem, and increased mind-set of poverty and loss of self-confidence.

Since child begging is a sore phenomenon, society

needs to wake up from this negligent slumber.

The study of child begging reveals that beggar gangs often mutilate babies or infants by breaking their bones etc. Child beggars with badly crooked spine and broken legs are seen sliding on the ground using their hands. Since they can then be used to fetch more money, this despicable practice is prevalent all over South Asia.

Every human soul is moved by the sight of the poor child with begging bowl and painfully longs to help immediately; hence the question how to help them arises. One can provide them with affordable food and other basic necessities of life. Providing them employment is a respectable means to them; giving the poor children education and telling their parents the importance of education is nobly helpful. Besides, a sense of the importance of doing work should be inculcated in them. To provide shelter to the homeless is not a small deed of charity but a magnanimous one.

However, authorities and societal elements should adopt stern and sympathetic steps to the cause. There should be proper legislation to contain the malpractice. Begging mafia that promotes this business must be cracked down sternly to set example for others. Orphan children should be given accommodation in form of free housing, and they should be properly educated. Child welfare NGOs need to start some campaign to help the children by giving awareness to general public. This is also suitable to discourage children begging by not giving them money, instead one can buy them food stuff etc. CPWB, an active and dynamic Government Department, has rendered great service for child protection from begging. In the recent past The Rawalpindi Child Protection and Welfare Bureau (CPWB) rescued 46 children from begging on city road, while as many as 1850 such children have been taken into custody by the Bureau so far.

Today, our beloved land faces many grave issues. There are so many reasons behind them, one being our inability to take proper care of our children.

Shahmeer Sajid
Son of Mrs. Lubna Zia (MBA 1994-96)

Melancholy

I tell them it's melancholy.
When deep down I know.
It's those small things that hurt me. It's not in my
hands anymore.
But, in my head all the time. For how long will I fake
it?
I'm tired of myself now I cannot hold it back
anymore

I tell them it's melancholy
When I know every bit of it
How I feel
What I feel
Why do I feel so?

I tell them it's melancholy
They force me to tell the truth
Then once I spilled it out
They listened
It did feel good for a moment
But, then I felt like a monster

They'll ask me again
I'll tell it is just melancholy
I'll smile
Or maybe not
And go away.

Aamna Anees
BBA (M) 7th Semester

NIMBUS

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مکمل بارکوڈ سسٹم

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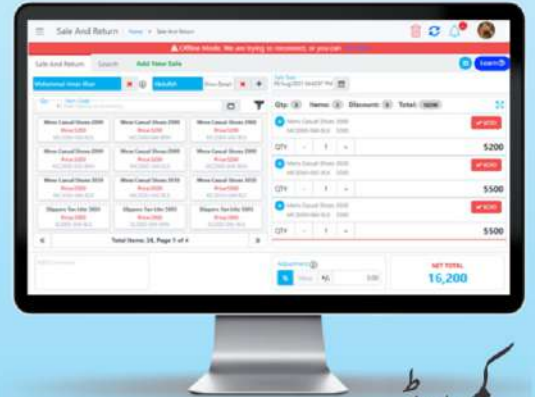
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HANDLING BUSINESS TRANSACTIONS ISLAMIC WAY

Islam is a complete code of life covering every facet of human activity. The principal tenets of Islam are rooted in the ideals of Justice. The concept of justice is that the benefits of business activity should reach the masses and it should be beneficial to the humanity at large. Allah is the one who provides sustenance to every life form. However, He has ordered human beings to earn livelihood through legitimate means. Allah has also created means to earn livelihood by employing these means. But He has not left the means to be used without limits. Carrying out business is allowed if conducted within the confines of Islamic teachings. In the following lines, an attempt has been made to narrate those confines.

Trade (including all businesses: manufacturing, contracting, construction, provision of services, etc.) is permitted and can be undertaken at will. However, some forms of trade have been rendered unlawful by Islam, e.g. gambling of all kind including betting, manufacture of illegal (haram) items like narcotics and liquor and their trade, manufacture of spurious drugs or other products, prostitution in any form, etc. One should refrain from engaging in such trade activities. Any kind of fraudulent activity or cheating, e.g. adulteration of any kind or form, is not permitted at all. Appropriate measure to weigh, yardstick or measurement while doing business is a basic requirement. Deceptive ads (misrepresenting the reality) to win business is not permissible. It is stated that selling defective goods, without informing the buyer or pointing it out shall liable the perpetrator to be questioning on the 'day of judgment'.

Allah has created everything as 'just and balance', therefore, transgression in any form is not appreciated. The Messenger of Allah forbade deals involving earnest money. The merchant cancelling a transaction and accepting returns earns a great reward with Allah. The trader should not indulge in hoarding of any kind. The

Messenger of Allah forbade the type of sale which involves risk and speculation. You can only sell 'what is in your possession'. Selling something, what is not in your possession, cannot be lawfully sold.

While selling something like land or building the shareholders and neighbors have the preemptive rights. When somebody had entered into a bargain, the other should interfere. If you do not intend to buy something, do not participate in the bidding process. All transactions relating to manufacture of liquor are forbidden in Islam. This activity is performed at ten different stages starting from manufacturing, transportation, storage, serving, agency, and consumption, and all of these adopted as trade are forbidden.

Someone may lease usable equipment like vehicles on installment. However, the essential conditions are that the tenure should be determined first. There is no concept of any penalties and the equipment shall be in the possession of the user. Prize Bond, if considered Wherewithal (Maal) and are subject to loss (like theft or fire, etc.) is considered legitimate investment. Modaraba can be undertaken; however, its conditions should be settled in advance and not left at whims of the investing company. Investment in stock exchange is permissible, but several conditions are applicable to this investment. Mere rights do not constitute 'Mall', and therefore, cannot be sold.

In the end I would implore the readers to focus on the most important feature of Islamic teachings, and that is 'Reba' or 'Usury' is forbidden. Any kind of money-trade is not permissible.

If we apply the Islamic teachings on our trade and business, Allah will help us getting maximum out of our efforts, not only in this world but also in the life hereafter.

Ali Akbar Choudhary
(MBA 1973-75)



نام ہی کافی ہے



ہم کیوں بھول جاتے ہیں

کسی کے کھٹکھٹانے پہ چونک جانا
کبھی وقت دیکھا کے بھول جانا

ہراک پل میں ستانا
کہ ازکا واپس لوٹ آنا،
ناممکن ہے لوٹ آنا

اب بس ایک آس ہے کہ
بن جائے ایک بہانا
میرا ان سے مل جانا

پھر چند لکش یادیں بنانا
اور جدائی کا دور چلے جانا
پھر ایک اسی یاد کا آنا کہ

جب ہم جی رہے ہوتے ہیں
تو ہم کیوں بھول جاتے ہیں کہ
یہ سانسیں ایک دن تھم جانی ہیں۔

جب ہم جی رہے ہوتے ہیں
تو ہم کیوں بھول جاتے ہیں کہ
یہ سانسیں ایک دن تھم جانی ہیں
کیوں بھول جاتے ہیں کہ
لڑتے جھگڑتے ہی ایک دن

ہمارے پیارے ہم سے دور چلے جانے ہیں
کیوں بھول جاتے ہیں کہ
وہ ایک پل واپس نہیں آنا

مگر اس یاد نے ہے بس اب ستانا
کبھی ازکا یہاں آنا
کبھی ہمارا وہاں جانا ازکا مسکرانا
کبھی لڑنا، پھر منانا

بس اب انکی یاد کا ہے آنا
صبح، شام، روزانہ



Persistency ... Thy Name Is Women

Women are determined to change the typical mindset about females. With their creative aptitude they are continuously stunning the world. It is a known fact that when a woman participates, economy grows. Same is true for society. A strong woman makes a strong society. Reciprocally, a strong society is the one which gives its women level playing field to perform. Their presence in all walks of life is compulsory to boost diversification, output and development.

Women have pivotal and constructive roles to play. It is a matter of great pride that females are not only taking care of their homes, but also sharing economic burden equally with men. Seeing them in armed forces, education sector, fashion and entertainment industry, as health care workers, executives, administrators, civil servants, politicians and entrepreneurs is so satisfying that couldn't be expressed in words. The growing acceptability of women in all sectors is appreciable. Women give voice to other women in their communities, which ultimately bring change in the society. It is essential to let women well equipped with education. An informed woman is more productive than an uninformed one. Educated woman is an empowered woman. Thus, 'women empowerment' is a phenomenon to be taken care of because when a woman is empowered, society is empowered.

The Women in Work Index 2021 observed that females' contribution in economic stream could boost GDP by \$ 6 Trillion. This shows the under-utilized potential of women. One field is entrepreneurship, where women can do wonders. Women in business contribute

towards wealth creation, poverty reduction, economic and social growth.

Entrepreneurship is a challenging frame wherein risk bearers fit themselves with great struggle, and women have proved themselves to conform the frame. Women with their passion and resilience are determined to be THE ENTREPRENEUR. When a woman selects to be an entrepreneur, she selects to be a change agent, especially for other females.

There is always great impact observed in the society when women take risk of working out. Better working conditions, improvement in quality of life, development of female centric sectors are witnessed along with 71% increase in confidence and 62% surge in the sense of self-worthiness when women contribute to the national grid.

Pakistan has 49% creative and responsible women population, but according to the most recent available data, the current Labour Under-utilization Rate for women is 80%, as the Employment-to-Population Ratio (EPR) is only 20%. We need to increase this figure, not only for the betterment of our women, but for the society as a whole. Young female entrepreneurs are needed, to tap the potential untouched.

Let us encourage female entrepreneurs. Let us put our efforts in filling gender gaps. Let us set our standards to achieve, measure our performance and then celebrate our success next year on WOMENS' DAY.

Samira Liaquat Khan
MBA 2007-09

Hope

“I want to give HOPE to everyone around me...”



Even in a world with much distress,
At its essence,
Life is so beautiful,
If we think positive about it

Yes, there is trepidation
Yes, there is an illness
Yes, there is an epidemic
Yes, there is even demise
But,

In every corner of the globe, people are together in this suffering
They ache for themselves and their neighbors, standing before an uncertain future.
In every corner of the globe, people are waking up to a new reality
They practice social distancing and tell us innovative and creative ways to come together in harmony.

We realize that how big we really are.
How little control, we really have.
And what really matters.
But, hope is always there...
Listen, See, Breathe
The birds are chirping again,
The sun is shining brightly,
Flowers are blooming,
Spring is here,
And we are always encompassed by Love.
We've learned to work differently;
and love more unconditionally.

We find ways to turn negatives into good;
and learn new skills that we thought we never could.

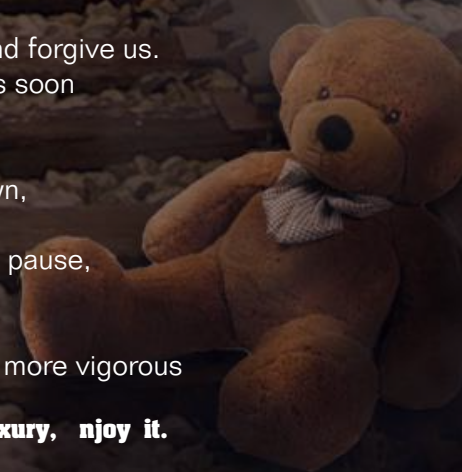
So,
Let us be more affectionate than we have to in adversity
Let us act more generously and humanely
Let us start and end each day on our knees,
Let us sanitize more and pray more.

Be with us now O' Allah Subhanahu Wa Tala
You, the God who is the Forgiver and Concealer of our faults,
You, the Guide to Repentance,
You, the ONE who Responds to our prayers,
You, the Holy One,
breathing within us, among us, around us
in our beautiful yet wounded world.

Have mercy on us,
Hold us, embrace us, and forgive us.
May this pandemic ends soon

Don't lose hope...
When the sun goes down,
Stars come up.
Life sometimes needs a pause,
A mini-pause,
To revive our lives,
And to come back even more vigorous

Health is a priceless luxury, njoy it.



Fariha Hussain
BBA(Hons.)-Finance (2012-16)
MBA-Finance (2016-18)



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Moments Spent at IBA to Cherish Forever



Gad Saad has rightly said: "Life is short and every moment is precious"

Well, we do not realize this thing until the most amazing moments of our life pass away. We are so busy collecting the negativities of life that we often miss the golden opportunities of happiness. I have done my graduation as well as post-graduation from IBA and trust me I have enjoyed to the fullest here.

My first day at university was quite thrilling as I met many seniors ready to rag us. During the whole day, I was acting like a Superwoman ready to face the senior army. Before I was about to leave with my sister, finally a group of seniors blocked our way. I had to surrender as they were very sweet to us. They demanded me to sing a song in Punjabi. They thought I will argue and will not do it but guess what I suddenly started singing a proper Naseebo Lal song and they were stunned. This is not it; I also made a senior extremely angry to a level where his friends had to calm him down and I was laughing at his face. My advice: Shake hands with your seniors, they help a lot.

Presentation day is one of the special days at IBA because you get to see all those faces which you never say on daily basis. These were the funniest sessions because you also get to see the 'Namonas' who will make you laugh till their presentation will end. But I must say from the first presentation till the last in classes at IBA, you will see yourself as a completely confident person who can communicate well. And this is the best thing about IBA.

During my first semester, we all friends were playing the famous game of its time '8 ball pool' during our lecture. Sitting at the back we thought no one is watching. We all logged in to our Facebook accounts to play the game. Mine was not working so had to ask my friend to log in. Hahaha, you guessed it right my friend got caught as I was using her system and all my gang got suspended from the lab for two weeks.

Our recreational trips were the place where we would get

to see the fun side of all our university fellows and teachers. Yes, you read it right 'Teachers'. Even the strictest teachers of our times like Madam Masooma proved to be the most fun-loving and lively ones during our trips. We used to sing songs, dance and crack lame jokes on the bus and never let anyone sleep. If you want to see the actual fun side of many persons, don't miss your trips at IBA.

All the marketing students know that they always get the best marketing teachers at IBA. These were the only lectures that we had always attended without any tension. I would like to mention my coolest marketing teachers Sir Zia ul Haq, Sir Moshin and Sir Mohammad Ali here. They will make you understand the whole lecture in mins without even making you feel bore. The best part is their time-to-time jokes that keep you awake. I would definitely recommend going for marketing if you love communicating.

Playing 'Bhabi Thulla' and 'Truth or Dare' in those days was a big thing in IBA. There was a time when we were not allowed to play cards on campus. But students are students, they know the tricks. We will sit at the back in class after the lecture in pursuit of not getting caught by the admin. Luckily, they caught us one day and took us to the Director. Hahaha.

You know one of the best ways to make yourself happy in the present is to recollect joyful times from your past. Wherever you will go in your career, your university memories will always remain special because after achieving something good you will realize IBA has made you a successful person. You should keep all your special thoughts and memories for lifetimes to come. LIVE IN THE MOMENT and remember University life is never about competition, it is about exploring your true potential to the fullest.

Zainab Hassan
MBA Session 2018-2020

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WARMTH & OPPORTUNITIES *in* PAK-MOROCCO TIES

Pakistan shares a number of historic, socio-cultural and geographic commonalities with the brotherly Kingdom of Morocco. The leadership and people share great mutual respect and affection, however a number of cooperation, trade and investment opportunities present themselves and need to be availed to provide more substance to the relationship. A new British affiliated school has requested the Embassy to help identify dynamic and qualified teachers from Pakistan for its new campus opening in Rabat this August. Similarly, the Islamic Educational, Scientific and Cultural Organization has communicated its desire to recruit specialists in various fields for its Headquarters here in Rabat. The national press agency is desirous of hiring a dynamic journalist in Pakistan, to represent them, and to provide a regular news feed from Pakistan. The Kingdom is among the top two destinations for foreign investment on the vibrant African continent, and they play a leading role at the OIC-being the birthplace of the world's second largest international organization. Morocco also participates proactively in Arab League and African Union affairs, and is the only country to have free trade agreements with both the USA as well as the EU. Textile investors from Pakistan, setting up units here would benefit from the abundance of energy, skilled labor, easy connectivity and duty exemptions under the FTA's. The mega developments planned for the southern provinces as per the vision of His Majesty present exciting opportunities for Pakistani infrastructure and development companies to participate in major road, railway, port, housing as well as health and educational projects. Similarly, the hospitality sector offers ample opportunities and at least one Pakistani is planning to open a traditional hotel to cater for the large tourist market in the months ahead. We must collectively explore the employment and business opportunities that present themselves in this region. The Embassy is also striving to bridge the information and awareness gap that exists on both sides. Opening of an Information Section at the Mission shall greatly help boost trade, generate people to people ties and allow for more robust public diplomacy that we have planned in the shape of a book exhibition, qawwali show, textile exhibition and paintings display in the months ahead.

In 1956 a newly independent Pakistan had the vision, resolve and conviction to stand by our Moroccan

brothers as they struggled for their freedom. With commonalities of culture and religion, and a shared world view of peaceful development, it is time to translate our traditionally warm, cordial ties into concrete trade, commercial and investment linkages. There is much we can learn from each other, and we at the Mission remain determined to help forge stronger and deeper ties, fostering cooperation in every sector possible.

Hamid Asghar Khan
Ambassador of Pakistan
Rabat, Morocco
(MBA 1989-91)

Lessons from a *shrine*



In the city of Lahore, near an old shrine,
I witness a scene divine
Different yet same, bound by a similar faith
Far away from the world of wraith
People of different realms combine
some stuck with sadness, some with famine
Yet together for a common cause
Religion and beliefs far away from abuse
Smiles that shine bright
despite every pain believe in light
A hope that gleams life
breathes a spirit to survive
In the city of Lahore, near an old shrine,
I witness a scene divine
Colors and caste; a concept of the head
over the years which gave birth to bloodshed
I witness a life beyond this pain
distanced from the notion of inhumane
I sit and absorb all the sight
comprehending a life beyond the idea of right
Smiling at the notion I realize
another name for this world is surprise
We are here for a common cause
empathizing with a pause
I learn a lesson indelible
reaching a conclusion aesthetical
In the city of Lahore, near an old shrine,
I witness a scene divine

Laiba Amer
BBA 7th Semester
Morning

ALUMNI BATCH AMBASSADORS



Mobeen Afzal (1973-75)
Retired from PIA
0300-8403070



Fauzi Saleem (1978-80)
Chief Operating Officer, Samsol
0300-8471143



Shahid Mian (1979-81)
Director Marketing, PTV (Retired)
0301-8481664



Wing Commander Syed Qumais Hassan Gilani (1992-94)
Pakistan Air Force
0333-9947768



Sajjad Ahmad (1996-98)
Vice President, MCB Bank
0333-4620830



Syed Rafeh Hassan Shah (MBAE 2000-02)
Allied Bank Ltd.
0302-5554657



Yasir Arafat (MBAE 2002-04)
Corporate Manager, Impex
Triaco Poultry Mmedicine, Lahore.
0332-4245758



Muhammad Irfan Arif (2003-2005)
Financial Planning and Analysis Section
National Medical Care Company, KSA.
00966-530974345



Bilal Khan (2005-07)
Lecturer in Aitchison College, Lahore.
0321-4245399



Fariha Hussain (2012-18)
CSS Qualifier
0322-4586523



Muhammad Hasib Aslam (MBAE 2014 2016)
Entrepreneur (IT Professional)
0333-4036167



Ali Mouhy-ud-din (2014-16)
Incharge Transports Section at
Virtual University
0300-4512492

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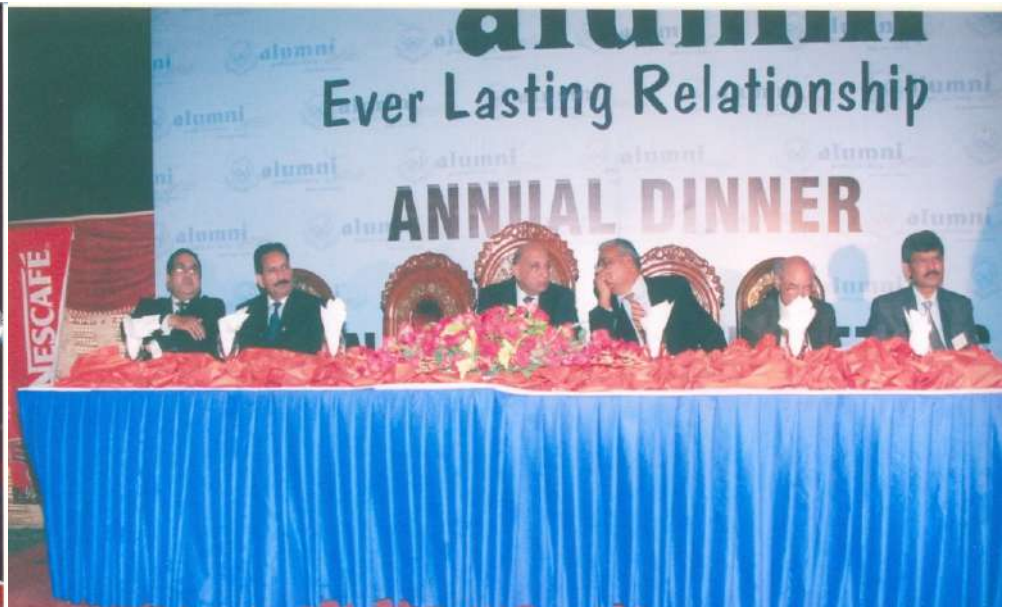
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LIGHT BROWN | 7
MOCHA | 8
BURGUNDY | 9
MAHOGANY | 12
BEIGE BLONDE | 13
CHOCOLATE BROWN | 14
MAHOGANY BROWN | 15
NATURAL BROWN | 18
NATURAL BLACK | 39
LIGHT BROWN | 41
MEDIUM BROWN | 42
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DARK BROWN | 44
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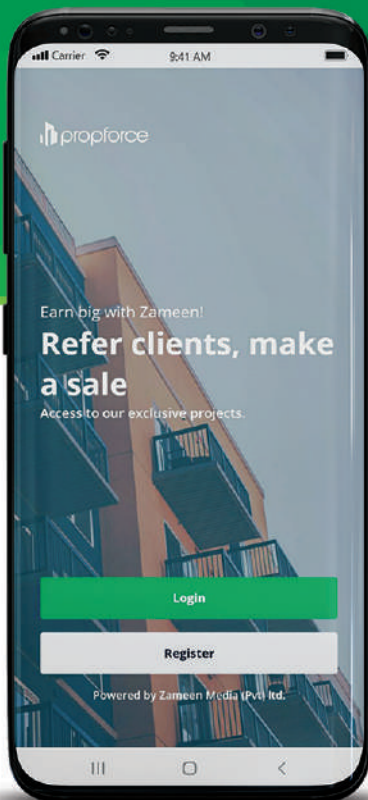
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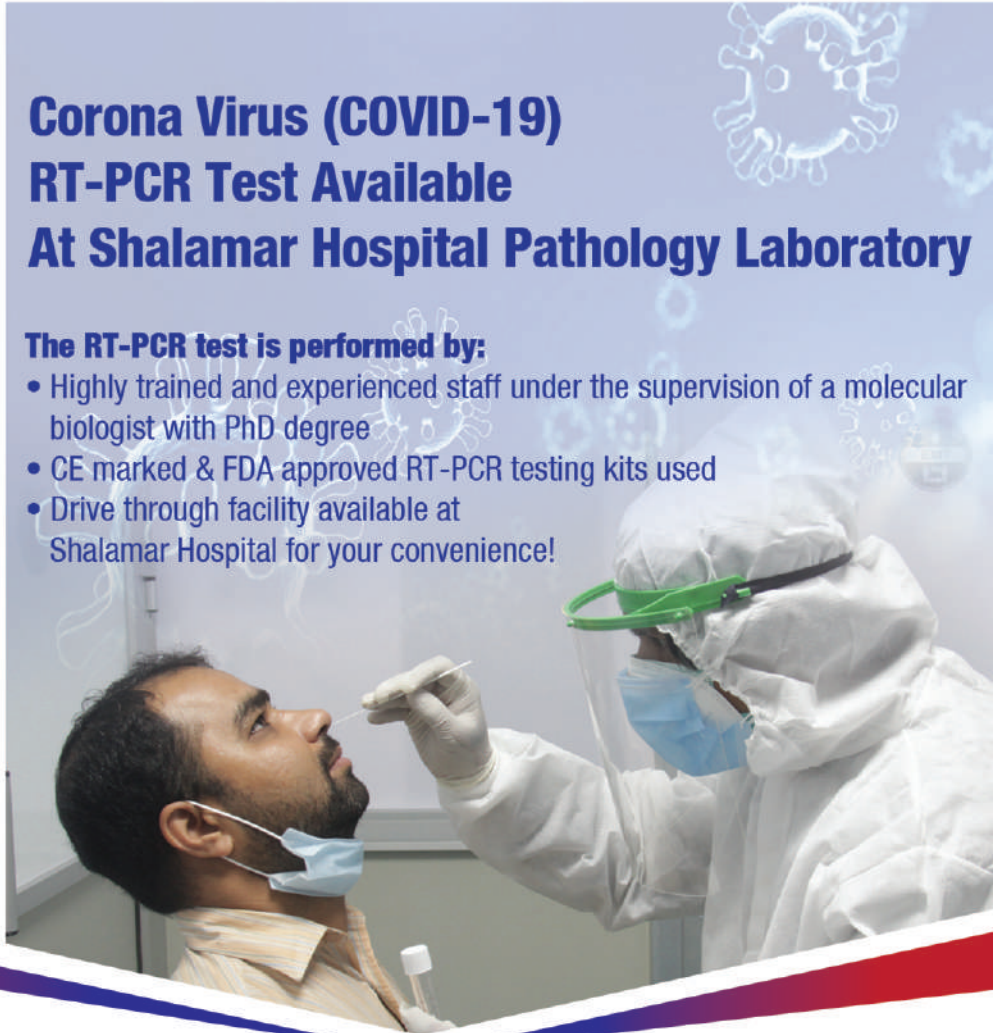


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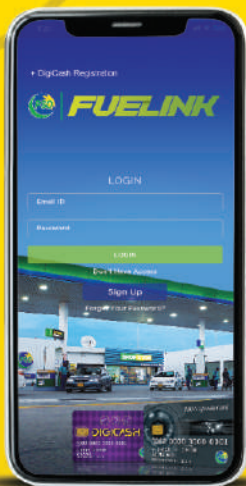
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