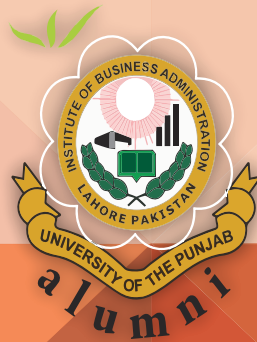


# aluminati

## ANNUAL MAGAZINE

# 2023



**IBA-PU Alumni Association**

105, 30/M, Civic Center, Model Town, Lahore  
[www.ibapualumni.org](http://www.ibapualumni.org)



**“WITH FAITH, DISCIPLINE AND SELFLESS DEVOTION  
TO DUTY, THERE IS NOTHING WORTHWHILE  
THAT YOU CANNOT ACHIEVE”**

# TABLE OF CONTENTS

## 2023

Editor's Note	01
Vision and Mission	02
Patron's Message	03
President's Message	04
Executive Committee 2022-25	05
Past EC Members	09
Naat - Josh Malihabadi	10
Lifetime Achievement Awards Receivers 2023	11
Need for a New International System for Peace & War Prevention	13
International Chapters	14
Overseas Activities Pictures	15
Poem: Mine All Mine & Ghazal: Mard Roya nhi krtey	16
Transformation of Banking Sector in Pakistan	17
Data Privacy and Online Frauds: Preventive Measures	19
Spirituality and Self-Improvement	20
Poem: Searching for Answers & Poem: Grief; an agony	21
Transformative Power of Hiking: A Journey of togetherness	22
Story of a Lifetime by Shahid Ali	23
Public Sector for Business Grads!!	24
Islamic Perspective on lawful trading	25
Climate Change: A threat to National Security of Pakistan	26
Regular Rituals of Successful People	28
Alumni Activities in Pictures	29
Executive Committee Pictures	32

 [www.youtube.com/c/IBAPUAlumniAssociation](http://www.youtube.com/c/IBAPUAlumniAssociation)  
 [www.facebook.com/ibapualumni.org](http://www.facebook.com/ibapualumni.org)  
 [www.twitter.com/pu\\_iba?s=09](http://www.twitter.com/pu_iba?s=09)  
 IBA PU ALUMNI ASSOCIATION  
 IBA-PU Alumni Association  
 <https://ibapualumni.org>

### Editorial Staff

Muhammad Ali Asif  
Gilani

Abid Saeed  
Fariha Hussain



# PARTNERS *for the Year* 2023



# EDITOR'S NOTE 2023



The current issue of this magazine must amaze you with its name. In fact, it is the luminance of our alumni in their respective fields which has prompted us to name it “ALUMINATION”.

Alumination provides a medium to the students of IBA-PU Alumni Association, both young and old. It caters to their creative side. Business Administration is usually considered a dry subject which saps the softer side of its followers. However, the Association believes that it can rekindle the urge to express in its members by providing them opportunity through its publications.

Not an easy task after all. Publication Committee has to bend its back in order to goad the members to express their views on paper for their fellow members to enjoy. So when you enjoy these pieces of writing, be sure to appreciate as this will ensure contagious enthusiasm.

When you are holding this copy of Alumination, we are already into the last month of another eventful year. Global

political crises are deepening with every passing day having a dampening effect on the business environment everywhere. Holding of Annual Reunion 2023 in these circumstances will help to dispel the impression of gloom among its members.

As always, I consider it my duty to remind you that the annual magazine is not the only medium available to our esteemed members. We also bring out a quarterly newsletter by the name of “alumnotes”, regularly uploaded on our website. We have presence on multiple social media platforms. You can express your opinions and feelings there as well.

In the end, we express our gratitude to all our readers and expect them to give their valued opinions and suggestions for improvement in our publications. We wish everyone a very happy new year and a bright future.

**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 interest 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.

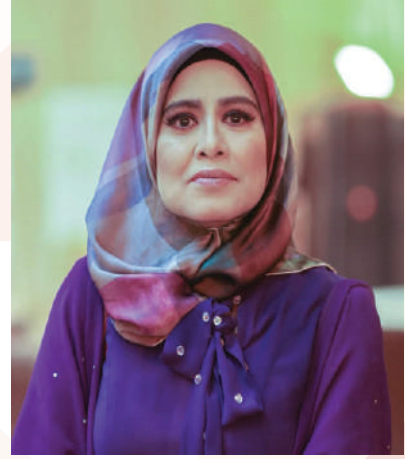
## MISSION STATEMENT

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

# THE COLORS OF KASHMIR



# PATRON'S MESSAGE



I hope this message finds you in the best of health and high spirits. It is with great pleasure and excitement that I extend a warm welcome to each and every one of you for our upcoming Annual Alumni Dinner.

As the Director of IBA, it brings me immense joy to witness the growth and success of our alumni, who continue to make significant contributions to the business world. The annual dinner provides a unique opportunity for us to come together, reconnect, and celebrate the achievements of our extended IBA family.

Our business school has always thrived on the accomplishments of our graduates, and your presence at the annual dinner is a testament to the enduring bond that ties us together. Your experiences, insights, and achievements serve as a source of motivation for our current students, who eagerly look forward to the opportunity to learn from your journeys and successes.

Our beloved institution has always stood as a beacon of learning, innovation, and accomplishment. The successes of our alumni play a crucial role in defining the legacy of IBA. Today, we come to you not just as former students but as key stakeholders in the ongoing journey of our alma mater.

**How You Can Make a Difference.** We are keen to establish mentorship programs that connect our current students with seasoned professionals like yourself. Your guidance and insights can pave the way for the next generation of leaders. Your expertise is a valuable resource. Consider sharing your experiences through guest lectures or workshops to enrich the learning experience for our students. Your connections are a powerful asset. Help us expand our professional network by connecting with current students and fellow alumni. Contributions, big or small, go a long way in supporting scholarships, infrastructure development, and other initiatives that enhance the overall educational experience.

We are confident that your participation will add immeasurable value to the event,

**Prof. Dr. Muqqadas Rehman**  
**Director IBA**



# President's MESSAGE



**"If you want to feel good  
Do good to others.  
It will come back to you in unexpected ways."**

As we gather for our annual dinner, it brings immense joy to see familiar faces and reconnect with cherished memories. This event is not just a reunion; it's a celebration of the bonds we formed during our academic journey and a testament to the enduring spirit of our alma mater.

Our time at this institution shaped us, instilling values that extend far beyond the classroom. Tonight, let us reflect on the experiences that molded us into the individuals we are today, and let us embrace the nostalgia of shared laughter, late-night study sessions, and the camaraderie that defined our student years.

As we share stories of the past, let us also cast our gaze toward the future. Our responsibility as alumni is not just to reminisce but to contribute to the ongoing success of our alma mater. This includes fostering an environment where current students can thrive, learn, and grow.

As they say, if you want to feel good, do good to others. It will come back to you in unexpected ways. This philosophy encapsulates the essence of our shared journey. Each one of us has the power to make a positive impact on the lives of others, and in doing so, we contribute to a legacy that extends beyond our time here.

In the spirit of giving back, let us come together to celebrate our achievements and share our experiences with the present generation of students. Your insights and guidance can pave the way for a brighter future for those currently navigating the halls of IBA University of the Punjab.

Let this annual gathering be a reminder that our actions have a ripple effect, influencing the present and shaping the future. The Association is contributing its share in this effort as is reflected in our lectures, industrial tour and signing of MOUs with Fatima Memorial and Shalamar Hospitals during the past year.

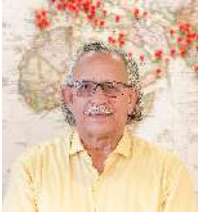
As we enjoy this evening of reminiscence and camaraderie, let us renew our commitment to giving back. Together, we can ensure that the flame of knowledge and fellowship continues to burn brightly within the halls of our alma mater. Here's to the memories we hold dear, the friendships that stood the test of time, and the promising future that awaits the current generation of students. May our collective efforts pave the way for a legacy that transcends generations.

**Zoraiz Lashari**  
**MBA 1978-80**

# EXECUTIVE COMMITTEE

## IBA-PU ALUMNI ASSOCIATION

### 2022-25



**ZORAIZ LASHARI**  
President  
MBA

Zoraiz Lashari is a very well reputed businessman. He is well known for introduction of new ventures and great initiatives which has earned him a high position among the business community. A few of his initiatives include Luxus Hunza Attabad Lake Resort, Luxus Grand Hotel Lahore, Sozo Water Park Lahore. He is a sportsperson as well. He led the Pakistan Swimming Team to China in 1975. His love for swimming continues with his being President of Pakistan Swimming Association. He secured Roll of Honor from Government College, Lahore as well as from Hailey College, Lahore. He has travelled 75 countries and counting.



**MUHAMMAD ALI**  
Senior Vice President  
Assistant Professor,

He is working as an Assistant Professor at IBA, University of the Punjab, Lahore since 2018. He completed his split Ph.D. Business Administration from National College of Business Administration & Economics, Lahore and University of British Columbia, Canada in 2017. He represented IBA in different National and International conferences including 2019 Academy of Human Resource Development (AHRD) Conference, USA, and the 10th International Conference on Systematic Innovation, at University of Liverpool, UK in 2019. He also delivers training sessions at Management and Professional Development Department (MPDD), Govt. of the Punjab, Lahore.



**ABID SAEED**  
Vice President  
MBA 1981-83

Mr. Abid Saeed belongs to 16th Common Training Programme. He developed his repute in Information Group as a dedicated and hardworking officer after doing his CSS. His important positions remained Press Minister, Washington DC and DG media, BISP. He is currently working as a media consultant. Mr Abid believes in attainment of full potential through hardwork.



**MUHAMMAD ALI ASIF GILANI**  
General Secretary  
MBAE 2001-03

Muhammad Ali Asif Gilani is a civil servant belonging to Pakistan Audit and Accounts Service and currently serving as DG Audit, Petroleum & Natural Resources, Lahore. He has served in different positions in the Department of the Auditor General of Pakistan. He has served on the Executive Committee of the Defence Club, Lahore. He holds a Masters degree in Business Administration with specialization in Finance from the IBA-PU from 2001-2003 session. He got a CGPA of 4.00 from IBA-PU. He also holds a Masters in Public Policy from USA. Though a member of the civil service of the country himself, he is a strong proponent of developing entrepreneurial skills among the young professionals.

# EXECUTIVE COMMITTEE

## IBA-PU ALUMNI ASSOCIATION

### 2022-25



**ZAIN ALI QURESHI**

Joint Secretary  
BBA (Hons.) 2008-12

Mr. Zain Ali Qureshi has earned excellent reputation as a lawyer in a very short span of time, especially in the fields of Banking and Cyber laws. He has earned his education from various prestigious institutions in Pakistan including University of the Punjab. His contribution in creating awareness on cybercrime in society is commendable. He deliberates on this topic on TV channels, in different educational and corporate institutions and writing articles on the interpretation of cyber laws in Pakistan. He is growing in stature as the number of successful cases under cyber laws dealt by him in different courts is soaring.



**MIAN WAQAS AHMED**

Treasurer  
MBAE 2005-07

Waqas is working with the Association since its inception. For the past few years, he's managing its Treasury in a professional manner. He belongs to an entrepreneur family, engaged in manufacturing of equipment plant machinery counter-flow mechanical wet cooling tower system (HVAC) under license of a multinational HAMON Group (Europe) since-1981 in PAKISTAN. Besides managing his family business "ADK Enterprises (Pvt.) Ltd" since 2001, he's also providing operational, financial & taxation consultancy to a number of professionals and various organizations like Unity Solutions (an IT company), Sharaf-e-Raza (travel & tours), Capcon Enterprise (FMCG distribution), AIM Trainings (Vocational development), under the title of "Mian Waqas Facilitation".



**SHEIKH  
MUHAMMAD OMER**

Member  
MBA 1995-97

Sheikh Muhammad Omer is an experienced and a well educated businessman. He is following the footprints of his father, Sheikh Allauddin (Member Provincial Assembly, Punjab and former Minister for Industry, Commerce and Investment) and intends to have a political career himself. He is one of the directors in a group of companies that includes Toyota Ravi Motors, Toyota Shaheen Motors, Toyota Sahiwal Motors, Isuzu Ravi, Isuzu Gujranwala, Isuzu Lyallpur Motors, Al Rahim Homes, Synergysoft International, Exxon Mobil, Architect World and Ravi Exchange Company (Pvt) Limited. Besides being a corporate member of Lahore and Sahiwal Chamber of commerce, he is also an active member of Marketing Association of Pakistan.



**ATHAR  
EHSAN-UL-HAQ**

Member  
MBA 2000-02

Mr. Athar Ehsan-ul-Haq graduated from IBA in 2003 with specialization in finance. 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 travelling 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

# EXECUTIVE COMMITTEE

## IBA-PU ALUMNI ASSOCIATION

### 2022-25



**HAMID RAZA ELAHI**  
Member  
MBAE 2005-07

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, OMS Internal Quality Audits.



**FARIHA HUSSAIN**  
Member  
MBA 2016-18

Fariha Hussain has graduated very recently as an alumna, but her passion for the Alumni Association has been very long and strong. She holds two degrees from IBA i.e., BBA (Hons) and MBA Finance. After graduating in 2018, she was appointed as a Permanent Lecturer at National College of Business Administration and Economics, Lahore and taught various courses including Financial Accounting, Managerial Accounting, Corporate Finance, Financial Management, Analysis of Financial Statements etc. Besides teaching, she pursues her family business as well. Having great entrepreneurial skills, she has ventured into opening her own boutique by the name of "HOORIYA Stitch & Style by Fariha Hussain".



**RAZA SAEED**  
Member  
MBA 1979-81

Raza Saeed is fellow member of ICMA-Pakistan (FCMA) and Associate member of Institute of Corporate Secretaries of Pakistan (ACIS). Mr. Raza is Diploma Associate member of the Institute of Bankers in Pakistan. He is certified Internal Auditor (CIA) and Member of Institute of Internal Auditor-USA. He is Certified Director from ICMA-Pakistan. He has 36 years' experience in financial sector in multiple areas working with IDBP LSE, MCB and Bankers Equity Ltd. His last assignment was as Company Secretary/Head of Corporate Affairs Department in The Bank of Punjab (2008-2019). Presently, he is running Management Consultancy Raza Saeed & Associates.



**CH. ABDUL RAHMAN**  
Member  
MBAE 1997-99

Abdul Rahman is a seasoned HR & IR professional with almost 30 years of work experience with some of the top Textile and Glass Manufacturing businesses of Pakistan; like US Denim Mills, Nishat Textiles, and Tariq Glass. During his decades long career, he has helped these legacy companies build a professional environment that is safe and conducive. Currently he is working with the US Group as Director Admin, IR, and Legal Affairs. Being a dedicated member of Punjab Worker Welfare Board, he has been participating in Tripartite meetings and Social Dialogue organized by ILO and Government.

# EXECUTIVE COMMITTEE

## IBA-PU ALUMNI ASSOCIATION

### 2022-25



**MUHAMMAD  
ANAS GANAIE**

Member  
MBAE 2002-04

Mr. Ganaie graduated with majors in Marketing from IBA Punjab University (2002-2004). His areas of expertise are Corporate Sales & Relationship Management. He has been associated with Pegasus, Pakistan's largest B2B event management company. He moved to Adelaide, Australia with family in June 2023. Currently he is associated with Government of South Australia as Regional Customer Service Officer in South Australia Housing Authority. Mr Anas believes in strong linkage between the IBA PU and its alumni to promote its graduates and their seamless placement. He remains integral part of all the international chapters and is responsible for the social media handling of IBA PU Alumni Association.



**DR. FOUZIA  
HADI ALI**

Member  
MPhil 2011

Dr. Fouzia Hadi Ali, is an alumna of Institute of Business Administration and passed her MPhil in Business Administration in 2011. She is a PhD in Commerce. Currently she works as an Associate Professor at Hailey College of Commerce, University of the Punjab, Lahore. In the past, she has held a number of key administrative posts at the University of the Punjab such as Chairperson, University Club; Director, External Linkages and Director, Alumni, University of the Punjab, Lahore. Currently she is working as a director, at the Regional Integration Centre, University of the Punjab, Lahore. She has a 22 years of research and teaching experience.



**BILAL AHMAD**

Member  
MBA 1995-97

Bilal Ahmad is a textile professional having more than 25 years of experience in International Textile Industry for production facilities as well as sourcing offices for renown brands of the E U, USA, UK and AU. Currently, he is working as Country Manager -Pakistan for one of the prominent EU garments brand, Tom Tailor, and taking responsibility of all strategic and operational activities for the brand.

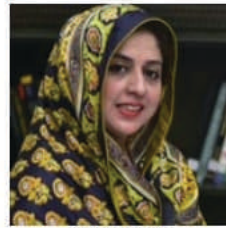
# Past EC Members



**Prof. Dr. M. Ehsan Malik**  
Former Patron-In-Chief



**Mrs. Sajida Nisar**  
Former Patron-In-Chief



**Dr. Labiba Sheikh**  
Former Patron in Chief



**Muddassir Latif Rawan**  
Former SVP



**Zeeshan Ahmar**  
Former SVP



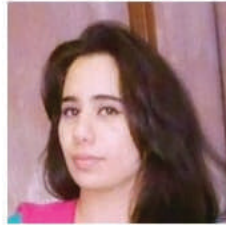
**Mian Nasir Mahmood**  
1st President



**Sajjad H. Kirmani**  
Former President



**Shoaib Ali**  
Ex Member EC



**Madeeha Tahir**  
Ex Member EC



**Shahid A Mian**  
EX Member EC



**Khawaja Muhammad Almas**  
EX Member EC



**Asad Ali Minhas**  
EX Member EC



**Khawaja Hammad Halder**  
EX Member EC



**M Nanman Aslam Butt**  
EX Member EC



**Fauzi Saleem**  
EX Member EC



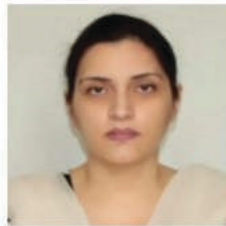
**Sheikh Azam Nazir**  
EX Member EC



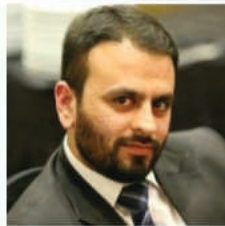
**Muhammad Akbar**  
EX Member EC



**M. Humayoun Bashir**  
Joint Secretary



**Dr. Ayesha Nauman**  
Member EC



**Hamza Irfan**  
Member EC



**Kh. Waqas Ahmad**  
Ex Member EC



**Malik Usman Waheed**  
Member EC



**M. Saad Khan**  
Ex Member EC



**Malik M. Mubasher Khan**  
Ex Member EC



**Syed Wajabat Hussain**  
Ex Member EC



**Aasim S. Mallek**  
Ex Member EC



**Ammara Athar**  
Ex Member EC



سوئی ناردرن گیس  
Sui Northern Gas  
Sui Northern Gas  
/SNGPOfficial

سوئی ناردرن گیس سے نیا ہونا!

# کٹھن راستوں سے ہو کر چھوڑے ہیں منزل کو



## برس

سے سوئی ناردرن گیس صارفین کو خدمات کی فراہمی کے لیے  
شب و روز کوشاں ہے اور مستقبل میں بھی خدمت کے  
اس سفر کو رواں دواں رکھنے کیلئے پُر عزم ہے۔

سے زائد صارفین کو بلا تعطل گیس فراہمی **72 لاکھ**

کلومیٹرز پر مشتمل گیس کا وسیع ترین ٹرانسمیشن و ڈسٹری بیوشن نیٹ ورک **152,281**

# Wiladat e Rasool S.A.W.W - Ae Musalmano Mubarak ho Naveed e Fath e Baab - Josh Malihabadi

فقد کو جس کے تھی حاصل کج کلاہی وہ رسولؐ  
گلہ بانو ن کو عطا کی جس نے شاہی وہ رسولؐ  
زندگی بھد جو دہا بن کد سپاہی وہ رسولؐ  
جس کی ہد اک سانس قانونِ الہی وہ رسولؐ

جس نے قلبِ تیرگی سے نور پیدا کردیا  
جس کی جان بخشی نے مردوں کو مسیحا کردیا

واہ کیا کہنا تدا اے آخری پیغامبد  
حشد تک طالع ہے گی تیرے جلوں کی سحر  
تو نے ثابت کردیا اے ہادیؑ نوعِ بشر  
مرد یوں مہرین لگا تے ہیں جبینِ وقت پر

کروٹیں دنیا کی تیرا قصد ڈھا سکتی نہیں  
اندھیا ن تیرے چرافوں کو بچھا سکتی نہیں

تیری پنہا ن قوتوں سے آج بھی دنیا ہے دنگ  
کس طرح تو نے مٹا یا امتیازِ نسل و دنگ  
ڈال دی تو نے بنائے ارتباطِ جام و سنگ  
بن گیا دنیا میں تخیلِ اخوتِ ذوقِ جنگ

تیرگی کو روکشِ مہرِ درخشان کردیا  
تو نے جس کانٹے کو چمکا یا گلستا ن کردیا

جوش ملیح آبادی



اے مسلمانو مبارک ہو نویدِ فتح یاب  
لو وہ نازل ہو رہی ہے چرخ سے ام الکتاب  
وہ اٹھے تاریکیوں کے باجِ گردوں سے حجاب  
وہ عرب کے مطلعِ روشن سے ابھدا آفتاب

گم صیائے صبح میں شب کا اندھیرا ہو گیا  
وہ کلی چٹکی ، کرن پھوٹی سویرا ہو گیا

خسروِ خاور نے پہنچا دین شعائین دور دور  
دل کھلے شاخیں ہلین ، شبنم اڑی ، چھایا سرور  
آسمان روشن ہوا ، کانپی زمین پر موجِ نور  
پو پھٹی ، دریا ہے ، سنگی ہوا ، چہکے ظہور

نورِ حق فاران کی چوٹی کو جھلکا نے لگا  
طبری سے پرچمِ اسلام لہرانے لگا

گرد بیٹھی کفر کی ، اٹھی رسالت کی نگاہ  
گردگئے طلاقوں سے بُت ، خم ہو گئی پشتِ گناہ  
چرخ سے آنے لگی پیہم صدائے لا الہ  
ناز سے کج ہو گئی آدم کے ماتھے پر کلاہ

آتے ہی ساقی کے ، ساغر آگیا ، خم آگیا  
رحمتِ یزداں کے ہونٹوں پر تبسم آگیا

آگیا جس کا نہیں ہے کوئی ثانی وہ رسولؐ  
روحِ فطرت پر ہے جس کی حکمرانی وہ رسولؐ  
جس کا ہر تیور ہے حکمِ آسمانی وہ رسولؐ  
موت کو جس نے بنا یا زندگانی وہ رسولؐ

محفلِ سفاکی و وحشت کو بہم کردیا  
جس نے خونِ آشام تلواروں کو مہم کردیا

**Syed Wajahat Hussain**

(Grandson of Josh Malihabadi)

**MBAE 2001-03**



# LIFETIME ACHIEVEMENT AWARDS RECEIVERS 2023



**Lt Gen Ashraf Saleem, HI(M), (Retd)**  
**MBA (1978-80)**

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, Cameroun, Benin, Equatorial Guinea and Gabon.



**Shahid Hanif**  
**MBA (1984-86)**

PSP 18th Common & PCS 1989 batch, retired as Additional IG Punjab Highway Patrol (PHP), Punjab.



**Justice Shaukat Aziz Siddiqui**  
**MBA (1982-84)**

Former Senior Justice Islamabad High court

# Ravi Exchange

رابطہ مسکراہٹوں کا



## Ravi Exchange

provides efficient services for currency exchange across Pakistan at competitive rates.

### WE FACILITATE:



Currency Exchange

کرنسی ایکسچینج



Telegraphic Transfer (FTT)

ٹیلی گرافک ٹرانسفر



Receive/Send Money through  
Western Union, MoneyGram & Ria

رقم وصول کریں یا بھیجوائیں بزرگہ ویسٹرن یونین،  
منی گرام اور Ria



Pay all utility bills

بجلی اور گیس ٹیلی فون بلز کی ادائیگی

### ABOUT US

- ★ Ravi established in 2005 now positioning as the largest exchange house in Pakistan.
- ★ 135 branches network across country & serving over 1 million customers per annum.
- ★ Key areas of operation are exchange of global currencies, payment of Home Remittance & Branchless Banking.
- ★ Ravi is shaping future & helping get closer to its customers through innovative ways.



Western Union

MoneyGram.  
money transfer

ria Money Transfer

SOHNI DHARTI

+92 300 1529529 | 042 111 529 529 | raviexchange.com

# LIFETIME ACHIEVEMENT AWARDS RECEIVERS 2023



**Shahid Sattar**  
**MBA**

President and CEO OF Samba Bank Limited. He is a seasoned Professional with the distinction of being one of the most successful bankers who, over the last 41 years has worked in Corporate, Institutional, Consumer and Islamic Banking with leading Multinational and Local banks, Domestically and Internationally.



**Rukhsana Gilani**  
**MBAE (1999-2001)**

The 3rd Ombudsperson, Punjab, an eminent proponent of the socio-economic -empowerment of women to enhance their role in the national development of Pakistan. linked with the Audit and Accounts Group of Pakistan and had a career spanning over three decades in public service.



**Junaid Ahmed Zia**  
**MBA**

A seasoned entrepreneur who started practical understanding of business intricacies at a very young age of 14 years. On completion of formal education alongwith hands-on experience of family owned textile industry; he diversified the business and started Banquet Halls and Event Management business with the name of Qasar e Noor Group.

# Need for a New International System for Peace and War Prevention

Major events usher in new paradigms, challenges and demand for new solutions. First World War was one such event which reshaped both geography and history. The monumental consequences of the war needed to be managed and recurrence of such catastrophes had to be prevented, for which The League of Nations was established (1920-1945). The major objectives set for the League of Nations were to promote peace and prevent outbreak of war.

However, the League of Nations could not prevent the start of Second World War in 1939. The League of Nations also failed to contain the spread of the War, which ended after much devastation. Thus, a need was felt to end the League of Nations and form a new international organization with a larger scope and mandate. This organization was known as United Nations (UN) formed in 1945. The United Nations was formed and shaped by the victors who enjoyed privileged position of veto power in UN Security Council through which they could shape and manipulate the global strategic landscape and events as per their own interests.

The existing UN System, created by the victors of the Second World War remain tilted in their own favor while they remained engaged in a Cold War, encouraging proxy conflicts and an economically crippling arms race. The nuclear deterrent and a threat of Assured Mutual Destruction prevented outbreak of another world war; while the U.N. could not effectively prevent or manage outbreak of regional conflicts or breaking out of sub-conventional wars. The major disputes like Palestine, Kashmir and the other regional disputes continued brewing, some resulting into major regional wars. However, the end of Cold War ushered in a new era of a Unipolar World with USA as the sole super power. Fortunately, the Unipolarity is fast giving way to a multipolar world with rise of China, resurgent Russia, emerging India, European Union, Japan, Brazil and some other regional countries. The prevailing UN System, with veto powers conferred on five major powers precludes any role by remaining UN members. Such a system should be devoid of veto

power. The routine decision making be entrusted to UNSC with enlarged three years membership; 8 members from Asia and 7 members each from Europe and Africa, selected on rotation basis. Both North and South America should send 3 members each to the UNSC. While Australia and its neighbors may send two members.

The role of UNGA need to be enhanced to a decision making and dispute resolution body with its decisions be made in a more democratic manner. UN Headquarters be gradually shifted to Switzerland and Turkey, with equal number of organizations at both places. The UNGA resolutions be made mandatory for compliance and any defiance be subjected to collective boycott and economic sanctions by the UN. The UN Secretary General be renamed as Chief Executive Head (CEH) of UN who will ensure implementation of UN resolutions and decisions. The UN may be renamed as Global Consensus of Nations (GCN), while its economic, health and education operations be retained with greater equity, effectiveness and focus in the third world and poverty and famine-stricken regions. The other institutions of present UN e.g., IMF and World Bank etc. need to be refocused to ensure debt-riddance and poverty alleviation while certain percentage of all countries' GDP be mandatorily contributed to the IMF and World Bank for assuring availability of sufficient funds. The perpetuation of injustices of post-World Wars and the global consequences of end of Cold War demand a new, just and effective war prevention and dispute resolution in the world. The unjust economic order/development as a consequence of colonial exploitation of world resources created the continents and islands of prosperity juxtaposed to the oceans and regions of poverty and hunger. Therefore, the need for an urgent redressal of the injustices through creation of GCN.

**Lt Gen Ashraf Saleem, HI(M), (Retd)  
MBA (1978-80)**



LIFE



# AAJ KO MANAO

Get up to **Rs.50 Lakhs** Life Cover + Savings in as low as **Rs.100** per day with **EFU LIFE ONE-STOP COVER**

To know more SMS **'LIFE'** to **98901**



# INTERNATIONAL CHAPTERS

## IBA-PU ALUMNI ASSOCIATION

Alumni of our alma mater Institute of Business Administration, University of the Punjab are spread all over the world. A few years ago Executive Committee of IBA PU Alumni Association decided to create international chapters to establish networking of alma mater and Executive Committee with overseas alumni.

Initially UK, Aus, NZ, UAE & KSA Chapters were identified and formed along with North America Chapter (later split in to USA & Canada Chapter each) followed by the most recent European Chapter. Executive Committee appointed Conveners of each chapter to have a single point of contact from the same territory.

These are:

- 1) **Syed Wajahat Hussain (MBAE 2001-03; Aus NZ Chapter)**
- 2) **Salman Salmi (MBA 1981-83; Canada Chapter)**
- 3) **Zahid Hussain (MBAE 2002-04; UK Chapter)**
- 4) **Malik Sajjad Ashraf (MBA 1995-97; USA Chapter)**
- 5) **Muhammad Irfan Arif (MBA 2003-05; KSA Chapter)**
- 6) **Muhammad Arif Shamim (MBA 1995-97; European Chapter)**
- 7) **Awais Naseer (MBAE 2012-14; UAE Chapter)**

These chapters are created by means of WhatsApp groups and Conveners are given the Admin rights. EC also formed rules for these chapters and all the conveners abide by the rules. EC stays in the background as the observer and moderator only by having an empowered Conve-

ner. Conveners and members of these chapters from time to time plan some activities and get together that are effective to strengthen the bond of alumni members amongst each as well as with the alma mater. Canada Chapter is the most vibrant chapter with monthly meetings on Zoom apart from frequent get together. Some of the members also initiated a

healthy hiking activity on weekly basis over the weekends.

Likewise, Australia NZ Chapter keeps on having frequent get together on regular basis that reinforce the bond of alumni. Only recently Aus NZ & UAE Chapters arranged a get together in Dubai & Melbourne each in November last month. The UK Chapter has also managed to have a few get together in the past and is expected to spare some time to arrange these meet ups on regular intervals.

We look forward to all the chapters to enhance networking amongst all, socialize, and help each other by any means. At the same time, it is requested to inform

Designed for  
*Comfort*



+92 320 19999 55

[www.luxusgrand.com](http://www.luxusgrand.com)

# International Chapters Activities

## IBA-PU Alumni Canada Chapter

### Mission:

“To build a welcoming and inclusive community of IBA-PU alumni Canada chapter, dedicated to social engagement, educational activities, and community involvement.”

### Vision:

“ Our aim is to foster a lasting connection among IBA-PU alumni residing in Canada by establishing a dynamic environment that promotes education, social progress, and active citizenship. We aspire to transform the IBA-PU alumni network in Canada into a more resourceful and influential community for its members.”





کچھ خاص ہمارے کھانے میں



**Kausar**  
GHEE MILLS (PVT.) LTD.

[www.kausar.com.pk](http://www.kausar.com.pk)

[f KausarCookingOils](#) [@ KausarCookingOils](#)

# MINE ALL MINE

Nothing in this world belongs to me  
But my love is mine, all mine  
Swallowed by the fine line  
Between the thoughts of to be and not to be  
When the only thing this world offers me  
Is revolting, ricocheting emotion  
Regressing back into the depths of my trampled  
heart  
When from the start,  
Nothing in this world has belonged to me for free  
My love acts as a riveting account of my pleasure  
And leisure that I 'owe' to the people  
When all they have done is labelled me feeble  
So, I bask in my cosmic insignificance  
When the most enthralling moment of my life  
Is the one in which i collapse to strife  
Nothing in this world belongs to me for free  
But my love  
It is mine all mine



عنوان: "مرد رویا نہیں کرتے"

ضبط کر لیا ہر آنسو، آنکھ سے نہ بہے گا  
ہاں! اہل ظرف ہیں، بہایا نہیں کرتے

اک ہی تو دل ہے کتنی بار توڑے گا زمانہ  
مرد ہوں پھر بھی سب ترس کھایا نہیں کرتے

میسر نہیں ہمیں آنسو بہانے کی سہولت  
سب کہتے ہیں "مرد رویا نہیں کرتے"

کیوں نہ اب بدل ہی لیں یہ نظریہ  
سوچو! کیا مرد انسان ہوا نہیں کرتے



But I am lost between the fine lines  
Of to be or not to be  
Because in this expensive world,  
To love is to be at the mercy of the gun,  
And to loathe is to be pulling the trigger,  
So, in this world full of rigour  
Nothing belongs to me,  
But my choice to love

**Maha Asif Gilani**

Daughter of Asif Gilani  
MBAE (2001-03)



**Arshia Mumtaz**



# Sigma Power (PVT) Ltd

We are manufacturing distribution transformers

1. In-House Design and Engineering Capabilities
2. State-of-the-Art Manufacturing Facilities
3. Quality Control and Testing Protocols
4. Experienced Team of Engineers and Technicians
5. Research and Development for Innovation
6. Swift Order Fulfillment and Timely Delivery
7. Scalable Production Capacity
8. Customer-Centric Approach to Solutions



 **0334-4376095**

 **LESCO**  
Lahore Electric  
Supply Co.  
Limited

 **FESCO**  
Faisalabad  
Electric Supply  
Co. Limited

 **MEPCO**  
Multan Electric  
Power Co.  
Limited

 **HESCO**  
Hyderabad  
Electric Supply  
Co. Limited

 **QESCO**  
Quetta Electric  
Supply Co.  
Limited

Also working with other utility companies.

Canal Road, 3.6Km Kala Khatai Road, Shahdara Lahore  
[www.sigmapowerpvt.com](http://www.sigmapowerpvt.com)

# Transformation of Banking Sector in Pakistan

At the dawn of independence, Pakistan inherited a lean and weak banking infrastructure. The Reserve Bank of India continued to look after the monetary policy and banking sector of Pakistan till July, 1948. On 1st July 1948, Quaid-e-Azam, Muhammad Ali Jinnah inaugurated the State Bank of Pakistan.

## First Era – Independence to Nationalization

After the establishment of central bank, essential legal and regulatory framework was formulated. State Bank of Pakistan Act, 1956 and later on Banking Companies Ordinance 1962 were enacted. During this era, the business groups were encouraged to establish new banks. Accordingly, a number of banks appeared on the banking horizon of the country.



After 1951, the branch network increased rapidly. On the other hand, the Foreign Banks had been receding the space to the Pakistan Banks during the period from 1951 to 1970. However, the banking in this era remained confined to primitive nature of banking facilities. The level of financial inclusion was quite low.

## Nationalization

The decade of 1970s again posed a lot of challenges to Pakistan. Government of Pakistan started pursuing the policy of nationalization. Most of the

large-scale industries, including whole banking sector, were nationalized.

All the Pakistani banks operating in the private sector, except the branches of foreign banks, were nationalized and were merged into five large banks. The number of Pakistani banks declined from 14 in 1974 to 8 in 1975 mainly due to mergers of the banks. Another feature of this regime was re-entry of the foreign banks to fill the gap created due to poor performance and declining service quality of Pakistani banks.

The experiment of nationalization did not prove good for the banking sector. The banking sector witnessed massive deterioration in terms of their financial strength and service quality. Within short span of ten years, all the banks started showing losses. The domestic banks did not bother to introduce the innovative products to compete with the branches of foreign banks.

## Privatization and Entry of Private Sector Banks

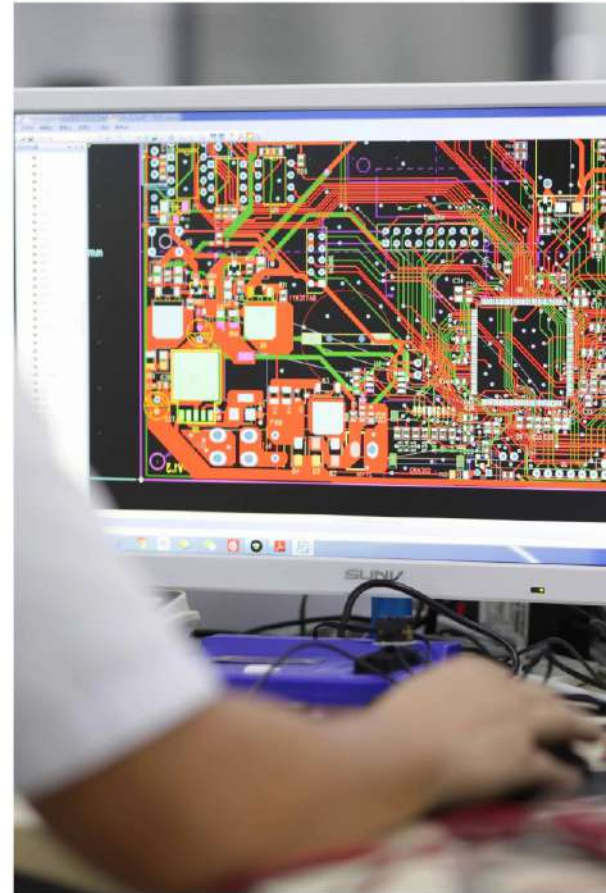
In the early 1990s, the Government of Pakistan decided to privatize the nationalized banks as well as reopen the banking sector for the private sector. The fresh banking sector reforms were introduced. Resultantly, new banks were incorporated by the private sector and again rapid growth was witnessed in the sector.

A phenomenal growth was witnessed in the private sector local banks and their branches during the decade of 1990s and onward. On the other hand, during the said period, the foreign banks again preferred to exit from this market leaving the space for the local banks. The privatization coupled with the entry of new banks proved a successful experiment. This era can be called the era of evolution and transformation of the banking sector in Pakistan.

## WHO WE ARE?

GES was founded in **1999**, by **Mr. Irfan** who dared to pitch the idea of offshore engineering in Pakistan to his family members under the comrade of **Mr. Zubair**. Over the years, GES has turned an extensive vision into a reality that began with only 4 engineers.

Today, along with **150+** people, GES still has those key members who were the first ones to join the team. Now that's what we consider our success! Under the umbrella of **Electronic Product Design Services**, **GES** offers the first-ever blueprint that every company has followed since the turn of the century.



## REASONS TO COUNT ON US

- ✓ GES covers an entire spectrum of electronic product design, development, and manufacturing with highly experienced in-house resources.
- ✓ From Electronic Product Design & Development to Prototyping Materials & Supply Chain Management, to Manufacturing & Testing, we offer our customers the flexibility to engage at any level and choose any combination of services that best serves their needs.
- ✓ We have the technical expertise, flexibility, competency, and scalable capacity to successfully finish any project.

We focus on a wide variety of Mechanical & Thermal Engineering Design Services. Moreover, GES extends its services under Quantum Computing Design & Package Design & Simulation.

**OUR  
CORE VALUES** • **Innovation** • **Passion** • **Teamwork**

# Transformation of Banking Sector in Pakistan

## Evolution and Transformation Phase:

New rules and regulations were starting to add to legal and regulatory framework to regulate the banking sector in a more effective and efficient manner. The service quality became the focal point of the corporate strategies of the banks. The customer base increased rapidly. The product range was entirely transformed into new innovative products and services.

The importance and role of technology was recognized by the banks. New products and expansion in the branch network enhanced the overall financial inclusion in the country. Even social welfare disbursements are through Cards system which was never thought two decades ago. The corporate and organizational structures of the banking sector have also been evolved accordingly. Another worth mentioning development during the last two decades is the beginning and rapid growth of Islamic Banking in the shape of separate Islamic Banks and Islamic banking branches of the conventional banks.

## Current Scenario

The banking sector of Pakistan has become a robust and gigantic organ of the economy. The banks are highly resilient to shocks in terms of their capital adequacy and financial strength. Similarly, the profitability of the banks is all time high in the history of Pakistan. The effective oversight of the regulator has enhanced the level of public confidence on the banking sector. The good governance is adding value to the service quality. The innovative products have revolutionized the payment system of the country.

## Way Forward

Technology is the key word going forward. The banks will be IT driven entities. The customers' demand and needs will force the banks to move towards branchless banking. In the coming years, the rush in the branches will reduce. The central bank of Pakistan is cognizant about the technological developments taking place in the banking sector globally. Accordingly, rules and regulations are being framed, formulated and amended/updated to cope with the said developments.



Recently, State Bank has accorded principle approval to five companies/banks to establish Digital Retail Banks in Pakistan. Nevertheless, the existing banks will keep on operating in the market but these banks will have to make themselves compatible with the technological developments to remain competitive.

In the coming days, the landscape and eco system of banking sector in Pakistan will be characterized by enhanced level of compliance, resilient to shocks, service oriented and technology based.

**Zulfiqar Hussain**  
**MBA (1981-83)**

# spot on

**Activations & Events**

# Data Privacy and Online Frauds: Preventive Measures

Recently, information technology has brought revolution in every field. Entrepreneurs are working successfully through online platforms. Social media, due to its massive user-base has become more effective as compared to print and electronic media. It is also cost effective and less time-taking. The effective online banking channels have helped consumers pay easily. Even popular brands now successfully sell all their new items within few hours through online sales. Advancement in technology is however not devoid of frauds that were unheard before.

Popular brands are facing issues of fake accounts and pages in their name which are affecting their loyal customers. Low prices along with real pictures of products of popular brands are displayed on social media in order to trap genuine and real buyers. The received products are either not received after payment or if received are of poor standard. It has become more important for the consumers to verify the original product before they order it online. They can verify social media pages from the original websites of the brands, call on the contact details provided on their websites or to visit any of the nearby shop physically. The most effective preventive measure is to read out the reviews of the people who have already purchased anything from that social media page. Most of the people are deprived from their savings by fraudsters asking them to buy replica or fake copy of the original product from fake pages. Customers should verify any news related to any sale of any product. Verification of news is very important especially when you are an active user on social media.

The other challenge is the privacy of confidential data of companies. The employees are committing criminal breach of trust with employers. The data entrusted to them is shared to the competi-

tors of the company. The data includes clients' information, art work, designs and any privileged information data related to the company. This breach of privacy affects the company business and reputation. There are ways to avoid such a situation. Clauses related to confidentiality and privacy of data should be added in employment agreement. The data handed over to any particular employee should not be given to any other employee. In this way the possession of data will remain restricted to certain individual and in case of any violation the person involved in breach can easily be traced out.



Section 3, 4, 13 and 14 of the prevention of electronic crimes Acts 2016 deal with unauthorized access to information system or data, unauthorized copying or transmission of data, electronic fraud and electronic forgery are relevant provisions in cyber laws that deals with such like cases. It is need of the hour to make effective amendments in laws to prevent electronic frauds. Awareness should be created in society so that people could secure themselves from such like cyber crimes. Self-awareness is the only way to secure yourself.

**Zain Ali Qureshi**  
**BBA(HONS), LLB, LLM**



i set my own

Rivaj®

MAKEUP | SKIN CARE | HAIR CARE  
FRAGRANCES | MEN CARE



i set my own  
i set my own  
i set my own

# Spirituality and Self-Improvement



Spirituality covers many beliefs and practices that connect human beings to something greater and superordinate than themselves. This could be a higher power, positive energy, or our inner light. Self-exploration is a transforming and deeply personal process that allows us to examine our true purpose and innermost desires. Spirituality is often considered as a powerful tool for finding one's true self by offering guidance, inspiration, and reflective practices that can lead to profound personal growth. Spiritual growth and Self-Improvement are an inner process which will help to look at life with a broader vision. Being spiritual creates a sense of acceptance and safety that helps to cope up easily to changes happening around us.

Spirituality and Self-Improvement helps in connecting with your inner wisdom, cultivating mindfulness and presence, embracing personal growth and transformation, exploring meaningful values and beliefs, shedding old identities and facilitating true self emergence and nurturing a sense of connection and belonging.

Spirituality encourages individuals to look within themselves for guidance. Individuals can quiet their minds by praying, practicing meditation, deep breathing exercises, or other contemplative techniques to become more aware of their thoughts and emotions and gain insight into their inner world.

Spirituality recognizes personal growth and transformation as integral aspects of the human experience. It encourages individuals to embrace challenges, setbacks, and difficult emotions as opportunities for growth and self-reflection.

Once you have identified your core values, you can use them to guide decisions that align with your beliefs. You can also use them to assess whether certain activities are worth your time. Spiritual self-care refers to strengthening one's connection to the Divine, having strong faith and communion with the Almighty One which ground one's sense of purpose in life.

These past few days and months have been really tough for everyone because of the different challenges and struggles that we are experiencing in our lives and that really affects our mental health. As a human being, on week days we find ourselves stressing over doing assessments and other responsibilities but still manage to maintain and organize our deadlines. We've been struggling and sometimes see ourselves crying and having a mental breakdown because we've been tired and craving to have time to rest our mind for a while. At that time, a conversation with Lord makes us feel comforted and motivated to keep going. It will make our heart full and let our mind and soul breathe. A conversation with the Lord every day will keep our worries away. Ultimately, self-improvement through spirituality is about uncovering your authentic self, embracing your uniqueness, and living a life that aligns with your deepest values and aspirations. It's a process of transformation that can bring immense joy, meaning, and fulfillment as we connect with our true self and navigate the world with clarity and purpose.

**Fariha Hussain**  
**MBA (2016-18)**


OPEN **365**  
days

# Pakistan's

Most Instagrammable Lakefront Resort



 LUXUS HUNZA ATTABAD LAKE RESORT

 +92 343 5151913  
[www.luxushunza.com](http://www.luxushunza.com)

## Searching for Answers

I may look calm; but there is a storm inside  
I fail badly; no matter how many rules I abide

My soul seems deserted, my heart looks like a plain  
Waiting for the miracle moment, which may cause a rain

Many unanswered questions are woven in my life  
Many countless pleas have died, fighting this strife

My eyes keep waiting, looking at the paths to follow  
This wait is consuming my patience, turning me all  
hollow

Silence is the answer, silence is real success  
But heart is a silly creature, it forgets and remains unrest!

**Fatima Khawaja**  
**BBA (2007-11)**

## Grief; an agony

I will wait for you, in the darkness and in the  
rain

In the times that have changed  
You're a part of me, and I'm a part of you  
Every inch of your existence for me is true  
You taught me things I never knew

In all the times it was due

With you I saw the beauty in doom

With you I learned to bloom

I will wait for you, in the darkness and in the  
rain

In the times that have changed  
You taught me everything, every single thing  
you knew

Only if you could teach me how to live with  
out you

They say time heals

Only if it had wheels

I will see you again, in another realm  
Maybe clueless of being overwhelm  
But today my heart is in pain  
Dying to see you again  
I hope we reunite soon  
You and me, again this June



**Laiba Amer**  
**BBA (2018-22)**

# Enviro

## LIVE BETTER

A trademark of RD, Enviro is a rapidly emerging Consumer Electronics Brand of Pakistan that manufactures an extensive range of Lifestyle Solutions with a keen focus on products that are Economical & Affordable, Energy Efficient and User Friendly. Our ergonomically designed and easy to use product range is tailor made for the Pakistani household.

At the center of Enviro's ideology are its Customers. Our vision is to enrich and upgrade the life of all Pakistanis and that is why we go to great lengths to ensure that we provide products that our customers want and value, and hence, make life easier for them. While doing so we enable our customers to give time to more important things in life and hence allow them to enjoy and celebrate each and every moment of Life.



# Transformative Power of Hiking: A Journey of Togetherness

In the vast expanse of Canada's great outdoors, a unique group of individuals found more than just the thrill of hiking trails; they discovered a renewed sense of camaraderie and belonging. The IBA-PU Alumni Canada Chapter hiking group, soon realized that their regular hikes were forging bonds reminiscent of their days on campus.

Hiking, an activity intrinsically intertwined with nature, offers not just a chance to explore terrains but also to introspect and connect. As the alumni ventured through various trails, the murmurs of the past, combined with the sights and sounds of the present, made each hike a journey down the memory lane.

With each subsequent trail they conquered, an interesting evolution occurred within the group. The realization dawned that their shared experiences and memories weren't just limited to their alma mater but were being created afresh with every step they took together. A desire to expand these connections emerged. What better way to do so than to begin the day with a cup of coffee or a healthy breakfast before hitting the trail? Such moments of togetherness before the hikes not only fueled their bodies but also their souls, solidifying the ties among members. This activity resulted in the emergence of new group "Chatters that matter" and brought other members to the morning meeting who could not go for hike but liked to have chat over a cup of coffee.

The environment played a crucial role in this reconnection. The tranquility of the outdoors, away from the bustling noise of city life, allowed for deeper conversations. With the

backdrop of nature's grandeur, barriers dissolved. They were no longer executives, entrepreneurs, or colleagues; they were friends, just as they had been on the university campus.

This shift from mere hiking partners to a closely-knit community was palpable. The group, now brimming with life and energy, resembled the dynamic bunch they were during their campus days. It's astonishing to note that while some of these members are grandparents, their zest for life is unparalleled. Their enthusiasm shines through in the numerous selfies, group photos, and videos they capture, each frame narrating a story of adventure and unity. The shared curiosity has become a cornerstone of their bond, a testament to the idea that learning and exploring are ageless pursuits. The IBA-PU Alumni Canada Chapter hiking group stands as a shining example of how shared passions can reignite old connections and foster new ones. Through the simple act of hiking, they've rekindled the spirit of their youth, proving that age is merely a number when hearts are young and spirits are free. The trails they tread not only mark their journey across Canada's landscapes but also chart the beautiful journey of their ever-evolving camaraderie.

**Saqib Cheema**  
**MBA (1992-94)**



Blue Arc is a pioneer in design, construction and development based in Islamabad Pakistan. Blue Arc as a major development company provides exquisite commercial projects and designer villas to its customers in Twin cities that combine comfort, style and functionality that was never offered before. Our nationwide services include top-notch architectural services and plans, interior designs, commercial designs as well as state-of-the-art construction. We mobilize our ideas and resources into creating masterpieces. We make your dream residential and commercial projects.

**10**  
YEARS OF  
TRUST

**200+**  
DESIGNED  
COMMERCIAL PROJECTS

**600+**  
DESIGNED  
RESIDENTIAL PROJECTS

**250+**  
RESIDENTIAL PROJECTS  
DESIGNED & CONSTRUCTED

The Holton is Blue Arc's exclusive project offering commercial outlets, designer luxury one-bed and studio apartments in Bahria Paradise Phase IV, Islamabad.

- Fully Furnished Designer Apartments
- Commercial Outlets
- Panoramic Terrace Views
- Smart Automation
- Keyless Card system
- Imported Fixtures and Features



**READY TO DELIVER**



Safari View Heights sits in the most luscious areas of Safari Villas 1, Phase 1, Bahria town Islamabad, with a fully dedicated parking lot, a jogging track, a private park, relaxing balconies with beautiful views and nearby exit to Gulraiz and PWD. This 6.5 kanal project features a fully designer residential and commercial building that boasts a fusion of high-end design, contemporary architecture.



- Designer Apartments
- Safari Club membership
- easy Access to Safari Gym and Safari Hospital
- Ground + 8 Floors
- Dedicated car parking
- Private Park & jogging track



**SAFARI VIEW HEIGHTS**  
ESSENTIALS OF LIFE

**CONSTRUCTION ON GOING 24-7**

**CONSTRUCTION STARTED**



THE BLISS OF A SERENE LIFE

Introducing a Haven of Serenity in the Heart of Murree: Discover the epitome of luxury and comfort on Lawrence College Road, upper Jhika Gali Murree. Nestled amidst breathtaking views and surrounded by nature, our pristine project, Serenity Locus sprawling over 1 kanal area and comprising 5 enchanting floors offers an exclusive collection of fully furnished designer studios and duplex studio apartments.



Plaza # 4, Eiffel Tower Commercial, Main Expressway, Phase VIII, Bahria Town, Rawalpindi-Islamabad. - PAK

CONNECT WITH US ON

[f](#) [@](#) [t](#) [v](#) [i](#) [n](#) **BLUEARC.** (051) 611 - 2368 | 0335 - 222272 | [WWW.BLUEARC.COM.PK](http://WWW.BLUEARC.COM.PK)



# Story of a lifetime

(These are the excerpts from the presentation made on Saturday 5th August in the Zoom meeting of IBA- PU Alumni series of motivational lectures initiated by the Canadian Chapter.)

I am humbled to say that I am the only one in Canada from the first batch, the batch, which comprised 32 members selected out of four thousand who appeared in entry test in 1972.

I became a member of the founding club after graduating two years later. After completing my MBA, I initially worked in Industrial Development Bank of Pakistan, Pakistan Steel, Duty Free Shops of PIA and Highnoon Laboratories, Lahore. After that I had working assignments overseas and worked with a company which based me in Moscow and then Hong Kong. Just before coming to Canada, I also worked with TAQ Logistics, a supply chain organization, as their Resident Director in Karachi.

One can ask what prompted me to emigrate to a far-off land. The answer is the same as you and me invariably expect: education of children. So, the priority was our investment in the next generation.

I finally moved to Canada with my family in March of 1998. In Canada, I was lucky to have a job immediately upon landing with a supply chain company Danzas, which was a Basil based Swiss company. I was lucky to get my first job in Canada with a renowned international company, without much ado. Unfortunately Danzas was bought by Duetche Post of Germany and they discontinued outsourcing and the agents who employed me were consequently asked to stop their work. Overnight I became jobless in this new country. For me the only option was to start any work. It was no more a question of adherence to my specialization or majors. At that point, I took a difficult decision to start my own tax filing work. I bought a small desk from used furniture store and a dining chair that I already had from the scanty furniture at my home. I brushed up my computer and started my tax filing work in a small kiosk in Woodchester Mall in Mississauga. Thanks to the manager of the mall, who let me operate with a paltry amount as rent.

Slowly and steadily my work started bearing fruit. There were always feedbacks from my clients and they appreciated the quality, accuracy and diligence of my work. What I learnt during my work also was that a "satisfied client is also a repeat client" and he brings more than one or two with him. It was quality of work on which I depended the most. Incidentally this was the time I decided to incorporate my company which I did in April 2005.

This has been my story which I wanted to share with all dear friends, with a message to them. Always have complete faith in Allah. And remain positive, caring and helpful to all who come to you with issues and problems. My dear friends there are no short cuts in life. You have to make a place for yourself through humility, service and compassion. Real success will only come through hard work and perseverance and patience.

**Shahid Ali**  
**MBA (1972-74)**

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



**HONDA**

 Atlas Honda

**LEVEL UP YOUR  
ADVENTURE**

**CB150F**



میں تہمتا ای لے سہاں



Always wear helmet & maintain left lane while riding.

 AtlasHonda |  AtlasHondaPK |  atlashondapk

www.atlashonda.com.pk | UAN: (042) 111-245-222



# Public Sector for Business Grads!!



For business grads, 'Public Sector' is the badly missed opportunity. Being a business degree holder myself, I fully understand what a business student thinks when near to jumping into professional life. The dream is that of working with multinationals, banks, companies, etc. Many also explore online ways of earning, the importance of which nowadays cannot be denied.

A business student, on average, graduates in mid 20s. This is the age when monetary benefits appeal the most. This is the time when corporate sector calls and engages young talent with attractive salary packages. Few candidates get what they desire, others try to start their own ventures. Considering the vulnerable situation of the private sector in the country, the success ratio for both groups is unpredictable. Then comes the third opportunity towards which nowadays business graduates are rushing. Online ventures! These programmes attract youngsters with their home-based, comfort-oriented, zero-investment features. However, time and health costs are associated with it, which is usually not highlighted. Thus, the journey of a business graduate to explore opportunities follows a set pattern.

Public sector also has opportunities to explore. With the passage of time, job security, career advancement, sense of achievement overcomes the excitement of a high salary package. There is hardly any guidance and appreciation provided by business schools to join the public sector. Public sector is usually perceived negatively and the way to enter public services is unknown to the many.

This is a proven fact that whatever a business student learns in his school, applies to the public sector. Be it budget or finance, accounting or marketing, human resource management or project

management, etc. Thus, a business graduate is a suitable candidate for public sector.

Let me simplify it for you!

Public service has a proper career path with a system of promotion. Job security is the crown of the public sector. This sector comes with other peripheral benefits as well, which include scholarships, socialization with the top-notch, learning opportunities, work all over Pakistan, worldwide exposure, working with international organizations, etc. So, there are ample opportunities to fulfill self-actualization needs.

Business schools must include joining public service as a viable option for its students in all career development exercises. Alumni may provide their services and engage the future of this country in the prestigious service of Pakistan. Business graduates must be invited by public sector organizations to get on spot knowledge of how the government organization work. This would help nullify the negative image of government organizations.

Business Grads!

Prepare yourself for the bigger positions and roles in the society. Knowledge is not hard to find in the age of digital media. Explore your true status in the country. Success is hard to get but not unattainable. DO NOT leave any opportunity untapped!! Best wishes.

**Samira Liaquat Khan**  
**MBA (2007-09)**



# MILLAT TRACTORS LIMITED

**60 years of Service  
and Engineering Excellence**



Committed to support the  
Farmers and the  
Government to achieve  
National food Security  
and Economic Growth.

## **Driving Prosperity, Cultivating Growth: Our Commitment to Pakistan's Economic Triumph!**

- ▲ Persisting on the **Path to Success** with **90%** self-indigenization.
- ▲ Manufacturing the **Most Affordable International Quality** tractors in the world.
- ▲ **Empowering** Pakistani farmers and **generating valuable Foreign Exchange** through exports.
- ▲ Millions of USD are saved through MTL's **Import substitution**.
- ▲ Amongst the **Top Tax payers** in the country.
- ▲ Unbeatable **After Sales Service** with **90 plus** authorised dealerships; **60 parts** dealers and more than **450** authorised **workshops** countrywide.
- ▲ Commitment to innovation and technological excellence, producing the **1st globally certified emission complaint diesel engine** from Pakistan.
- ▲ Standing shoulder to shoulder with the nation in **natural disasters** & **human calamities**.



# Islamic perspective on lawful trading

Earning Unjust Profit is against the Islamic teachings and is one of the greatest sins. Our traders are usually not educated appropriately on the Islamic concept of 'Trading'. They have not been trained appropriately to conduct business ethically as per Islamic teachings. Our School System does not train 'Morality', the Core of our Belief System. Absence of proper training in morals leads to un-Islamic ways of doing business. The traders learn to earn profits and not aware of whether the profits they are earning are 'lawful and just' or otherwise. In conducting trading and economic activity, the foremost consideration should be sympathy and trust (through reliability). The transaction should be started with certain standards for items on sale. We must follow the standards on manufacturing and trading, especially in essential commodities. We should perform any activity following the principles of honesty. We hold everything as a Trust, on behalf of others since this (property) has been vested in us by the Allah Almighty and it will be transferred to somebody else in due course if time. Therefore, everything should be done in a Just manner.

Traders/Industrialists have rights as much as they have responsibilities under the confines of Islamic teachings. They should be able to meet their legitimate demands and requirements. However, they should not be indolent while conducting trading and manufacturing duties. They should ensure that their conduct is not unbecoming of a just person. Their conduct should be based on values like sacrifice, sympathy, piety and trust. The principle of piety is that the prices of essential commodities should be within legitimate limits. The consumers should not be forced upon to purchase at higher prices.

Standardization is now part of the daily life of the person. Whatever is to be done, it should follow certain laws and regulation. This should be part of any industry and service to be provided. Standards are agreed upon principles to be followed by everybody and works as guide. Success of many international chains is owed to standardization across the globe.

In fact, if we closely observe western morals of doing business, we come to realize that these are aligned with what our religion has taught us. Not only truthfulness is their core value, social welfare and caring for their customers is also their forte. And these traits are the same taught to us 1400 years ago.

Undue profiteering should stop. It is tantamount to blackmailing. Example of rise in transport fares near festivals and holiday season is right in front of you. Similarly, the practice of deception must end. Deception is rampant in Pakistan's business environment and the real estate sector is a real case in view when land grabbers sell more than what they have to sell.

The solution is not that difficult. Our education system must be changed—it should inculcate values of fear of Allah and morality. The traders, industrialists and businesses should know that accountability of every soul shall be established, and you would be answerable on the Day of Judgment. Maximising profit is not a harm, if done within the confines of Islamic teachings of truthfulness and fairness.

**Ali Akbar Chaudhary**  
**MBA (1972-74)**



## PAKISTAN'S BIGGEST DESIGNER TILES STORE



 atlas concorde



 roberto cavalli



PORCELANOSA

noken  
PORCELANOSA BATHROOMS



QUA GRANITE

**WORLD'S NO.1**  
TILES | KITCHENS | BATHROOMS

Defence Mor, DHA

0310 306 11 11

 /architectsworld

# Climate Change - A Threat to National Security of Pakistan

Climate change refers to long-term shifts in temperatures and weather patterns. These shifts are natural, but since the 1800s, human activities have been the main driver of climate change, primarily due to the burning of fossil fuels that produce heat-trapping gasses that trap the sun's heat and raise temperatures.

Developing countries are being affected by a changing climate disproportionately due to their inability to respond. Pakistan, having 2.4% of the world's population accounts for 0.9% of the global emissions but the low Green House Gases (GHG) emission status of the country provides no safety from the adverse effects of global climate change. Pakistan is said to be the 8th most vulnerable country to climate change according to the Global Climate Risk Index.

Climate change has over time become a threat to the national security of states brewing conflicts and tensions among and within nations over diminishing renewable resources and transboundary migration. It undermines the ability of the government to govern. As of December 2020, natural disasters that have struck Pakistan have affected 473,309 people and claimed around 10,000 lives costing the country more than \$14 billion. Moreover, unprecedented floods in Pakistan in 2022 killed 1,739 people and caused 3.2 trillion (\$14.9 billion) of damage and 3.3 trillion (\$15.2 billion) of economic losses. (World Bank)

Pakistan depends on irrigated farming for its staple grains production, any reduction in water supply will jeopardize food security posing a serious challenge to its agriculture while also multiplying underlying natural-resources stresses. Climate change, expected to create heightened levels of water scarcity, spells disaster for an agriculture-based economy. Subsequent water scarcity can affect farmers' ability to produce food; thereby declining agricultur-

al productivity and exacerbating food insecurity. States that are already politically fragile are the most likely future epicenters for climate-related violence and forced migration events. Transboundary, as well as internal migration (Bryne, 2018) to move to more secure locations, is projected to rise with rising sea levels and frequent floods and droughts. It can be detrimental to national security with intense competition over scarce resources and employment; engendering political brawls, resentment, and interprovincial rivalry as pointed out in the Homer-Dixon Model that establishes relationship between the scarcity of renewable resources and outbreak of violent conflict within the country. Also, absorbing an influx of climate migrants into already overcrowded towns and cities will not be possible; forcing people to live in precarious living conditions giving rise to poverty, malnutrition, disease outbreaks, and lawlessness. Due to rising temperatures, glaciers in Pakistan's northern mountain ranges are melting rapidly and a total of 3,044 glacial lakes have been created in Gilgit-Baltistan (GB) and Khyber Pakhtunkhwa (KP). Of these, 33 glacial lakes have been found to be prone to hazardous glacial lake outburst flooding and could burst any moment sending torrents downstream and putting life and property at risk.



**Samsol**<sup>®</sup>

The secret to beautiful hair<sup>®</sup>



PS : 5250 (R)



Pakistan Standards

CWIL-1106/2017

# Climate Change - A Threat to National Security of Pakistan



Over 7.1 million people in GB and KP are vulnerable; in these areas, 26.7 percent and 22 percent of the population, respectively, are living below the poverty line. (UNDP, 2021) Recent GLOF due to the melting of the Shishper glacier in Gilgit-Baltistan on May 7, 2022, made people run to save their lives. The International Center for Integrated Mountains Development said that the outburst has mainly been caused by temperature rise in the northern parts of the country.

Recommendations:

Pakistan must strengthen emergency services by providing financial resources to acquire machinery and equipment at national, provincial, and district levels to provide timely relief to those affected by natural disasters. The issue of urban flooding can be addressed by integrating adaptation measures in planning processes that focus on overhauling existing and developing new urban areas to withstand heavy rains and floods in order to minimize the loss of life and damage to property and natural environment and resources. Starting a grassroots movement to educate people about their role to contribute to government efforts in building resilience and adaptive capacity can also help. Seek technical, financial, and institutional capacity-building assistance from International Financial Institutions and developed countries to address the complex and multi-faceted climate crisis; improve mitigation and adaptation efforts and waste management systems. A shift from a response based to a more proactive risk management approach can reduce socioeconomic vulnerabilities to environmental hazards and disasters. Pakistan must develop crops that can withstand drought and severe heat waves and show optimum performance even with changing climate patterns. Pakistan must construct water storage systems to increase the country's water storage capacity to avoid becoming a water-scarce coun

try and facing mass droughts by 2025. The government must step up investment in renewable energy sources, back more businesses to switch to clean energy and more efficient technologies, and support farmers to cut agricultural emissions responsible for global warming, and consequently improve air quality and minimize the occurrence of smog.

Retrofit critical energy infrastructures to increase power and improve energy efficiency. Improve weather forecasting, flood predictions, and warning systems to reduce weather-related losses and invest in programs for adaptation, mitigation, technology transfer, and capacity building. Construct dikes and seawalls to protect low-lying areas against massive catastrophic events such as coastal flooding or tsunamis. Pakistan should make efforts to foster greater regional cooperation which is indispensable to addressing climate-change-related challenges facing South Asia. Climate change challenges emerging in relation to national security can no longer be ignored. To save lives and livelihoods and build a secure, sustainable, and equitable society, embarking on transformative climate action is an imperative, not an option. Failure to do so will be catastrophic. The responsibility now rests with the current dispensation to ramp up efforts to ensure strict implementation of the existing policies to make significant headway in building resilience to climate change.

**Usman Azam Shahzad**  
**MBAE (1997-99)**



## ABOUT OTTO MANUFACTURING

OTTO Manufacturing Pvt Ltd is one of the leading companies that specialize in the manufacturing and installation of overhead cranes in Pakistan.

The company has over three decades of professional experience of manufacturing and installation of Over Head Cranes, Gantry Cranes, Explosion Proof Cranes, Pneumatic Cranes, Chain Hoists, Wire Rope Hoists, Allied Steel Structures & Chain Blocks.

Our manufacturing plant is equipped with the latest state of the art equipment backed with quality assurance system. With the use of modern technology we feel proud to claim that we are one of the leading crane manufacturers in the country.



LEADING OVERHEAD CRANE MANUFACTURER

## DECADES IN THE MAKING



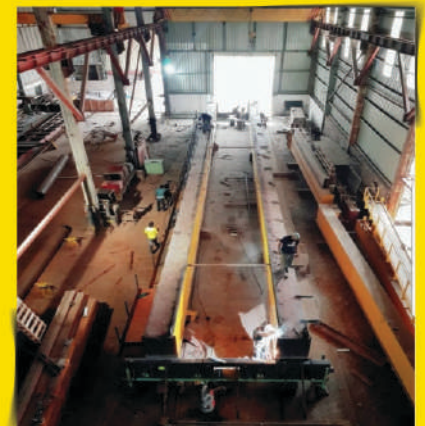
We are the sole representative of GH Cranes & Components Spain established as one of the world's volume crane makers. Their reputation for quality, reliability & advanced crane technology is known the world over.

Our success story is enshrouded in the fact that we provide an excellent after sales service to our valued clients Nationwide.

## OUR PRODUCTS & SERVICES



## OTTO MANUFACTURING UNIT



**OTTO MANUFACTURING**  
LET OTTO SHARE YOUR LOAD

OTTO Manufacturing is the Sole Distributer of the top selling European Overhead Crane manufacturing brand GH Crane company Spain, in Pakistan.

# Regular Rituals of Successful People



Mental strength is one of the best personality traits you can be blessed with. It helps you go through life's ups and downs with ease. There are things which mentally strong people do every day without even realizing it. These habits help them keep their cool in the long run. One of the ways to be strong mentally is to have a creative outlet. Strong-willed people besides managing their jobs or business as usual use creative outlets like art, writing, or music to process emotions and explore their inner thoughts and feelings.

The social media is harmful to our mental health. However, we still stick to it as a way to escape our everyday worries. Many mentally strong people I know use social media. But unlike common people, they use it professionally to market their products or brands or expand their network.

Learning things on your own skin is the worst kind of learning. It's far better to learn from the failure of others than to fail yourself. Mentally strong people also seek out stories of resilience and triumph to gain inspiration and perspective. Mentally strong people often do self-talk to reinforce positive affirmations, motivate themselves, or work through complex problems.

Mentally strong people seem to prioritize nature walks, camping, or other outdoor activities to recharge. They consciously or subconsciously know that nature gives them a sense of peace and perspective.

You don't have to stay in past rather put it where it belongs i.e., past. A good sense of humor is often the only thing that can raise us

from the gutter. When faced with stressful or tense situations, mentally strong people use humor to lighten the mood and reduce emotional intensity. Instead, they proactively look for solutions, explore different strategies, and stay determined to overcome obstacles.

They also keep their emotions in check and avoid making impulsive decisions driven by frustration or anger, as such decisions often don't lead to the best solutions. But they also know that asking for help is a sign of strength, not weakness. Engaging in "productive procrastination" is an exciting concept that some mentally strong people use in their daily routines. We don't forgive and keep repenting our past mistakes and don't have almost any compassion. While, mentally strong people treat themselves with the same kindness and understanding they'd offer a friend in distress.

Instead of engaging in harsh self-criticism or negative self-talk, they choose to be gentle and encouraging with themselves. Being overly critical only damages our self-esteem and hampers personal growth. We must set realistic expectations from ourselves and mistakes / experimentation should not be overly thought.

Last but certainly not least, mentally strong people make kind gestures for strangers or loved ones. One of the reasons they do it is their belief that it can create a positive feedback loop, boosting their overall sense of well-being.




**Muhammad Abad**  
**MBAE (1995-97)**

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



Thank you for your trust



 [brighto.paints](https://www.facebook.com/brighto.paints) |  Toll Free 08000-1973 |  [BrightoPaintsPK](https://twitter.com/BrightoPaintsPK)

 [brightopaints](https://www.instagram.com/brightopaints) |  [BrightoPaintsofficial](https://www.youtube.com/BrightoPaintsofficial)

[www.brightopaints.com](http://www.brightopaints.com)



The all-new  
**SWIFT**

# INTRODUCING **UPGRADED**

**SAFETY FEATURES FOR ADDED SAFETY  
ACROSS ALL SWIFT VARIANTS**



**SWIFT GL**

**SWIFT GLX (CVT)**

**SWIFT GL (CVT)**



**AUTOMATIC  
HEAD LAMP**

**6 POWER  
PACKED SRS  
AIRBAGS**

**HEADLAMP  
LEVELING  
FUNCTION**

**REAR  
SEAT ISOFIX  
ANCHOR**

**REAR FOG  
LAMP**

**FRONT FOG  
LAMP**



**Motor House (Pvt) Ltd.**  
Authorised Dealer Pak Suzuki Motor Co. Ltd.

57- The Mall, Lahore.  
UAN: 042-111-200-900 Fax: 042-37211153  
Workshop: 042-37311338, 37211154  
E-mail: motorhouselahore@yahoo.com



**Suzuki Samanabad Motors**  
Authorised Dealer Pak Suzuki Motor Co. Ltd.

44/46 Main Samanabad, Lahore, Pakistan.  
UAN: 111-200-700 Ph: 042-37576015-19 Fax: 042-37576020  
E-mail: info@suzukisamanabad.com, suzukisamanabad@gmail.com  
www.suzukisamanabad.com



**SUZUKI CHUNIAN MOTORS**

Mian Wala Ghaat, Main Changa Manga Road, Chunian.  
Ph: 049-4530020, 4530021 Mob: 0333-4487914

# Alumni Activities in Pictures



# NIMBUS

## نمبس آن لائن ریٹیل سافٹ ویئر

جہاں آپ وہاں آپکا کاروبار ہر قسم کے ریٹیل کاروبار کے لئے یکساں کارآمد



گروسری



گارمنٹس



شوز



بیکری



ریستورنٹ

مکمل بارکوڈ سسٹم

سیل اور سٹاک کا مکمل کنٹرول

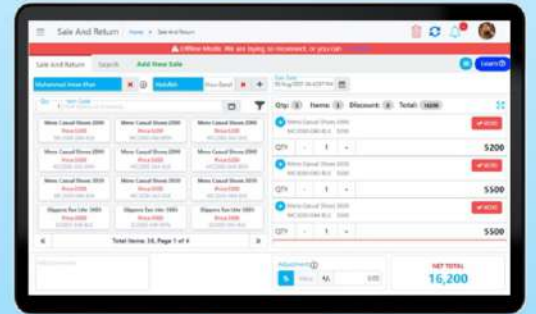
آپکا ڈیٹا انٹرنیٹ پر بالکل محفوظ (Microsoft Azure)

ریستورنٹ اور کیفے کا مکمل کنٹرول

انٹرنیٹ کے بغیر سیل انوائس بنانے کی سہولت

صرف ماہانہ چارجز بغیر کسی پیشگی ادائیگی کے

14 دن کے لئے فری ٹرائل



کمپیوٹر



موبائل ٹیبلٹ

[Nimbusrms.com](http://Nimbusrms.com)

042-111290290 0321-4220123

[contact@lumensoft.pk](mailto:contact@lumensoft.pk)

# Alumni Activities in Pictures





# Subscribe to my Channel!

Professor **K** Analyzes

Education and Current  
Economic Affairs



YouTube



@kabeersbp



@prof\_k\_analyzes



**HOORIYA**  
Stitch & Style  
by Fariha Hussain

Bridal Dress

Party Wear

Casual Wear

Kids Dress

Formal Wear

## CONTACT INFO:

+92302-5202141, +92322-4586523

hooriya.stitchandstyle@gmail.com

HOORIYA Stitch and Style

116-B, Gulshan-e-Lahore, near Wapda town  
H4 block, Khayaban-e-Jinnah, Lahore.



# Alumni Activities in Pictures





ITALIAN BOOT HOUSE



# Ashrafia Food & Processing Industries

G.T. Road, Rahwali, Gujranwala

Deals in all kind of Export Quality Rice.

Brand: Khanam Rice, Super Kernel Basmati Rice

Khawaja Zawar Ashraf 0300 864 2384, 055 3863002



# EXECUTIVE COMMITTEE 2022-25



# BOP reelancer SEGMENT



## FREELANCING MADE TENSION FREE!

The Bank of Punjab brings you the **Freelancer Digital Account** that offers Merchant Solution and can be opened digitally **anywhere, anytime.**

### BOP Freelancer Digital Account:

- Digital Account Opening (minimal requirements)
- PSEB Co-branded Debit and Credit Cards
- Loan Facilities

### Merchant Solution:

- Instant Invoice Generation
- Next-day Payments
- Minimal Charges





# CONQUER WITH CARIENT

