

# BIZTEKIAN VISION

An establishment of GEC Society, A social and welfare wing of Noman Group





# Contents

- 01-02 Seminar Global Economics Crisis: Its Impact on the Third World
- 03-04 Chancellor the Biztek held Dinner for Consulate General of Turkey and Malaysia at his Residence.
- 05 Future Conference to be attended by Dr. Riaz
- 05 Dr. Riaz Ahmed Shaikh, Registrar Biztek nominated as Member of Bord of Editors of the Asia Journal of Global Studies (AJGS)
- 06 Academic Council
- 06 International Urdu Conference Dean Dr. Muhammad Ali Sidiqqi's Lecture on Contemporary Urdu Literature
- 07-08 Participation of Registrar, Dr. Riaz Ahmed Shaikh in Seoul Conference Korea
- 09 What Boy and Girls are looking for in their life partner
- 10 Board of Governors Meeting
- 10 Expansion of Biztek's Library
- 13 Legendary Drama Festival
- 14 Orientation Classes Speech of Prof. Deedar
- 14 Speech of Mr. Qazi Atta ur Rehman
- 15 Journal of Management & Social Sciences
- 16 U Fone U Rock
- 18 Vision of a Student
- 19 Speaker Sessions Fall 2008 at Biztek
- 20 Biztek Faculty Further Strengthened
- 21-22 Student Week
- 23-24 Biztek's Graduates all Geared up to Serve the Nation



# Editorial

## EDITORIAL BOARD

EXECUTIVE EDITOR

**Saima Mansoor**



SENIOR EDITOR

**Naveed-ur-Rehman**



SENIOR EDITOR

**Binish Nida Afaq**



## JUNIOR EDITORS

**Zia Ahmed Shaikh**  
(BMS/530)



**Imran Alam**



**S. Zuhair Mehdi**  
(BB/965)



**Faraz Baig**  
(BB-1521)



## CREATIVE DEPARTMENT

CREATIVE DIRECTOR

**Mirza Tariq Baig**



## PUBLISHING TEAM

**Fatima Hamid**  
(BB-1856)



**Khalida Shafi**  
(BB-1511)



## People are not born terrorists

Terrorism has marred the socio economic development of entire world in general and third world in particular. Our country Pakistan by itself is a victim and condemns terrorism in all its forms. Pakistan is acting as frontline state in war against terrorism and is also playing a vital role for the elimination of terrorism regionally and globally, which had its repercussions within the country.

People are not born terrorists. Teenagers do not get up one fine day with the conviction that violence is the path of their lives. They are people who we see in movie halls and at street corners. They are not aliens of another race. Terrorism breeds within us. The worst part is that we created it. Nothing can justify this act of terror. Terrorism, in all its forms, is criminal and unjustifiable regardless of its motivation. Every kind of terrorism stems from extremism; and extremism is the most obvious ramification of discrimination. Discrimination is sadly practiced in every nook and corner of our country. We think it's insignificant, we think that it's just the way people are. But it is discrimination and if only we were brave enough to face it.

I do not understand our love of violence. If you want other people to be nonviolent, you first have to be nonviolent. If you want to remove the speck from someone else's eye, you have to remove the two by four from your own head. If you want other nations to hold you in high regard, you first have to hold other nations in high regard, and treat every human being on the planet as a sister and brother. As someone once said, "Do unto others as you would have them do unto you." That is the answer to the nightmare of terrorism.

How do we stop terrorism? Renounce every trace of violence in your heart and your life. Adopt the wisdom and practice of active nonviolence, as Jinnah, Gandhi and Dr. King taught. Beg the God of peace for the gift of peace. Join your local peace and justice group. Stand up publicly for an end to war. Embrace the religious roots of nonviolence. Let your life be disrupted, and take a new, nonviolent risk for disarmament.

And in the end I would like to quote from our Prime Minister who termed poverty, illiteracy and unemployment the root cause of terrorism and extremism.

"We have to give education, create jobs and provide opportunities to youth to stop them from falling victim to terrorism and extremism as vested interests want to use them against the country."

**Saima Mansoor**

Lecturer and Executive Editor Biztekian vision



# Seminar on Global Economics Crisis: Its Impact on the Third World

Compelling repercussions of the international global crisis has affected the third world adversely specifically Pakistan. This global economic crisis is indicated by several important factors of economic downturn worldwide. These included high oil prices, which led to both high food prices (due to a dependence of food production on petroleum, as well as using food crop products (ethanol, biodiesel) as an alternative to petroleum) and global inflation; a substantial credit crisis leading to the bankruptcy of large and well established investment banks as well as commercial banks in various nations around the world; increased unemployment; and the possibility of a global recession.

For a time, major economies of the 21st century were believed to have begun a period of decreased volatility, which was sometimes dubbed the great moderation, because many economic variables appeared to have achieved relative stability. The return of commodity, stock market, and currency value volatility are regarded as indications that the concepts behind the great moderation were misguided by false beliefs.

The decade of the 2000s saw a 2008 commodities boom, in which the prices of primary commodities rose again after the great commodities depression of 1980-2000. But in 2008, the prices of many commodities, notably oil and food, rose so high as to cause genuine economic damage, threatening stagflation and a reversal of globalization.

It is well said that economic growth without social progress lets the great majority of people remain in poverty, while a privileged few reap the benefits of rising abundance. This is exactly what the picture of Pakistan currently depicts and these economic shocks have worsened the condition of the common man in Pakistan

So far BIZTEK is the only business school which has felt the importance of the moment to gather such high caliber intellectuals to share their views on such a burning issue and enhance the level of knowledge of the business students.



Presided over by M. Mayjed Aziz, former chairman KCCI & leading businessmen, the seminar was addressed by





Mr. Rauf Nizamani, Najamul Hasan Ata, Dr. Zafar Iqbal Zahid, Syed Ali Baqar, Prof. Syed Mumtaz Saeed, Mr. Zafar Azeem, Dr. Shahid Hasan Siddiqui & Prof. Talat A Wizarat.



Mr. Nizamani thought that the ongoing economic crisis was the failure of the philosophy of neo-realism.

Najamul Hasan Ata termed it as the failure of risk management. He blamed the capitalist system for all the ills. Syed Ali Baqar thought that the recasting of the global economy was overdue.



Prof. Syed Mumtaz Saeed thought that the economic crisis signified the failure of market-dogmatism.

Mr. Zafar Azeem, member CBR, thought that pendulum of market dogmatism needed to be swing the socially responsible economy.



Dr. Shahid Hasan Siddiqui provided a bleak picture of the crisis and thought that the world has not remained the same as it was in 2004. The Global Crisis has shaken the very foundation of global economy and Pakistan shouldn't go for IMF option.

Prof Dr. Talat A Wizarat, presenting a view of global politics in the wake of global economic crisis thought that public diplomacy would have to learn a few lessons from the crisis. She thought that the role of China was going to be cardinal in the near future.



Mr. Majyd Aziz said that Pakistan couldn't solve its problem because it has depended on imported solution. He said that unless Pakistan opted for homegrown solutions to its problems, we won't get out of the crisis.

The Rector Col (R) Tahir Hussain gave the concluding remarks and vote of thanks. Before the seminar ended Biztek memento was presented top each of the distinguished guests.





# Chancellor the Biztek held Dinner for Consulate General of Turkey and Malaysia at his Residence.

Mr & Mrs. Noman Abid Lakhani Chancellor Biztek held welcome dinner in the honor of Mr. Fethi Etem, Consulate General of Turkey, and Mr. Muhammad Khalid Abdul Razak Consulate General of Malaysia at his residence.

Ceremony was attended by the diplomats, Cabinet members, members of national and provincial assemblies and intellectuals.



Left to right Mr. Majyd Aziz Balagamwala, Chairman M.G.H. Group, Mr. Habib Ullah, Commissioner Income tax, Mr. Haji Irshad Ahmed Memon, Mr. Hanif Gohar, CEO-Gohar Group of Companies, Mr. Pir Mazhar Ul Haq, Senior Minister Education & Criminal Prosecution Services, Justice Khawaja Naveed Ahmed, Judge High Court, Mr. Shujaat Ali Baig, Ministe for Education, Mr. Haleem Ahmed, M.D, PSO.



Left to right Mrs. Col Tahir Hussain, Mrs. Noman Abid Lakhani, Mrs. Khush Bakht Shujaat, Mrs. Kanwal Hammad Tahir and other guests

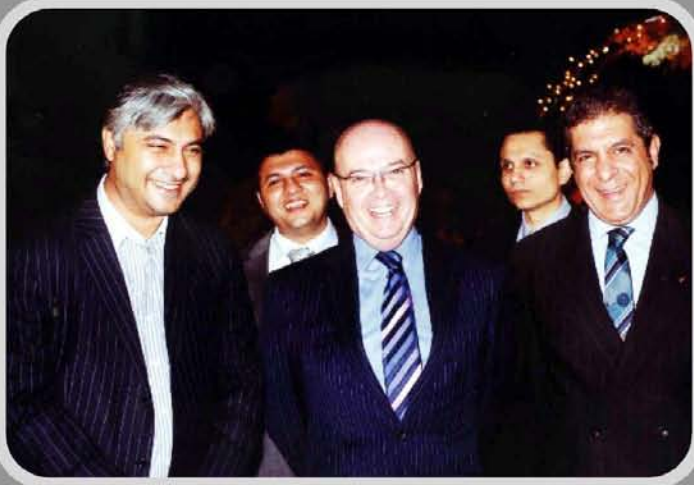


Left to right Mr. Noman Abid Lakhani, Chancellor & Chairman Board of Governors, Biztek, Russian Consul Office Guest, Russian Consul Office Guest, Mr. Muhamood Shekhani.



Left to right Mr. Hammad Tahir, Member GEC Biztek, Mr. Tariq Malik, Mr. Noman Abid Lakhani, Chancellor & Chairman Board of Governors, Biztek, Mr. Martin Bienz, Switzerland Consul General in Karachi.





Left to right Mr. Adnan Abid Lakhani, Member B.O.G, Biztek, Mr. Noman Abid Lakhani, Chancellor & Chairman Board of Governors, Biztek, Mr. Robert W. Gibson, British Deputy High Commission, Mr. Athar Iqbal, Hon. Consular Affairs, Albana, Mr. Fethi Etem, Consul general of Turkey.



Left to right Mr. Noman Abid Lakhani, Chancellor & Chairman Board of Governors, Biztek, Mr. Hanif Gohar, CEO, Gohar Group of Companies, Mr. Pir Mazhar ul Haq, Senior Minister Education & Criminal Prosecution Services, Mr. Haji Irshad Ahmed Memon.



Left to right Mr. Zohair Hashmi, Mr. Masooud Mohammad Zamani, Iran Consul General, Mr. Haji Irshad Ahmed Memon, Mr. Mohammad Abid Lakhani, Chairman Noman Group of Companies, Mr. Mohammad Raza Haroon, Minister I.T, Mr. Noman Abid Lakhani, Chancellor & Chairman Board of Governors Biztek.



Left to right Mr. S. Khalid Tawab, Hon. Consul general of Mozambique, Mr. Muhammad Abid Lakhani, Mr. Suhail Matar Al Ketbi, U.A.E. Consulate General, Mr. Zahid Hussain Kanand, Staff Reporter, Jurrat Newspaper, Mr. Noman Abid Lakhani, Chancellor & Chairman Board of Governors, Biztek..



Left to right Mr. Suhail Bin Matar Al Ketbi, U.A.E Consulate General, Mr. Muhammad Khalid Abdul Razzak, Malaysia Consul General, Mr. Robert W. Gibson, British Deputy High Commission, Mr. Fethi Eten, Turkey Consul General, Mr. Noman Abid Lakhani, Chancellor & Chairman Board of Governors, Biztek.



Left to right Mr. Noman Abid Lakhani, Chancellor & Chairman Board of Governors, Biztek, Mr. Hanif Gohar, CEO-Gohar Group of Companies, Mr. Pir Mazharul Haq, Senior Minister Education & Criminal Prosecution Services, Mr. Muhammad Abid, Chairman Noman Group of Companies.



# **FUTURE CONFERENCE TO BE ATTENDED BY DR. RIAZ**

Dr. Riaz Ahmed Shaikh is proceeding to Calgary, Canada, to attend 4th International Conference of Asian Association for Global Studies (AAGS). The theme of the conference is "Globalization and Human Rights in the Developing World" The conference will be held at the University of Calgary in Calgary, Canada March 21-22, 2009. The topic of Dr. Riaz's paper is Democracy in Pakistan: Crises and Conflict. This conference has been organized in collaboration with the University of Calgary. Previous conference was held in Kobe Gakuin University, Japan.

Globalization is one of the most distinguishing features of our age. Although economic, political and cultural exchanges have occurred throughout history, the degree of global interconnectedness today has surpassed anything known in previous eras. What globalization means for average people, however, is hotly debated. Some suggest that globalization is ushering in cosmopolitan forms of consciousness that will help humanity transcend its tendency toward parochialism and myopism. Some also believe globalization will foster economic growth and create employment. Others are less optimistic, arguing that globalization is worsening inequality, causing environmental degradation, giving rise to conflicts and wars, and benefiting corporations at the expense of the global poor, among other problems.

## **Dr. Riaz Ahmed Shaikh, Registrar BIZTEK nominated as Member of Board of Editors of *The Asia Journal of Global Studies (AJGS)***

Dr. Riaz Shaikh, Associate Professor / Registrar, Biztek has been nominated in the Editorial Board of the Asia Journal of Global Studies (AJGS), which is official journal of the Asia Association for Global Studies (AAGS). The journal features research articles on Asia and other world regions from an Asian perspective. The journal encourages historians, political scientists, sociologists, anthropologists, linguists, philosophers and others to submit their work for consideration. It particularly welcomes research that dissolves academic boundaries, looks beyond traditional notions of the nation state, and aims for a holistic view of the past, present and future.

The Asia Association for Global Studies (AAGS) was founded in 2005 for the promotion of research and teaching of global studies in Asia. AAGS is a professional organization for scholars and educators in Asia who are interested in and actively contribute to the development of global studies as a research and teaching field. Its primary focus is on Asia, though it also supports work by members on other themes and world regions. Headquarters of AAGS is in Osaka Japan.



# ACADEMIC COUNCIL

The meeting of Academic Council was held on 12th December, 08 under the chairmanship of Col (R) Tahir Hussain. Other members who attended the meeting were Dr. Mohammad Ail Siddiqui, Dr. Mansoor uz Zafar Dawood, Dr. Riaz Ahmed Shaikh, Dr. Noor Ahmed Memon, Dr. Mohammad Yasin, Mr. Noor Zaman, Mr. Mansoor Ali Shahani, Mr. Abdul Aziz and Mr. Asim Mehboob.

Various important agendas including guest speaker sessions, admissions granted, scholarships, results, research culture were discussed in the meeting.



It was informed in the council that Guests Speaker Sessions were organized by the Faculty of MS&SS and by the Faculty of CS&IT in Fall semester, 08.

It was informed that the Vol. no.4 of 2 of JMSS and Vol.2 no.2 of JCIT is about to get published and JMSS includes seven International articles. Col (R) Tahir appreciated the efforts of both the editors of JMSS and JCIT.

In the previous meeting of Board of Faculty of Management & Social Sciences held on 20th November, 2007, Dr. Muhammad Yasin proposed three courses, which was recommended by the Board to the Academic Council for approval.

Dr. Yaseen informed the Council that the courses are TQM, Industrial Management and Environmental Management. He said that the courses are the requirement of the modern world. He further added that these courses would improve and update the knowledge of the student's of Management Sciences. The Industrial Management concept will be covered from industrial productivity and Total Quality perspective and is meant to train the students in practice of modern management tools and according to the fast changing technology. Further, Dr. Muhammad Yaseen added that Environmental Management course also aims to bring into focus the importance of statutory regulations, environmental quality standards and environment systems.

Chairman and both the Deans appreciated the efforts of the faculties and the meeting was ended on a note of thanks by the Chairman.

## International Urdu Conference Dean Dr. Muhammad Ali Siddiqui's Lecture on Contemporary Urdu Literature

Dr. Mohammad Ali Siddiqui, Dean Faculty of Management and Social Sciences delivered a lecture on the state of literature and society at the International Adabi conference, he was a member of the Presidium in the International Urdu Conference session on "Trends in Contemporary Urdu Fiction". Organized by the Arts Council of Pakistan, Karachi the six-day conference held sessions on John Elia, Josh Malihabadi, Makhdoon Mohiuddin, Trends in Urdu poetry, fiction and criticism. Many big names from Pakistan and India attended the conference. Prominent among those were Dr. Gopi Chand Narang; Dr. Shamim Hanafi; Dr. Khaiq Anjum; Dr. Ali Ahmed Fatimi; Dr. Shahid Mahuli; Zahid Ali Khan; Nusrat Mhiuddin; Dr. Ali Javed from India.

Iqbal Haider and Shaista Rizvi from Canada; Iqbal Mirza from U.K and a galaxy of well-known Pakistani writers.

Dr. Mohammad Ali Siddiqui discussed the trends of contemporary Pakistani literature in general and Urdu criticism in particular. He thought that the dominant trend in Urdu criticism today was devoted to discussing some western fads which didn't touch or reflect on creative writings. Except some critics, the major bulk of critical writings was not related to realistic on the ground. He thought that Indian scene was more involved in discussing new Western fads and it couldn't be confused with having an edge on Pakistan's Urdu criticism. Dr. Siddiq-ur-Rehman Qidwai, President of Anjuman Taraqqi-i- Urdu India was no different in his comments. Dr. Khaliq Anjuman, Secretary of Anjuman Taraqqi -i- Urdu also agreed with Dr. Qidwai.

Dr. Gopi Chand Narang, however, thought otherwise and defended contemporary criticism. However it was not criticism but coverage of Western Theories of criticism which was criticized.

The conference was very successful specially the last session on the state of Urdu criticism which was held at the Arts auditorium of the University of Karachi in collaboration with the Department of Urdu of the university. Dr. Peerzada Qasim Raza Siddiqui, Vice chancellor of the university presided over the conference.



# PARTICIPATION OF REGISTRAR, DR. RIAZ AHMED SHAIKH IN SEOUL CONFERENCE, KOREA

After the successful participation of UK conference Dr. Riaz Ahmed Shaikh Associate Professor and Registrar Biztek, participated in an international conference in Korea. This is his Fourth participation in the single calendar year.



This conference was organized jointly by International Sociological Association, Seoul National University, Korea Military Academy and Korea National Defence University, at Seoul national University, Korea from 14-17 July, 2008.

Around 100 research scholars participated in this conference. They were from world's renowned universities and research institutions. Most of them belonged to USA, Sweden, Netherlands, Switzerland, Austria, England, Italy, Philippines, and South Africa etc.

Dr. Riaz Ahmed was the only participant from Pakistan. Other known participants were:

Ljubica Jelusic (University Of Ljubljana Slovenia) she is also the Defence Minister of Soluvenia, Joeph Soeters (Netherlands Defence Academy, The netherlands), Anthony King (Univeristy of Exeter, UK),





Erik Hedlund (National Defence College, Sweden) Rebecca L Schiff Associate director Corporate and Foundation Relations Harvard University, Aubry Giulia University of Roma TRE, Italy, Dumas Lloyd J. University of Texas at Dallas, USA, Haltiner Karl W Swiss military academy at the ETH Zurich ,Switzerland, Leffelr David Centre of advance military science CAMS,USA, Malesic Marjan University of Ljubljana ,Slovenia,



Menke Iris Bundeswehr Institute of Social Sciences, Germany, Mosser Michael W US Army School of Advance Military Studies SAMS, USA, Purkayastha Bandana University of Connecticut, USA, Schiff Rebecca L Brandies University USA, Setorio Guido University Of Toronto ,Italy .etc.

Conference comprised of 15 parallel sessions. Dr. Riaz presented his papers in session 8 and 15.



The theme of the 8th session was 'The Military in the Asian Context' chaired by Doo-Seung Hong. Dr. Doo belongs to Seoul National University Korea. This university is included in world's top 100 universities and currently he is the General Secretary of United Nations Centre for Democratic Control of Armed Forces and is also adjunct faculty in university of St. Gallen, Switzerland. In this session five papers were presented Dr. Riaz Shaikh's paper was 'Pakistan's Military Role in Asian

Context'

Doc Riaz Shaikh suggested the prolonged army ruled in the country has affected the policy making procedure of the state. His paper also states that the important decision making process in the hands of the armed forces has generated to arms race in the subcontinent. This research discussed the effects of military's role in decision making of the country and its impacts on the relations of India and Pakistan and suggested that confidence building measures and peace making process in South Asia is dependent on the attitudes of military of both the countries.

While the theme of the 15th session was 'Democratic civilian control of the armed forces in Asia' chaired by Hanggi Heiner he is working as director in Geneva. Four papers were presented in this session and Dr. Riaz Shaikh's paper was on 'Power struggle between armed forces and democratic forces of Pakistan'. The research paper analyses the state of stern relationship between the armed forces of the country and the democratic forces. The paper discusses the backdrop of the colonial structure which Pakistan inherited at the time of its independence and the army's subsequent moves to have an edge over the democratic forces of the country.

Paper also discusses the risk attached with the sustainability of democratic process in Pakistan and how it can be safeguarded.



# "What Boys and Girls are looking for in their life partner?"

**Binish Nida Afaque  
(Lecturer MS)**

The issue of finding a compatible life partner has been in our society for a very long time. The parents of the young boys and girls who are in the age to get married face problems to find the right life partner for their Son/Daughter. These problems are causing delays in the marriage of girls and sometimes boys. Demands of both genders have expanded.

Professor Chau Vuong, Pharm.D., who has conducted a study on what the boys and girls like to see in their life partners, identified some of the qualities that you too would want your life partner to have, they are:

Physical Attractiveness, Similarities, Social Skills, Emotional Intelligence, Entertainment, Confidence

There is also some role of society and the surrounding which you have to consider when hunting for your ideal. There are some issues that you have to look into as:

- Whether to marry within or outside the family
- Can I marry outside the religion
- Can I accept a smoker as my spouse (for girls)
- Joint or separate family structure

Choosing a life partner requires you to be a good detective. Although chemistry and attraction contribute to a relationship's foundation, singles should be sure to investigate mutual interests, values, priorities and life goals. Knowing what your life partner's goals are in life helps you to determine if they are ones that you can share. Most important, asking this question helps to open up communication about what really matters to each of you, and what you ultimately want to accomplish in your lives. Since levels of ambition vary among people, be sure that you are compatible enough in this area to support your partner's energy and drive to attain his/her financial goals.

Belief in a higher power, and one's devotion to it, can be a central focus in the lives of many people. Be sure that life partner shares enough of an interest in religious practices, so that this major area becomes a source of joy and pleasure in your relationship, not one of burden and resentment.

Learning how your life partner will deal with challenges or hardships will tell you about his/her ability to adapt and change. How some personal habits about cleanliness, punctuality, and even table manners can undermine the good feelings that two people would otherwise have towards each other? These observations will ensure if the life partner engages in behaviors that really annoy or irritate.

It appears that there are differences in levels of closeness in different social classes. People from middle to upper classes experience more close, open, and rewarding relationships and less distancing in social settings than people from lower and working classes. Not only does social class seem to influence intimate relationships outside the home environment, it also seems to affect relationships within the family. Compared to lower class people, middle and upper class people experience more intimate relations.

Looking at the above highlighted areas which an individual need to observe and determine, will help to identify the best suitable life partner.



# Board of Governors Meeting

The Board of Governors meeting was held on 6th December, 08 under the Chairmanship of Mr. Noman Abid Lakhani, Chancellor and Chairman Board of Governors. Other members of board included Justice Agha Rafiq Ahmed Khan, Mr. Adnan Abid Lakhani, Mr. Anwar Dawood, Col (R) Tahir Hussain, Dr. Riaz Ahmed Shaikh, while Mr. Siraj Kassam Teli, Mr. Siraj Uddin Aziz & Dr. Muhammad Ali Siddiqui were invited as special invitee.

The Board discussed several issues about up to date progress and development at the institute, Research & Development, progress report of new campuses, new hirings etc.

Board was informed about the development made to the institute. The board was also informed regarding the seminar on the "Global Economics Crisis & Its Impact on the Third world" which was held by the faculty of management and social science. The Registrar informed that Ministry of Textile has approved training of 36 women through BIZTEK in collaboration with ILO.

Board appreciated the concept of holding video conferences, which would provide a chance to faculty and students to get benefit from the knowledge and expeditors of the world's renowned researchers and academics. Board also appreciated the research activities of the Faculty.

Board appreciated all the developments and progress being held at the institute.

Finally, the meeting was ended with a note of thanks by the Chairman.



## EXPANSION OF BIZTEKS LIBRARY

Book is an asset for a student and Biztek has always tried to facilitate students by providing them books in all subject areas. Biztek's library has more than 8000 books.

These books are of great help for students who want to enhance their knowledge further.

In order to achieve this target a recent addition has been made to the university in the form of 600 books especially on the subject areas of banking and finance.



In addition to the books the University also receives a total number of 51 different Magazines and Journals. Textile journal, Market forces (Journal of management), Journal of economic literature, The State of Pakistan's economy (State bank of Pakistan), Lahore Journal of policy studies, Journal of accountancy, Journal of Islamic banking and finance and Economist etc are some of the known Journals which are available at the library.





# The Emerging Leader In Business And IT Higher Education



## ASSOCIATIONS

Academic and research associations with national and international organizations which includes : Georgia Institute of Technology, USA; John Hopkins University, USA; Virtual University Enterprise, USA; Microsoft, USA; World Bank; USAID; University of Oxford, UK; University of Greenwich, UK; ISMA, Aga Khan University and many more.

## PUBLICATIONS

▶ Publishing two inhouse internationally refereed research journals i.e. Journal of Management & Social Sciences (JMSS) and Journal of Information & Communication Technology (JSIT) regularly.  
▶ Biztekian Vision- The In-house Newsletter is published three times in a year covering the Campus activities and achievement of Biztek students.

## CURRICULA

▶ The Curricula matches those of world class international universities and tailor made / customized courses based on local requirements.  
▶ Research oriented practical curricula meeting the present day business needs.  
▶ Periodical software competitions are organized for inculcating creativity among students.

## CAMPUS FACILITIES

▶ The main Campus is located in the peaceful environment of Korangi Creek. It is designed for all those who want to study during day time.  
▶ It's lush green lawn and spectacular building are spread over an area of more than 5 acres of land, an area many of our competitors envy.  
▶ The air-conditioned spacious classrooms have multimedia and OHP facilities for teaching.  
▶ Appreciably equipped modern Computer Labs have more than 300 P4s with latest technology.  
▶ Biztek 'Knowledge Hub', the library has more than 10K titles of professional books and un-interrupted online access to 11,500 research journals worldwide through different library programs of HEC.  
▶ Secure in-campus parking facility.  
▶ In house Research Center, Discussion Forum, Students' Lounge, Girls' Common Room, Prayer Area etc.  
▶ The Institute has established its Executive Development Center (EDC, City Campus) in the heart of the city at Main Shahra-e-Faisal. The Campus is equipped with the state of the art facilities.

## EXTRA CURRICULAR ACTIVITIES

▶ A well equipped Gymnasium plus Basketball Court, Snooker Hall, Table Tennis, Badminton Court, Cricket and Football ground etc.  
▶ Elocution Contest, Creative Writing Competition etc. are organized for improving communication skills in the students.  
▶ Student Week, Basant Mela, Mehfil-e-Milad, Music Masti, Fashion show all are organized for improving social skills and increasing fraternity among students.

## FINANCIAL SUPPORT

▶ Biztek has awarded scholarships worth Rs. 15 million to its outstanding and deserving students during the last one year period.  
▶ HEC approved Institute for need based Japanese Scholarship.  
▶ Education loan facility available through designated banks..

## FACULTY

Qualified academicians having PhD, and Masters degrees from foreign universities i.e Portland State University, California State University, USA; State University of New York, USA; University of Pennsylvania, USA; Western International University of Arizona, USA, (Lomdon Campus) Middlesex University, UK; University of Sheffield U.K; Cambridge University, U.K; Birmingham University, U.K; University of Southampton, UK; University of Dundee UK, Startford University, London; University of Tehran.  
Industry experienced faculty have been arranged particularly to add enhanced knowledge enrichment for the weekend students who are mostly serving executives.



**Institute of Business & Technology**

**Main Campus:**  
Main Ibrahim Hydri Road, Korangi Creek, Karachi - 75190  
Tel : 021- 5091299  
: 021- 5091873  
: 021- 5091871  
FAX: 021- 5120459  
: 021- 5092384  
E-mail: info@biztek.edu.pk

**Executive Development Center (Sh. Faisal Campus):**  
Uzma Plaza, 1st, 2nd & 3rd Floor, Plot No. 20-A/1, Block-6, PECHS, Main Shahra-e-Faisal, Karachi  
Tel: 021- 4301085-88  
Fax: 021- 4301089  
E-mail: edc@biztek.edu.pk

## Biztek - One of the fastest growing universities with remarkable distinctions!

- ▶ Chartered By Government Of Sindh as a Degree Awarding Institute for higher learning
- ▶ 'A/W' Category status awarded by HEC (Higher Education Commission)
- ▶ ISO 9001 certification for Certified International Quality Management Systems
- ▶ Ranked as 6<sup>th</sup> top institution of Pakistan by International Research Ranking Agency RePEc (for Research Papers in Economics)

## PROGRAMS OFFERED

### FACULTY OF MANAGEMENT & SOCIAL SCIENCES

- BA (Accountancy)
- BBA (Honors)
  - Banking & Finance
  - Management Information Systems (MIS)
  - Marketing
  - Human Resources Management
  - Advertising
- B.Ed
- BS
  - Communication & Media Sciences
  - Criminology
  - Economics
  - International Relation
  - Psychology
  - Sociology
- MBA
  - Banking & Finance
  - Corporate Finance & Treasury Management
  - Islamic Banking
  - Management Information Systems (MIS)

- Marketing
- Health Management
- Human Resources Management
- MBA (Executive)
  - Banking & Finance
  - Corporate Finance & Treasury Management
  - Islamic Banking
  - Management Information Systems (MIS)
  - Marketing
  - Health Management
  - Human Resources Management
- M.Ed
- M.Sc
  - Professional Psychology
- MA
  - Criminology
  - International Relation
  - Sociology
  - Mass Communication & Media Studies
- MS/M.Phil
  - Finance
  - Economics
  - Management
  - Marketing

- Human Resource Management
- Education
- Social Sciences
- PhD
  - Finance
  - Economics
  - Management
  - Marketing
  - Human Resource Management
  - Media Sciences
  - Education
  - Social Sciences

### FACULTY OF COMPUTER SCIENCE & ENGINEERING

- BCS
- BCS (H)
- BS
  - Telecommunications
  - Web Designing & Multimedia
  - Software Engineering
  - Electronics
  - Computer Systems
  - Communication and Media Sciences

- Multimedia & Mass Communication
- B.E
  - Electronic Engineering
  - Telecommunication Engineering
- MCS
  - Networking
  - Web Designing & Multimedia
  - Software Engineering
- MS
  - MS Information Technology
  - MS Telecommunication
  - Management Information Systems (MIS)

**Chartered Finance Manager Program**  
**Chartered Fund Manager Program**

## OFFERING FEE WAIVERS TO EMPLOYEES AND CHILDREN OF GOVT. INSTITUTIONS AND BANKS

Programs are offered in **Morning, Evening & Weekend Classes**

Transfer and Students awaiting results can also apply

100% Tution Fee waiver to outstanding and meritorious students



**Clifton Campus:**  
C-52 Block-2 Clifton, Karachi.  
Tel: 021- 5824791-93  
Fax: 021- 5824794  
E-mail: clifton@biztek.edu.pk

**Gulshan Campus:**  
Opposite Samdhani Hospital Allama Shabbir Ahmed Usmani Rd. Block2, Gulshan-e-Iqbal, Karachi.  
Tel: 021- 4969984-7  
Fax: 021- 4969988  
E-mail: gulshan@biztek.edu.pk

**UAN: 111 - 428 - 428**  
**www.biztek.edu.pk**



# LEGENDARY DRAMA FESTIVAL

For the first time, BIZTEK organized legendary PTV Drama "Choti Si Dunya" as "The Return of M.A.Khan". It was held on 20th November, 08.

This event was a great opportunity for the students of BIZTEK to showcase their hidden talent. The drama group members were Rafay Laghari as M.A.Khan, Sanaullah as Chacha Suleman, Sajjad Jamali as Jannu German, Salman Noshervani as Ramazan, Zohaib Fazal as Juma Khan, Muneer Awan as Bhura Khan, Madiha Durrani as Mai Metha and Sidra as Zeenat. The script was written and directed by Sanaullah Shar.

Biztek administration supported this event and made it possible, with the approval of Dr. Riaz Ahmed Shaikh (Registrar) and Mr. Owais Afridi (Deputy Registrar).

The theme of the drama "The Return of M.A.Khan" skit was based on a person who is coming back from America to his village after seven years. This man now is a totally transformed person. But, for the villagers he is the same person who use to live with them, but for that person they were changed and more importantly he found himself more educated and well mannered among the villagers.

This story ends up with an English language competition between M.A.Khan and Janu German in which unlucky Jannu german won.





# ORIENTATION CLASSES

## Speech of Prof. Deedar

Prof. Deedar was the guest speaker on both orientation days at EDC, and Gulshan-e-Iqbal campuses on 18th December, 08 and 19th December, 08.

Prof. Deedar at present is the Director of Human Resources in the department of Education, Govt. of Sindh and is posted at the office of Director General of Education Department, Govt. of Sindh.

Prof. Deedar has been working as a Prof. of English and has taught on D.J. Science College, Adamjee science College and lastly in Govt. City College. He has also worked on different managerial and administrative positions. In appreciation of his capabilities, he was designed as additional Secretary Education (training and academics). Later he was posted as Director Literacy Programme, Government of Sindh. Now he is head of the Human Resources in CDGK.

Prof. Deedar spoke at length his academic achievements as a student. He also shared his experiences with students about his professional goal. He repeatedly referred to his father's endeavor in grooming his career. He also confessed and expressed his weak points. He advised students to fight back against all odds, as it's the only way to achieve glories and targets in life.

Dr. Muhammad Ali Siddiqui was also present in the Hall at EDC during his lecture. While at Gulshan-e-Iqbal, Dr. Rahat Alam, Director Gulshan Campus and Mr. Furqan Iftikhar, Deputy Director Admissions Department from main campus us and welcomed him on this occasion.

His talk was observed as very interesting, thoughtful and encouraging. High-Tea was served at both campuses. While expressing thankfulness for his kind presence and gratitude by the undersigned, Prof. Deedar was presented memento at the end.

## Speech of Mr. Qazi Atta ur Rehman

Mr. Qazi Atta ur Rehman was the keynote speaker at the student orientation for spring 2009 at the main campus. Mr. Ata is Deputy General Manager, Crew Recruitment, Training, PIA.

His speech was very informative especially for the young generation who are at their learning stage. He said that one should lead the time to succeed. Speaking on self confidence, Mr. Ata said that it is the most vital factor any individual requires at the start of his/her professional career or through his pursuit to nurture it.

He also said that BIZTEK believes in continuous improvement. He told the students that after the completion of their education and grooming he believes that they will be the BIZTEKEAN STARS in the professional market. He said that it could be possible only by the cooperation, and adaptabilities of new market trends by the students.

Mr. Ata was keen about building up confidence especially in young generation; he said that Proper dress code, gratitude, Good Posture, effective communication skills & Personal Motivation are the key characteristic to build up self confidence. He discussed that one should compliment other people because it is observed that a negative person often transfers his negative feelings to others .And for looking the best in others, one indirectly bring out the best in his self.

All the faculty including Dr. Muhammad Ali Siddiqui, Dean Management & Social Sciences, Dr. Riaz Ahmed Shaikh, Registrar, Dr. Muhammad Yasin, Dr. Noor Ahmed Memon, Mr. Abdul Aziz, Mr. Abdul Hafeez admired the speech of Mr. Ata.

In the end memento was presented as a token of thanks from BIZTEK.



# Journal of Management & Social Sciences

The Journal of Management and Social Sciences (JMSS) is a peer-reviewed bi-annual periodical in which scholar's research articles relating to a particular academic discipline are published. JMSS serves as a forum for the presentation of new researches. The objective of the JMSS is to provide a valuable platform for communication between the professional and academic scholars on the research and facilitate the practice of Management and Social Sciences theories. The JMSS content typically takes the form of articles presenting original research, review articles, and book reviews.

National & International professional scholars submit their articles to JMSS. The journal editor determines whether to reject the submission outright or begin the process of peer review. The JMSS peer-review process is considered critical for establishing a reliable body of research and knowledge. Editorial Board Members are experts in their specialized area of their fields of interest, they review the research articles and give their comments and recommendation for publication.

World renowned academic scholars have been serving as an editorial board member in JMSS including DM Nault from University of Calgary, Mike O' Donnell from University of Webminister, Rebecca L. Schiff from Harvard Law School, Anik Chatterjee from Presidency Collage, Badar Alma Iqbal from Aligarh Muslim University, Muhammad Aslam Javed from University of Dehli, Dr. Mashood Ahmed Khan from LUMHS, Dr. Muhammad Ali Siddiqui from BZITEK and many more.

JMSS is recognized as a national and international level research journal for publications of the latest researches in the areas of Management & Social Sciences. JMSS team works with full devotion to further strengthen the reputation of JMSS.

Currently eight issues have been published during the last four years covering different areas of Management & Social Sciences including Finance, History, Economics, Marketing, Human Resource, Islamic Banking, Production & Operation Management.

The journal will be of interest to management & social sciences researchers, educators, practitioners and policy makers who are interested in the role of Management & Social Sciences in organizations & societies.

JMSS can be view on online resource on <http://www.biztek.edu.pk/rms.php>. While acknowledging its quality Wikipedia has also included the JMSS in its encyclopedia, which may be accessed at: [http://en.wikipedia.org/wiki/Journal\\_of\\_Management\\_and\\_Social\\_Sciences](http://en.wikipedia.org/wiki/Journal_of_Management_and_Social_Sciences)



The image shows the cover of the Journal of Management & Social Sciences. The cover is primarily white with a dark red vertical bar on the left side. The title 'Journal of Management & Social Sciences' is printed in a large, bold, serif font. Below the title, there is a list of articles with their authors and titles. The ISSN number 'ISSN 1814-9790' is located in the top right corner. The Biztek logo is in the bottom left corner, and the publisher's name 'Institute of Business & Technology' is in the bottom right corner.

ISSN 1814-9790

## Journal of Management & Social Sciences

*Muhammad Cholifihani*  
A Cointegration Analysis of Public Debt Service and GDP in Indonesia

*Farooq Aziz, Noor Muhammad Jamali*  
Is Mudaraba'a Lawful?

*Rab Paterson*  
Education in Japan: The School as a Business, Teachers and Students as Commodities

*Nam-Hyun Um*  
Exploring the Effects of Single vs. Multiple Products and Multiple Celebrity Endorsements

*He Gan*  
Chinese Education Tradition-The Imperial Examination System In Feudal China

*Khurram Ghani, Yuseric Zainuddin, Hassan Gholipour Fereidouni, Ali Ziaee*  
AFTA: Effect on Malaysian Economy

*Akhar Aminimehr, Badar Alam Iqbal*  
Measurement and Investigation of Creation Shareholders' Wealth in Indian Car Manufacturer Companies

**Biztek**  
An International Journal published by the  
**Institute of Business & Technology**



# Ufone URock

On 17th & 18th November Ufone introduced their new product as Ufone Urock at BIZTEK. They provided special packages to the Biztekians. The beautiful in-house was setup at the Biztek parking.

Ufone is established to operate cellular telephony. This company was introduced in Pakistan on January 29, 2001.

Ufone's reason of success is that it adopted the policy of simplified tariffs with no hidden charges, which resulted in positive impacts on the usage trends of subscribers as well as total subscriber base. Ufone currently caters for International Roaming to more than 230 live operators in more than 130 countries and introduced International roaming facility for Prepaid subscribers in Saudi Arabia, United Kingdom, United Arab Emirates, Singapore, Portugal, Thailand, Cyprus, Bangladesh, Uzbekistan, Tunisia, Sri Lanka, Belgium and Kuwait with lowest rates, featuring no security deposit and activation charges. GPRS Roaming facility is available with more than 115 Live Operators across 85 countries.

The company has also been awarded a new License for providing cellular services in Azad Jammu & Kashmir and Northern Areas.





# Fly the efficient way only with PIA... ...all in one day!

PIA truly understands the value of your time. Whether it's a business meeting or spur of the moment rendezvous, PIA flies you from **Karachi** to **Islamabad** and **back**, all in one day.

**Breakfast in Karachi**



**Business in Islamabad**



**Dinner Back Home**



**KARACHI - ISLAMABAD**

Days	Departure
Daily	7:00 AM
Daily except Tue	10:00 AM
Daily	4:00 PM

**ISLAMABAD - KARACHI**

Days	Departure
Daily	10:00 AM
Daily except Mon & Tue	3:00 PM
Daily	7:00 PM
Daily	10:00 PM



*Great People to Fly With*

UAN: 111-786-786/111-FLY-PIA  
www.piac.com.pk



# UPCOMING B2B EVENTS ...



**POGEE**

18 - 21 May 2009

7th Pakistan Oil, Gas & Energy  
Exhibition and Conference  
Website: [www.pogee.com.pk](http://www.pogee.com.pk)  
E-mail: [info@pogee.com.pk](mailto:info@pogee.com.pk)



18 - 21 May 2009

5th International Fire & Security  
Exhibition and Conference  
Website: [www.firesecurity.com.pk](http://www.firesecurity.com.pk)  
E-mail: [info@firesecurity.com.pk](mailto:info@firesecurity.com.pk)



23 - 25 October 2009

Website: [www.expopakistan.gov.pk](http://www.expopakistan.gov.pk)  
E-mail: [info@expopakistan.gov.pk](mailto:info@expopakistan.gov.pk)



10 - 12 November 2009

5th International Automobile, Auto Parts  
& Accessories Exhibition  
Website: [www.autoexpo.com.pk](http://www.autoexpo.com.pk)  
E-mail: [info@autoexpo.com.pk](mailto:info@autoexpo.com.pk)



10 - 12 November 2009

5th International Machine Tools  
& Automation Industry Exhibition  
Website: [www.automation.com.pk](http://www.automation.com.pk)  
E-mail: [info@automation.com.pk](mailto:info@automation.com.pk)



4 - 6 March 2010

8th Edition of the International Machinery  
Exhibition of Garment & Textile Technology  
Website: [www.megatechpakistan.com](http://www.megatechpakistan.com)  
E-mail: [info@megatechpakistan.com](mailto:info@megatechpakistan.com)



2 - 5 June 2010

7th Edition of the International  
Plastic & Packaging Industry Exhibition  
Website: [www.plastipac.com.pk](http://www.plastipac.com.pk)  
E-mail: [info@plastipac.com.pk](mailto:info@plastipac.com.pk)



2 - 5 June 2010

7th Edition of the International Food &  
Technology Exhibition  
Website: [www.foodtech.com.pk](http://www.foodtech.com.pk)  
E-mail: [info@foodtech.com.pk](mailto:info@foodtech.com.pk)



6 - 8 May 2010

5th Information & Communications  
Technology Exhibition and Conference  
Website: [www.connectit.com.pk](http://www.connectit.com.pk)  
E-mail: [info@connectit.com.pk](mailto:info@connectit.com.pk)



International Chemical Exhibition of Pakistan  
Website: [www.chemexpakistan.com](http://www.chemexpakistan.com)  
E-mail: [info@chemexpakistan.com](mailto:info@chemexpakistan.com)



International Transportation and  
Logistics Exhibition & Conference  
Website: [www.intertranspakistan.com](http://www.intertranspakistan.com)  
E-mail: [info@intertranspakistan.com](mailto:info@intertranspakistan.com)



**Pegasus Consultancy (Pvt) Ltd**

2nd Floor, Business Centre, Mumtaz Hassan Road, Karachi - Pakistan  
Tel : +(92-21) 111 734 266 (PEGCON) Fax : +(92-21) 241 0723  
E-mail : [info@pegasus.com.pk](mailto:info@pegasus.com.pk) URL : [www.pegasus.com.pk](http://www.pegasus.com.pk)



# SPEAKER SESSIONS FALL 2008 AT BIZTEK

Guest speaker session was held by Mr. Zeeshan for Business communication where Ms. Muneeba Haroon a Research consultant collective for social sciences joined as a guest speaker. She discussed the skill set for knowledge of workers of 21st century.

Mr. Nawab of Principles of Marketing invited Mr. Ammar Zaidi CEO D.A.K.U whose topic of discussion was Un-Conventional Marketing "Launching of Designers Label in Pakistan Retail Market.

Mr. Qraib of Principles of Management invited Mr. Aqib. A. Sayed Accounts Director J.W.T to discuss media management its role and importance.

In another guest speaker session held by Mr. Hammad Mr. Ali Ahmed Minhas General Manager Finance NAJMA Sugar Mills Ltd gave his expert knowledge on Break even analysis and its applications.

Mr. Abdus Salam invited Ms. Shazia Assistant Professor/PHD Scholar AERC, University Of Karachi who discussed the index number and its application in business. Her lecture was of great help for the students to understand the operation of indexes.

Mr. Nadeem Ashraf a guest Speaker who is working as an Asst. Manager Operations and Maintenance Electrical Dept. Steel Mills Karachi was invited by Mr. Saeed Jaffar.

Another guest speaker Mr. Waseem Shahid who was a Sr. Engr in Optical Fiber Long Distance Transmission Network Region Karachi was also invited by Mr. Saeed Jaffar

## ***Advertising Opportunity*** **IN BIZTEKIAN VISION**

One of the greatest opportunities to capture the hearts and minds of

***Growing Adults, Their Parents,  
Professionals, Industrialist.***

***All major intermediate colleges, 'A' Level School students and  
Faculty Members***

At very competitive rates

Inside Back Page : Rs. 30,000

Inside Cover Page : Rs. 30,000

Back Page : Rs. 40,000

Ordinary Colour Page : 20,000

Ordinary Color Half Page : 10,000

For further details and Subscriptions, please Contact:

Editor, Biztekian Vision,

***Institute of Business and Technology, Biztek***

Main Ibrahim Haidry Road, Korangi Creek, Karachi  
UAN: 111-428-428; Fax: 5092384; E-mail: info@biztek.edu.pk





**Ms. HUMERA JAMIL: LECTURER CS&IT**

MS Computer Science from Shaheed Zulfiqar Ali Bhutto Institute of Science & Technology  
She has been engaged with Bahria College Karachi as a Lecturer & HOD Computer Science Department.



**Ms. SAIMA MANSOOR: LECTURER M&SS**

Studying in MS/ MPhil  
MBA in Finance from International Islamic University Islamabad.  
Has been working as a lecturer in the Government College Rawalpindi  
Working experience in Fatimah Jinnah Women University.  
Has been engaged with Beacon house School System as a career counselor and Lecturer (A-Levels)



**Ms. BINISH NIDA AFAQUE: LECTURER M&SS**

MBA in Marketing from Shaheed Zulfiqar Ali Bhutto Institute of Science & Technology  
She has been engaged with Bentham Science Publishers as an Assistant Marketing Manager.  
Teaching experience at College of Banking and Finance.



**MR. SHAHID HUSSAIN MEMON: ASSISTANT MANAGER IT \ LECTURER CS&IT**

MS in Network and Telecommunication from Hamdard University, Karachi.  
He has been engaged with Hamdard University as a Network/System Administrator.



# STUDENTS WEEK

A student week is always organized to the end of the semester so that students can give a break to their minds and relax themselves. So, following the same tradition a student week was organized in which various activities were held. The activities which comprised in the student's week are as follows:

- a singing competition
- a debate competition and
- a sports event.

## Sports Events:

In the sports event a cricket tournament, chess tournament, snooker tournament and a squash event was arranged. In the Cricket tournament two groups were made A and B, the group A consisted of Khan 11, Raza11, And Danish 11 whereas, the Group B consisted of Super 11, Ubaid 11, Biztekian tigers and company 88. Two semi finals were played and from these two groups four teams played the semi finals. The finals were played between the Biztekian Tigers vs Super 11. Super 11 won the final match and Biztekian became the runners up.

Ten students participated in the Chess tournament The first semi fibnal was between Hafiz Kashif and Omair Samiullah in which Hafiz Kashif won.

The second semifinal was between Shah Jamal and Mohammad Akther which was taken over by Shah Jamal. Shah Jamal was also the winner in the final match and Hafiz Kashif became the runner up.

In the snooker tournament there were 16 participants .The students were divided into two groups A and B .The students who qualified for the semi finals were Imran Aftab, Nadeem ul Hassan, Umar and Hafiuulah. The students put up a great show but in the end the tournament was won by Umar Syeed and Nadeem ul Hassan was the runner up.

A squash tournament was held at Biztek's Squash court. Fourteen students participated in this tournament. First semifinal was played between Saad Amar and Umair Asad which was won by Saad. The second semi final was played by Usman Jadoon and Salman Noshervani and the match was taken over by Usman Jadoon.. The final match was won by Usman Jadoon and Saad Amaar became the runner up.





## Singing competition:

A singing competition was also arranged in which students participated with great enthusiasm however, the show was taken over by Ahsaan Anwar and Taha Shamim was the runner up.

## Debate Competition:

A debate competition was also arranged in the student's week held at the Auditorium of the main campus. Students participated from the main campus, city and Clifton campus. Humera Gul Junejo, Nehal Zafar, Ubaid Sayeed, Umair Ahmed, Gulraiz Asad, Hazel David, Uniza, Shahjamal, M.Jhangir were the participants.

This competition was judged by Ms Beenish, Ms Saira, Sir Abdul Aziz and Sir Abdul Hafiz. Rector Col Tahir Hussain, Dr. Mohamad Ali Siddiqui were the chief guests.

Debate competition was won by Nehal Zafar and Umair Ahmed stood 2nd in the competition and Gulraiz Asad stood in the 3rd place.

In the end of all these events a prize Distribution ceremony was organized certificates and trophies were presented to all participants of the debates competition and Col.Tahir Hussain and Dr. Mohammad Ali Siddiqui handed over the trophies to the winners of the Cricket, Squash, and Snooker and Chess tournaments.





# Biztek's Graduates

ALL GEARED UP TO SERVE THE NATION



**ASIF SARWAR**  
BBA(HONS) BB/733



**Mohammad Wasif Imran**  
BS(ELEC) BB/886



**Obaid Ullah Khan**  
BCS BB/930



**Syed Zuhair Medhi**  
BS(SD) BB/965



**Waqar Qamber Ali**  
BS(SD) BB-1073



**Muhammad Ovais**  
BBA(HONS) BB-1476



**Hina Pervez**  
BBA(HONS) BB-1505



**Farrukh Fahim**  
BBA(HONS) BB-1539



**Navaid Zafar**  
EMBA BEM/597



**Dr. Nadeem Malik**  
EMBA BEM/641



**Faisal Nazim Abro**  
BS(MM) BB-1074



**M. Sheeraz**  
BS(SD) BB-1116



**Syed Aziz Nasir**  
BS(SD) BB-1118



**Muhammad Shahzad Hussain**  
BS(SD) BB-1119



**Tabish Jamal**  
BS(SD) BB-1139



**Aiman Ibrahim**  
EMBA BEM/702



**Danish Mehboob**  
EMBA BEM/847



**Asim Zafar**  
EMBA BEM/875



**Abdul Malik Khan**  
MBA BM/844



**Shumaila Noreen**  
MBA BM/844



**Muhammad Asim Maniya**  
BS(SD) BB-1143



**Ather Mumtaz Abbasi**  
BS(SD) BB-1149



**Lazar Pervaiz**  
BBA(Hons) BB-1161



**Faiza Khalid**  
BS(MM) BB-1188



**Yasir Mirza**  
BBA BB-1290



**Sayed Asim Hussain**  
MBA(EV) BM/850



**Muhammad Imran**  
MBA(EV) BM/887



**Shahriq Khan**  
MBA BM/895



**Muhammad Fahim Yousuf**  
MBA(EV) BM/896



**Mujeeb-u-Rehman**  
MBA BM/909



**Zain Abbas**  
BBA(Hons) BB-1345



**Hasrat Nawaz**  
BBA(Hons) BB-1352



**Malik Fahim Ahmed**  
BBA BB-1375



**Hassan Hameed**  
BBA(Hons) BB-1381



**Ahmar Anwar**  
BBA(HONS) BB-1389



**Junaid Alam**  
MBA BM/910



**Shahid Ali**  
MBA BM/913



**Shahrukh Anis-ur-Rehman**  
MBA BM/915



**Zahid Azeem**  
MBA BME/523



**Sohail Ahmed**  
MBA(EV) BME/553



**Umair Sultan**  
BBA BB-1410



**Yasir Aleem**  
BBA BB-1421



**Muhammad Waqas Hanif**  
BBA(Hons) BB-1424



**Syed Ibrahim Rizwan**  
BBA(Hons) BB-1425



**Hiba Mehmood**  
BBA(HONS) BB-1475



**Ali Imarn Rajani**  
MBA(EV) BME/558





Noman Abid  
Investment  
Management Ltd.

# Reliance

## Income Fund

### 10 reasons

Convenience of bank's saving account.

No limit on number of transactions.

Returns better than bank deposits

Profit accrued on daily basis

No Entry / Exit Charges

Complete Transparency

Swift Liquidity Process

Maximum Tax Benefit

Diversified Portfolio

Optimizing Returns

#### Distributors:



Faysal Bank

Global

Global Securities  
Pakistan Limited



The Bank of Punjab



Foundation Securities

**Disclaimer:** All investments in mutual funds are subject to market risk. The NAV based prices of Units and any dividend/returns thereon are dependent on forces affecting the financial markets. These may go up and down based on market conditions. Past performance is not necessarily indicative of future results. Please read the Offering Documents of the Fund to understand the investment policies and the risks involved.