

# BIZTEKIAN VISION

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



# Biztek's 3rd Convocation

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# Editorial

**We cannot hold a torch to light another's path without brightening our own.**

**Ben Sweetland**

The long and multidimensional history of mankind witnesses all human achievements as once being a dream, an elusive fantasy that withstands only if people who visualize it have determination and courage, people who envisage beyond the present with conviction and are ready to accept the challenges that lie before them.

BIZTEK VISION symbolizes the very compendium of what BIZTEKIANS aspire for; hard work, struggle, creativity, dedication and sense of achievement. This latest publication of the newsletter incorporates the creative endeavors of the BIZTEKIANS, simultaneously exhibiting comprehensive courage of all academic and non academic activities. this newsletter displays the fervor and zeal of our students who pursue single mindedly not only for their scholastic objects but also co-curricular goals, opening yet another way to learn Unity, Faith and Discipline.

I feel we have been successful in nurturing the readers' mind with thoughts and ideas, reflections and the strength of words, since nothing inspires the human mind more than words spoken by people who are fortunate enough to observe life in its numerous dimensions.

We look forward for your feed back about this effort, since it will help us greatly in determining our direction for the future, future that may lead to a better tomorrow, future that may take us to the realization of our dream — the dream of an education-oriented society.

**Humera Jamil**  
Executive Editor  
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## A DAY TO REMEMBER FOR THE YEARS OF PAINSTAKING EFFORTS... A DAY OF PROUD HAPPY PARENTS... A DAY OF HONOUR AND RESPONSIBILITY OF AN INSTITUTION... A DAY...

On Friday 15th May 2009, Biztek's 3rd Convocation where a copious group of graduates were proudly parceled to the world, the practical life where they were to step out and make a mark for themselves. All the assiduous days and painstaking efforts for just one day, the long nights of praying and the days of encouragement by parents for just one day. It had all paid off, finally they were graduating, finally the long waits and the impatience of entering the world to become something, to prove themselves was over. It was a day of happiness and celebration for the graduates, a day where parents sat eagerly to take pictures of their grown and matured sons and daughters. It was a day of prestige and honor for an Institute to successfully groom and educate a stream of students and fulfill their responsibility and commitments made to the parents.

The Convocation was held at Sheraton and was scheduled to start at 6pm and the finale was with a dinner at the pool side at 9pm. It was an evening just like the Red Carpet to the Oscars; every graduate shined as a star in his/her own, the audience comprised of honorable guests and gleaming, proud parents that were seated and volunteers who were stationed at their positions. The media buzzed as if they were the paparazzi capturing every angle of the evening. Everyone seemed impatient for the evening to take a stand as their eagerness was taking the best of them.

The evening kick started by the hosts, Madiha and Salman Noshewani presenting a brief history on Biztek and the many accomplishments and attributes it has gained. The evening was to be followed by a series of acknowledgments and awards; after all it entirely wasn't about the graduates... The convocation was broken down into three parts, beginning with the formal proceedings which included the Academic Procession, Recitation from the Holy Qur'an and the National Anthem. After which the convocation was declared opened by the Chairman, it too was followed by a series of events such as the valedictory speech, conferment of degrees, the award giving ceremony, plaque presentation to the chief guest, key note by Dr. Manzoor Ahmed and the High Commissioner of Malaysia to Pakistan H.E Ahmad Shahizan Bin Abd Samad. Mr. Adil Siddiqui also spoke on this occasion and Mr. Taqi Askari Minister for Alternate Energy Government of Sindh, delivered a speech on behalf of the Governor. The convocation was then formally closed and serving of dinner took place at the poolside.

The Academic Procession was led by the Registrar, Dr. Riaz Ahmad Shaikh and he was accompanied by the national flag and the flags of Management and Social Sciences and Computer Sciences. After him, poured out the rows of graduates graduating for Bachelors and Master's degrees. The faculty members followed with the professors all of whom have played a





vital role in enhancing and nurturing the graduates' education, personality, communication skills, character and confidence. The faculty member stands for most of the reason for such a large number of students graduating on that day. The Academic Procession ended with the following of the Chairman of the Board of Governors Mr. Noman Abid Lakhani, followed by Mr. Pir Syed Fazal Ali Shah Jeelani Federal Minister and Chairman Land Commission, Air Commodore (R) Dr. Aijaz Hussain Malik, Vice Chancellor Air University Islamabad Mr. M. Adil Siddiqui Provincial Minister for Public Health Engineering, Justice Agha Rafiq Ahmed Khan Chief Justice Federal Shariat Court, Mr. Adnan Abid Lakhani Group Chief Executive Noman Group of Companies, and Vice Chancellor Col. (R) Tahir Hussain.



Mr. Hafiz Danish Jamil was then called on to recite a few verses from the Holy Qur'an followed by the National Anthem where everyone rose and there was a moment of silence.



After the formal proceedings had taken place the Chairman, Mr. Noman Abid Lakhani was called to formally declare the Convocation open. After which the Registrar, Dr. Riaz Shaikh took his stand and shared his vision and words of wisdom as he addressed the audience and the graduating students. A Valedictory speech was performed by Ms. Qudsia Tabbussum Parvaiz, an assiduous and affable student who expressed and enlightened the audience and her fellow graduates upon her experience and the many memorable moments at Biztek. She was a student who not only actively took part as hosting seminars, in-house concerts and plays but also excelled in academics as she was awarded the gold medal for business administration. Following this the Conferment of degrees took place where the Deans of Management and Social Sciences and Computer Sciences took the stand and presented their batches of graduates and asked permission from the Chairman to admit them to their respective degrees.



Then came the award giving ceremony, where distribution of medals were given out by the chief guest Mr. Pir Syed Fazal Ali Shah Jeelani along with Mr. Adil Siddiqui to our most deserving and high achieving students. Gold medal for the Master's in Business Administration, sponsored by Ken Lubes went to Mr. Ahsan Nawaz Mirani. The silver



medal for Master's in Business Administration, sponsored by Din Group went to Ms. Shafaq Mahmood and finally the bronze medal for Master's in Business Administration, sponsored by Brookes Pharmaceutical Laboratories went to Mr. Azeem Ahmad Sethi. The medals for the Business Administration were awarded in which the gold medal sponsored by Kolson Pakistan went to Ms. Qudsia Tabbussum Parvaiz. The silver medal sponsored by AKD securities went to Ms. Saba Azeem and finally the bronze medal sponsored by Bank Al Falah went to Ms. Hiba Mehmood. Following this were the medals for Computer Sciences in which the Amir Qureshi Memorial gold medal for best graduate in Computer Sciences was awarded to Mr. Athar Mumtaz Abbasi. The silver medal for Bachelor's in Computer Sciences sponsored by Noman Group of Companies went to Mr. Asim Muhammad Maniya. The bronze medal for Bachelor's in Computer Sciences sponsored by Pepsi Cola went to Mr. Waqar Qamber Ali. Truly the happiness in the eyes of these students' parents is unmatched to any happiness. To see their sons and daughters to acclaim such achievements at such ages is an amazement and truly displays their abilities for further future achievements.

The other award giving ceremony included the presentation of honorary PhDs which was awarded to Mr. Adil Siddiqui. Finally the much awaiting hour was over and the award of degrees to the graduates was going to take place. Students lined up according to names and roll numbers, impatiently waiting for their names to be called out. Parents positioned themselves to capture their child's photograph while receiving the degree. A moment of endless recognition of the slow and painful process put into studying and preparation, a simple moment of seconds which stood so valuable, a moment that had been earned so eagerly. Than it came to an end, every graduate had been awarded his/her rightful degree and it was a time for celebration, a time to take many long, deep breaths and time to hug fellow students and congratulate them. The happiness in their eyes was glistening and their gestures of encouragement and congratulations were unlimited. The last stream of awards ended by the presentation of the Excellence awards which were given out by Mr. Pir Syed Fazal Ali Shah Jeelani, Mr. Adil Siddiqui and Mr. Noman Abid Lakhani to the Ambassador of Malaysia H.E Ahmad





Shahizan Bin Abd Samad, Mr. Sultan Chawla President FPCCI, Mr. Anjum Nisar President KCCI and Mr. Masood Naqi Former Chairman KATI. With this the award giving ceremony came to an end.

The final part of the Convocation included a Plaque presentation to the Chief Guest in which Mr. Noman Abid Lakhani Presented the Chief Guest Mr. Pir Syed Fazal Ali Shah Jeelani, the Biztekian Shield for his presence and his honours of giving medals and awards to the graduates and the dedication of his valuable time for our Convocation. Key notes were delivered by Dr. Manzoor Ahmad a noted scholar and philosopher of Pakistan and Ambassador of Malaysia H.E Ahmad Shahizan Bin Abd Samad, in which they shared their opinions, advice and words of wisdom. With this the Convocation is closed by the Chancellor and Chairman of Biztek, the Academic Procession departs in an orderly manner and the parents along with the guests are directed towards the poolside for dinner.

An evening of many displays of emotions, there were faces covered with smiles and laughter and there were faces glittering with tears of joy and pride. A small moment to many who might not understand the importance, but a huge everlasting moment for those who experienced it and one that may remain in hearts for years to come. Graduation whether of high school or University has its unique definition. No two are similar and neither are the joys and happiness that come with it. Once again congratulations to all our graduates, may you excel at heights that not even yourselves could believe the ability to reach. May your paths always be destined to success and glory and may you truly mark your steps in the world.



# DONATION OF BOOKS

Dr. S.M.Qureshi, Chairman Aamir Qureshi Welfare Trust (AQWT) donated 31 books to Biztek on 8th June, 2009 in the memory of Mr. Aamir Qureshi. Col (R) Tahir Hussain, Rector, Biztek & Dr. Riaz Ahmed Shaikh, Vice Rector, received the books on behalf of the institute. Mr. Amir Qureshi, after doing his MBA from Western International University, London Campus UK, joined our institute, but unfortunately by the will of GOD is no more with us.

During his though short stay, with the institute, he proved to be an exemplary teacher for his devotion to imparting knowledge not only for the students but also for fellow young faculty. Amir Qureshi was a truthful man always looking forward to seek knowledge. He always wanted to give the latest knowledge and information to his students and wanted them to be updated with the latest version of books. For this purpose he bought some new editions of books which he learned from UK. This shows his enthusiasm and commitment to toward the students and the institute. Biztek has also established a corner in the name of Mr. Aamir Qureshi.

Dr. S.M Qureshi also promised to contribute more books in course of time through the Endowment by created in the name of Late Amir Qureshi.





# PARTICIPATION OF DR. RIAZ AHMED SHAIKH IN INTERNATIONAL CONFERENCE

Dr. Riaz Ahmed Shaikh, Associate Professor / Vice Rector proceeded to Sweden, Stockholm to attend an international conference held from 21-26 June, 2009. The Sweden National Defence College hosted the said conference. Dr. Riaz



presented two papers in the conference. The topics were “General Musharraf’s Military Coup and Democratic Destruction in Pakistan” & “Terrorism in Pakistan-Role of Military and Police Curbing Terrorism”. Many Scholars and educators from many countries including United State America, United Kingdom, France, Switzerland, Belgium, Denmark, Finland, Russia etc participated in this conference. Dr. Riaz was the only scholar who participated from Pakistan.

European Research Group On Military And Society is a public, non-profit, politically and ideologically independent professional organization of scientists it was establish. Its purposes are pursued through the activity of Working Groups (see below) and the Biennial conference. The core disciplines of ERGOMAS are sociology and political science but, over time, it has become more and more multi-disciplinary, and now has members drawn from many other disciplines: for example psychology, anthropology, education, history, to mention some of them. Next Conference of would be held in Amsterdam, Netherlands in 2011.

Dr. Riaz Ahmed Shaikh is also member of this society.

# LECTURE OF DR. MUBARAK ALI

Dr. Mubarak Ali, renowned historian while delivering his lecture at Institute of Business & Technology (BIZTEK) on "Different Perspectives of Pakistan of 1947" said that after 61 years of partition, now we are in better position to analysis the process of partition. Presently different schools of thoughts in India, Pakistan and Britain are looking at the partition process from different perspectives. Traditionalists are of the opinion that it was due to the efforts of results of British



educated Indians, who started the struggle for independence, hence it can be said that partition was the result of the awareness of Indians because of British education system. Another opinion says that India was never a single nation; hence struggle can not be called a nationalist movement. It was a transfer of powers to Indian elites. Another opinion is that elites of India got their independence in result of negotiations and common people did not benefit from this process. Whereas in Pakistan, history has been explained from 'Two Nations' perspective and 'heroism' has also appeared as a pivotal element.



Dr. Mubarak Ali said that partition was not only a political partition but a Diaspora in real sense. Families were divided, women were raped. An important factor of 'children' has been ignored altogether. It is now a big question about the Psychological impacts on the mentalities of children who saw this violence from their own eyes. Extremist emotions were very high among them. He said break down of the social institutions and cultural traditions played a vital role in the political and cultural history of both the countries. He said now historian are bid confused whether Jinnah was really serious about the partition or he wanted to use it as a tool for the safe guard of Muslim rights in India. While clarifying the impression that Nehru's rejection of cabinet plan became the major cause of partition, he said that congress leadership was very clear in their mind from the beginning. They wanted a strong central



system in India following the Russian Communist Model. Dr. Mubarak also displaced this impression that Pakistan was the result of a democratic struggle. He said that in 1946 election which were considered a referendum for the partition, only 25 percent elite population of Muslims was eligible for voting. Hence, 1946 verdict can not be considered as the true representative of the entire Muslims of India.

Renowned historian, while discussing new perspectives of partition said that it is generally considered that entire population of sub-continent was in favour of independence for British. Whereas, several groups had their own interest and were against the process of transfer of powers from British to Indians. These groups including Sir Syed Ahmed Khan, were opposing it due to fear of Hindu domination. Feudals of both the communists were also against the independence process as British government had given them huge lands and social status. Details and schedule cast Hindus were opposing the independence due to the fear of domination of upper class Hindus. Parsis and Sikhs were also not fully on board for independence. Till 1946 in the Muslim majority provinces, Muslim League has not shown any remarkable progress.



Dr. Mubarak Ali while discussing the role of different political parties in the partition process said that



generally it is recognized that it was Muslim League & Congress who were responsible for the independence, whereas in fact we deny the role of several other political parties and groups like Bhagat Singh, Shibus Chander Bhus's Indian National Army who actively participated in creating the atmosphere of awareness for the liberation, 1946's Indian Navy's revolt can not be ignored when one of the military group under nationalist feeling revolted against the colonial rule.

Dr. Mubarak Ali said that our lots of current problems are attached to the process of partition until we address these unresolved issues with neutrality and prejudices, we may remain in the feelings of hatredness and fear.

# A NEW PHASE...A NEW IMAGE...A NEW STYLE... FOR OUR NEW MAIN CAMPUS...

Nazia Khan  
BB-1748

The beating and unbearable heat of summer and the intense work taking place for the renovations of the main campus. It came as a surprise for all when they saw the main campus for the summer semester. No one had the slightest idea that they were coming back not to the same old white mansion with an eerie atmosphere inside. Instead it was much worse!!! The main campus had been turned up-side down and it seemed as if the construction team was there to tear away everything, from the flooring to the walls, the lawns and the doors. There were a couple of sighs from some students and staff who were dreading the painful noises of the drilling and hammering, and elsewhere there were smiling faces and nods of appreciations for the upcoming changes. Finally the campus wouldn't feel so cold and hollow now it was going to have a feel of warmth and be more welcoming.

Throughout the summer semester workers went their way of making changes and fittings, unaware of the impact they were implementing. Their hard work would pay off in so many ways and so many people were going to benefit out of it. It was time to change the look of the main campus. For students there was a sense of belonging and gratitude that changes were being acknowledged and acted upon. Now our main campus would be of match to other Universities' main campuses. We watched every step and stage as our main campus altered and emerged from the ruins of the past and reflected into the present and the near future. Truly the management had invested at large for these renovations.

The changes included from improving the pavements, which had many holes and cracks in them and it was difficult to walk on them. They used a combination of red, grey and black bricks for the pavements all around the campus. They ripped out the previous odd blue colored fountain and replaced it with a pond-like circle and filled it with flowers and different kinds of plants. They further dug out 4 rectangular boxes in line with circle and filled that too with plants and flowers.





The stairs and the floor to the entrance were demolished and were replaced with sleek black marble which went in contrast to with the white building. The improvements brought to the stairs were of great comfort to the students as they now had a much better place to sit outside, since that is one of places where students enjoy sitting and relaxing when the weather is enjoyable.

Entering inside the ground floor, there was a lavish use of mellow off-white marble flooring and light yellowish brown wood workings, panels and furniture. Doors, frames and the notice boards were all down in wooden panels. Windows were covered by off-white blinds and light fixtures were made on the ceilings to match the environment and the theme colors that created the warm, airy and welcoming atmosphere. The lighting was comforting and not too harsh, its colors were in contrast to the rest of the materials used. The major alteration performed on the ground floor was to the front desk area. It was now encased in a room with a forefront entrance made of transparent glass doors with a large wooden front desk in light yellow brownish wood designed with brown strips. The same was used for the background walls, plants were positioned in wooden boxes and to compliment the colors grassy green sofas were placed inside the room for comfortable seating. To aid with the scorching heat a split was positioned for further comfortable seating for visitors. Though these are renovations made only to the ground floor some minor changes were made on the other two floors. Wooden doors were fitted in classrooms which were much better from the ugly black doors that made terrible noises.

The institute is trying its level best to move forward and to provide a much comfortable and encouraging environment for faculty, staff and the students. As we all know changes cannot be made drastic, every step and stage is taken slowly. Renovations have not been halted this is probably the first phase towards development and enrichment. They are simply the beginning to a set of changes that seem to be promising and will take place any time in the near future. We are all proud and gratified at the enduring and everlasting efforts of the Chancellor and the management for the betterment of the institute. The new look and the end result of the renovations are mesmerizing and unbelievable. Hopefully there will be many more changes to happen in the future (Inshallah).

- Find a quiet, well lite place to study. It seems obvious, but sometimes you have to hide from distractions. (i.e. friends in the dorm) Tell others you are working and ask them to leave you alone for awhile. You can meet later to relax and have fun.
- Work at a desk or table. DO NOT lie down on a couch or bed to study. Take a break if you need it.
- Find the best time of day to study. Some students are most awake in the morning, others think best late at night. Learn the most optimal time of day for you to concentrate and study.
- Review the day's notes when classes are over. You'll deal with questions about class material when it's fresh. In this way you'll avoid the need to cram for tests.
- Set up a study schedule that includes a few hours each day. Stick to it.
- Bribe yourself. Promise yourself that you'll do something fun IF you study for a period of time. When you reach your goal go have a sundae, see a movie or go out with friends.
- Take frequent short breaks if you need it. Studies show people can concentrate for about 30 minutes before they lose focus. When you get to the point where your mind starts to wander, get up and take a walk. Get a drink and come back.
- Sometimes working with others can help you illustrate which material is understood and which isn't. If you can answer questions and explain concepts to others, odds are you know the information well. Otherwise you'll realize what need to study some more.
- Be cautious about working with others. Sometimes certain members will actually provide a distracting force. Carefully choose with whom you will work.
- Cycle between working alone and working with others. Work alone to master concepts and information. Work with others to test your true understanding.

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# Manage Your Career Before It Manages You

**“Your work is to discover your work and then with all your heart to give yourself to it” Buddha**

Everyone in life wants to be a success. But first, we need to identify the definition of success. Success is a state of mind. You are able because you think you are able. Different people perceive success differently at different points in their lives. So criteria of managing career are also different for each individual. One thing that is common amongst everyone is that everyone wants to be successful and conforms to the fact that there's nothing so fulfilling in life.

The key to have a sustainable career is to find one that you really love and enjoy. Many times people tend to drift into careers that probably their parents decide for them. As long as it is what you can do better and are comfortable with, there are no problems in going for it. But, if that is not the case, is it worth choosing for?

The first thing is to create a vision and a mission of what you want to do in your life will provide you with some directions and momentums to move forward and manage your career. If you have laid out your goal and a plan with a realistic and worthy vision for your life ahead, you will notice how differently you perceive and react to things. A compelling vision will make you feel good about yourself. Also, it leaves you with a clear mind, which allows you to make rational career choices and decisions and fit them in your scheme of things, keeping the bigger picture in mind.

When people lack a mission in life, they tend to just have materialistic goals and want “things”. Not that it is wrong. Material things can only serve as a means but confusing the means to be the end can create problems later on.

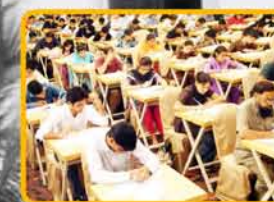
So each individual needs to select his career path with broad vision and factual mission. And he must know the meanings of career development. Career development is the lifelong process of managing learning, work, leisure and transitions in order to move towards a personally determined and evolving future.

Be a man to manage your career, you should know who you are and what makes you tick. This will provide you an essential insight view of working environment and circumstances which will make the great contribution to your current or future employer. So when you know who am I and what make me tick then you can manage your selected career path with more efficient way.

Another fruitful technique is to get a 360° evaluation of yourself and best way of evaluation is to get the feedback from your boss and colleagues. Someone says that ‘Feedback is the Breakfast of Champions’. So try this easy exercise but may be harsh. Moreover you should be fair in your career matters because career fairs provide great opportunities to find out more about potential employers and employment opportunities within their organizations. This will also provide you a direct way to enquire about your specific strengths and weaknesses.

Shortly you must pay full attention to your selected path and maintain a good attitude no matter what you face. Build relationships inside and outside the organization and increase your visibility by making new friends and co-workers. To manage your career you should keep in mind a specific formula SMART (specific, measurable, attainable, relevant and timely) given by Association for Coaching of UK. It will be constant reminder for you to manager your career before it manages you.

# 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 Shakra-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 Southhampton, 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.

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- ▶ 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
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## PROGRAMS OFFERED

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# IS THE ISLAMIC BANKING SYSTEM TRULY ISLAMIC IN PAKISTAN?

Nazia Khan (BB-1748)



Over the past semesters, seminars have been conducted in our institution to provide insights upon the many various, minor and major issues taking place worldwide and in Pakistan. It's an informative tool in providing current standings and happenings in our country and countries outside us. This specific seminar, brought light upon the Islamic Banking system. It was based upon questioning how truly our Islamic Banking system in Pakistan is Islamic. The honorable guests included Mr. Muhammad Arif, Head of Islamic Section at the State Bank of Pakistan, Mr. Farooq Aziz, Assistant Professor at a reputable university and last but not least Mr Shahid Hassan Siddiqui who is a renowned and eminent economists/scholar along with the accompany of the Dean of Management Sciences. The seminar took place on Friday 19th June 2009 at around 12pm.

Considering Islamic Banking, its one of the most sensitive issue when it comes to the banking and financial sectors. Islamic Banking system's foundation is rooted upon the Shariah and it prohibits interest or usury, gambling, trading in goods and services which are unlawful in themselves. Islamic Banking products are fundamentally and conceptually different from conventional banks, as it follows a set of principles designed by the Shariah. Islam recognizes the need to trade, perform business and encourage economic growth. It doesn't despise economic growth and prosperity but encourages it. The objectives of an Islamic economic state is to achieve development through socio-economic justice and to share risk and gains between the two individuals transacting together (the state, the financial institution or individuals). The prohibition of Riba is so clear in Islam that its stated in Qur'an, Surah Baqara(278-279).

"O believers fear Allah and give up what is still due to you from Allah and His Messenger. But, if you repent, you can have your principal. Neither should you commit injustice nor should you be subjected to it."

The guests invited to present the seminar took into consideration of what Islamic Banking is all about, they discussed the concept under the influence of both economics and Islam, they also brought light towards the faults and gaps evident and present in the system prevailing both in Pakistan and worldwide. Mr. Muhammad Arif introduced the economic perspective of Islamic Banking, supporting with hard facts and figures. Facts and figures included the percentage of Islamic Banks growth over specific period, how and where it developed and its growth worldwide and in Pakistan, other figures which included the market share of this type of banking and the percentage of profits earned by its products in comparison to the products of conventional banks. Some facts and figures were unbelievable and hard to digest such as Pakistan having around 70 banks out of which disappointingly only 4 or 5 banks are Islamic banks or our providing Islamic products. Other information provided by him stressed upon the slow yet promising growth of this sector and the activities and actions that the State Bank is undergoing to strength the infrastructure of this sector. He also explained that Islamic Bank's growth wasn't only bleak in Pakistan but despite the 30% annual growth of this system in Asia, the growth has been held back due to the lack of speed in making decision by Muslims scholars of whether the recent and upcoming products introduced under Islamic Banking are compatible with the laws of Shariah. Amidst the problems and inefficiencies in the system, Mr. Muhammad Arif supported and praised the regular and continuous commitments and efforts of the central bank in promoting Islamic Banking on sound footings, provide a comprehensive and secure regulatory framework to establish these banks as a comparable and compatible Banking system against the conventional Banking system and assuring that it is Shariah compliant.

On the other hand, Mr. Farooq Aziz indulged himself upon the Islamic perspective of Islamic Banking. He questioned the principles upon which the system sits and whether they truly were being obedient to the actual principles stated by the Shariah. He provided strong proof



towards how much Allah discourages Riba (interest) and encourages avoiding it and has put forth an alternative. The above mentioned Surah baqra has been provided as evidence and the initial principle of Islamic Banking. Thus clearly suggesting that what is not rightfully earned cannot be halal, the effort and hard work put into a job receives a halal income. Such transactions include buying and trading of shares, buy and renting property out etc. He also described the whole scenario through the Islamic manner how we all have forgotten and are buried in piles and piles of unearned money and another section of our country is dying from a lack of food, water, clothing and shelter. Mr. Farooq put grave stress upon the wrong doing of the current civilizations and how we should open our eyes to this all time standing proof of the grievous sin we all are commanded by. We are merely attracted by what is temporary and tantalizing just for a short span of time, what is truly yet to come hasn't been even tasted. He paid high emphasis upon what Islam is, how it functions and promotes justice and equality of all mankind. Therefore implying how justful and right the Islamic Banking is for all individuals. He supported his claims by displaying the recent financial crisis which had led a number of strong financial institutions and companies to go bankrupt or to experience disastrous falling profits. Ideologically our system is one which will avoid this situation and wouldn't allow any financial institution to suffer since it has been introduced by All Mighty Allah and implemented by His Messenger (S.A.S). If the Western world were to adapt our system they would have never suffered the past depressions and crisis including the recent one. But since in it's self it hasn't been rightfully and correctly been implemented by anyone of the Islamic countries it leaves the West wondering whether truly the system can be trusted in its true form.



The last guest Mr. Shahid Hassan Siddiqui diverted our minds from the dispute of the two perspective towards the functions of the system and the extend of existence in our country of this system. He based his presentation upon issues such as the amount of corruption involved, the lack of awareness and attention brought to it, the many various disputes between the Muslim scholars amongst themselves leaving the growth to suffer etc. He argued upon the lack of attention and discipline provided to this sector which is resulting in the diminishing of its true essence and the true factor of its existence. He also supported his argument by introducing to the high earnings earned by Mudarbah, Ijarah and Musharika. Of which Mudarbah is earning the highest earning profits. He identified a number of people who are interested in Islamic Banking and would willingly want to be active participant and a part of Islamic Banking. He emphasized upon the need for the state bank to recognize this niche market and grasp the opportunity to cater to their needs as these people later in future will double in numbers. They should bank upon this small segments of people and provide strictly Shariah compliant services towards them. Another factor observed keenly is the speed at which conventional banks are advertising and promoting their products and services at one hand and on the other hand Islamic bank hasn't created sufficient awareness of any method of advertising that would create any possible awareness and attract larger number of people. For a long time people's perception and thoughts about Islamic Banking have been wrongly stored inside. There has been no effort put in by banks or the state bank to convert the negative perspective to a positive one and regain the trust back which has been lost overtime. He also discussed the concept of encouraging consumer banking against depositors. The essential reason for the failure and loss of credit framework in the conventional banks is due to making more profits in short run rather than Banking upon the long-term investments by depositors. Yes people will require money and banks will need to make profits, therefore, banks in Pakistan especially will always want to make profits due to which this aspect of conventional bank is pretty evident in Islamic Banking and for which a number of questions arise. Mr. Shahid also paid close attention towards Islamic Banking justifying the need of socio-economic justice and welfare of the society which they are rightfully entitled to. He debated this aspect against the reason to why Islamic Banking hasn't stepped into Micro-financing schemes and has restricted its services to specific individuals which lists people such as lawyers, journalists, agriculturists etc. Is this how it defines the justice and follows the principles?



Though the future of Islamic Banking has been portrayed as dark as the night, it doesn't mean there is no sign of hope or any ray of light for its survival in today's competitive era. In the Asian economy there are signs of growth for this sector, countries like Malaysia, Indonesia and Pakistan offer opportunities for their large populations. Yet while there are signs of a growing demand for Asian Islamic Banking products, analysts have yet to produce credible estimates of market size and growth potential in the region.

# DEATH OF RENOWNED SCHOLAR PROFESSOR MUMTAZ SAEED

It is indeed a very sad news for every one that renowned scholar and faculty member of BIZTEK Professor Mumtaz Saeed has passed away.

Professor Mumtaz Saeed, worked as a distinguishing member of the Board of Studies of the Faculty of Management & Social Sciences of the Institute of Business & Technology (Biztek) and also as a member of the Institute's Academic Council. The institute has lost a distinguishing

member of its Faculty. He taught the course of New Management Approaches to the M.Phil / PhD class for the last two years and won great admiration from his students and colleagues. Biztek mourns the loss of a management expert whose fame traveled overseas as economists such as Alvin Toffler & Willy Brandt appreciated Prof. Syed Mumtaz Saeed's contribution to Management Sciences.



## DEAN M&SS PARTICIPATES IN DOHA INTERNATIONAL SEMINAR

Prof. Dr. Muhammad Ali Siddiqui, Dean of the Faculty of Management & Social Sciences, attended the Majlis-i-Farooq-i-Urdu's annual Literacy seminar held in Doha on June 3-4, 2009.

The seminar was followed by an International Urdu Mushairas in which well-known Urdu poets from all over the Urdu speaking world participated.

The theme of the seminar was "Urdu Research in Pakistan & India with reference to Dr. Jamil Jalibi & Dr. Syeda Jaffer".

Dr. Siddiqui presented a paper as well as he was the chief guest at one of the sessions of seminar.

His paper was appreciated by luminaries such as Dr. Gopi Chand Narang of India & Peerzada Qasim Raza Siddiqui, Vice Chancellor of the University of Karachi, who also participated in the seminar.

# BIZ MASTI

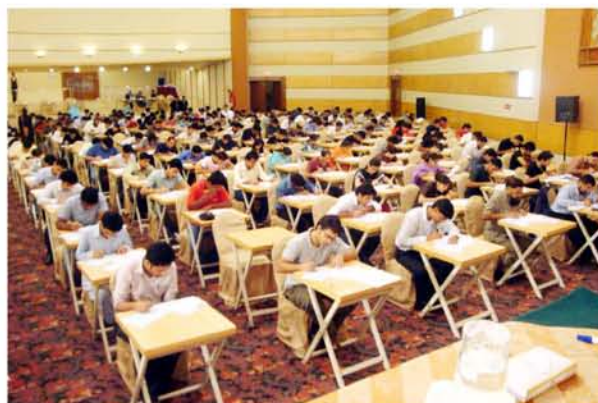
To refresh and enjoy the cool summer evenings, the students of marketing management of BIZTEK along with Ms. Sana Arz Bhutto, faculty Management and Social Sciences organized BIZ Masti , a comedy show held in Millennium Mall on June 14, 2009. Students from different universities also attended this show. Famous comedians Sikandar Sanam and Wali Sheikh got the crowd laughing by their funny jokes and performances. Many artists and singers also made this event very lively. Not to forget local talent, a singing competition was also held in which many biztekian's participated. An arts and crafts , painting competition was also held in which children took interest.

On the same day a bowling competition was also held in the bowling arena on the top floor of the Millennium Mall. A tough competition was seen on that day among the students from different universities, as there were 4 rounds, winner was given cash prize of Rs. 3000 and runner ups were given cash prizes of Rs. 1000 as well as trophies. In the end of the show at around 11 pm, the organizers of the show expressed there experience of implementing their knowledge of marketing management to the audience and everyone appreciated their efforts.



# BIZTEK APTITUDE TEST AT REGENT PLAZA

The education system makes it mandatory that students enter into streams of Specializations at an early stage of test as aptitude or capability. BIZTEK is always eager to provide the excellence of education and execute the optimism of students and parents effectively and professionally. In every semester we enroll the new batch of

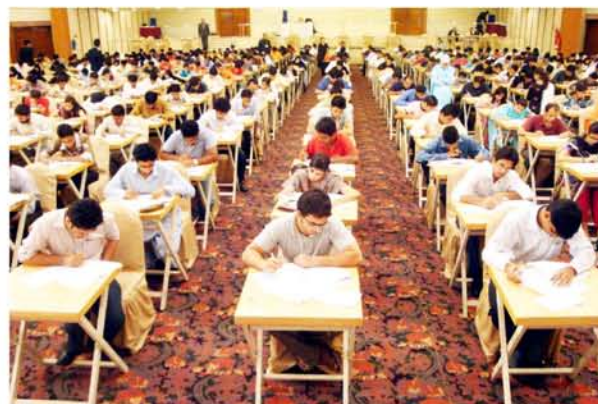


students in our institute by conducting an aptitude test. Aptitude test at Regent Plaza is highly motivated especially for professional candidates. The right education for a

bright and inquiring mind-and the equal opportunity for a meaningful job. For BIZTEK admission, the Task Force recommend mandatory Scholastic Aptitude Test.

beliefs). such test is basically an analysis of professional certification, counseling, psychological approaches The measurement that is the goal of testing is called a test score, and is "a summary of the evidence contained in an examinee's responses to the items of a test that are related to the construct or constructs being measured. Test scores are interpreted with regards to a norm or criterion or occasionally both. The norm may be established independently, or by statistical analysis of a large number of subjects.

Aptitude test in BIZTEK an assessment of student's knowledge, skills, classification in many other topics (e.g.,



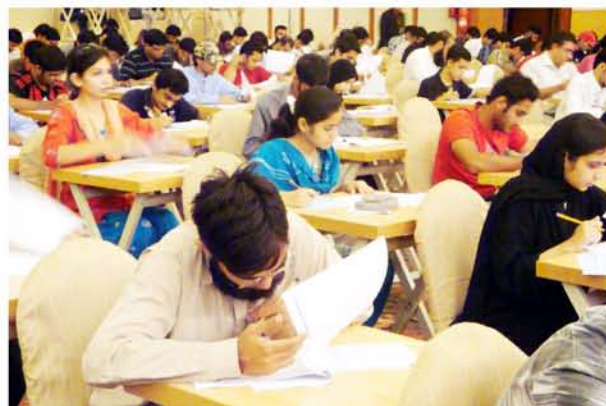
To maintain the highest quality standards, a process of continued filtering of students is undertaken to maintain quality, mass level testing was conducted at Hotel Regent Plaza. It provided international recognition to our students, by validating their knowledge base and making them highly sought after build up. It will also serve as a benchmark



to check the quality and effectiveness of the level of students. Facing this grave situation "Rainy weather" at test day was an objective creating a scene of hesitation, soon development of very high quality well motivation scenario for appearance of test by proper corresponding of regarding development education

to the students and professionals had been applied at BIZTEK. The organizers of BIZTEK have no fear for such events. The quality of education provided will be at least at par with the world leading institution of higher learning.

The light showers and winds at the test day brought a pleasant change in the hot weather. Candidates need a very pleasant environment because there remain a certain stress level during the test, but owing to the pleasant environment due to beautiful rain with cool breeze the test looked like an amazing one with students in fresh moods. A huge crowd of students and parents especially large number of



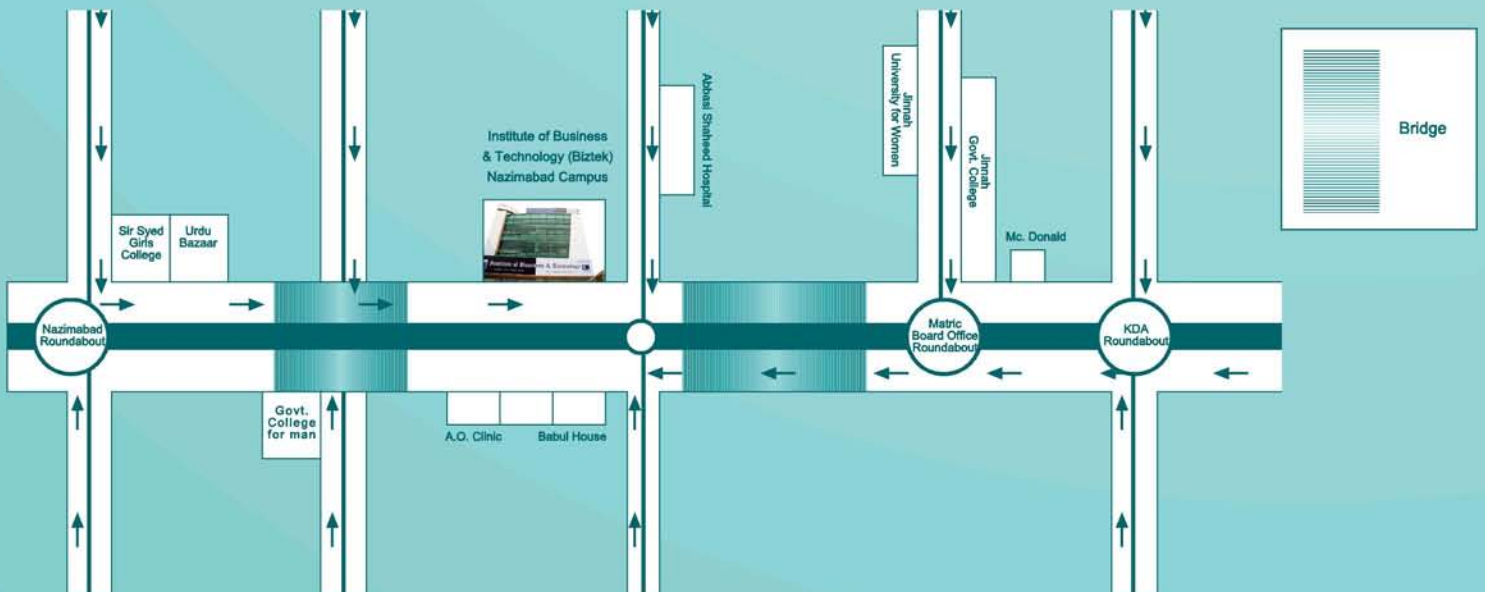
female students appeared at the premises of Regent Plaza for the Aptitude Test fall 2009. The comparative analysis of ambitious candidates. "Consequently, an aptitude and basic skills test was designed in accordance with the standardized needs and requirements of the international standard.

# BIZTEK NOW IN NAZIMABAD

Biztek, while believing in the philosophy of facilitation to the learns has decided to open another campus for the resident of defunct District Centre of Karachi. It will cater the students of Nazimabad, North Nazimabad town, Jamsheed, S.I.T.E and adjacent town of district centre. The population of district Centre is over 2,000,000 and the Nazimabad campus will mainly be catering the residents of district Centre and partially district South as well.

The newly establish campus is in Nazimabad. The campus building is located on the main Nazimabad road just opposite to A.O. Clinic. The building of Nazimabad campus is very spacious and equipped with very modern infrastructure. It has all the eminent facilities to facilitate the students. A would have well equipped Computer lab, library, cafeteria and spacious class rooms.

Biztek network is growing, as Biztek has an aim to serve the nation by educating them and giving them a path / way to success.



# JMSS Editorial Board Member Launches Her New Book

Edited by: Naveed Ur Rehman Khan  
Lecturer FM&SS

Rebecca L. Schiff is currently the Associate Director of Corporate and Foundation Relations at Harvard Law School. She is also an adjunct professor at the U.S. Naval War College in Newport, Rhode Island. She has a PhD in Political Science and MA in Social Science from the University of Chicago

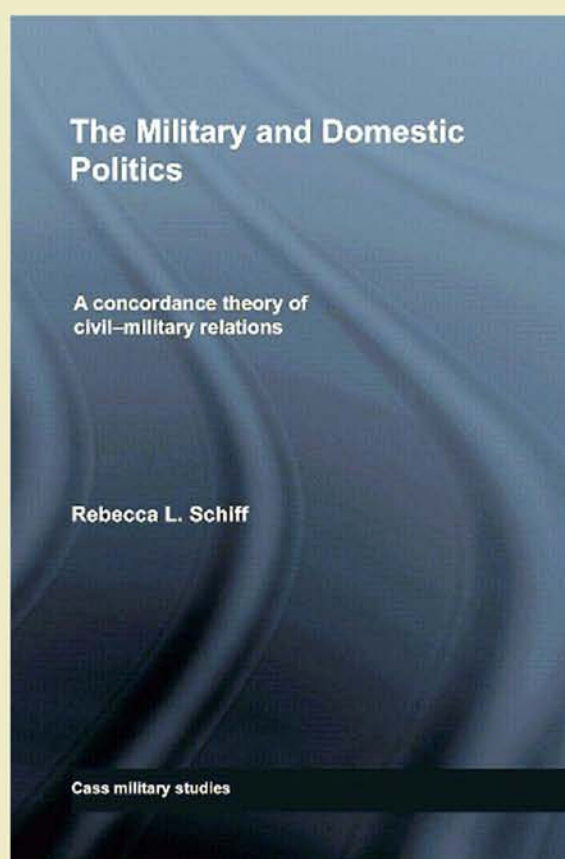
She has been associated with the Journal of Management and Social Sciences (JMSS), a peer-reviewed international journal published by BIZTEK, as Editorial Board Member since 2008. Her contribution in research is laudable, her major contributions is in the field of Military and Domestic politics and have an extensive work on Concordance Theory implication in Pakistan, India and Argentina.

She has been associated with Armed Forces & Society as Associate Editor, a leading peer-reviewed, interdisciplinary international journal. She was served in Human Rights Campaign (HRC), Washington, D.C. as Board of Governors.

Her recent contribution in the field of political science is a book entitled *The Military and Domestic Politics: A Concordance Theory of Civil-Military Relations* published by Routledge in 2008 has been widely accepted and appreciated by the military and democratic intellectuals. This is a book about civil-military relations and the application of concordance theory to five case studies: Post-Revolutionary America; India, Pakistan, Israel and Argentina. The book explains why domestic military intervention occurs or is prevented in each nation. The book also examines how concordance theory evolved from the field of military studies to 'corporate concordance' which focuses on the military-industrial complex, and how many corporations have shifted their priorities from building arms and military technology to corporate philanthropy and social responsibility.



**Rebecca L. Schiff**



**Title Page of the Book**



**Rebecca L. Schiff addressing at IUS Seminar on Armed Forces and Society**



# How to Prepare for a Job after Graduation / Post-Graduation?

When you are a college student, life is great. You can wake up late, sleep through a couple lectures, hang out with your friends, grab some pizza, party that night, and then do it all over again.

A couple times a year a break-up, a long paper, or a major exam might add a bit of stress to your otherwise carefree existence. For those students who hold down part-time jobs, the work tends to be straightforward and the pay limited. These jobs are a way of making money to get through college - nothing more or less. Four (or five, depending on your personal timeline) years pass blissfully and then, all of a sudden, the college hands you a diploma, shakes your hand, and spits you out into the world. Now what? Time to find a job. If you are one of the fortunate few, you have already become acquainted with your Office of Career Services during senior year and may have something lined up. However, is this the best job you could have gotten? On the other hand, if you are one of the typical multitude, your thoughts about a job are just that - thoughts.

What you may not realize is that graduation from college is a critical breakpoint. Career choices made during and after graduation will affect your entire life - it will deeply affect your skills, your earnings potential, your social circle, who and whether you marry, where and how you will live...in a word - everything. Given the monumental importance of this decision, even a small amount of planning can have a profound influence on your future success.

There are three key pieces of advice that you must internalize: (1) start early; (2) prepare; and (3) follow through. It may not sound like much, but these three steps can mean the difference between a multi-million dollar career and a dead-end one, or, if material success is not your measuring stick, the difference between a fulfilling career and a meaningless one.

The first step is to start early. The basic tool for getting a job - any job - is the resume. A resume with a lot of blank space will not interest any employer. The earlier you can amass experience, the more impressive your resume will look relative to your peers. Consider two college seniors - the first senior has worked a summer internship at IBM and another summer internship at Procter & Gamble, volunteered at the homeless shelter and the hospital, participated in the French and Business clubs, and served as a research assistant for a professor; meanwhile, the second senior played on the college basketball team and...well, that's pretty much it as far as resume experience. Which senior would you want to invite for an interview? Unless you are a huge basketball fan (and potentially even then), it would certainly be the first one.

Starting early means exploring opportunities for work both on- and off-campus. If you cannot get a paid position, take an unpaid internship - from a resume perspective, a job is a job, regardless of how much or whether you got paid. Professors need research assistants, community service organizations need volunteers, private corporations need interns, and start-up businesses need cheap labor. Start with people you know. Approach your professors, family, and friends, and ask whether they may need a pair of helping hands at their place of work. Even if you put in a few hours over a few weeks, it's another experience that you can put on your resume.

In choosing whether to pursue one opportunity or another, consider which will sound more relevant on your resume. Suppose you have the choice to either work as a research assistant for a Professor of Economics or as an assembly-line worker at a family friend's auto plant. If you are interested in a career in business, finance, or accounting, the research assistant position will not only look more relevant on your resume, but give you a better understanding of your chosen career field. On the other hand, if you are interested in mechanical or automotive engineering, the job at the plant would be more appropriate.

The second step is preparation. The basic idea here is that knowledge is power. How can you plan your career if you are not even sure what career choices are out there? The more you can learn about different types of jobs, the more likely you are to be able to select one that is appropriate for you and then gear your collegiate experience in that direction. For certain jobs, a student's GPA and club affiliations may be most important, while for other jobs the student's real-world work experience is paramount. Preparation means interacting with your Office of Career Services, talking to your family and friends, and reaching out to complete strangers in areas of interest. Many of these strangers will become the mentors and contacts which will empower you to secure the most appropriate job after graduation.

If you have no idea which jobs appeal to you, begin with your interests. Do you enjoy writing? Do you like working with computers? Do you have an artistic mind set? Once you have identified your preferences, you can go to the Office of Career Services and ask for suggestions on jobs that pertain to those preferences. Once you have a list of jobs, research them thoroughly - again, prepare yourself to be as knowledgeable about these industries and their hiring practices as possible. Understand what the entry-level opportunities are and what the hiring managers look for. Most important: never be afraid to ask questions. By asking questions as a freshman, sophomore, and junior, you can then maximize your chances of landing the job as a senior. Once you have determined which career areas are most appealing and built up your resume, make sure to prepare for your interviews. Interviewing is a skill, and like any skill, the key to improvement is practice. You can find a lot of common interview questions online. Practice answering these questions, either on your own or with an interviewing partner. If your Office of Career Services offers mock interviews, make sure to participate. Each time you do a practice or mock interview, ask for candid feedback. By identifying your weakness areas, you will know what needs improvement.

The final step is following through. The jobs market is highly competitive and it is easy to become discouraged. Remember: there is always more that can be done. Your resume can be improved, your interview skills can be refined, your contacts can be expanded, and your knowledge base can be grown. If a door closes - knock again. If a paid position at your dream firm is unavailable, see if you can take an unpaid internship, just to get your foot in the door. If your e-mails are not being answered, try calling. If your calls are not being returned, try stopping by. If a contact is busy, make sure you ask for a better time to talk before you let them go.

In addition to following through on specific opportunities, make sure you stay in touch with all your various contacts. A call once a month to say hello, ask about the family, and provide an update on your situation can lead to an important referral down the line. Some successful entrepreneurs maintain databases of people they speak with, including notes on what was discussed each time. Perhaps it's not necessary to be so detailed, but keeping in touch is important - not only at the outset of your career, but throughout its development.

The three steps outlined here are not particularly difficult or time-consuming, but their impact on your life cannot be overstated. Take an hour or two a few times a week to explore job and internship opportunities, to chat with career counselors, and to contact individuals in industries of interest. That way, when the college hands you that diploma and shows you the door, you will know exactly where you are going.

# Biztek's Faculty Further Strengthened



## Dr. Masroor Alam

Associate Professor/ Associate Dean/ Deputy Director

Doctorate in Management from University Utara Malaysia, Malaysia.

He has been engaged with School of Business Studies, Cybernetics International College of Technology - Kuala Lumpur, Malaysia as a Senior Lecturer, He has also served Pakistan Institute of Management as a Senior Management Counselor



## Ms. Reema Frooghi

Lecturer, Faculty of M & SS

Master of Business Administration (Majors in Marketing) from Hamdard University. She has been engaged with Dadabhoj Institute of Higher Education as a Visiting faculty. She has also served Arena Multimedia as Centre Manager.



## Ms. Mehr-un-Nisa

Lecturer, Faculty of M & SS

Master of Applied Sciences (Majors in Economics) from Applied Economics Research Centre, Karachi. She has been engaged with Govt. Degree College for Women, Bahawal Nagar as a lecturer.



## Mr. Syed Khurram Arsalan Wasti

Lecturer, Faculty of M & SS

Master of Applied Sciences (Majors in Economics) from Applied Economics Research Centre, University of Karachi.

He has been engaged Bahauddin Zakariya University, Multan as a lecturer.



## Mr. Rana Zeeshan Mubarak

Lecturer, Faculty of M & SS

Master of Management from Oxford College of Management Studies, UK.

He has been engaged with Pakistan Institute of Management as a Management Counselor. He has also served Horizon Advertising, UK as an Assistant Manager Administration.

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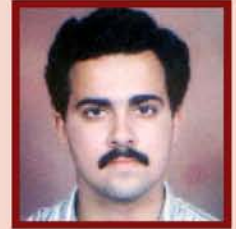
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EMBA



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EMBA



Ajmal Khan  
BEM/872  
EMBA



Salman Ahmed  
BEM/873  
EMBA



Abdul Wajid Khan  
BEM/881  
EMBA



Omair Dawood  
BEM/883  
EMBA



Jawed Latif  
BEM/894  
EMBA



Serwech Hyder  
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MBA



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BM/778  
MBA (EVE)



Navaid Abrar  
BM/805  
MBA



Mohammas Sajid Muneer  
BM/810  
MBA (EVE)



Muhammad Hanif  
BM/864  
MBA



Shahid Hussain  
BM/881  
MBA (EVE)



Ali Rahat Jameel  
BM/885  
MBA



Sohaib Ahmed Anis  
BM/886  
MBA



Muhammad Sohaib Bokhari  
BM/891  
MBA



Raja Faisal Karim  
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MBA



Muhammad Asad Ayub  
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MBA



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MBA



Adnan Ahmed Shaikh  
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MBA



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