



Tel: +92 21 35611063-64 **Fax:** +92 21 35610020

Email: customer.service@pii.com.pk **Website:** www.pii.com.pk

Insurance Industry and Career in Insurance

Seminar at the Department of Statistics University of Karachi April 6, 2016

As part of the Insurance Day 2016 celebrations both possibilities and innovation in the insurance industry, were brought on display for the young graduating students of the Actuarial Sciences of the Department of Statistics, University of Karachi at the half day seminar organized by Pakistan Insurance Institute (PII) for the benefit of the students at the Department's premises and invited young leaders of the insurance industry Mr. Saad Ullah Khan, VP/Head of Retail Online Jubilee General Insurance Company and Mr. Jalal H. Curmally Head of Human Resources EFU Life Assurance to share their experiences of the insurance industry.

In two back to back one hour sessions, the students were first made aware of the various innovations being undertaken by Jubilee General in its online retail area, by Mr. Saad Ullah Khan. Mr. Khan shared a slide showing skyrocketing growth for online insurance industry. After a round of active presentation and answer sessions, Mr. Curmally took to the stage to speak about career opportunities within the life insurance sector and the many possibilities that the students had available to them. He tackled head on some common conceptions and misconceptions about the life insurance sector. In an interactive question and answer based presentation, he highlighted the amazing growth opportunities that lay before the sector. The students asked if a career in life insurance meant sales, to which he was quick to highlight the many functions that go hand in hand to run a life insurance business and the career opportunities available in key roles, such as strategy, marketing, customer care, customer advisory, human resources and so on.



He also highlighted how the life insurance sector was mainly comprised of young professionals and that it also is one of the highest employers of women professionals in the country.

Speaking directly then to students pursuing actuarial qualifications and careers, he laid out the career path for actuaries within EFU Life. He also answered questions related to benefits and pay that are currently being provided to actuaries. The session concluded with an open audience question and answer session with the students about how to enter the life insurance sector, how best to prepare for and conduct themselves in an interview and about career options available to students in general.

The day's proceedings concluded with a vote of thanks from Professor Muhammad Aslam Chairman, Department of Statistics to PII and to the guest speakers. Lunch was also served at the conclusion of the proceedings.







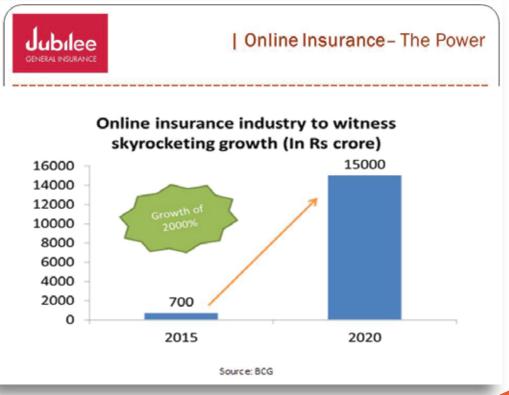
Round Pegs in Round Holes

You can be a part of:

- 1. Strategy Design
- 2. Research & Product Development
- 3. Process Design and Reengineering
- 4. Brand Management
- 5. Training and Development
- 6. Human Resource
- 7. Distribution Channels
- 8. Operations















Feedback

I am so glad that I attended the seminar and got a chance to learn so much about theinsurance industry and career in insurance. Tuba Naz (BS 3rd year)



Speakers were very knowledgeable and the question answer session was very good. Mehak Israr (BS Final)



Such seminars should be held on a regular basis as this interaction provides our students an opportunity to learn about working in the corporate sector. Professor M. Aslam, Chairman, Department of Statistics, University of Karachi.



I not only learnt about the insurance industry and the career it offers but I also got to know about the development and innovations in IT and how the insurance industry is using it to its advantage in reaching out to their customers. Ntato Jeremiah Lelit (BS Final)



There are so many opportunities in the insurance industry and I am so excited and look forward to being a part of it for a successful career. Malik Bilal Ahmed (BS 3rd year)

Press Briefing

Karachi Press Club April 5, 2016

In celebration of the Insurance Day 2016 on the eve of Insurance Day to be held on April 6, 2016 Karachi Insurance Institute (KII) organized a press briefing at the Karachi Press Club.

The panel comprised of Mr. Tahir Ahmed Chairman Insurance Association of Pakistan (IAP) and MD, Jubilee General Insurance, Mr. Ayaz Hussain M. Gad, Chairman KII and ED J B Boda & Co (S) Pte Ltd, Mr. Hasanali Abdullah, MD, EFU General Insurance Ltd, Mr. Muhamamd Rashid, CFO State Life Insurance Corporation of Pakistan, Mr. Hussain Hirji CEO Century Insurance Co. Ltd.



Speaking at the press conference, Mr. Tahir Ahmed stated that insurance should be made mandatory, as it could reduce future risks and improve the standard of living. Mr. Ahmed suggested that like the Middle East countries, insurance should be made mandatory in Pakistan in all the organizations having at least 10 employees.

Mr, Ayaz Hussain suggested that the Pay Safety Act should be amended, as the compensation rate for accidents was very low in Pakistan.

Mr. Hasanali Abdullah shared the facts and figures of the performance of the insurance industry during the last five years and stated that the industry had written premium of Rs. 846 billion and Rs. 319 billion claims had been paid, tax contribution of Rs.53.53 billion were recorded, while the number of employees of insurance companies stood at around 17,000 for the year 2015.

Mr. Muhammad Rashid said that the ratio of insurance in the country was very poor, therefore, there was a dire need to raise awareness about the importance of insurance.

Commenting on the number of Takaful companies Mr. Hussain Hirji said that to date Takaful companies operating in the country was seven, which was a good omen.





Elocution Contest

As part of the Insurance day activities the IAP held an elocution contest. The topics selected were 'e-insurance' and 'Big Data'. There was an encouraging response from the industry and employees from a number of companies participated.

The contest carried three cash award for the 1st, 2nd and 3rd positions which were decided by panel judges from the industry.

Chairman IAP, Mr. Tahir Ahmed addressed the participants and encouraged them to participate in such industry events. He presented the awards to the winners.

Refreshments were served to all the invitees and participants.

One of the distinctive features of the event was the excellent time management.



Super Final Cricket Match

A night match was played between the finalists of Karachi and Lahore teams namely United Insurance and Adamjee Life respectively at Moin Khan Academy Ground at DHA, Phase VIII, Karachi. Chief, Cricket Coordination Committee of IAP, Mr. Naim Anwar awarded trophy to the winning team and Mr. Abdul Majeed Executive Director SPI Insurance presented to the runner up team.





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Family Carnival

IAP's family carnival was held at Saver's Club, DHA on Sunday April 03, 2016 from 9:00 am to 2:30 pm. It was largely attended by a number of families from Insurance fraternity. The families were first served with breakfast comprising of halwa puri, tea, cold drinks, etc. At about 10:00 am a flag hoisting ceremony took place. The chief guest was Mr Tahir Ahmed, Chairman IAP and Managing Director of Jubilee General Insurance Limited. National Anthem was played in which everybody present joined in. Jumping Castle was the main attraction for children who also enjoyed candy floss, balloons, etc etc.

All were then invited to boating. Ferries were arranged to take them around the creek. It was the most enjoyable cruise for the whole family. The round trip took about 45 minutes.

Song & joke competitions were arranged between children of various ages. Prizes were awarded to the winners. At around 2:00 pm lunch boxes were distributed among all participants, they were given a choice either to have their lunch on the premises or carry it to their homes. Most of the participants opted for the latter.

All participants were happy to be there and enjoyed the moments spent to the maximum and hoped such festivals will continue to be arranged in future. The festival came to an end at about 2:30 pm.



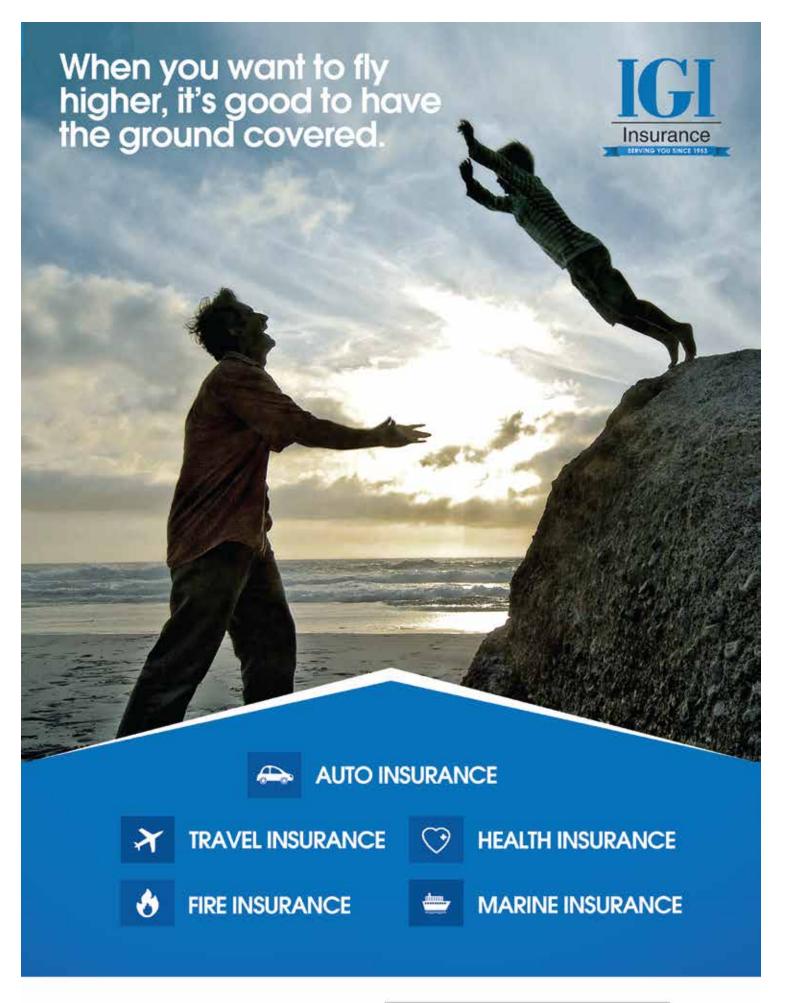


At Lahore

The Insurance Association of Pakistan (IAP) decided to celebrate Insurance Day throughout Pakistan on 5th April, 2016. In this connection Regional Office North planned a panel discussion on "Is the Insurance Industry investing in talent to achieve professionalism and secure future of industry" at Hailey College of Banking & Finance, Lahore.

The Panel Discussion started at 10:00 a.m. on Insurance Day in the hall of Hailey College of Banking & Finance. Over 180 students of Insurance and Risk Management participated in this event. Prof. Dr. Mubashir Munawar Khan, Principal Hailey College of Banking & Finance were invited as Chief Guest for this session. Prof. Fida Hussain Bukhari, Hailey College of Banking and Finance highlighted the relationship between insurance industry and Hailey College. He stressed upon the need for employment of qualified professionals of HCBF in the Insurance Industry and other organizations.





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Green Energy

The last issue of 'INSURE' carried a thought provoking article about the climate change, lets take this debate little further and talk about some recent rather brighter developments in this respect.

Since one of the major man made factor driving the climate change is carbon emissions, and a large share of carbon emissions is contributed by thermal power plants. The answer to this obviously is 'green energy' or 'renewable sources'. A recent study shows that the rate at which new solar, wind and hydropower sources were added in 2015 was more than the world has ever witnessed. According to Renewable Global Status Report, the investments in renewables during 2015 were more than double as compared to the amounts invested on coal and gas thermal power plants. For the first time emerging economies are spending more on green power than the established ones, when measured against country's GDP, the biggest investors were small countries like Mauritania, Honduras, Uruguay and Jamaica.

Total investment in 2015 worldwide recorded is \$286bn, and about 147 Giga watts of capacity were added mainly in wind and solar, which is also a clear indication that these technologies have become cost effective as compared to fossil fuels. In fact one of the contributing factors to fall in oil prices is development of renewable energy sources; and even the low oil prices have not shifted the investments from renewable sector to fossil fuel by great deal.





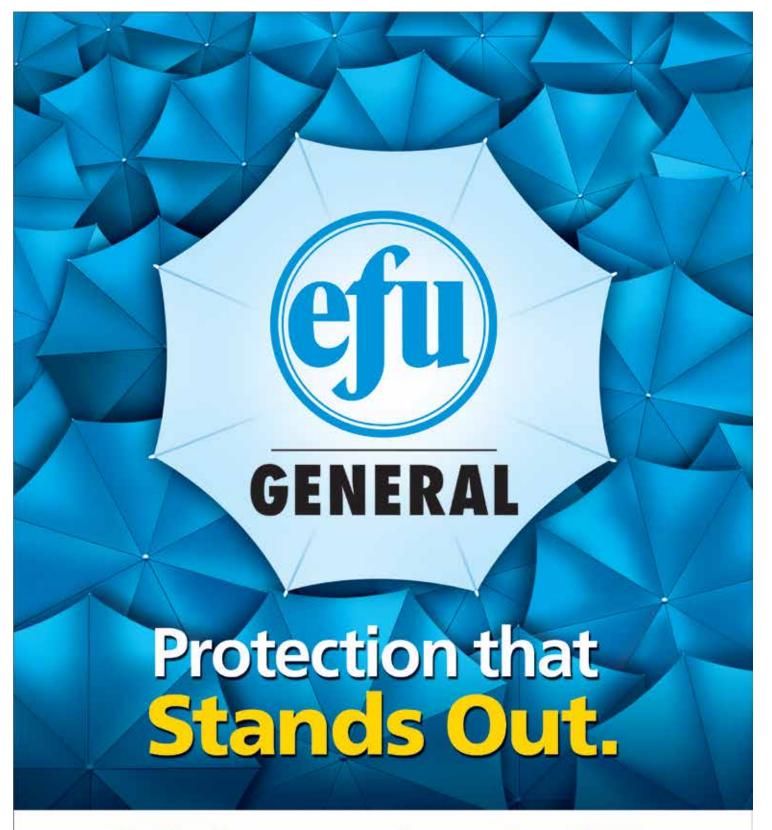
Many renewable projects have recently been setup in Pakistan as well, especially in wind. The Gharo - Keti Bandar wind corridor, which is spread on 60 km along coastal line of Sindh and more than 120 Km deep towards the land, has potential to generate more than 60,000 MW of electricity (according to AEDP estimates). So far in this wind corridor, 29 companies (mostly having generation capacity around 49 MW) have been awarded the contracts, which will be producing 1700 MW of electricity in near future. Currently 200 MW have been generated through 4 projects of 50 MW each and fifth is almost completed and all set to add another 50 MW very soon. There are other 9 projects of total 480 MW which already have received financial close and under construction. 7 of them are of 50 MW; one is of 99 MW and other is of 30 MW.

In addition to that Quaid e Azam Solar Park which is country's biggest solar park will be having 1,000 MW generation capacity after completion; various projects of 100 MW will be installed there. At the moment 1st 100 MW project has been installed and is operational while the 2nd is about to put in operation soon. Moreover, hundreds of micro hydropower project in KPK are at their final stages of commissioning, few small to medium capacity hydropower project are also under erection stages. It is now apparent that renewables will have a good share in world's energy mix and this will certainly play a significant role in controlling the damages caused by environmental changes, though the effects will not be immediate but will be seen over the course of times.

Asadullah Javeed
Assistant Vice President
Engg. /Bond & Risk Mgt. Department
Jubilee General Insurance Co Ltd

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Thomas Alva Edison



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17th Asia Conference on Banc Assurance and Alternative Distribution Channels Jakarta, Indonesia

Asia Insurance Review, a leading publication of insurance in Asia and Middle East, recently organized the 17th Asia Conference on Banc assurance and Alternative Distribution Channels in Jakarta, Indonesia on 10 and 11 May 2016. The Conference looked at the billion dollar offering in Banc assurance - both traditional and mobile - as well as the latest banc assurance deals, trends, issues and alternatives channels around the region. The two-day conference covered a multichannel approach, customer and relationship management, product innovation, digital technology, mobile banc assurance and the secrets that keep banc assurance thriving today!



Over the two days, the conference had 15 sessions covering a vast range of topics relating to Banc assurance and ADCs, and two interactive panel discussions with international experts on the topic. A total of close to 200 participants attended the conference with representation from 16 countries. International brands such as Prudential, Sun Life, Swiss Re, Munich Re, Willis Towers Watson, IFC, McKinsey, Marsh, Zurich, AXA, KPMG, Oracle, to name a few were present as speakers and participants. From Pakistan, Mr Mohammed Ali Ahmed, Executive Director & Chief Strategy Officer, EFU Life Assurance Ltd, represented Pakistan and was invited as a speaker and panelist.

Mr Ahmed's topic was "Banc assurance and ADCs; Shift from alternative to mainstream". The presentation focused on ideas that were considered alternative in the past, but have over the period of time evolved into the mainstream. Distribution channels is one example, where a channel such as banc assurance was alternative 15 years ago in Pakistan, however today it is a mainstream channel for most private sector life insurance companies, and perhaps for some companies it is the only channel. The presentation also gave the international audience a snapshot of Pakistan, its life insurance industry, the current drivers for growth, one of which is the expansion and depth of distribution channels. The latter part of the presentation focused on how insurers adapted their strategy anticipating the channel shift and what are the new emerging channels in Pakistan (such as branchless banking, telco, mass market financial inclusion). Strategy adaptation involves repositioning the company, innovations in products, more efficient ways of risk assessment, adopting leading frontend technology, and a critical review of the processes. At the same time, the regulatory aspect for alternative and mainstream distribution channels also cannot be undermined. Regulations play a developmental and supportive role for the industry, and have done so for Pakistan as well. The presentation concluded with the assessment that growth in life business in Pakistan will continue in the next 3 to 5 years with the same momentum as it has in the past few years, as there are enough fundamental strengths in the industry. It's important to note that "Change" is inevitable and there will always be an alternative ...that will cross the boundary... into the mainstream. Success is...to adapt across the organization when this happens.





Socrates











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*Insurer Financial Strength

Licensing Examination for Surveyors

(May 10 - 11, 2016)

Following candidates have been declared successful:

Karachi			Class of Business: FIRE
S.No. 1 2 3 4 5 6 7 8 9 10 11 12	Enrolment No. ASO/05/2016/K-1 ASO/05/2016/K-2 ASO/05/2016/K-5 ASO/05/2016/K-5 ASO/05/2016/K-7 ASO/05/2016/K-9 ASO/05/2016/K-11 ASO/05/2016/K-12 ASO/05/2016/K-13 ASO/05/2016/K-18 ASO/05/2016/K-22 ASO/05/2016/K-23 ASO/05/2016/K-23	Name Mansoor Ali Khan s/o Nasir Ali Khan Imran Hussain s/o Sajjad Hussain Adamjee Ashraf Moten s/o M. Ashraf Moten Awais Ahmed s/o Khurshid Ahmed Syed Faisal Hussain s/o Syed Munawwar Hussain Muhammad Waqas s/o M. Yousef Nadeem Qalb-e-Abbas Shirazi s/o Raza Shah Tahir Anwar Ijaz s/o Ch. Faqir Muhammad Muhammad Adnan Malik s/o Malik M. Pervaiz Shaista Ghaffar d/o Mian Abdul Ghaffar Tahir Nawaz s/o Ali Nawaz Abdur Rahim s/o Abdul Razzak	Company Hamid Mukhtar & Co. Hamid Mukhtar & Co. Noorwala Associates (Pvt) Ltd. S.M. Shafique (Pvt) Ltd. Triangle Ventures (Pvt) Ltd. Sipra & Company (Pvt) Ltd. Q.A. Shirazi Surveyors (Pvt) Ltd. Q.A. Shirazi Surveyors (Pvt) Ltd. Worldwide Services (Pvt) Ltd. Triangle Ventures (Pvt) Ltd. Oceanic Surveyor (Pvt) Ltd.
Lahore			
1	ASO/05/2016/L-5	Muhammad Anas s/o Muhammad Zahir	Tashfeen Hafeez Associates (Pvt)
Karachi			Class of Business: MARINE
5.No. 1 2 3 4 5 6 7	Enrolment No. ASO/05/2016/K-5 ASO/05/2016/K-7 ASO/05/2016/K-11 ASO/05/2016/K-12 ASO/05/2016/K-22 ASO/05/2016/K-26 ASO/05/2016/K-27	Name Adamjee Ashraf Moten s/o M. Ashraf Moten Awais Ahmed s/o Khurshid Ahmed Muhammad Waqas s/o M. Yousef Nadeem Pervez Qalb-e-Abbas Shirazi s/o Raza Shah Shaista Ghaffar d/o Mian Abdul Ghaffar Imran Ahmed s/o Muhammad Ayub Abdur Rahim s/o Abdul Razzak	Company Noorwala Associates (Pvt) Ltd. S.M. Shafique (Pvt) Ltd. Sipra & Company (Pvt) Ltd. Q.A. Shirazi Surveyors (Pvt) Ltd. Triangle Ventures (Pvt) Ltd. Oceanic Surveyors (Pvt) Ltd.
1 2 3	ASO/05/2016/L-2 ASO/05/2016/L-5 ASO/05/2016/L-6	Khurram Malik s/o Malik Qadir Bukhsh Muhammad Anas s/o Muhammad Zahir Noor Ahmed Chaudary s/o Ilmuddin Chaudary	Ali Murtaza & Co. (Pvt.) Ltd Tashfeen Hafeez Associates (Pvt) -
Karachi			Class of Business: MISC / MBD
5.No. 1 2 3 4 5 6 7 8 9 10 11	Enrolment No. ASO/05/2016/K-1 ASO/05/2016/K-2 ASO/05/2016/K-3 ASO/05/2016/K-5 ASO/05/2016/K-7 ASO/05/2016/K-8 ASO/05/2016/K-11 ASO/05/2016/K-112 ASO/05/2016/K-13 ASO/05/2016/K-23 ASO/05/2016/K-27 ASO/05/2016/K-28	Name Mansoor Ali Khan s/o Nasir Ali Khan Imran Hussain s/o Sajjad Hussain Syed M. Amir Hassan Zaidi s/o Syed Hasan Adamjee Ashraf Moten s/o M. Ashraf Moten Awais Ahmed s/o Khurshid Ahmed Faraz Haider s/o Shafi Haider Ansari Muhammad Waqas s/o M. Yousef Nadeem Qalb-e-Abbas Shirazi s/o Raza Shah Tahir Anwar Ijaz s/o Ch. Faqir Muhammad Tahir Nawaz s/o Ali Nawaz Abdur Rahim s/o Abdul Razzak Hozefa s/o Aziz Zanzibarwala	Company Hamid Mukhtar & Co. Hamid Mukhtar & Co. PMS Surveyor (Pvt.) Ltd Noorwala Associates (Pvt) Ltd. S.M. Shafique (Pvt) Ltd. Aflas Surveyors (Pvt) Ltd. Sipra & Company (Pvt) Ltd. Q.A. Shirazi Surveyors (Pvt) Ltd. Q.A. Shirazi Surveyors (Pvt) Ltd. Oceanic Surveyor (Pvt) Ltd Worldwide Services (Pvt) Ltd.
Lahore			
1 2 3 4	ASO/05/2016/L-2 ASO/05/2016/L-5 ASO/05/2016/L-6 ASO/05/2016/L-8	Khurram Malik s/o Malik Qadir Bukhsh Muhammad Anas s/o Muhammad Zahir Noor Ahmed Chaudary s/o Ilmuddin Chaudary Muhammad Rizwan s/o Hassan Muhammad	Ali Murtaza & Co. (Pvt.) Ltd Tashfeen Hafeez Associates (Pvt) - Anwar-ul-Haq & Co. (Pvt) Ltd.
Karachi			Class of Business: MOTOR
S.No. 1 2 3 4 5 6 7 8 9 10 11	Enrolment No. ASO/05/2016/K-5 ASO/05/2016/K-11 ASO/05/2016/K-12 ASO/05/2016/K-13 ASO/05/2016/K-15 ASO/05/2016/K-15 ASO/05/2016/K-18 ASO/05/2016/K-19 ASO/05/2016/K-22 ASO/05/2016/K-23 ASO/05/2016/K-23 ASO/05/2016/K-24 ASO/05/2016/K-25 ASO/05/2016/K-25	Name Adamjee Ashraf Moten s/o M. Ashraf Moten Muhammad Waqas s/o M. Yousef Nadeem Qalb-e-Abbas Shirazi s/o Raza Shah Tahir Anwar Ijaz s/o Ch. Faqir Muhammad Sumaira Anwar d/o Muhammad Anwar Muhammad Adnan Malik s/o Malik M. Pervaiz Muhammad Nadeem Ghori s/o M. Sharif Ghori Shaista Ghaffar d/o Mian Abdul Ghaffar Tahir Nawaz s/o Ali Nawaz Syed Mansoor Ali Rizvi s/o Syed M. Ali Rizvi Azmatullah Noor s/o Ahmedullah Noor Abdur Rahim s/o Abdul Razzak	Company Noorwala Associates (Pvt) Ltd. Sipra & Company (Pvt) Ltd. Q.A. Shirazi Surveyors (Pvt) Ltd. Q.A. Shirazi Surveyors (Pvt) Ltd. Q.A. Shirazi Surveyors (Pvt) Ltd. Worldwide Services (Pvt) Ltd. Shabbir Ilyas (Pvt) Ltd. Triangle Ventures (Pvt) Ltd. Oceanic Surveyor (Pvt) Ltd. Oceanic Surveyor (Pvt) Ltd. Oceanic Surveyor (Pvt) Ltd. Oceanic Surveyor (Pvt) Ltd.
1 2 3 4	ASO/05/2016/L-1 ASO/05/2016/L-3 ASO/05/2016/L-5 ASO/05/2016/L-10	Mohsin Ali s/o Inayat Ali M. Farhan Javaid s/o M. Junaid Iqbal Muhammad Anas s/o Muhammad Zahir M. Adil Khurshid Awan s/o Khurshid Awan	Hamid Mukhtar & Co (Pvt.) Ltd Step Engg. & Surveyors (Pvt) Ltd. Tashfeen Hafeez Associates (Pvt) A Z Awan (Pvt) Ltd.

Chartered Insurance Institute

Chartered Insurance Institute examination for Certificate, Diploma and Advanced Diploma will be held October 4~6,2016.

Felicitations

Pakistan Insurance Institute felicitates Sidra Nasir for an outstanding achievement of distinction in 5 subjects of the Chartered Insurance Institute (CII) examinations held in April 2016. Congratulations Sidra for also being awarded with John Greig Prize 2016 by CII London for scoring highest worldwide in unit 530 Economics and Business.

Agents Foundation Course

Following candidates have been declared successful:

39th b	39th batch (April 20 to 28, 2016) Karach				
S.No.	Registration No.	Name	S.No.	Registration No.	Name
1	AFC-B-39/2016-01	Shadab Khan d/o Saleem Khan	21	AFC-B-39/2016-21	Muhammad Hanif s/o Jan Muhammad
2	AFC-B-39/2016-02	Madiha Manzar d/o M. Manzar Ansari	22	AFC-B-39/2016-22	Waseem Haider s/o Muhammad Hasnain
3	AFC-B-39/2016-03	Uzma Sultan d/o Sultan Ahmed	23	AFC-B-39/2016-23	Rizwan Rizvi s/o Syed Ansar Rizvi
4	AFC-B-39/2016-04	Khawaja Haseeb Ahmed d/o Wagas Ahmed	$\overline{24}$	AFC-B-39/2016-24	Jai Kumar s/o Narian Das
5	AFC-B-39/2016-05	Fariha Ariz d/o Ariz Magbool	25	AFC-B-39/2016-25	Saima Tabassum w/o Asif ur Rehman
6	AFC-B-39/2016-06	Adrian Sam Anthony s/o Peter Sam	26	AFC-B-39/2016-26	Hassan Usman Zia s/o Hammad Bin Zia
7	AFC-B-39/2016-07	Danny Talati s/o Yezdi Talati	27	AFC-B-39/2016-27	Sarwat w/o Taugir Abdulla
8	AFC-B-39/2016-08	Hamid Ali Shah s/o Ali Akbar Shah	28	AFC-B-39/2016-28	Mohammad Waleed Bin Zafar s/o Zafar Iabal
9	AFC-B-39/2016-09	Hasnain Azhar s/o Azhar Sohail	29	AFC-B-39/2016-29	M. Zaheer Vakil s/o M. Iqbal Vakil
10	AFC-B-39/2016-10	Syed Adeel Grami s/o Syed Hamid Grami	30	AFC-B-39/2016-30	Suleman Jaka s/o Tayyab Jaka
11	AFC-B-39/2016-11	Naureen Shoaib d/o Muhammad Shoaib	31	AFC-B-39/2016-31	Akif Karimi s/o Salah ud Din
12	AFC-B-39/2016-12	Shazia Intizar Siddiqui d/o Intizar Siddiqui	32	AFC-B-39/2016-32	Shaikh Abdullah Jehangir s/o Jehangir Ahmed
13	AFC-B-39/2016-13	Shabab Fatima d/o Tajdar Hussain Rizvi	33	AFC-B-39/2016-33	Musarrat Perveen w/o Khawar Kamran Siddiqui
14	AFC-B-39/2016-14	Nabiha Ozair d/o Muhammad Ozair	34	AFC-B-39/2016-34	Faizan Rafiq Siddiqui s/o Rafiq Ahmed Siddiqui
15	AFC-B-39/2016-15	Muhammad Bashir s/o Muhammad Abbas	35	AFC-B-39/2016-35	Faiza Imran w/o Muhammad Imran
16	AFC-B-39/2016-16	Summiya Saleem d/o Muhammad Saleem	36	AFC-B-39/2016-36	Tabriq Alibhai s/o Anver Alibhai
17	AFC-B-39/2016-17	Ali Ahmed s/o Muhammad Rafiq	37	AFC-B-39/2016-37	Aamir Azhar s/o Azhar Gul
18	AFC-B-39/2016-18	Sharjeel Ali s/o Jaffar Ali Bangash	38	AFC-B-39/2016-38	Sadia d/o M. Ayoub
19	AFC-B-39/2016-19	M. Nabeel Nadeem s/o Muhammad Nadeem	39	AFC-B-39/2016-39	Ghulam Hussain Mirani s/o Ghulam Abbas Mirani
20	AFC-B-39/2016-20	Syed Ali Masood s/o Syed M. Izhar Hussain Rizvi	40	AFC-B-39/2016-40	Muhammad Azhar Alam s/o Muhammad Yaqoob

48th Batch (May 03, 2016) Lahore

S.No.	Registration No.	Name	S.No.	Registration No.	Name
1	1494/48-1	Muhammad Asif Javed s/o Anees Ahmad	12	1509/48-16	Rana Faisal Igbal s/o Rana Muhammad Igbal
2	1497/48-4	Salma Shakeel Khan w/o Shakeel Ahmed Khan	13	1510/48-17	Hassan Shahzad s/o Faiz Ahmed
3	1498/48-5	Javed Igbal s/o Umer Óin	14	1511/48-18	Syed Khizar Mehmood s/o Syed M. Raheem Shah
4	1501/48-8	Saira Ahmed w/o Ahmed Jamal	15	1512/48-19	Shazia Bano w/o Nadeem Anwar
5	1502/48-9	Syeda Iram d/o Hamyoun Rasheed	16	1513/48-20	Syeda Karin Fatima w/o Syed Javed Mehdi Rizvi
6	1503/48-10	Úsman Zaib s/o Auránzaib	17	1515/48-22	Shoaib Ahmed Bukhari s/o S. Nazir Hussain Shah
7	1504/48-11	Saiga Bano w/o M. Raza	18	1516/48-23	Shahid Amin Ch. s/o Muhammad Amin
8	1505/48-12	Asia Ashraf w/o M. Ashraf Khan	19	1517/48-24	M. Ehsan Ullah Khan s/o Manzoor Hussain Khan
9	1506/48-13	Umme Farwa w/o Tahir Abbas	20	1518/48-25	Bader un Nisa w/o Farhan Chaudhry
10	1507/48-14	Wardah Maham d/o Syed Mazhar Ali	21	1519/48-26	Haider Ali s/o Muhammad Siddique
- 11	1508/48-15	Salman Mir s/o Abdul Waheed Mir			

49th Batch (June 22, 2016) Lahore

S.No.	Registration No.	Name	S.No.	Registration No.	Name
1	1522/49-3	Sadia Laeeg w/o Laeeg Ahmed		1536/49-17	Irshad Hussain s/o Muhammd Sharif
2	1524/49-5	Rashid Bashir s/o Bashir Ahmed		1537/49-18	Hafiza Fatima Qazi d/o Abdul Waheed Qazi
3	1526/49-7	Tahir Mehboob s/o Mehboob Elahi	10	1540/49-21	Uzma Kashif w/o Kashif Javed
4	1529/49-10	Abdul Sattar s/o Allah Ditta	- 11	1544/49-25	Ch. Imran Saleem s/o Ch. M. Saleem
5	1530/49-11	Tahira Sattar w/o Muhammad Azam	12	1545/49-26	Muhammad Naseem s/o M. Saleem
6	1531/49-12	Sana Akbar w/o Muhammad Noman	13	1546/49-27	M. Mushtaq Najam s/o M. Ashfaq
7	1532/49-13	Aziz-ur-Rehman s/o M. Nazir Butt			

