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**Q.No.1: Discuss in detail any five cases of Companies Merger in Pakistan.**

Ans**:**

**1.Jazz (company):**

It is a Pakistani mobile network and internet services provider in Pakistan formed by the merger of Mobilink and Warid.  
The company provide at large base of prepaid and postpaid services all over the Pakistan. Their Head office is located in Pakistan and Their CEO is Amir Ibrahim.

The company is the example of a merge case in Pakistani where it merges to jazz officially after Mobilink in 2017.

**History:**

In the first the company was known in the name of Mobilink in 1994 it was founded by the Saif group and Motorola Inc. In 2001 the Egypt based Orascom investment Holding purchased the 69% Share of the Mobilink from Motorola Inc. and became the 69% Share Holder of the Company. In 2007 they bought the Remaining share from Saif group and become the Owner of Mobilink having 100% share.

**Merger to Jazz:**

In November 2015, Orascom Investment Holding announced the 100% acquisition of Pakistan’s Warid Telecom, a subsidiary of Abu Dhabi Group. Completed in July 2016 after due approvals, the first ever local telecom company acquisition created a combined subscriber base of 50 million. Following the merger of Mobilink and Warid, Mobilink was officially rebranded to Jazz in 2017.

Jazz has over 12,500 active cell sites in the country, with over 25,000 kilometers of Fiber Optic cable laid. Huawei, Nokia-Siemens, and ZTE are the primary vendors for networking equipment at Jazz, in 2020 PTA declared Jazz to be the largest 4G network of Pakistan.

**2.HabibMetro:**

Habib Metropolitan Bank which is commonly known as HabibMetro is the subdivision of Swiss bank Habib Bank AG Zurich having 395 branches in Pakistan and based in Karachi Pakistan.

**Merger and History:**

The bank was founded in 1992 as Metropolitan Bank and founded by the Mohammed ali Habib family as government started privatization of banking sector in Pakistan. It remained a highly rated bank till October 2006. when the Bank merged with Habib Bank AG Zurich’s Pakistan operations. The merged entity was named Habib Metropolitan Bank Limited.

HabibMetro offers retail, commercial, consumer and corporate banking solutions to its clientele, in addition to its expertise of trade finance. The Bank also of provides highly innovative e-Banking and Shariah-compliant Islamic Banking solutions.

**Habib Bank AG Zurich About**

Habib Bank AG Zurich’s legacy is founded upon a resolute commitment to trust and completed 50 years of international service in 2017. HBZ is an heir to a tradition of commerce and banking dating back to 1841 – Habib Bank AG Zurich’s journey towards this milestone has scripted a pursuit of excellence around the globe and currently operates with an international outreach in 8 countries across 4 continents. HBZ’s global network comprises over 400 branches, with total assets of over CHF 11,4 billion.

**3.Union Bank (Pakistan)**

It is a Pakistani bank based in Karachi, Pakistan. It was established in 1991 with its headquarters in Lahore, Pakistan. In 2000 the bank relocated its headquarters to Karachi.

**Merger and Additional Info**

It was in 2000 when Union Bank starts and acquired the Americas operation in Pakistan. In 2002 they acquired the operation in Pakistan of Emirates Bank international.

This buying helped Union Bank to become one of the larger private banks in the country across Pakistan. Prior to the merger with Standard Chartered Bank in 2006, it was Pakistan's eighth largest bank and had 65 branches in some 22 cities, about US$2 billion in assets, and about 400,000 customers.

On 30 December 2006, Standard Chartered merged Union Bank with its own subsidiary in Pakistan, which has 46 branches in 10 cities. The merged bank is named Standard Chartered Bank (Pakistan) and is now Pakistan's sixth largest bank.

**4. Summit Bank:**

It is a retail bank, which is a subsidiary of Suroor Investment a Mauritius investment company with its headquarters in Karachi, Pakistan.

**Merger of Summit Bank:**

In 2007, Arif Habib Securities Limited acquired Pakistan Operations of Rupali Bank Limited the Scheme of Amalgamation by the [State Bank of Pakistan](https://en.wikipedia.org/wiki/State_Bank_of_Pakistan). Suroor Investments Ltd. acquired 59.41% stake in Arif Habib Bank Ltd.

In October 2007, Arif Habib Securities Limited under the Scheme of Amalgamation set by the State Bank of Pakistan acquired the Pakistan Operations of Rupali Bank Limited; hence forming Arif Habib Bank. In 31st March 2010, Suroor Investments Ltd, a Mauritius based investment firm, acquired 59.41% stake in Arif Habib Bank Ltd from Arif Habib Securities Ltd, and on the 18th of August 2010, Arif Habib Bank Ltd was rebranded as Summit Bank Ltd.

The operations of the later mentioned banks were then merged under the single umbrella of Summit Bank Ltd, thus expanding the Bank’s network to more than 193 Branches.

**5. Burj Bank Limited:**

The Bank formerly known as Dawood Islamic Bank Limited (DIBL), now a part of Al Baraka Bank, it is the Pakistani sixth full fledges Islamic commercial bank.

The bank receive the license from state bank of Pakistan in 2006

**Merger History**

In 2016 Al Baraka Bank (Pakistan) Limited (ABPL), and Burj Bank Limited (BBL) have successfully merged operations under the name of Al Baraka Bank (Pakistan) Limited

The bank was the result of an initiative of the [First Dawood Group](https://en.wikipedia.org/w/index.php?title=First_Dawood_Group&action=edit&redlink=1).

In the mid of 2016, Al Baraka Bank (Pakistan) Limited received the approval from the State Bank of Pakistan (SBP) to conduct the due-diligence of BBL; one of five full-fledged Islamic Banks in Pakistan.

On the occasion, Sheikh Saleh Abdullah Kamal, Chairman of Al Baraka Banking Group (ABG) said that “The merger between ABPL & BBL is part of the group’s strategy to expand its reach in Pakistan and strengthen the global footprint of Islamic Finance. The said merger will set the path for exponential growth and success for ABG while increasing shareholder value”.

Mr. Shafqaat Ahmed, Chief Executive Officer of Al Baraka (Pakistan) Limited said “this is a proud moment for ABG & a testament to the group’s commitment to its operations in Pakistan. This is history in the making and I am confident that together we will write many more glorious chapters of success for years to come.

**Q.No.2: If you are a CEO of any big company and you have a chance of cross border acquisition which country you will select among Brazil, Philippine, Tajikistan and Turkey. Also discuss the reason of selection and rejection of other countries.**

**Ans:** if I became a CEO I would select turkey for cross Border acquisition because of the following reason:

**Adapt Culture:**

So because of a Muslim country and of high Muslim population in turkey it would be easy for me to adapt their culture, norms etc. In case of offering and hiring it would be easy to make them satisfied. The work between the employees would also go smoothly.

**Economic Condition:**

Turkey, among the fastest growing economies in the world, is one of the best places to expand my business. Because it has a strategic position by being the trading center of Europe and the Middle East. Also, the country presents a unique opportunity for foreign investors with a high investment potential for the future with ongoing support from the Turkish government.

**Strong Consumer Spending’s**

As a CEO of a large organization I know that the young people in Turkey follow the trend of brands and good product. So according to the needs of the young population by following the latest trends and practicing them in your business, I can easily attract young consumers in Turkey.

**Innovative Technology:**

In Case of the technology and innovation the Turkish people like the new technology in case of innovation there is not much risk because the people are like it so it can also expand the business easily;

**Incentives Granted from the Turkish Government**

The Government of Turkey provide many facility to the foreign investor by reducing investment related costs and creating a more investor-friendly environment. With the new investment incentives system, they reduced the expenses of the investors.

**Turkish Citizenship T**urkish citizenship right has been recognized to the foreign nationals who make investment more than a certain amount and create employment or keep the deposit. If you make capital investment of at least $500 thousand, or create at least 50 person employment, or purchase immovable property worth of $250 thousand they are kept for 3 years you can acquire your Turkish citizenship.

**Rejection of other countries:**

**Brazil:** There population is largely middle class and based in urban environments, which creates a consistent demand for new goods and services, despite Brazil’s roller coaster economy, high regulations, seemingly endless political scandals, high taxes, and notoriously difficult business climate. There is also a large informal economy in areas both urban and rural that can limit sales potential.

**Philippines:**

Philippine law restricts foreign equity or ownership to a maximum of 40% in certain business sectors. Most of the labor laws in the Philippines are geared to favor employees over management.

**Tajikistan:**

Difficult business environment Tajikistan is characterized by poor institutional; in unfavorable business conditions are identified as significant weaknesses have all contributed to the unpredictability of doing business in the country**.**

**Q.No.3: In this situation of COVID 19 being a student what will you suggest how Higher Education Institution run their classes and take exams explain in detail.**

**Ans:** As we know that the Pandemic the pandemic has significantly disrupted the higher education sector as well, which is a critical determinant of a country’s economic future.

Some Steps are essential to ensure the flow of education in that pandemic:

**The first thing** is immediate measures are essential to ensure continuity of learning in government schools and universities. Open-source digital learning solutions and Learning Management Software should be adopted so teachers can conduct teaching online.

**The Second thing** is to make the availability of the internet for the students there is peoples in rural areas who haven’t any internet facility they traveler many KM for the internet signals to attend their online classes. So the Government needs to ensure the availability of internet.

**The Third Step** is to See the outcomes either the classes are good enough to satisfy the students or not, if not what changes required because giving slides and notes only a student cannot get the idea of a teacher that’s why mostly in exam then they cannot get the question that what the teacher is talking about.

**The Fourth thing** is to do a survey. A university-wide survey was done just before e-learning replaced all large classes. Students’ feedback was consolidated and communicated to all teaching staff. Common concerns included effectiveness of online lectures, changes in assessment, and self-discipline when learning online.

The Checking through student management committees, two weeks after the online replacement of all large classes. This enabled further tweaks to improve the experience. Online meetings were conducted with program directors and teaching staff to share experiences.

**The Fifth Step** Presetting certain features in online learning tools can help prevent some nightmares. Zoom, for example, has features that can be preset, such as auto-mute upon entry or auto-record. Common mistakes reported include students coming into live streaming sessions with private chats streamed for all to hear or running a session and forgetting to record it.

**Now How to Take Exam:**

The exam is to be taken by the Universities effectively it means that the website should be working 100%, mostly in exam time the website become dead the paper mostly not submitted by the students.

The other thing that is required is that there is students who haven’t the laptop facility due to Economic condition of the family. To allowed them that can submit the paper on hand written notes also.

The Facility in case of poor internet if someone not submits the paper with in time giving some extra time or to allowed them to mail the paper to the Teacher if necessary.

In this time of crisis, a well-rounded and effective educational practice is what is needed for the capacity-building of young minds. It will develop skills that will drive their employability, productivity, health, and well-being in the decades to come, and ensure the overall progress of Pakistan.