

- 1 Kh. Muhammad Asif, Federal Ministry for Defence
- 2 Federal Secretaries: Ministry of Commerce & National Food Security
- 3 Dr. Najeeb Ahmed Memon, DG Tax Policy Office, Finance Division





Closing Date



Starting Date

## تجدید رکنیت برائے سال 2026-2027 ء

تمام معزز اراکین سیالکوٹ چیمبر آف کامرس اینڈ انڈسٹری کو بذریعہ نوٹس مطلع کیا جاتا ہے کہ ان کی ممبر شپ رکنیت کی مدت 31 مارچ 2026ء سے ختم ہو رہی ہے۔ لہذا تجدید رکنیت برائے سال 2026-27ء مورخہ یکم فروری 2026ء سے شروع ہو کر 31 مارچ 2026ء تک جاری رہے گی۔ اس سلسلہ میں تجدید رکنیت کا بل برائے سال 2026-27ء آپ کو بذریعہ ای میل ارسال کر دیا گیا ہے۔

تجدید رکنیت کیلئے لازمی ہے کہ فیس مقررہ مدت میں بمعہ آخری سال کی انکم ٹیکس اور سیلز ٹیکس ریٹرن فائل کرنے کا ثبوت، اگر لاگو ہو، بھی چیمبر ہذا میں جمع کروانا ہوگا۔ جو ممبر سالانہ فیس جمع کروانے کے باوجود انکم ٹیکس اور سیلز ٹیکس ریٹرن فائل کروانے کا ثبوت مہیا نہ کر سکیں گے، چیمبر ہذا کے قوانین کے تحت ان کا نام ووٹرز لسٹ میں شامل نہیں ہوگا اور نہ ہی وہ آئندہ الیکشن میں حصہ لیں سکیں گے۔ بہت بہت شکریہ

**سیکرٹری جنرل**

سیالکوٹ چیمبر آف کامرس اینڈ انڈسٹری

معزز اراکین چیئرمین

السَّلَامَةُ عَلَى رَسُوْلِ اللَّهِ ﷺ



**Syed Ahtesham Mazhar**  
President



**Mian Murad Arshad**  
Senior Vice President



**Salman Sheikh**  
Vice President

مجھے آپ کے ساتھ یہ خوش آئند خبر شیئر کرتے ہوئے انتہائی مسرت محسوس ہو رہی ہے کہ وزیر اعظم پاکستان، عزت مآب جناب میاں محمد شہباز شریف کی جانب سے شہر اقبال سیالکوٹ کے ممتاز اور نامور برآمد کنندگان، جناب خواجہ مسعود اختر صاحب (میسرز فارورڈ اسپورٹس)، جناب قیصر ایس شیئر صاحب (میسرز کیو ایس اے سرجیکل) اور جناب امین احسن صاحب (میسرز لبرمین انٹرنیشنل)، کو ملک کی بزنس کمیونٹی کے اعزاز میں منعقدہ ایک اعلیٰ سطحی تقریب میں "ٹاپ ایکسپورٹرز ایوارڈز" سے نوازا گیا۔ بلاشبہ ان معزز شخصیات کو قومی سطح پر یہ اعزاز حاصل ہونا ان کی انتھک محنت، پیشہ ورانہ مہارت، وژن اور برآمدی خدمات کا شاندار اعتراف ہے، جو نہ صرف انفرادی کامیابی بلکہ پورے شہر سیالکوٹ اور اس کی بزنس کمیونٹی کے لیے ایک اجتماعی اعزاز کی حیثیت رکھتا ہے۔

یہ ایوارڈز سپورٹس گڈز، سرجیکل انسٹرومنٹس اور لیڈر گلوڈ سیکٹر میں غیر معمولی برآمدی کارکردگی کے اعتراف میں دیئے گئے ہیں۔ یہ وہ شعبے ہیں جنہوں نے دہائیوں سے عالمی منڈی میں "میڈان سیالکوٹ" کو معیار، اعتماد اور جدت کی علامت کے طور پر متعارف کروایا اور پاکستان کے قیمتی زر مبادلہ میں نمایاں کردار ادا کیا۔ اس میں کوئی شک نہیں کہ سیالکوٹ کے برآمد کنندگان نے محدود وسائل، سخت عالمی مسابقت اور بدلتے ہوئے تجارتی چیلنجز کے باوجود معیار اور اعتماد کی روایت کو نہ صرف برقرار رکھا بلکہ اسے مزید مضبوط کیا، اور انہیں ملنے والے یہ اعزازات اسی اجتماعی جدوجہد کا ثمر ہیں۔

میں وزیر اعظم اسلامی جمہوریہ پاکستان میاں محمد شہباز شریف کی قیادت کا تہہ دل سے شکر گزار ہوں کہ انہوں نے صنعتی صارفین کے لیے بجلی کے نرخوں میں 4.04 روپے فی یونٹ کی اور ایکسپورٹ ری فنانس ریٹ کو 7.5 فیصد سے کم کر کے 4.5 فیصد کرنے جیسے فیصلے کر کے برآمد کنندگان کو نمایاں ریلیف فراہم کیا۔ یہ اقدامات نہ صرف برآمدی مصنوعات کی پیداواری لاگت میں کمی کا باعث بنیں گے بلکہ کم شرح پر فنانسنگ کی دستیابی سے نئی سرمایہ کاری کی راہیں بھی ہموار ہوں گی۔ علاوہ ازیں ٹاپ ایکسپورٹرز کے لیے بلیو پاسپورٹ کے اجرا کا اعلان ایک مثبت اور دور رس اقدام ہے، جو پاکستانی برآمد کنندگان کو بین الاقوامی سطح پر کاروباری روابط کے فروغ، سفری سہولت اور عالمی منڈیوں تک بہتر رسائی فراہم کرے گا۔

یہ تمام اقدامات حکومت پاکستان کی کاروباری برادری سے وابستگی اور برآمدات کے فروغ کے لیے سنجیدہ کوششوں کا واضح ثبوت ہیں۔ سیالکوٹ چیئرمین پالیسی اقدامات کو سراہتے ہوئے پُر امید ہے کہ مستقبل میں بھی یہ تسلسل برقرار رہے گا، جس کے نتیجے میں برآمدات میں اضافہ، روزگار کے نئے مواقع اور ملکی معیشت کو مزید استحکام حاصل ہو گا۔

میں تمام ایوارڈ یافتگان کو دل کی گہرائیوں سے مبارکباد پیش کرتا ہوں اور دعاگو ہوں کہ اللہ تعالیٰ انہیں مزید کامیابیوں سے نوازے۔ سیالکوٹ چیئرمین برآمد کنندگان کے مسائل کے حل اور قومی معیشت کی مضبوطی کے لیے حکومتی اداروں سے اپنا مکمل تعاون جاری رکھے گا، تاکہ ہمارا شہر سیالکوٹ بدستور ملکی معیشت میں ریڑھ کی ہڈی کا کردار ادا کرتا رہے۔

سید احتشام مظہر  
صدر

## WHAT IS INSIDE

05 Batain Aiwan Ki

07 Monthly Activities of SCCI

22 Country Profile-Saudi Arabia

26 Compliance Requirement-NTR

# IMPORTANCE

## OF INTELLECTUAL PROPERTY (IP) FOR BUSINESS GROWTH

INNOVATION  
INCENTIVE

INVESTMENT  
PROTECTION

QUALITY  
ASSURANCE

GLOBAL TRADE  
FACILITATION

CULTURAL  
PRESERVATION

### ◆ Why Intellectual Property (IP) Matters – Now More Than Ever

In today's globalized and innovation-driven market, Intellectual Property (IP) is a vital tool for businesses. It offers legal protection to your ideas, products, and brand — turning your creativity into a commercial asset.



### What is Intellectual Property (IP)?

- ⇒ Trademark – Protects business names, logos, slogans
- ⇒ Patent – Secures inventions and innovative processes
- ⇒ Industrial Design – Safeguards product shape, style, look
- ⇒ Copyright – Covers written content, designs, media
- ⇒ Geographical Indication (GI) – Recognizes products linked to a region (e.g., Sialkot's sports and surgical goods)

### ✓ Why Register Your IP?

- ✓ Protection from imitation and counterfeiting
- ✓ Builds brand trust and recognition
- ✓ Increases product value for exports
- ✓ Encourages innovation and product development
- ✓ Legal tool to expand globally

### Common Misconception

Many small businesses wrongly believe that **Intellectual Property (IP) protection is only needed by large companies**, but in reality, **every business—regardless of size—owns valuable assets** like brand names, logos, product designs, or innovations that can be copied or misused, needs IP protection.

Without registration, others can **legally imitate or even claim ownership** of your product, putting your business at serious risk. **Securing your IP** not only protects your ideas but also strengthens your market position and future growth potential.

### IP protection is not optional—it's essential for all businesses.

Respected Members, “Innovation without protection is risk”

This Chamber urges all entrepreneurs, exporters, and manufacturers to engage with the Intellectual Property Organization of Pakistan (IPO-Pakistan,  Website: [www.ipo.gov.pk](http://www.ipo.gov.pk)) for timely registration and guidance.

دنیا بھر میں پھیلے مسلمانوں کو امت مسلمہ کہتے ہیں جو مختلف معاشروں کا مجموعہ ہے گو یہ مجموعہ ایک جسم کی طرح ہے مگر....

”وَاعْتَصِمُوا بِحَبْلِ اللَّهِ جَمِيعًا وَلَا تَفَرَّقُوا“  
کی روگردانی کر کے ہم نے امت مسلمہ کے جسم کو چھلنی چھلنی اور کرجی کرجی کر کے رکھ دیا ہے۔ مسلمان فرقوں میں بٹ گئے۔

پکڑ کے رکھیے خدا کی رسی  
منع ہے قرآن میں فرقہ بندی  
مگر میں حیرت میں گم ہوں داؤد  
ہنر ہے کس کا یہ فرقہ سازی

ایک اندازے کے مطابق پاکستان میں اس وقت خط غربت سے نیچے رہنے والوں کی تعداد چودہ کروڑ سے زیادہ ہے۔ خیال کیا جاتا ہے کہ دنیا بھر کے مسلمان اگر یورپ اور امریکہ کے بینکوں سے اپنی دولت نکال لیں تو یہ سب مالیاتی ادارے دیوالیہ ہو کر رہ جائیں۔ ان امیر اسلامی ملکوں کا فرض بنتا ہے کہ اپنی دولت کو غریب اسلامی ممالک میں تقسیم کریں۔

رمضان المبارک کے مقدس مہینہ کی نسبت سے چند احادیث ملاحظہ ہوں۔

☆ حضرت انسؓ فرماتے ہیں ایک سال رمضان آیا تو نبی کریم ﷺ فرمایا "تم لوگوں پر ایک مہینہ آیا ہے جس میں ایک رات ہے جو ہزار مہینوں سے افضل ہے، جو شخص اس رات سے محروم رہ گیا وہ ساری کی ساری خیر سے محروم رہ گیا اور اس رات کی خیر و برکت سے محروم وہی رہتا ہے جو واقعی محروم ہے۔"

☆ حضرت عبداللہ بن عباسؓ کہتے ہیں کہ نبی اکرم ﷺ نے فرمایا "کسی مسلمان کی حاجت پوری کرنے کا اجر و ثواب دس سال کے اعتکاف سے بھی زیادہ ہے۔" (طبرانی)

☆ نبی اکرم ﷺ نے فرمایا کہ افطار کے وقت روزہ دار جو دعا مانگے اس کی دعا قبول کی جاتی ہے، روئیں کی جاتی۔ (ترمذی) آئیے۔ اس ماہ صیام میں ہم پورے خضوع کے ساتھ استحکام پاکستان کیلئے دعائیں مانگیں۔ پیاروں کی عیادت کریں۔ رسول اللہ ﷺ نے فرمایا "..... مریض کی دعا ایسی ہے جیسے فرشتوں کی دعا....."

## باتیں ایوان کی

سجانے کا نام نہیں ہے۔ مہنگائی کو کم کرنے لئے سادگی اپنانا ضروری ہے۔ اگر دیسی گھی کے پراٹھے، سموسے، پکوڑے اور مہنگے ترین پھلوں کی چاٹ نہ ہوگی تو انشاء اللہ روزہ قبول ہو جائے گا۔ تاہم ذخیرہ اندوزوں کا یہ منصوبہ کہ روزہ داروں کو لوٹنا ہے، دھرے کا دھراہے جائے گا۔

اللہ رب العزت کی بے نیازی ہے کہ انسانی مخلوق کو کہیں دولت سے مالا مال کر رکھا ہے اور کہیں اتنی غربت دے رکھی ہے کہ لوگ کوڑے کرکٹ کے ڈھیر سے کھانے پینے کی اشیاء ڈھونڈتے پھرتے ہیں۔ ایسی صورت حال سے شیطان مردود بہت فائدہ اٹھانے کی کوشش کرتا ہے، اہل دولت کے دماغ میں یہ وسوسہ ڈالنے میں جُت جاتا ہے کہ خیر دار اپنی دولت کو اللہ کی راہ میں خرچ نہ کرنا مبادہ مفلس ہو جاؤ گے۔ ہمیں چاہیے کہ ماہ صیام میں خصوصی طور پر اور دیگر مہینوں میں عمومی طور پر نصاب کے مطابق زکوٰۃ ادا کریں اور صدقات و خیرات میں بڑھ چڑھ کر حصہ ڈالیں تاکہ شیطان مردود کے حصہ میں ذلت و نامرادی اور لعنت کا طوق آئے اور مسلم معاشرہ کے اندر خوشحالی اور دولت کی لہر بہر ہو جائے۔

قارئین کرام! یاد رہے دولت کی فروانی کسی کو خوبیوں کی بنا پر حاصل نہیں ہوتی اور "غریبی" کے کوہ الم تلے دے کسی مفلس کو اس کی خامیوں کی وجہ سے سزا نہیں ملتی۔ "کن فیکون" کہنے والی ذات اقدس نے نظام ہستی چلانے کے لئے سخت پابندیاں عائد کر رکھی ہیں ورنہ تو کوئی بھی غریب اور لاچار نہ ہوتا۔ چنانچہ غربا و مساکین کی عزت نفس کو محروم ہونے سے بچانے کے لئے رب العزت خود اپنے لئے قرض مانگتے ہیں، فرمایا! "اگر تم اللہ کو قرض حسنہ دو گے تو وہ اسے تمہارے لئے کئی گنا بڑھا دے گا اور تمہیں بخش دے گا اور اللہ بڑا قدر شناس ہے بردبار ہے"

رمضان المبارک کے اس مقدس مہینہ میں کوشش ہونی چاہیے کہ تقسیم خیرات میں ترجیحات کو مدنظر رکھا جائے تاکہ مستحقین کسی طور بھی محروم نہ رہ جائیں۔ سب سے پہلے خاندان اور غریب ہمسایہ کا جائزہ لیا جائے کوئی بیمار محض دوائی کی خاطر دم نہ توڑ دے، کسی طالب علم کی پڑھائی پیسوں کی وجہ سے ادھوری نہ رہ جائے۔ غریب نادار بچپوں کی شادیوں کیلئے بھی زکوٰۃ کی رقم مختص ہونی چاہیے۔



تحریر: داؤد احمد چٹھہ ایم اے  
سابق صدر ایوان صنعت و تجارت سیالکوٹ

## ماہ صیام

رمضان المبارک کا مہینہ جاری ہے۔ مسلمان اس مقدس مہینہ کے فیوض و برکات سے اپنی اپنی جھولیاں بھرنے میں مصروف ہیں۔ ہر کوئی اپنے مقدر سنوارنے کی فکر میں ہے۔ ہمیں بھی یہ فکر دامن گیر ہے کہ نجات کا کوئی سامان پیدا ہو جائے چنانچہ چشم تصور میں ہم دیکھتے ہیں کہ ہمارے اعمال سیاہ پر رب تعالیٰ ناراض ہیں اور ماہ صیام آگے بڑھ کر ہماری سفارش کر رہا ہوتا ہے۔ پھر جب ہم اس تصور سے باہر نکلتے ہیں تو ایک عجیب سی تمنا چنگاری بن کر شعلہ جوالا بن جاتی ہے۔ "یا اللہ۔ ماہ صیام کی رمتوں بھری گھڑیاں کیوں جلد ختم ہو جاتی ہیں۔ کیوں پورا سال ہی رمضان کا سال نہیں رہتا تو ہم خود ہی اپنی حماقتوں پر ہنس دیتے ہیں کہ نظام کائنات ہماری معصومانہ خواہشوں پر نہیں، اللہ تعالیٰ کے اپنے ضابطوں کے مطابق چلتا ہے۔"

روزہ مسلمانوں کی جسمانی اور روحانی تربیت کرتا ہے اور ایمانی قوتوں کو جلا بخشتا ہے۔ سیاست، تجارت، معیشت، معاشرت، مذہب اور اخلاقیات غرضیکہ ہر شعبہ حیات میں رمضان کا مہینہ اصلاح کے عمل کو زندہ کر دیتا ہے جس کی وجہ سے ہماری زندگیوں میں خوشگوار نکھار آ جاتا ہے۔ دنیا بھر میں ہر قوم، مذہب اور معاشرہ تہوار مناتا ہے، وہاں تاجر اور دکاندار تہوار کے موقع پر اپنے لوگوں کی خوشیاں دو بالا کرنے کیلئے منافع کم کر کے سستے داموں اشیاء خورد و نوش فروخت کرتے ہیں حتیٰ کہ مسلمان ممالک میں بھی ایسا ہی رواج ہے تاہم پاکستان ایک ایسا اسلامی ملک ہے جہاں ہر تہوار کے موقع پر اور خصوصاً رمضان المبارک کے مہینہ میں 50% سے 100% تک مہنگائی کر دی جاتی ہے اور پھر اس مہنگائی کا گراف سارا سال قائم رہتا ہے۔

دوستو! روزہ رب تعالیٰ کے لئے ہے، بے شمار لوازمات میز پر

# LEATHER WORKING GROUP (LWG)

## WHY COMPLIANCE WILL SHAPE THE FUTURE OF PAKISTAN'S LEATHER INDUSTRY

**The Leather Working Group (LWG)** was established in 2005 by leading global brands to address a critical credibility gap in the leather industry: the lack of a reliable, globally accepted benchmark for environmental performance and supply chain responsibility. Nearly two decades later, LWG has emerged as the most influential sustainability standard in global leather trade quietly but decisively reshaping market access. Today, LWG compliance is no longer optional; it determines who can participate in premium international supply chains.

**LWG operates as a non-profit**, multi-stakeholder initiative that audits tanneries against rigorous environmental and social criteria. Its audit framework assesses water and energy efficiency, effluent treatment, chemical and waste management, occupational health and safety, and—most critically—full traceability of hides from slaughterhouse to finished leather. Tanneries are rated Bronze, Silver, or Gold, with certification valid for 24 months. For global brands and buying houses, these ratings are now embedded in procurement policies and commercial contracts.

Globally, more than **2,200 tanneries across over 60 countries are LWG-certified**, accounting for nearly one-third of finished leather production. Countries such as Italy and India recognized early that sustainability compliance is not a regulatory burden but an economic strategy. Through investment in centralized effluent treatment, cleaner technologies, traceability systems, and skills development, they have safeguarded buyer confidence, expanded value-added exports, and built resilience against tightening environmental regulations.

Pakistan, despite being among the world's major producers of raw hides and skins, stands at a strategic crossroads. Leather and leather products particularly gloves, footwear, and apparel remain important export earners. However, fewer than 60 tanneries nationwide currently hold LWG certification. In Sialkot, Pakistan's most export-oriented leather cluster, only two tanneries are compliant. This gap directly explains reduced access to high-value markets, increased buyer audits, and continued reliance on low-margin wet-blue or semi-processed exports.

In this context, the **Sialkot Tannery Zone (STZ)** represents a structural shift rather than an incremental fix. The relocation of tanneries into a purpose-built, environmentally compliant zone addresses the most demanding elements of LWG compliance. Centralized effluent treatment segregated drainage System, chrome recovery systems, cleaner production layouts and landfill site for the sludge, and energy-efficient infrastructure are not upgrades they are the foundations of modern leather manufacturing. By enabling shared infrastructure, the STZ lowers compliance costs and allows certification at scale, transforming sustainability into a cluster-level competitive advantage.

As global buyers face stricter due-diligence and traceability requirements particularly in Europe LWG's role as the primary gatekeeper of the leather trade will only strengthen. For Pakistan, LWG compliance is no longer an aspiration; it is an economic necessity and a pathway to long-term relevance in global markets.

# MONTHLY ACTIVITIES OF SIALKOT CHAMBER

## MEETING OF THE DEPARTMENTAL COMMITTEE ON WOMEN ENTREPRENEURS



The meeting of the Departmental Committee on Women Entrepreneurs was held on January 01, 2026. Dr. Syeda Ayesha Wadood warmly welcomed all members to the first meeting of the Committee and highlighted the commitment of the Women Resource Center (WRC) and the Sialkot Chamber of Commerce & Industry (SCCI) towards empowering women entrepreneurs. She gave a comprehensive overview of WRC facilitation, explaining the role of the Chamber in supporting women entrepreneurs from business inception to growth, and delivered a detailed presentation covering business operations, access to finance, marketing opportunities, shipping solutions, product and market analysis, operations, supply chain management, and forecasting.

During the meeting, Dr. Syeda Ayesha Wadood briefed participants on loan schemes of the State Bank of Pakistan, financing facilities of commercial banks, subsidized exhibition opportunities offered by TDAP, Business Facilitation Centre (BFC) services, and logistics support through DHL, FedEx, and other service providers. She also emphasized the importance of practical exposure alongside theoretical learning and informed the members about the introductory form circulated to identify challenges faced by women entrepreneurs. Mrs. Gulzaib Waqas Awan, Senior Vice Chairperson, encouraged members to openly share their business issues and stressed the importance of business registration. Syed Ahtesham Mazhar, President SCCI, assured full support of the Chamber, highlighted TDAP facilitation, proposed exposure visits to industrial institutions, and encouraged women-led international trade delegations with Chamber coordination.

Mr. Ghulam Rasool, Director General TDAP, informed the participants about subsidized exhibitions, trade delegations, and ongoing support available at the TDAP Sialkot office, and suggested inviting Ms. Fouzia Parveen for a dedicated session at the Chamber. Dr. Anjum emphasized nurturing creativity, addressing root causes of challenges, and preparing future generations through joint initiatives with the Chamber. Several women entrepreneurs shared their inspiring journeys, highlighting resilience and perseverance. In conclusion, the Chair appreciated the Chamber's continued support and advised members to approach the WRC for assistance. It was decided to send an invitation to Ms. Fouzia Parveen, TDAP, and to organize an awareness seminar with Dr. Anjum. The meeting concluded with a vote of thanks to the Chair.

## MEETING OF DEPARTMENTAL COMMITTEE ON SHIPPING / DRY PORT / AIRPORT / RAILWAY / TRANSPORTATION



The meeting of the Shipping / Dry Port / Airport / Railway / Transportation Departmental Committee was held on January 01, 2026. Mr. Tariq Hussain, Chairman of the Committee, welcomed all participants to the first meeting of the Committee for the year 2025-26. He especially thanked Syed Ahtesham Mazhar, President of SCCI, and Mr. Murad Arshad, Senior Vice President of SCCI, for attending the meeting and for their continued support of the Chamber's trade facilitation initiatives.

While discussing the agenda, the Chairman congratulated the business community of Sialkot on the signing of a Memorandum of Understanding (MoU) between Sialkot Chamber of Commerce & Industry and the District Police Sialkot to ensure smooth, secure, and uninterrupted movement of export cargo vehicles. He briefed the participants on the key features of the MoU,

## MONTHLY ACTIVITIES OF SIALKOT CHAMBER

including issuance of Special Export Cargo Identification Plates authenticated by the District Traffic Officer, mandatory compliance of vehicles with all legal documents, facilitation by traffic police through avoidance of unnecessary stoppages, and strict legal action in case of misuse or violation. He further informed that although the Chamber had prepared a detailed draft, the final MoU was summarized and legally vetted by the District Police Sialkot. Mr. Murad Arshad emphasized that members, transporters, and freight forwarders should fully benefit from this MoU, and informed that SCCI would maintain proper records, develop transparent SOPs for issuance of plates, and ensure their use strictly for export cargo movement only.

The Chairman also suggested launching a Nationwide Export Cargo Priority Campaign and informed that a District Transport Committee was already constituted, proposing inclusion of an SCCI representative through a formal request to the Deputy Commissioner, Sialkot. Syed Ahtesham Mazhar, President SCCI, appreciated the efforts of the Chairman Committee in finalizing the MoU and informed that it was mutually agreed with the District Police Officer, Sialkot, to pursue a nationwide campaign to enhance export facilitation and competitiveness. During the discussion, it was clarified that Export Cargo Identification Plates would be issued to companies, transporters, and freight forwarders handling export cargo; all vehicles must carry mandatory documents at all times, and any misuse of the plates would result in strict legal action as defined under the MoU.

### MEETING TO DISCUSS PROGRESS ON UNIVERSITY OF APPLIED ENGINEERING AND EMERGING TECHNOLOGIES (UAEET)

A meeting was held at the Sialkot Chamber of Commerce & Industry on January 02, 2026, to discuss the progress and future course of action for the University of Applied Engineering and Emerging Technologies (UAEET), with a special focus on executing the project under a Public-Private Partnership (PPP) model. President SCCI, Syed Ahtesham Mazhar, apprised the participants that the meeting was convened in view of prolonged delays in the project and the apparent lack of commitment from the Federal Government due to funding constraints. He informed that while the Government of the Punjab had largely released its committed share for civil works, estimated

between PKR 2.5 to 3.2 billion, the Federal Government had failed to fulfill its financial obligations, leaving the project incomplete despite around 60% of the physical infrastructure already developed.



The House was further briefed that several meetings had been held with the Secretary of Education, Punjab, and the Commissioner of Gujranwala Division to secure additional funding; however, due to limitations of the public-sector execution model and unavailability of further funds, SCCI had been repeatedly requested to take over the project. Dr. Amir Murad was then invited to present a structured way forward. He proposed a two-phase development strategy, recommending the establishment of an International Business School in Phase I to ensure early operational viability and financial sustainability, followed by gradual expansion into Applied Engineering and Emerging Technologies in Phase II. He explained that the Business School would offer programs such as BBA, MBA, EMBA, and Executive Education, with potential international academic collaborations, and presented preliminary financial estimates placing Phase I funding requirements between PKR 0.5 to 1.0 billion, supported through founding sponsors, naming rights, CSR contributions, and endowments.

Dr. Murad also emphasized the need for a corporate-style governance framework, with an industry-led Board of Governors, SCCI as the institutional anchor, a limited government role, and strong financial controls. He proposed the formation of an empowered Steering Committee to finalize academic partnerships, fundraising, regulatory approvals, and implementation.

In the concluding remarks, Lt. Gen. (R) Syed Tariq Nadeem Gilani highlighted the risks of further delays, including deterioration of existing infrastructure and

# MONTHLY ACTIVITIES OF SIALKOT CHAMBER

escalation of costs, and urged SCCI to take a timely and decisive position. He suggested involving renowned academic leadership and preparing a detailed technical and ROI-based proposal for informed decision-making. After extensive discussion, the House unanimously decided that a broader stakeholder meeting should be convened to finalize the future course of action required for expediting the establishment and operationalization of the University of Applied Engineering and Emerging Technologies (UAEET).

## SEMINAR ON CARDIOVASCULAR HEALTH



A seminar on cardiovascular health was held at SCCI on January 03, 2026, in collaboration with the Sarwar Shahida Research Institute of Cardiology and Cardiovascular Sciences Trust, Gujranwala. The session was inaugurated by Syed Ahtesham Mazhar, President SCCI, who welcomed the participants and thanked Dr. Shoaib Sarwar Hashmi and his team for organizing the seminar at the Chamber. He highlighted that cardiovascular diseases are among the most serious health challenges of modern times, particularly affecting the business community due to stressful lifestyles, and emphasized that a healthy workforce is essential for a strong economy. He also appreciated the efforts of Sheikh Aamer Mahmood, Chairman Medical Committee, for facilitating the event.

Dr. Shoaib Sarwar Hashmi delivered a comprehensive presentation on heart health, sharing that Pakistan ranks among the top three countries globally in heart disease prevalence, with a significant number of daily cardiac-related deaths in Central Punjab. He explained that nearly 80% of heart attacks are preventable through control of modifiable risk factors such as blood pressure, cholesterol, diabetes, obesity, smoking, and

physical inactivity. He outlined key health benchmarks, including maintaining blood pressure below 120/80 mmHg, LDL cholesterol under 100 mg/dL, HbA1c below 5.5, and BMI under 25, while stressing the importance of regular exercise, a healthy diet, and avoidance of smoking and pollution. He also briefed the audience on the mission of the Sarwar Shahida Trust to establish a 200-bed international-standard cardiac hospital in Gakhar and appealed for support to help complete the project.

During the interactive discussion, participants raised questions regarding emergency warning signs of heart disease, preventive awareness, and healthcare capacity. Dr. Hashmi advised immediate medical attention in cases of chest pain, shortness of breath, dizziness, or cold sweats, and emphasized the importance of preventive cardiology over reliance on invasive procedures. Speakers, including Salman Sheikh, Vice President SCCI, Mian Naeem Javed, and Barrister Gul Nawaz, highlighted the need for expanded awareness programs, community support, and philanthropic contributions. The seminar concluded with a consensus on strengthening preventive health initiatives and collective efforts to improve cardiovascular health in the region, followed by a vote of thanks to the organizers.

## VISIT OF FEDERAL SECRETARIES, GOVERNMENT OF PAKISTAN



A meeting was held at the Sialkot Chamber of Commerce & Industry (SCCI) on January 05, 2026, during the visit of Federal Secretary Commerce, Mr. Jawad Paul, and Federal Secretary National Food Security & Research, Mr. Aamer Mohiyudin, along with senior officials from the Ministry of Industries and Production (joining via Zoom). Mr. Muhammad Murad

# MONTHLY ACTIVITIES OF SIALKOT CHAMBER

Arshad, Senior Vice President SCCI, warmly welcomed the dignitaries and appreciated the Government's efforts to promote exports and investment. However, he expressed serious concern over an 8.7% decline in exports during July–December 2025 and highlighted that policy decisions taken without stakeholder consultation, frequent taxation changes, and excessive regulatory scrutiny were undermining exporter confidence and threatening employment across Sialkot's industrial base.

The Senior Vice President presented the key demands of the Sialkot business community, including the restoration of the Final Tax Regime (FTR), protection from FBR harassment, revival of LTLD and DDT schemes, elimination of provincial infrastructure development cess, and reforms in the Sialkot Export Processing Zone. He also stressed the need for a Sialkot Expo Centre, long-term extension of the Export Facilitation Scheme, and effective utilization of the Export Development Fund (EDF) to enhance quality compliance and certification.

Representatives from various sectors, including cutlery, sports goods, surgical instruments, tanneries, and women entrepreneurs, shared operational challenges such as port delays, high wharfage charges, blocked EDF funds, lack of MOFA attestation facilities, difficulties in dividend remittances, and declining foreign buyer confidence. They emphasized that Sialkot's industries are almost entirely export-oriented and warned that continued policy uncertainty and rising costs could further weaken Pakistan's export base. Several former SCCI Presidents called for declaring Sialkot a model export zone and creating a facilitative rather than punitive business environment.

In response, Federal Secretary of Commerce, Mr. Jawad Paul, assured participants that the Government was aware of their concerns and committed to supporting trade within the constraints of the IMF program. He emphasized that EDF funds were still available, infrastructure and taxation issues were under active review with provincial authorities, and Sialkot-specific matters would be personally followed up on. Federal Secretary National Food Security & Research outlined ongoing reforms in agriculture and joint ventures with China, while the Additional Secretary of Industries confirmed that the National Industrial Policy was in its final stage and SCCI proposals would be considered.

The meeting concluded with mutual agreement on continued coordination, follow-up discussions, and

timely implementation of actionable solutions. Participants expressed hope that the Government would take swift measures to protect Sialkot's export competitiveness, support SMEs, and ensure an enabling environment for sustainable industrial growth.

## SEMINAR ON "BREAKING BARRIERS IN EXPORTS FOR WOMEN ENTREPRENEURS"



The seminar, organized in collaboration with the Departmental Committee on Women Entrepreneurs and SME/Training/E-Commerce, was inaugurated by Mr. Lahshan Khilji, Chairman of the Departmental Committee on SME/Training/E-Commerce. He welcomed the guests and participants, emphasizing the seminar as a platform to identify practical solutions for strengthening women's participation in business and international trade. Dr. Syeda Ayesha Wadood, Chairperson of the Departmental Committee on Women Entrepreneurs, presented the current economic contribution of women entrepreneurs and the barriers limiting their participation. She highlighted that women's labor force participation in Pakistan is only 26%, compared to 84% for men, with just 1% engaged as entrepreneurs versus 21% of men, citing political, cultural, and institutional constraints. Dr. Wadood stressed the need for localized research, policy advocacy, and capacity building to enhance women's role in exports and economic growth.

Several speakers delivered sessions on practical business strategies for women entrepreneurs. Ms. Hamna Imran discussed problem-solving in business, focusing on access to finance, market entry, and adaptive decision-making. Ms. Misha Zia provided guidance on starting a textile business, covering product selection, sourcing, costing, and export potential. Ms. Amna Ahmed emphasized branding for

# MONTHLY ACTIVITIES OF SIALKOT CHAMBER

women-led businesses, explaining how strong brand identity, credibility, and strategic positioning can enhance competitiveness and market visibility. Ms. Romessa Ijaz Khokhar highlighted sustainability and micro-niche strategies, encouraging ethical practices, value addition, and alignment with global sustainability standards to boost export potential. Mr. Lahshan Khilji concluded the presentations with a session on social media marketing, demonstrating how digital platforms can expand local and international business reach.

A question-and-answer session followed, allowing participants to engage directly with the speakers. Queries addressed startups, exports, branding, costing, sustainability, social media, and problem-solving. The speakers provided practical advice, examples, and actionable guidance, equipping participants to apply the learned strategies and plan for business growth, improved operational efficiency, and export readiness. The seminar successfully offered women entrepreneurs knowledge, tools, and motivation to overcome barriers and strengthen their role in Pakistan's export landscape.

## VISIT OF HER EXCELLENCY MS. INA LEPEL, AMBASSADOR OF THE FEDERAL REPUBLIC OF GERMANY



The meeting on the visit of Her Excellency Ms. Ina Lepel, Ambassador of the Federal Republic of Germany, to the Sialkot Chamber was held on January 08, 2026. Mr. Muhammad Murad Arshad, Senior Vice President SCCI, warmly welcomed the German delegation, including Ms. Miriam Budenbender-Buchholz, and appreciated the Ambassador's continued engagement with Pakistan. He highlighted the long-standing, cordial relationship between SCCI and the German Embassy, particularly its facilitation of business community

matters, including visa and consular support.

While addressing the participants, Mr. Arshad noted that 2026 marked the 75th anniversary of diplomatic relations between Pakistan and Germany and emphasized Germany's consistent support for Pakistan's GSP Plus status. He shared that Germany remained one of the most important export destinations for Sialkot and cited State Bank of Pakistan figures showing bilateral trade of approximately USD 3.06 billion during FY 2025. He underscored the importance of Germany as a hub for major international exhibitions relevant to Sialkot's export sectors and formally requested the reinstatement of a special business visa appointment window for SCCI members, along with consideration for long-term visas for frequent business travelers. He also raised concerns regarding rising compliance costs related to MDR and LWG certifications and requested facilitative support to ease the burden on SME exporters.

In her remarks, Her Excellency Ms. Ina Lepel thanked SCCI for the warm reception and expressed appreciation for Sialkot's industrial strength and export potential. She acknowledged improvements in infrastructure and energy supply while highlighting ongoing challenges such as regulatory unpredictability, transparency issues, taxation practices, and ease of doing business. The Ambassador noted that although bilateral trade had remained largely stagnant, there was renewed interest from German companies due to geopolitical shifts and diversification strategies. She stressed that GSP Plus should not be taken for granted, as it was conditional upon continued compliance with international conventions, and encouraged exporters to uphold high standards in labor rights, sustainability, and women empowerment. She also highlighted Germany's development cooperation through GIZ and KfW and outlined priority areas, including energy transition, skills development, private sector growth, and vocational training.

The discussion further covered visa facilitation mechanisms, compliance regulations, development cooperation, and opportunities for technology transfer and skills enhancement. SCCI representatives proposed structured collaboration with German institutions for vocational training, surgical instruments technology, applied engineering, and women workforce participation. The Ambassador and Head of Development Cooperation reaffirmed Germany's willingness to engage through institutional

# MONTHLY ACTIVITIES OF SIALKOT CHAMBER

mechanisms and expert services. The meeting concluded with mutual appreciation, reaffirmation of continued dialogue and cooperation, and an agreement to pursue follow-up engagements to strengthen bilateral trade, investment, and industrial collaboration.

## SEMINAR ON “DIGITAL PRESENCE & BRAND MANAGEMENT”



An Awareness Seminar on “Digital Presence & Brand Management” was successfully organized by the Departmental Committee on SME / Training / E-Commerce of the SCCI on January 09, 2026. The event received an overwhelming response, with over 250 participants including SME owners, exporters, startups, and young entrepreneurs from Sialkot and surrounding areas, reflecting strong interest in leveraging digital tools for business growth. The session commenced with the recitation of the Holy Quran, followed by opening remarks from Mr. Lahshan Khilji, Chairman of the Committee, who highlighted the increasing importance of online visibility, brand credibility, and a unique value proposition for SMEs in today's competitive market.

The seminar featured two technical presentations by industry practitioners. Mr. Saud Ahmed of M/s Teens in Trends Industry provided practical guidance on social media marketing fundamentals for SMEs, covering platform selection, content strategy, audience engagement, and performance measurement. Mr. Zain Arif of M/s Zeyn Industry discussed advanced digital marketing and brand positioning strategies, including paid advertising, campaign targeting, analytics, online reputation management, and future trends with AI-based tools. Both sessions offered participants actionable insights to enhance digital presence, strengthen brand identity, and improve business growth opportunities.

The seminar concluded with a highly interactive Question & Answer session, during which Mr. Lahshan Khilji addressed participants' queries with practical solutions. Mr. Shafiq-ur-Rehman, Former Vice President of SCCI, also appreciated the initiative and emphasized the importance of adopting modern digital practices to remain competitive. Participants expressed satisfaction with the seminar's content and organization and requested that similar awareness sessions be conducted in the future to further support SME development.

## MEETING OF THE DEPARTMENTAL COMMITTEE ON MACHINERY, CHEMICAL AND RELATED SECTORS



The meeting of the Departmental Committee on Machinery, Chemical, and Related Sectors was held on December 12, 2025, in the SCCI. The Convener of the Committee, Mr. Iqbal Asad, informed the members that the meeting had been convened on the request of Mian Abdul Waheed Sahib, Head of the Hosiery Association of Sialkot, to discuss serious concerns regarding the conduct of the Inspector Environment, Sialkot, Mr. Asif Nadeem, and his associate, Mr. Rafaqat.

During the meeting, the Committee reviewed complaints received from member units concerning the sealing of polyester dyeing units operating on wood fuel and equipped with cyclones and water-showering pollution control arrangements. It was highlighted that these units were compliant with Environmental Quality Standards; however, enforcement actions were taken without issuance of prior notices, show-cause notices, or formal Environmental Orders, allegedly in violation of the Punjab Environmental Protection Act and the established enforcement framework. The Committee also took note of serious allegations of coercive practices by the concerned officials, including demands for bribes and forcing unit owners to procure cyclones

# MONTHLY ACTIVITIES OF SIALKOT CHAMBER

from a particular vendor at exorbitant prices.

The members emphasized that polyester dyeing units serve as vital upstream suppliers for Sialkot's export-oriented sports textile, sports goods, and hosiery sectors, and any abrupt disruption in their operations could adversely impact exports, foreign exchange earnings, and Pakistan's international trade reputation. After detailed deliberations, the Committee unanimously decided to submit a formal representation on behalf of the President, Sialkot Chamber of Commerce & Industry, to the Director General, Environment Protection Agency, Government of Punjab, requesting immediate intervention to review the matter, set aside the alleged unlawful actions, and allow the affected units to resume operations strictly in accordance with the law.

## MEETING OF DEPARTMENTAL COMMITTEE ON SMALL BUSINESS DEVELOPMENT



The meeting of the Departmental Committee on Small Business Development was held on January 12, 2026, and chaired by Sheikh Muhammad Shahid Inam, Chairman of the Committee, who welcomed members and outlined the objectives for the year. The session focused on introducing committee members and discussing challenges faced by small and medium enterprises (SMEs) in Sialkot. The Chairman highlighted SMEDA's classification of enterprises—micro (turnover PKR 0–50 million), small (PKR 50–150 million), and medium (up to PKR 800 million)—and raised concerns that the agency's loan eligibility criteria were inconsistent with these classifications, excluding many exporters. He proposed alternative support measures, such as subsidies for certifications, training, exhibition facilitation, and structural support, instead of focusing solely on cash grants. SMEDA officials expressed willingness to engage further and visit Sialkot for detailed discussions.

Members discussed various issues, including grant and loan eligibility, the limited impact of proposed cash grants, compliance and certification costs (MDR, FDA, ISO), operational challenges, and support for local business growth. Key points included the need for practical facilitation rather than purely financial grants, the importance of training programs and exposure through delegations and exhibitions, and addressing systemic issues such as customs delays, banking bottlenecks, PRC issuance, and digital marketing knowledge gaps. Concerns were also raised regarding the potential negative impact of aggressive pricing on Pakistan's export reputation and the need for transparent, merit-based support.

The Chairman concluded by thanking members for their input and noting that all points would be compiled for review. Members were encouraged to share additional issues via the committee's WhatsApp group. He also informed participants about an upcoming SMEDA-organized exhibition and discussed the potential for hosting similar events in Sialkot to support SME development and capacity building.

## MEETING OF DEPARTMENTAL COMMITTEE ON LIBRARY & PUBLICATIONS



The Departmental Committee on Library & Publications convened on January 13, 2026, at the Sialkot Chamber of Commerce & Industry under the chairpersonship of Ms. Kinza Ijaz. The Chairperson welcomed the participants and briefed the members on her role and mandate, emphasizing that all Chamber publications, including the Chamber Bulletin, digital platforms, and library resources, fall within the Committee's scope. She outlined the Committee's key priorities for the year, namely enhancing the quality and member relevance of the Chamber Bulletin, initiating the digitalization of

# MONTHLY ACTIVITIES OF SIALKOT CHAMBER

publications, and upgrading the Chamber Library with modern facilities, updated reference material, and improved access for members.

During the discussion on the Chamber Bulletin, the Committee Secretary provided a detailed briefing on its publication status, frequency, cost, and distribution mechanism. It was noted that the Bulletin is now being published on a monthly basis with the approval of the Executive Committee, with 5,000 copies printed and dispatched to eligible members through registered EMS to ensure reliable delivery. Members acknowledged the improvement in timely receipt of the Bulletin and discussed its current content structure. Several suggestions were put forward to enhance its value, including the inclusion of more research-based and high-quality articles, advance information on upcoming events, and broader thematic coverage relevant to business, industry, and allied fields.

The Committee unanimously supported further strengthening the Bulletin's content and outreach, including collaboration with universities for student research contributions and dedicated coverage of Women Chamber of Commerce activities. The Chairperson assured members that practical recommendations and implementation plans would be developed and presented in subsequent meetings. She reaffirmed the Committee's commitment to the digitalization and modernization of the Chamber Library and emphasized the importance of collective support for achieving these objectives. The meeting concluded with a vote of thanks and an assurance that members would be updated on progress in the next meeting.

## VISIT OF H.E. NATALIE A. BAKER, ACTING U.S. AMBASSADOR TO PAKISTAN

On January 14, 2026: The Senior Vice President SCCI, Mr. Mohammad Murad Saeed, welcomed H.E. Natalie A. Baker and the U.S. delegation, highlighting Sialkot's importance as a globally recognized SME-driven industrial cluster. He noted that Pakistan-U.S. bilateral trade in goods and services reached USD 13.28 billion in FY 2025, with Sialkot exports to the U.S. standing at approximately USD 380 million. Despite strong trade figures, he emphasized significant untapped potential in sectors such as sports goods, surgical instruments, and leather products. Mr. Saeed proposed collaboration through trade missions, B2B

matchmaking, a "Sialkot Pavilion" at U.S. trade exhibitions, support for GSP reauthorization, facilitation of FDA Small Business Determination mechanisms, and technical assistance for regulatory compliance.

H.E. Natalie A. Baker expressed admiration for Sialkot's dynamic business community, acknowledging visits to leading local companies and reaffirming that trade and investment expansion is a U.S. priority. U.S. Consul General, Mr. Stetson Sanders, highlighted the importance of understanding Sialkot's industrial ecosystem to promote its capabilities to American businesses and facilitate investment opportunities. The delegation emphasized learning from Sialkot's compliance standards, SME-driven production, and international export experience, and noted the potential for collaboration in technical assistance, capacity building, and trade facilitation.



Dr. Mariam Nouman, President of Sialkot Women Chamber of Commerce & Industry (WCCI), briefed the delegation on initiatives promoting women entrepreneurs across export sectors including sports goods, textiles, surgical instruments, leather, and footwear. She highlighted the WCCI's research study in collaboration with the International Trade Centre and the WE-Exhibit trade platform, which connects local women entrepreneurs with international buyers. Dr. Nouman requested U.S. support for strategic partnerships, inclusion of Pakistani women entrepreneurs in U.S. programs on leadership and entrepreneurship, facilitation of a U.S. trade mission to Sialkot, and consideration of tax incentives or preferential trade measures to promote inclusive trade. She invited Her Excellency to attend the upcoming WE Exhibit 2026 on February 13, 2026, as Chief Guest.

The session concluded with a Q&A segment, where SCCI members raised issues including exclusion of

# MONTHLY ACTIVITIES OF SIALKOT CHAMBER

Sialkot surgical manufacturers from U.S. government contracts due to “Made in USA” preferences and a pending \$135,000 dispute with a U.S. company. H.E. Baker and Mr. Sanders advised members to share details for direct guidance and facilitation. Both sides agreed to strengthen trade linkages, explore opportunities for technical cooperation, and enhance U.S.–Pakistan economic engagement. The meeting ended on a note of mutual appreciation and a commitment to follow-up collaboration.

## MEETING OF DEPARTMENTAL COMMITTEE ON TMA AND EXCISE



The meeting of Departmental Committee on Tehsil Municipal Administration (TMA) and Excise was held on 14 June 2025 under the chair of the Chairman Committee Mr. Qaiser Ikram Dodhi. Mr. Dodhi, while expressing his appreciation, thanked the participants of the meeting, particularly Mr. Muhammad Zubair Watto, Chief Officer, TMA, and Mr. Salman Nisar, District Manager, WASA Sialkot, for their participation. He stated that the committee makes every possible effort to address the issues and complaints reported by the Chamber members on a priority basis. The Chairman further remarked that in the absence of an effective local government system, coordination with TMA, WASA, Sialkot Waste Management Company, and departments working under the District Council remains a challenging task; however, despite these constraints, all-out efforts are made to ensure the prompt resolution of issues faced by the Chamber's members.

During the meeting, Mr. Muhammad Zubair Watto, Chief Officer, Sialkot Municipal Corporation, briefed the house on municipal matters relating to sanitation, drainage, infrastructure maintenance, and ongoing development schemes. The District Manager, WASA

Sialkot, presented a detailed overview of water supply and sewerage issues, highlighting operational challenges, pending works, and public complaints. Members of the Committee actively participated in the discussion and stressed the need for improved coordination among Municipal Corporation, and WASA to ensure efficient service delivery and timely resolution of civic issues.

In his concluding remarks, the Chairman Committee, requested the concerned departments to expedite pending development projects and ensure adherence to approved plans, timelines, and rules. It was resolved that progress reports on major municipal and WASA-related schemes would be submitted in subsequent meetings for review and monitoring. The meeting concluded with a vote of thanks to the Chair, reaffirming the collective commitment of all stakeholders to improving municipal governance and public service delivery in Sialkot.

## VISIT OF DR. NAJEEB AHMED MEMON DIRECTOR GENERAL, TRADE POLICY OFFICE MINISTRY OF FINANCE



A meeting with Dr. Najeeb Ahmed Memon, Director General, Trade Policy Office, Ministry of Finance, Government of Pakistan, was held on January 20, 2026 at Sialkot Chamber of Commerce and Industry (SCCI). The meeting was convened to discuss tax policy issues affecting export-oriented industries of Sialkot. Syed Ahtesham Mazhar, President SCCI, formally welcomed Dr. Memon on behalf of the Executive Committee and the business community, highlighting Sialkot's role as a major export hub and its contribution to foreign exchange earnings, employment generation, and value-added manufacturing.

In his welcome address, the President emphasized that

# MONTHLY ACTIVITIES OF SIALKOT CHAMBER

Sialkot's industrial ecosystem is predominantly export-driven and labor-intensive, making it highly sensitive to policy uncertainty, procedural complexity, and abrupt fiscal changes. He stressed that exporters operate on thin margins under intense global competition and therefore require a stable, predictable, and facilitative tax and trade policy framework. He underlined the importance of continuous stakeholder consultation, stating that chambers like SCCI can provide practical, ground-level insights to help formulate balanced policies that promote export-led growth while safeguarding revenue objectives.

Mr. Imran Ali Rana, Chairman, Departmental Committee on Income Tax / FTR, presented a detailed overview of the fiscal and operational challenges faced by exporters. He highlighted concerns regarding the withdrawal of the Final Tax Regime and the transition to the Normal Tax Regime, implementation issues under the Export Facilitation Scheme, excessive documentation and compliance burdens, multiple withholding taxes, liquidity constraints, and inconsistencies in SME definitions across institutions. Members during the interactive session further emphasized issues relating to policy uncertainty, cascading taxes, legal ambiguities, SME compliance burdens, technology upgradation, skills development, innovation, and the need for long-term, manufacturing-focused tax and trade policies to sustain export competitiveness.

In his address and subsequent response, Dr. Najeeb Ahmed Memon appreciated the candid engagement and acknowledged the unique risk profile of exporters due to international competition and limited pricing flexibility. He explained the rationale behind the establishment of the Tax Policy Office and reaffirmed the Government's commitment to simplicity, predictability, transparency, and stakeholder consultation in tax policy formulation. He assured participants that concerns raised regarding exporters and SMEs—including compliance burdens, withholding taxes, SME definitions, and policy stability—were under active consideration. The meeting concluded with closing remarks by the President of SCCI, who thanked Dr. Memon for his constructive engagement and expressed optimism that continued dialogue would lead to pragmatic, export-friendly policy reforms.

**VISIT OF HIS EXCELLENCY MR. LADISLAV STEINHÜBEL, AMBASSADOR OF THE CZECH REPUBLIC TO PAKISTAN AND AFGHANISTAN**

The meeting on the visit of His Excellency Mr. Ladislav Steinhübel, Ambassador of the Czech Republic to Pakistan and Afghanistan, to the Sialkot Chamber of Commerce and Industry (SCCI) was held on January 21, 2026. Syed Ahtesham Mazhar, President of SCCI, warmly welcomed the Ambassador, Ms. Michaela Chrtová, Deputy Head of Mission, officials of the Czech Embassy, and members of the business community, and expressed appreciation for the visit as an important step toward strengthening bilateral trade and industrial cooperation.



In his address, the President highlighted the long-standing diplomatic relations between Pakistan and the Czech Republic and noted that bilateral trade in goods and services reached approximately USD 88.365 million during FY 2025. He emphasized Sialkot's position as Pakistan's export capital and a globally recognized SME-driven manufacturing hub for sports goods, surgical instruments, leather products, gloves, and industrial goods. He proposed enhanced engagement through trade delegations, joint business conferences, student exchange programs, and the signing of a Memorandum of Understanding between SCCI and the Czech Chamber of Commerce. He also raised concerns regarding European Union compliance requirements, particularly MDR compliance for surgical instruments, and requested facilitation in developing linkages with certification bodies to support SME exporters.

In his remarks, the Ambassador thanked SCCI for the warm hospitality and provided a comprehensive overview of the Czech economy, highlighting its strong industrial base, export orientation, technological advancement, and strengths in automotive, machinery, medical technology, IT, artificial intelligence, and advanced manufacturing. He noted that Czech statistics indicate a significantly higher bilateral trade

# MONTHLY ACTIVITIES OF SIALKOT CHAMBER

turnover and encouraged stronger promotion of Pakistan's industrial capabilities in Central Europe. He welcomed proposals for trade delegations, MoUs, and student exchanges, and informed participants about the Joint Economic Commission established under the Agreement on Economic Cooperation signed in 2023, with the next session scheduled to be held in Prague.

During the discussion, SCCI office bearers and members expressed interest in Czech-focused trade delegations, joint ventures, technology transfer, AI-driven industrial collaboration, and participation in Czech trade exhibitions. The Ambassador and Deputy Head of Mission encouraged direct engagement with Czech industry chambers and assured facilitation in business matchmaking and institutional cooperation. The meeting concluded with a vote of thanks to the Ambassador of the Czech Republic, with both sides reaffirming their commitment to strengthening bilateral trade, investment, and long-term economic partnership between Pakistan and the Czech Republic.

## MEETING OF THE DEPARTMENTAL COMMITTEE ON CONSTRUCTION / RENOVATION & SPECIAL INITIATIVES



The meeting of the Departmental Committee on Construction / Renovation & Special Initiatives was held on January 22, 2026, at the Mini Conference Room. Mr. Abdul Ghafoor Malik, Chairman of the Committee, warmly welcomed all Committee members and thanked them for attending the meeting. He briefed the participants that the meeting was convened to formulate a strategy regarding construction, renovation, and special initiatives for the Sialkot Chamber of Commerce & Industry (SCCI) Building and invited valuable suggestions from the members for upcoming works.

During the meeting, the Committee members

discussed various proposals aimed at improving and upgrading the SCCI Building. These included establishment of an IT Centre at the space vacated by Standard Chartered Bank along with upgradation of the Record Room, enhancement of the reception area, widening of first-floor stairs, installation of an elevator, expansion of the SCCI Library by merging the ventilation star area near the President's Office roof, shifting of the Mini Meeting Room to the existing Library area, renovation and upgradation of SCCI Auditorium / Sheikh Muhammad Shafi Hall, upgradation of R&D Department, enhancement of solar system capacity, establishment of a History Wall outside Sheikh Muhammad Shafi Hall, and upgradation of the existing Mini Meeting Room.

After a physical visit to the SCCI Building and detailed deliberations, the Committee recommended prioritizing the upgradation of Sheikh Muhammad Shafi Hall. The committee recommended preparing a comprehensive proposal along with cost estimates for the same. It was further recommended that the ventilation star area in the Library and the Mini Meeting Room may be undertaken in the second phase, while installation of an electrical lift may be considered in the future after obtaining a feasibility report.

## VISIT OF KHAWAJA MUHAMMAD ASIF (NI), FEDERAL MINISTER FOR DEFENSE



The meeting with Khawaja Muhammad Asif (NI), Federal Minister for Defence, was held on January 23, 2026, at SCCI. Syed Ahtesham Mazhar, President, SCCI, warmly welcomed the Federal Minister and Member of the Provincial Assembly, Chaudhary Faisal Ikram, and thanked them for visiting the Chamber and engaging with the business community of Sialkot.

In his welcome address, the President highlighted Khawaja Muhammad Asif's longstanding and

## MONTHLY ACTIVITIES OF SIALKOT CHAMBER

substantive contributions to Sialkot's development, particularly in infrastructure, export facilitation, education, healthcare, and industrial growth. He outlined key initiatives, including the Sialkot City Package, the establishment of Sialkot International Airport, the upgradation of Sialkot Dry Port Trust, the approval of Air Sial routes, the development of the Tannery Zone, major road and motorway projects, healthcare institutions, and social welfare initiatives. He also acknowledged the Federal Minister's role in promoting exports through policy support, infrastructure development, and facilitation measures that enhanced the competitiveness of Sialkot's exporters.

The President further briefed the meeting on critical matters concerning export promotion and industrial development, including the progress of the University of Applied Engineering and Emerging Technologies (UAEET), Sambrial-Sialkot, and emphasized the need for the timely release of remaining federal funds. He also highlighted the proposed Sialkot Industrial Zone, stressing its importance in addressing congestion, environmental compliance, and future industrial expansion. Members of the Chamber and allied institutions shared views on EPZ restructuring, women entrepreneurship, export compliance, infrastructure challenges, and urban encroachments, while seeking the Federal Minister's support on policy, funding, and institutional reforms.

In his address, Khawaja Muhammad Asif appreciated the role of SCCI and the business community in Sialkot's development and reaffirmed his commitment to the city's progress. He briefed participants on ongoing and planned initiatives, including relocation of the general bus stand, parking plaza development, relocation of government offices, Ring Road and motorway projects, flood mitigation measures, healthcare facilities, heritage restoration, and urban planning reforms. He emphasized institutional continuity, transparency in the use of Export Development Fund resources, and collaborative problem-solving between the government and the Chamber. The meeting concluded with mutual appreciation, with the Federal Minister assuring continued engagement and support for resolving key issues faced by Sialkot's business community.

### MEETING OF THE DEPARTMENTAL COMMITTEE ON INFORMATION TECHNOLOGY

The meeting of the Departmental Committee on Information Technology, held on January 24, 2026,

focused on reviewing the progress of key initiatives, including the Sialkot Chamber of Commerce and Industry (SCCI) website upgrade, development of an e-commerce platform, and the establishment of an e-library. Mr. Salman Sheikh, Chairman/Vice President, emphasized the need to align Sialkot's industry with global technological advancements, particularly artificial intelligence, which is expected to see a \$10 trillion investment over the next five years. He outlined the improvements made to the website, such as its shift to Web 3.0, enhanced search functionality, ERP integration, and the inclusion of social media feeds and a historical timeline.



The Committee members provided valuable input to further enhance the website's accessibility and usability. Suggestions included compliance with international accessibility standards, such as ensuring compatibility with screen readers and providing color-blind friendly designs. Additionally, members recommended stronger security through dedicated hosting, the addition of a video guide for new members, and a more robust search feature. The meeting also discussed the formation of the Sialkot IT Service Providers Association, which aims to build trust among IT service providers and resolve conflicts in the industry.

In conclusion, the Committee agreed on a strategic approach for 2025-26 with a focus on sustainable development and Vision 2030. Key decisions included strengthening the SCCI website as a primary information hub, improving mobile application integration (including extending development to iOS), and enhancing the Chamber's global outreach through digital platforms. The Committee also committed to exploring incubation center models, expanding collaboration with universities, and supporting the formation of the IT Service Providers Association.

# MONTHLY ACTIVITIES OF SIALKOT CHAMBER

## MEETING OF THE DEPARTMENTAL COMMITTEE ON INDUSTRY-ACADEMIA LINKAGES



The meeting of the Departmental Committee on Industry-Academia Linkages, held on January 24, 2026, focused on strengthening collaboration between the Sialkot Chamber of Commerce and academia to address industry challenges. Chairman Mr. Salman Sheikh emphasized the need for both short-term and long-term strategies to foster sustainable growth through academia-driven research and technological innovation, particularly in Sialkot's SME sector. He highlighted the importance of official visits to leading universities like LUMS, NUST, and NUTECH to learn from successful industry-academia models, to align Sialkot's industries with global technological advancements and ensure future competitiveness.

Key discussions centered on addressing the gap between academic output and industry needs. Mr. Sohaib Saleem raised concerns over the increasing number of graduates without sufficient market-ready skills, while Mr. Nadeem Akhtar proposed that SCCI should actively engage with technology-oriented universities to recruit emerging talent and assign industry-driven projects to students. The Senior Vice Chairperson, Syeda Ayesha Wadood, further emphasized making internships and case studies mandatory components of academic curricula, ensuring students gain practical exposure early on. Additionally, Dr. Fariha Zahid and other members highlighted the importance of integrating applied research within universities, echoing the need for collaboration on real-world industrial challenges.

The meeting concluded with a consensus to institutionalize Industry-Academia Linkages through structured platforms, research-driven projects, and data sharing. Mr. Salman Sheikh directed that the committee's proposals be refined and pursued in future

meetings, focusing on implementation and measurable outcomes. Members also discussed the need to create a centralized Sialkot Chamber desk within universities for facilitating research collaboration and developing industry-relevant case studies. The Chamber's role in facilitating trust, confidentiality, and knowledge sharing was seen as key to bridging the divide between academia and industry, thus creating a mutually beneficial ecosystem for both.

## MEETING OF THE DEPARTMENTAL COMMITTEE ON ACCOUNTS AND FINANCE



The meeting of the Departmental Committee on Accounts and Finance of the Sialkot Chamber of Commerce and Industry was held on 24 January 2026. The Chairman Committee, Malik Naseer Ahmed, welcomed the participants. The primary agenda was the review of monthly accounts for December 2025. The Accounts Manager, Mr. Amir Rashid, briefed the Committee on compliance with approved accounting SOPs and presented payment vouchers for December for review. Concluding the meeting, the Committee expressed satisfaction with the financial statements for December 2025 and approved their presentation to the Executive Committee.

## AWARENESS SESSION: "AI & GENERATIVE AI FOR BUSINESS EXECUTIVES"

On January 26, 2026, Sialkot Chamber of Commerce & Industry (SCCI) hosted an awareness session titled "AI & Generative AI for Business Executives," aimed at educating local exporters and industrialists on the significance of Artificial Intelligence (AI) and Generative AI in driving business growth, improving manufacturing processes, and enhancing export competitiveness. The session was organized by Syed Ahtesham Mazhar, President of SCCI, who welcomed the guest speaker, Mr. Khurram Ghori, Founder & CEO of Prudential

## MONTHLY ACTIVITIES OF SIALKOT CHAMBER

Solutions and AlgilityX. Mr. Ghori delivered an insightful session, stressing that AI is not just a future concept but a present necessity for businesses to stay competitive in the evolving global marketplace. He explained how AI and Generative AI can help businesses reduce operational inefficiencies, optimize manufacturing processes, and respond to customer needs with precision and speed.



During the session, Mr. Ghori addressed the challenges faced by manufacturers, including trade policy uncertainties, supply chain volatility, and the growing demand for sustainability and compliance in global markets. He emphasized that AI-driven digital transformation was essential for addressing these challenges and maintaining competitiveness. Highlighting the need for agility in leadership, Mr. Ghori discussed the VUCA (Volatility, Uncertainty, Complexity, and Ambiguity) environment in which businesses operate and encouraged leaders to adopt a growth-oriented mindset. He also provided practical examples of how AI is already integrated into various business functions, such as customer service automation, predictive maintenance, inventory forecasting, and real-time quality monitoring. Additionally, he demonstrated how Generative AI could be used for tasks like content creation, marketing strategy development, and automating business documentation, offering real-world applications of AI that businesses could immediately benefit from.

The session concluded with a question-and-answer segment, where attendees raised inquiries about AI tools for digital marketing, automation, and social media management. Mr. Ghori responded with practical recommendations, urging businesses to start small by implementing AI in specific areas like sales, marketing, and quality control. He also advised the use

of paid AI tools for enhanced security and better performance in business applications. In his closing remarks, Mr. Ghori reinforced that adopting AI is no longer optional for businesses aiming to stay relevant and grow in the modern economy. He encouraged the participants to take immediate steps toward AI adoption, beginning with identifying operational bottlenecks and gradually expanding AI use across their business functions. Mr. Muhammad Murad Arshad, Senior Vice President, SCCI, and Mr. Salman Sheikh, Vice President, SCCI, concluded the session by thanking the speaker and reiterating the Chamber's commitment to organizing similar sessions to help members adapt to new technological challenges.

### MEETING OF THE DEPARTMENTAL COMMITTEE ON FAIR & EXHIBITION/DELEGATION



The meeting of the Departmental Committee on Fair & Exhibition/Delegation was held on January 27, 2026, at the Sialkot Chamber of Commerce & Industry (SCCI). Mr. Qaiser Baig, Chairman of the Committee, presided over the meeting and welcomed all participants. He especially thanked Mr. Fazal Jilani, Member of the Committee and Chairman of M/s Airsial Limited, for joining the meeting via Zoom from Ireland and for sharing his valuable suggestions and insights.

During the meeting, Mr. Fazal Jilani appreciated Mr. Qaiser Baig for once again assuming the responsibility of Chairman and expressed confidence in his leadership based on past performance. Mr. Qaiser Baig briefed the participants on the status of trade delegations, highlighting policy constraints, progress on self-financed and TDAP-allocated delegations, and ongoing coordination with Pakistani missions abroad. He shared details of proposed and ongoing delegations to countries including South Africa, Nepal, Jordan,

## MONTHLY ACTIVITIES OF SIALKOT CHAMBER

Japan, Russia, and others. The Annual Business Plan 2026–27 was also discussed, with proposed multi-sector delegations and exhibitions in markets such as the UK, Brazil, Argentina, Africa, Indonesia, Kazakhstan, and the Philippines. The President, Senior Vice President, and members provided constructive suggestions regarding diversification of markets, focus on Eastern Europe, Latin America, Africa, and the inclusion of factory visits, educational tours, and competitor analysis.

The Committee unanimously emphasized the need for structured, learning-oriented trade delegations, promotion of SMEs and young entrepreneurs, and exploration of non-traditional and non-English-speaking markets. Suggestions were also made regarding IT-sector delegations, pre-delegation training, better product presentation, and enhanced coordination with embassies and international institutions. The Chairman assured the members that all recommendations would be carefully reviewed and followed up with relevant stakeholders where feasible. The meeting concluded with a vote of thanks by Mr. Qaiser Baig, who appreciated the active participation of all members and reaffirmed the Committee's commitment to collective efforts for promoting exports and strengthening the industry.

### MEETING OF THE DEPARTMENTAL COMMITTEE ON SME / TRAINING / E-COMMERCE



The meeting of the Departmental Committee on SME / Training / E-Commerce was held on January 27, 2026, in Sialkot Chamber of Commerce & Industry (SCCI). Mr. Lahshan Khilji, Chairman of the Committee, presided over the meeting, welcomed all participants, and briefed them on the agenda, emphasizing the importance of structured guidance for SMEs in international e-commerce, digital marketing, logistics,

payments, and regulatory compliance.

During the meeting, detailed discussions were held on onboarding SMEs onto international e-commerce platforms. The Chairman highlighted the need for focused training seminars and workshops, and it was agreed that upcoming sessions would cover platforms such as Alibaba, Amazon, eBay, Etsy, social media marketing, LinkedIn for B2B lead generation, and email marketing. Members stressed the importance of short, practical, and experience-based sessions catering to both beginner SMEs and those aiming to scale internationally. Resource persons were identified for specific topics, and it was agreed that platform-specific experts would lead sessions to ensure practical learning. Concerns regarding account suspensions on international platforms were also discussed, with assurance that compliance-related issues would be thoroughly addressed in upcoming training.

The Committee further discussed cross-border logistics, courier charges, shipment delays, and the lack of pricing transparency faced by SMEs and young entrepreneurs. It was decided to invite major courier and logistics companies such as DHL, FedEx, and UPS to the Chamber for a dedicated awareness session, while also exploring local logistics providers as alternatives. The meeting also reviewed key points from the SME Baithak 2026, organized by the State Bank of Pakistan, highlighting gaps in SME financing awareness, procedural challenges, and the need for dedicated SME help desks at commercial banks. The Committee approved several decisions, including organizing monthly structured training sessions, conducting platform-wise workshops, coordinating with SBP and commercial banks, and sharing finalized schedules through official channels. The meeting concluded with a vote of thanks to the Chair, appreciating the collective efforts to support SMEs in expanding into international markets.

### VISIT OF H.E. MR. ALBERT P. KHOREV, RUSSIAN FEDERATION AMBASSADOR

H.E. Mr. Albert P. Khorev, Russian Federation Ambassador to Pakistan, visited the Sialkot Chamber of Commerce & Industry (SCCI) on January 28, 2026, accompanied by a distinguished delegation that included Mr. Denis Nevzorov, Trade Representative of the Russian Federation to Pakistan, Mr. Anton Vereshchagin, Third Secretary, Bilateral Section, Russian Embassy, and Dr. Almas Haider Naqvi,

# MONTHLY ACTIVITIES OF SIALKOT CHAMBER

Executive Director, Regional Rapport. The delegation's visit was warmly welcomed by President SCCI, Syed Ahtesham Mazhar, who highlighted the significance of the visit and underscored Sialkot's industrial base, which is known for its skilled manufacturing, global export contributions, and value-added sectors such as surgical instruments, sports goods, and leather products.



The President emphasized the longstanding relationship between Sialkot and Russia, mentioning the Sialkot Chamber's consistent engagement with Russian diplomatic and trade missions. He identified key barriers to bilateral trade, such as limited banking channels, high logistics costs, and a lack of direct air connectivity for cargo, which hindered growth despite Sialkot's competitive manufacturing capabilities. He proposed solutions to address these issues, including enhanced banking mechanisms, improved transportation infrastructure, and better market access for Sialkot's core export sectors. He also highlighted the importance of cultural exchange, noting the SCCI's Russian language programs in collaboration with the National University of Modern Languages (NUML) to foster mutual understanding and long-term trade relations.

H.E. Mr. Albert P. Khorev expressed his appreciation for the hospitality extended by the SCCI and reflected on the historical ties between Pakistan and Russia, mentioning notable past collaborations in the energy and industrial sectors. He acknowledged the resilience of bilateral trade, despite geopolitical challenges, and suggested that with the removal of trade barriers, the potential for significant growth in trade was high. The Ambassador noted that Russia has an increasing interest in sectors such as medical and surgical equipment, pharmaceuticals, IT, and agriculture, areas where Sialkot's industries could play a pivotal role. He

also discussed Russia's ongoing efforts to enhance connectivity, including potential air cargo options with Sialkot International Airport and initiatives to improve transportation corridors, such as the North-South Transport Corridor and the Trans-Afghan Corridor.

The meeting also featured discussions on joint ventures in various sectors such as pharmaceuticals, medical devices, IT, agriculture, and chemicals. Mr. Nevzorov invited Pakistani IT firms to participate in Russian technology-focused forums, including the International Technology Congress in Moscow and the Kazan Expo in May 2026.

Several SCCI members, including former presidents and senior vice presidents, emphasized the importance of regular trade delegations, effective payment systems, and easier visa access for business persons. In response, the Ambassador acknowledged the complexity of barter trade discussions and the challenges posed by sanctions, while reaffirming Russia's willingness to assist businesses facing visa issues. The meeting concluded with an agreement to strengthen bilateral ties, with Dr. Almas Haider Naqvi proposing regular online meetings between trade representatives of both countries to build a structured framework for future engagements.

## JOB OPPORTUNITIES

**M/s. Pramel Sports**, Ugoki Road, Sialkot urgently requires the following positions:-

### **EXPORT MANAGER**

- **Minimum Education:** Bachelor's Degree
- **Language Skills:** Fluent in English (written & spoken)
- **Experience:** 6–7 years
- **Expertise:** Export documentation, Online Marketing, international client communication, compliance, and related export procedures.

### **OFFICE BOY**

- **Education:** Basic education
- **Responsibilities:** Office maintenance, document handling assistance, and routine office support tasks.

**For further information, please contact us at**

**[info@pramelhockey.com](mailto:info@pramelhockey.com) or  
WhatsApp +92 346 6779922**

# KINGDOM OF SAUDI ARABIA



**MENA (Middle East and North Africa)**  
REGION

**35.3 MILLION**  
estimated, 2025  
POPULATION

**\$1.256 Trillion**  
GDP 2024

**Arabic**  
LANGUAGE

DEMOGRAPHIC

OVERVIEW

## E-COMMERCE MARKET:

- **KSA's E-Commerce** sector is booming. It was valued at **\$22–24 billion** in 2024 (per Statista)
- **E-commerce Users:** 34.5 million by 2025
- **Imported Products:** 35.44% of products imported from outside the Kingdom in **2023**
- **Online Stores:** **42,900** (accessible in KSA)
- **Online Shopping:** 93.1% occurs on local websites  
Business Registrations: **16,556**
- **verified e-commerce firms**  
Social Media Reach: **34M+ users**
- **Most used social media platforms:** WhatsApp, Instagram, TikTok, Snapchat, Twitter / X, YouTube

## TOP ONLINE PRODUCT CATEGORIES:

- **Electronics & Smart Devices**
- **Fashion & Apparel**
- **Beauty, Cosmetics & Personal Care**
- **Groceries and Food Items**
- **Home & Household Goods / Home Décor & Furniture**
- **Health & Wellness Products**

## MAJOR SECTORS OF SAUDI IMPORTS:

- Machinery, Mechanical Appliances & Electrical Equipment
- Transportation Equipment & Parts
- Base Metals
- Chemicals & Related Products
- Vegetables & Agricultural Goods
- Textiles
- Food Products (Processed & Raw)
- Construction Materials
- Surgical Instruments
- Shoes & Saddlery

### AMAZON.SA (VIA GLOBAL SELLING)

[WWW.AMAZON.SA/](http://WWW.AMAZON.SA/)

Valid business registration and identity. (Amazon Seller Central Saudi Arabia) If shipping into KSA and using FBA or local fulfillment: must register for VAT (zero-threshold applies for international FBA sellers). (Amazon Sellers) Products may need GTIN (UPC/EAN) or request GTIN-exemption. (Amazon Sellers) Imported goods must comply with Saudi import regulations for many types, this includes conformity certification.

### NOON.COM (GLOBAL / CROSS-BORDER / KSA STORE)

[WWW.NOON.COM/SAUDI-EN/](http://WWW.NOON.COM/SAUDI-EN/)

Sellers must be legally registered businesses with a valid trade licence issued in their home country. A Saudi VAT registration certificate is mandatory, even for international sellers. Sellers must provide valid identity proof (passport of the authorized person) and bank account details to receive payments, with Noon allowing international payout solutions such as Payoneer or LianLian. Sellers must register a Noon seller account, select Saudi Arabia (KSA) as the selling market, and successfully complete Noon's document verification and approval process. All listed products must comply with Noon's quality standards and Saudi regulatory requirements, including product authenticity, labeling, and import compliance.

### NAMSHI (FASHION / LIFESTYLE, RETAIL PLATFORMS)

[WWW.NAMSHI.COM/SAUDI-EN/ABOUT/](http://WWW.NAMSHI.COM/SAUDI-EN/ABOUT/)

Sellers must be legally registered businesses with a valid trade licence issued in their home country. A Saudi VAT registration certificate is mandatory, even for international sellers. Sellers must provide valid identity proof (passport of the authorized person) and bank account details to receive payments, with Noon allowing international payout solutions such as Payoneer or LianLian. Sellers must register a Noon seller account, select Saudi Arabia (KSA) as the selling market, and successfully complete Noon's document verification and approval process. All listed products must comply with Noon's quality standards and Saudi regulatory requirements, including product authenticity, labeling, and import compliance.

# STANDARDIZATION & CERTIFICATIONS ON IMPORT IN SAUDI ARABIA



## SASO & SABER SYSTEM

**SASO (Saudi Standards, Metrology and Quality Organization)** is the central authority responsible for product standardization, conformity assessment, certification, accreditation, and WTO-TBT notifications.

**SASO** applies mandatory standards equally to domestic and imported products and adopts international standards where suitable.

**SABER Certification System** is mandatory for products entering Saudi Arabia and requires:

- **Product Certificate of Conformity (PCoC)**
- **Shipment Certificate of Conformity (SCoC)** (required before shipment; post-arrival certification is not permitted).

## SFDA

**Saudi Food and Drug Authority (SFDA)** regulates food, meat, medical devices, and surgical instruments, including Halal compliance and public-health safety standards.

## ALL IMPORTED GOODS

sector-specific certification, labeling (Arabic), safety, and quality requirements before customs clearance.

## SALEEM PLATFORM

Supports product registration & tracking, integrated with SABER

## KEY INTERESTING FACTS/ OPPORTUNITIES

- **The Government of Pakistan** is actively focusing on KSA market through high-level meetings to promote bilateral trade via FDI and joint ventures. Sialkot-based businesses with potential collaboration or joint venture proposals may approach the Sialkot Chamber of Commerce & Industry for onward facilitation with the Government of Pakistan.
- **Saudi Arabia's hosting of the FIFA World Cup 2034** presents a strong opportunity for Sialkot's Sports Goods/Wear and Construction Industries. With preparations underway, including the construction of stadiums, clubs and supporting infrastructure, demand for sports equipment, sportswear, tools, safety gear, and allied products is expected to rise significantly.
- **Sialkot's internationally recognized** sports goods manufacturers can supply footballs, training gear, and merchandise through Saudi distributors and retail platforms, while the large-scale development works create parallel opportunities for the construction sector. Overall, the FIFA World Cup 2034 offers a timely platform for Sialkot industries to expand exports and establish a long-term presence in the KSA market.
- **As per international media reports**, Saudi Arabia's fast-growing medical tourism market presents opportunities for Pakistani industry to supply surgical instruments, medical equipment, pharmaceuticals, and healthcare services, while also exploring joint ventures and service partnerships with Saudi healthcare providers in line with Vision 2030.
- **Saudi Arabia ranks among the top 5 G20** countries in mobile internet speeds.
- **Internet penetration in Saudi Arabia reached 99%**.
- **KSA has built thousands of fulfillment centers** and delivery firms, 191 couriers as of 2022.
- **KSA allows duty-free online orders up to \$266 (as of 2023)**, making cross-border shopping easier and smoother.
- **Saudi Vision 2030** and digital policies make it easier for foreign businesses by simplifying setup, improving digital payments, and moving toward a cashless society creating good opportunities for Pakistani tech and service firms.
- **Pakistani freelancers can serve** Saudi demand for software, design, digital marketing, AI, fintech, gaming, and e-learning services.
- **The central location facilitates major trade** and transit routes between continents.
- **Vision 2030 megaprojects need skilled labor**; opportunities for Pakistani engineers, healthcare workers, construction experts, and vocational trainers.
- **The growing Saudi tourism** market is creating opportunities for Pakistani travel tech, halal tourism services, hospitality partnerships, and Umrah-related offerings.
- **Pakistani SMEs can sell** textiles, leather goods, and handicrafts on Amazon.sa, Noon, and other Saudi platforms, with support from local e-commerce training programs.
- **Pakistan can explore** non-traditional exports such as pharmaceuticals, chemicals, textile, leather goods, footwear, furniture, and IT services, with products like leather and sports goods having strong potential to enter Saudi online markets.
- **KSA is the largest source of remittances.** Opportunities exist for Pakistani banks, fintech, logistics, and e-commerce services targeting the diaspora.
- **Pakistan can expand exports** of Vegetables & Agricultural goods, Textiles, Construction materials, Food Products (Processed & Raw) and light engineering goods to Saudi Arabia by meeting high demand through targeted marketing and e-marketplaces.

# PAKISTAN KSA

## TRADE FINANCIAL YEAR (JUL-JUN 2025)

Exports to KSA: 1.29 USD (B)

Import from KSA: 5.35 USD (B)

Source: State Bank of Pakistan

TOTAL TRADE

**\$6.64**

BILLION

Description	Sialkot Exports to KSA- 2024	KSA's Imports from World-2024
Sports Wear	2.025	53.07
Cutlery & Crockery	4.546	109.303
Badges	0.009	6.285
Musical Instruments	0.085	2.833
Leather Products	0.504	265.855
Sports Goods	0.785	77.834
Gloves & Protective Equipment	1.609	29.848
Surgical Instruments	3.855	1473.262
Shoes & Saddlery	0.596	1143.574
<b>Total</b>	<b>14.014 (M)</b>	<b>2.162 (B)</b>

(SOURCE: TRADEMAP/WORLD BANK)  
Sources: ITC calculations based on  
Pakistan Bureau of Statistics  
All values in US\$ Million for the Year 2024

The table presents Sialkot's export performance to KSA for the year 2024, amounting to US\$ 14.014 million, compared with KSA's total global imports of US\$ 2.162 billion, depicting considerable scope for enhancing bilateral trade.

## IMPORTANT LINKS FOR INFORMATION

- ⇒ **Embassy of Pakistan, Riyadh, KSA**  
[pakistaninksa.com](http://pakistaninksa.com)
- ⇒ **Consulate General of Pakistan, Jeddah, KSA**  
[parepjeddah.org](http://parepjeddah.org)
- ⇒ **KSA, Embassy in Islamabad**  
[pk.saudiembassy.sa/en/Pages/default.aspx](http://pk.saudiembassy.sa/en/Pages/default.aspx)
- ⇒ **KSA, Consulate General in Karachi**  
[pk.saudiembassy.sa/en/Pages/default.aspx](http://pk.saudiembassy.sa/en/Pages/default.aspx)
- ⇒ **For Business Visa**  
[ksavisa.sa](http://ksavisa.sa)
- ⇒ **For determination of Tariff/duty**  
[eservices.zatca.gov.sa/sites/sc/en/tariff/Pages/TariffPages/TariffSearch.aspx](http://eservices.zatca.gov.sa/sites/sc/en/tariff/Pages/TariffPages/TariffSearch.aspx)



# SAUDI ARABIA EXHIBITIONS/TRADE FAIRS

Trade fairs and exhibitions are vital for business growth, as they enable market expansion, global networking, and the creation of new opportunities. Below is a list of key fairs and exhibitions in KSA.

**Foodex Saudi (Riyadh & Jeddah) – Foo**  
[foodexsaudiexpo.com](http://foodexsaudiexpo.com)

**Saudi FashionTex – Sportswear, Leather products, Shoes & saddlery, Apparel & garments, Bags & accessories**  
[saudifashiontexexpo.com](http://saudifashiontexexpo.com)

**Hotel & Restaurant Supplies Expo – Hospitality Interiors & Cutlery & crockery**  
[hotelandrestaurantexpo.com](http://hotelandrestaurantexpo.com)

**Gifts & Homeware Expo Saudi Arabia – Cutlery & crockery, Homeware/tableware, Kitchenware, Housewares (possibly small home goods)**  
[giftshomewareexpoksa.com](http://giftshomewareexpoksa.com)

**China Homelife Saudi Arabia Expo – Textiles & Apparel, Household and Gifts, Furniture & Soft Decoration, Machinery, New Energy and more.**  
[reg.pneec.com/chinahomelifeSaudiArabia](http://reg.pneec.com/chinahomelifeSaudiArabia)

**International Hardware Fair Saudi Arabia (IHF Saudi Arabia) – Gloves & Protective Equipment, tools & hardware**  
[hardwarefair-saudi.com](http://hardwarefair-saudi.com)

اگر ایکسپورٹرز کی دیگر آمدنی، مثلاً کرایہ، کمپنیل گین یا بینک منافع، مقررہ حد سے تجاوز کر جائے تو اس پر اضافی ایڈوائس واجب الادا ہوگا، جس کا علیحدہ حساب اور ادائیگی ضروری ہے۔ جناب امجد علی نے ودہولڈنگ ٹیکس سے متعلق ایکسپورٹرز کی ذمہ داریوں پر بھی تفصیل سے بات کی۔ انہوں نے بتایا کہ قانونی حیثیت اور کاروباری حجم کے مطابق ایکسپورٹرز کو ودہولڈنگ ایجنٹ تصور کیا جاتا ہے اور انہیں تنخواہوں، خدمات، کرایہ، کمیشن اور بالواسطہ برآمدات سے متعلق ادائیگیوں پر ٹیکس کی کٹوتی کرنا ہوتی ہے۔ انہوں نے واضح کیا کہ اگرچہ براہ راست برآمدات سے متعلق بعض ادائیگیوں پر رعایت موجود ہے، تاہم یہ رعایت مشروط ہے اور لوکل سیل یا مخصوص اخراجات پر لاگو نہیں ہوتی۔

پریزینٹیشن میں فائنلنگ کی لازمی ذمہ داریوں، بالخصوص ودہولڈنگ ٹیکس Statements اور Reconciliation کی بروقت جمع آوری پر زور دیا گیا۔ انہوں نے وضاحت کی کہ اخراجات، ودہولڈنگ Statements اور اکم ٹیکس گوشواروں میں عدم مطابقت ایک سنگین کمپلائنس ایٹو ہے، اور کسی بھی غیر وضاحتی فرق کی صورت میں ٹیکس کی اضافی وصولی، جرمانے اور سرچارجز عائد کیے جاسکتے ہیں۔

انہوں نے نارل ٹیکس رجیم کے تحت آڈٹ اور سکروٹنی کے پہلوؤں پر بھی تفصیل سے روشنی ڈالی۔ ان کے مطابق، آمدنی میں غیر معمولی کمی، مجموعی منافع کے تناسب میں نمایاں تبدیلی، اکم ٹیکس اور سیلز ٹیکس کے اعداد و شمار میں تضاد، اسٹاک میں فرق، غیر واضح اثاثے اور ناکافی سرمایہ، آڈٹ کی بنیاد بن سکتے ہیں۔ انہوں نے کہا کہ FTR سے NTR میں منتقلی کے بعد پرافٹ مارجن میں نمایاں کمی بھی آڈٹ کا سبب بن سکتی ہے۔

جناب امجد علی نے آڈٹ کے دائرہ کار اور مقاصد بیان کرتے ہوئے بتایا کہ آڈٹ کے دوران اکم ٹیکس ریٹرنز، اثاثہ جات کے گوشوارے، مالیاتی بیانات اور اخراجات سے متعلق مکمل اور مستند دستاویزات طلب کی جاسکتی ہیں۔ انہوں نے خبردار کیا کہ فائل ٹیکس رجیم میں عام طور پر استعمال ہونے والے تخمینہ اعداد و شمار یا نامکمل ریکارڈ، نارل ٹیکس رجیم کے تحت قابل قبول نہیں ہوں گے۔ اس تناظر میں انہوں نے درست اور مکمل اکاؤنٹنگ ریکارڈ کی اہمیت پر زور دیا۔ ایکسپورٹرز کے لیے لازم ہے کہ وہ کیش اور بینک بک، لیجر، سیلز اور پریچر ریکارڈ، پے رول، اثاثہ جات کے رجسٹر اور بینک ری کنسیلی ایشن باقاعدگی سے برقرار رکھیں۔ انہوں نے کہا کہ اکم ٹیکس کے لیے ظاہر کی گئی سیلز، سیلز ٹیکس ریٹرنز سے مطابقت رکھنی چاہئیں، جبکہ بیرونی کرنسی، ایکسیچ ریٹ کے فرق اور برآمدی ریٹس کا درست حساب رکھنا بھی ناگزیر ہے۔

انہوں نے سیکشن 21 کے تحت غیر قابل قبول اخراجات کی نشاندہی کرتے ہوئے بتایا کہ اگر لازمی ودہولڈنگ ٹیکس ادا نہ کیا گیا ہو، ادائیگیاں مقررہ حد سے تجاوز کر جائیں یا اخراجات ذاتی نوعیت کے ہوں، تو انہیں قابل قبول اخراجات میں شامل نہیں کیا جاتا، جس کے نتیجے میں قابل ٹیکس آمدنی اور ٹیکس کی مجموعی ذمہ داری میں اضافہ ہو جاتا ہے۔

اختتام پر جناب امجد علی نے ایکسپورٹرز کو مشورہ دیا کہ وہ فعال تعمیلی رویہ اختیار کریں، اپنے داخلی اکاؤنٹنگ سسٹمز کو مضبوط بنائیں، پیشہ ورانہ مشاورت حاصل کریں اور اکم ٹیکس ریٹرنز و بیانات کی بروقت اور درست فائنلنگ کو یقینی بنائیں۔ ان کا کہنا تھا کہ اگرچہ نارل ٹیکس رجیم میں منتقلی کئی چیلنجز پیدا کرتی ہے، تاہم درست فہم اور مکمل تعمیل کے ذریعے قانونی تنازعات، جرمانوں اور مالی خطرات کو نمایاں حد تک کم کیا جاسکتا ہے۔

اس موقع پر چیئرمین ڈیپارٹمنٹل کمیٹی برائے اکم ٹیکس / FTR کے چیئرمین جناب عمران علی رانا نے بھی شرکاء سے خطاب کیا۔ انہوں نے کہا کہ FTR سے NTR میں منتقلی کے بعد ایکسپورٹرز پر کمپلائنس کا بوجھ نمایاں طور پر بڑھ گیا ہے، حالانکہ ایکسپورٹرز پہلے ہی ایک منظم اور دستاویزی کاروباری شعبے کے طور پر جانے جاتے ہیں۔ انہوں نے کیش فلو کے مسائل، ایڈوائس ٹیکس کی ادائیگی اور آڈٹ و سکروٹنی کے بڑھتے ہوئے خدشات پر بھی روشنی ڈالی۔ ان کا کہنا تھا کہ خاص طور پر چھوٹے اور درمیانے درجے کے ایکسپورٹرز کے لیے پیچیدہ اکاؤنٹنگ اور دستاویزی تقاضے ایک بڑا چیلنج ہیں، لہذا پالیسی میں شفافیت، سہولت اور پیش بینی ناگزیر ہے۔

# Compliance Requirements under

# NTR

## نارٹل ٹیکس رجیم کے تحت کمپلائنس

حکام کی جانچ پڑتال اور آڈٹ کا سامنا کرنا ہوتا ہے۔

جناب امجد علی نے مزید وضاحت کی کہ NTR کے تحت برآمدات سے حاصل ہونے والی آمدنی کو عام کاروباری آمدنی کے طور پر شمار کیا جاتا ہے، جبکہ قابل ٹیکس آمدنی کا تعین قابل قبول کاروباری اخراجات، Depreciation اور دیگر قانونی کٹوتیوں کے بعد کیا جاتا ہے، جیسا کہ انکم ٹیکس آرڈیننس 2001 میں درج ہے۔ انہوں نے کہا کہ اس تبدیلی سے ایکسپورٹرز کے ٹیکس سے متعلق خدشات میں نمایاں اضافہ ہو جاتا ہے، کیونکہ NTR کے تحت منافع کے تناسب کا سال بہ سال اور شعبہ وار موازنہ کیا جاتا ہے، جس سے سکرڈٹی کے امکانات بڑھ جاتے ہیں۔

پریزنٹیشن میں سیکشن 147 کے تحت ایڈوانس ٹیکس کی ذمہ داری پر خصوصی توجہ دی گئی، جو اب ایکسپورٹرز پر بھی لاگو ہو چکی ہے۔ انہوں نے ایڈوانس ٹیکس کے حساب کے طریقہ کار، سہ ماہی اقساط اور افراد، ایسوسی ایشنز اور کمپنیوں کے لیے مقررہ قانونی فارمولوں کی وضاحت بھی کی۔ ان کا کہنا تھا کہ اب ایکسپورٹرز کو اپنی ایڈوانس ٹیکس ذمہ داریوں کا خود تعین کر کے بروقت ادائیگی کرنا ہوگی، بصورت دیگر جرمانے، اضافی چارجز اور وصولی کی قانونی اقدامات کا سامنا کرنا پڑ سکتا ہے۔

انہوں نے ایکسپورٹرز کے لیے مخصوص ایڈوانس ٹیکس میکانزم پر بھی روشنی ڈالی اور بتایا کہ ایکسپورٹ انکم کی وصولی کے وقت مقررہ شرح کے مطابق جو ٹیکس کاٹا جاتا ہے، وہ ایڈوانس ٹیکس تصور ہوتا ہے اور ایکسپورٹ انکم پر ایڈوانس ٹیکس کی ذمہ داری پوری کرتا ہے۔ تاہم،

مورخہ 13 جنوری 2026ء کو سیالکوٹ چیئرمین آف کامرس اینڈ انڈسٹری میں نارٹل ٹیکس رجیم (NTR) کے تحت کمپلائنس کے موضوع پر ایک آگاہی سیمینار منعقد کیا گیا۔ اس سیمینار کا مقصد ایکسپورٹرز کو حالیہ ٹیکس قوانین میں کی گئی اہم ترامیم اور فائل ٹیکس رجیم (FTR) سے نارٹل ٹیکس رجیم (NTR) میں منتقلی کے اثرات سے آگاہ کرنا تھا۔ سیمینار کی صدارت نائب صدر سیالکوٹ چیئرمین جناب سلمان شیخ نے کی۔

سیمینار کے دوران ایکسپورٹرز کو ان کی قانونی ذمہ داریوں، تعمیلی تقاضوں، مالی اثرات اور ممکنہ چیلنجز سے تفصیلی طور پر آگاہ کیا گیا، تاکہ وہ بہتر فیصلے کر سکیں اور حکومتی پالیسی سازوں کے سامنے اپنے مسائل مؤثر انداز میں پیش کر سکیں۔

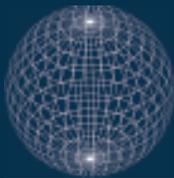
اس موقع پر جناب امجد علی ایڈووکیٹ نے ایک جامع اور مفصل پریزنٹیشن پیش کی، جس میں حالیہ قانونی ترامیم کے بعد نارٹل ٹیکس رجیم (NTR) کے تحت ایکسپورٹرز پر عائد ہونے والی کمپلائنس ضروریات کو واضح کیا گیا۔ انہوں نے بتایا کہ وہ ایکسپورٹرز جو ماضی میں فائل ٹیکس رجیم (FTR) کے تحت کام کر رہے تھے، اب اپنی مکمل آمدنی پر ٹیکس کے دائرہ کار میں آ چکے ہیں، جس کے نتیجے میں ان پر پورٹنگ، تعمیل اور آڈٹ سے متعلق سخت تقاضے لاگو ہو گئے ہیں۔

انہوں نے FTR اور NTR کے درمیان بنیادی فرق کی وضاحت کرتے ہوئے کہا کہ فائل ٹیکس رجیم کے تحت ٹیکس سورس پر ہی کٹ جاتا ہے اور وہی ٹیکس حتمی تصور کیا جاتا ہے۔ حتمی ٹیکس ذمہ داری تصور کی جاتی تھی۔ اس کے برعکس، نارٹل ٹیکس رجیم میں ایکسپورٹرز کو اپنی قابل ٹیکس آمدنی کا تعین کرنا، مکمل انکم ٹیکس ریٹرن جمع کروانا، باقاعدہ حسابات رکھنا اور ٹیکس

# UNDERSTANDING HS CODES

## A KEY TOOL FOR INTERNATIONAL TRADE

What is a HS Code and why is it important?



HS Code (Harmonized System) is an internationally recognized classification system used to identify traded goods. It is applied worldwide by traders, customs authorities, shippers, and port officials to ensure accurate declaration and smooth movement of goods.



WCO

Organized and maintained by the World Customs Organization

### How does the HS Code System Work?

Sections → Chapters → Headings → Sub-headings

First 6 digits: standard globally.  
Beyond 6 digits: countries may add detail (8, 10, 12).



**Example:**  
**HS Code 420310**  
(Articles of apparel, of leather or composition leather)

42 = Chapter (Articles of leather, or composition leather...)  
03 = Heading (Leather apparel)  
10 = Subheading (apparel made of leather, or leather...)

### Why HS Codes matter for exporters/importers



Determine duties, taxes, and customs procedures.



Ensure smooth customs clearance and fulfill requirements.



Incorrect codes can cause inaccurate duty charges, delays, or rejection.



Identify trade restrictions such as bans, quotas, or licensing.

### How to find HS code on Trade Map

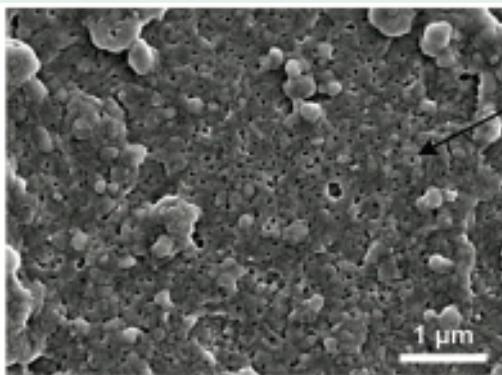


1. Log in to Trade Map (free registration) and go to the "Product" selection menu.
2. Search by entering descriptive keywords.
3. expand from 2-digit 4-digit 6-digit HS codes
4. select the code, the 6-digit HS subheading is the international standard

# AI Driven Titanium Surface Engineering for Advanced Surgical Applications

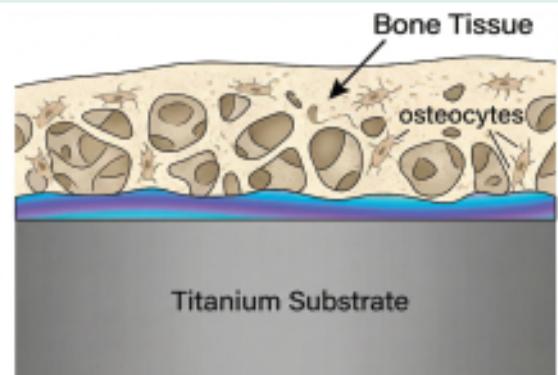


Dr Hammad Majeed  
University of Management and  
Technology, Sialkot



Nanotextured  
Surface for  
Cell Adhesion

Engineered  
Coating



Titanium is a premier material for surgical implants and instruments due to its unique surface chemistry and outstanding biocompatibility. When exposed to air or water, titanium spontaneously forms a dense, self-healing  $\text{TiO}_2$  layer, typically 2 to 10 nm thick, which provides excellent corrosion resistance.  $\text{TiO}_2$  primarily exists in anatase and rutile phases with bandgaps of approximately 3.2 eV and 3.0 eV, respectively, enabling photocatalytic activity and antimicrobial potential. While alloys such as Ti-6Al-4V are widely used, long-term wear can release metal ions or particles, necessitating engineered surface coatings to enhance durability and safety.

Titanium-based coatings improve surgical materials by providing enhanced corrosion protection, increased surface hardness, and biological functionality. Hard ceramic coatings such as TiN, TiCN, DLC, and TiAlN (1–5  $\mu\text{m}$  thick) reduce wear and fretting, while bioactive hydroxyapatite (HA) coatings (50–200  $\mu\text{m}$ ) mimic bone chemistry to promote rapid osseointegration. Antimicrobial properties can be integrated through photocatalytic  $\text{TiO}_2$  or Ag/Cu-doped layers that release controlled ions to inhibit microbial growth without compromising biocompatibility. Advanced deposition technologies allow precise tailoring of these coatings. PVD methods, including magnetron sputtering and HiPIMS, yield dense, adherent oxide or nitride films, whereas ALD provides atomically uniform  $\text{TiO}_2$  layers (5–100 nm) on complex geometries, reducing particle release. Plasma spray techniques deposit thicker HA coatings with tunable roughness, and electrochemical methods such as anodization and PEO create porous, nanotextured surfaces for cell adhesion and drug delivery. Industry 4.0 elevates titanium coatings further by employing AI-driven process control, digital twins, self-learning robotics, and

embedded nanosensors. Smart coatings can monitor pH, micro-motion, corrosion currents, and early bacterial colonization, paving the way for adaptive, long-lasting, and safer surgical implants.



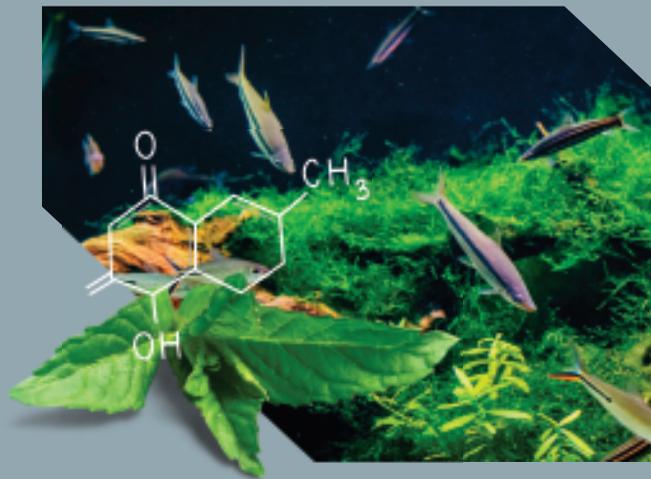
# SUSTAINABLE AQUACULTURE SOLUTIONS IN PAKISTAN:

## MITIGATING TOXICITY WITH PLANT-DERIVED COMPOUNDS



**Dr. Moazama Batool**  
Assistant Professor  
Department of Zoology, GCWUS

### ABSTRACT



Aquaculture play a vital role in ensuring economic development, food security and enhancing livelihoods, yet sustainability of aquaculture is progressively menace by environmental toxicants such as heavy metals, PFAS and insecticides. These toxicants affect the water quality, fish health and production rate. Current research highlights the ameliorative potential of flavonoids, plant-derived compounds as eco-friendly and sustainable factor adept of minimizing the toxic effects in fish. Incorporating flavonoid-based interventions into aquaculture practices offers a cost effective approach to improve water quality, fish health and growth of fish. This strategy also support the global aquaculture development and aligns with Sustainable Development Goals (SDGs). With new developments, plant-based flavonoids will perform a vital role in transforming aquaculture into sustainable and scientific-based sector.

### CONCLUSION



It is concluded that sustainable aquaculture depends on strategies that not only improve the fish productivity and health but also reduce the toxic effects of environmental pollutants. Use of plant-derived flavonoids offer eco-friendly and cost effective ways for ameliorating the toxicity in fish. These polyphenolic compounds act as anti-inflammatory, antioxidants and protective agents counter the effects of pollutants.

By incorporating flavonoid-based products in aquaculture practices, Pakistan's fish culture can improve water quality, boost fish health and growth and support the economy. This green innovation support the global trends towards international sustainability and offers a valuable pathway for enhancing food security. With new developments, plant-based flavonoids will perform a vital role in transforming aquaculture into sustainable and scientific-based sector.

# THINK BEFORE YOU CLICK!

Not every link leads to something good.

## Phishing: A Serious Cyber Threat to Sialkot's Export Sector

With the increasing use of emails, online banking, and digital documentation in international trade, businesses are facing new cybersecurity risks. One of the most common and dangerous threats is phishing. Phishing is a cybercrime in which attackers pretend to be a trusted organization or individual to trick users into sharing sensitive information such as passwords, bank details, or login credentials.

### How Phishing Attacks Occur

Phishing attacks usually happen through emails, text messages, or fake websites. These messages often appear to be sent by banks, courier companies, government offices, or even known business partners. They may ask the recipient to:

- Verify account details
- Confirm shipment or payment information
- Click on a link or download an attachment

Once the victim clicks the link or enters information, attackers gain access to confidential data, which can later be misused for financial fraud or further cyberattacks.

### Common Causes of Phishing

Phishing attacks succeed mainly due to lack of awareness. Some common reasons include:

- Trusting emails without verifying the sender.
- Clicking urgent or threatening messages that create panic.
- Using the same password for multiple accounts.
- Lack of cybersecurity training among staff.

### Impact on Exporters of Sialkot

Exporters in Sialkot regularly communicate with international buyers, banks, and logistics companies. A successful phishing attack can lead to:

- Unauthorized access to company email accounts
- Fraudulent bank transactions or invoice manipulation
- Loss of confidential client and pricing information
- Damage to trust and credibility with foreign buyers

In some cases, phishing emails are used as the first step to launch ransomware attacks, making the threat even more serious for export-oriented businesses.

## Preventive Measures Against Phishing

To reduce the risk of phishing, exporters and staff should adopt the following measures:

1. **Verify Email Sources:** Always check the sender's email address carefully.
2. **Avoid Clicking Suspicious Links:** Hover over links to check their authenticity before clicking.
3. **Never Share Sensitive Information:** Banks and official institutions never ask for passwords via email.
4. **Use Strong Authentication:** Enable two-factor authentication for email and banking accounts.
5. **Staff Awareness Training:** Regularly educate employees on identifying phishing attempts.
6. **Report Suspicious Activity:** Inform the IT department immediately if a suspicious email is received.

## CONCLUSION

Phishing is a deceptive yet powerful cyber threat that can cause serious financial and reputational damage to exporters.

By remaining vigilant, verifying communications, and educating employees, Sialkot's export community can protect itself from cyber fraud and ensure smooth and secure international trade operations.





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