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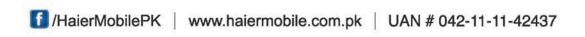




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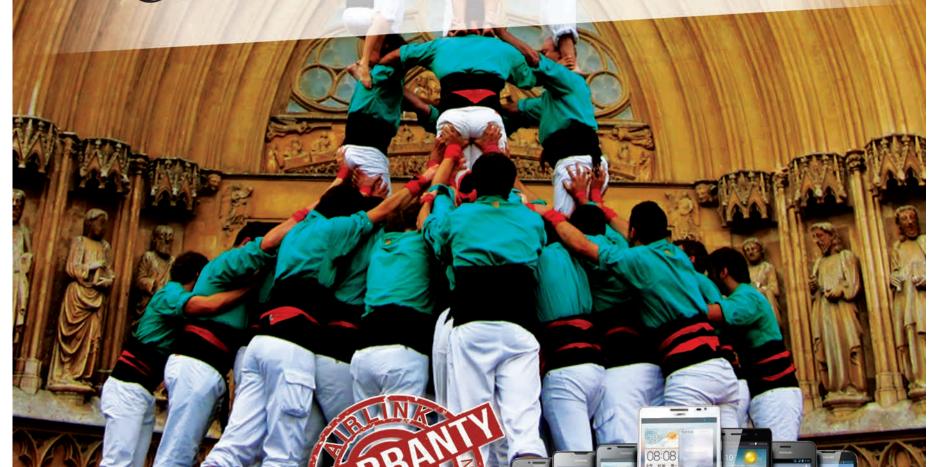
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## QMobile

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## July 2015



## MOBILE COMPANIES TO PAY I KEV

cent minimum tax where as with the insertion of new s why the site sharing rentals will now be subject to 10 pe . The changes in tax regime shall have droadful instias. The changes in tax regime shall have areastrut impressions on site sharing and pospial revenue streams of the CMOs as well as sinses prospects of CMOs in Pakistan especially with regard to nent in telecom sector. Another setback of felcom industry is that overnment has increased the GST on imported handsets.



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# Umeedon Se Aagey!







## **Editor's Note** Heavy Taxes on cell phones

## criticised

Mobile phone importers, distributors and users have strongly criticised the import duty on mobile phones in the budget 2015.

Finance Minister Ishaq Dar in his post budget press conference explained that budget 2015-16 is for the poor people of Pakistan and increase in the taxes on mobile phones is mainly targeting high end smartphones whereas the relief of waiver on import duty will pass on to poor people who can only afford a cheap mobile phone.

In the budget 2015-16, government of Pakistan has doubled the taxes on mobile phones. As a result, General Sales Tax (GST) that was earlier Rs. 150, 250 and 500 on lower end, middle end and higher end mobile phones respectively will now be Rs. 300, 500 and 1,000 for the same categories of handsets. The import duty would increase prices of the cell phones and not affect the business of cell phone but also mobile phone service providers companies business too.

Instead of imposing import duty and increasing prices of the mobile phones the government should work to set up and strengthen mobile phone industry in the country with incentives for local industrial set ups. The imposition of the duty would harm the growth of the sector and create financial burden on the mobile phone consumers. It is true that this step will discourage the consumer to buy high range mobiles. In this way the government will collect handsome amount of tax from elite class especially from those buying high tech mobiles.

The sales tax applicable on all mobile phones of various kinds has been revised & doubled from Rs 150, 250, 500 to about Rs 300, 500 and Rs 1,000. So, from now onwards all mobile phone cost trajectory will take an upward trend and be more expensive for the end consumer from tomorrow. Due to this increase, mobile shops will start charging more money to cover up the imposition of this duty which will be recovered from the consumer at the end of the day. So the mobile shopkeepers will ensure that all the cost is borne by the end consumer which is a normal practice in the world. Import duty and GST on handsets would also encourage smuggling of mobile phones which caused a huge revenue loss to the national exchequer but also crippled regular retail trade in the domestic market. Instead of more revenue, this will pave way for unfair means of business like smuggling of mobiles.

## July 2015



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## Meat, milk quality verification check through SMS

I appreciate the efforts of Punjab Government for introducing SMS service to check halal meat and artificial milk (not cow milk). In Pakistan first time Punjab meat quality verification check through SMS and 9211 service is launched in Punjab but in Phase one this service is available in Lahore city only through this service you can get information because on every meat one barcode is available that is stamped by Punjab livestock department. This system is very easy because through one SMS you can get details about meat quality. In Pakistan low quality meat sale is very big issue for people and you have information maximum butcher is providing low quality meat. This is fact meat buyer have not any service that is providing meat condition and quality detail but do not worried today you can get details about meat quality before purchasing.

According to Punjab livestock on every meat one barcode is mention by Punjab livestock team, through that barcode livestock department is giving surety this meat is halal with a quality. In a case before meat buying if you are not finding livestock barcode on meat then just avail this service. Just call on 08000-9211 and if you will find meat barcode then just type that barcode in new message and send to 9211 after this massage you will receive one massage through Punjab Livestock department, in that message meat quality and meat condition details is define for your satisfaction. In a case you will not receive any rely or alarming message like be careful then do not purchase that meat and send your complain through call on 08000-9211.

#### Haseeb Akhtar; Lahore.

#### **Deductions from ATM accounts**

Account holders with various banks operating in Pakistan often complain of controversial deductions from ATM accounts. It is noted that the banks often claim to provide 'funds transfer' services through the ATM card as 'free of charge' and a few banks claim to provide the same services on deduction of nominal service charges but with this type of deductions banks make establish an evidence of scam against many banks. Our banking sector has earned notoriety for money laundering, dead customer scams, sluggish ATM service, grubby notes, inflated and irrational deductions, fraudulent activities, etc. Indeed, the growing scope and scale of fraud in the banking sector is manageable and rectifiable but who cares?

#### Hashim Abro, Islamabad

## SMS now become marketing tools

Short Message Service (SMS) is a revolutionary idea brought forth by the telecom industry. In recent times, SMS services are provided by all the mobile network operators enabling people to send messages to anybody they want to. These mobile operators provide a number of SMS service packages. Due to the popularity of SMS, most companies use them as marketing tools to advertise their products. In the present times, almost everyone has a mobile phone. Mobile phones are not just used for personal purposes but for commercial purposes as well. In recent times, the number of wireless internet service providers has also increased. One of the most widely used features in the mobile phone is SMS. It comes in handy especially when you are unable to reach a person through call or when you do not have enough credit to call up somebody. It is also cost effective when compared to making calls.

## PTA should ban Dany tablets

I want to draw the attention of Pakistan Telecommunication Authority (PTA) that the Dany Technologies has failed to accept the warranty claim of the customers. They customers asked the company to redress their complaints but Dany did not do for them. I request the PTA to interference the matter and cancel the licence of Dany Technologies who is plundering the customers to sell substandard tablets in the country.

Genius Tablets series have many bugs and Dany Genius Tablets are not much reliable than many tablets available in the same price range in the market. The screen resolutions, cameras, touch systems as well as the battery were not remarkable performance. The main reason of failure of Genius Tablets lacks of management and insufficient marketing in terms of sales and services. There is not a single customer care centre in Pakistan.

Rana Jawwad, Lahore.

## Corruption a growing problem!

Despite the insidious effects of repeated scandals, both at the federal and provincial levels, unfortunately our present ruling elite, like their past successors have done nothing to reform the relevant laws, activate the civil society and create any new and effective anti corruption bodies or watch dogs within the public sector and in the society. Indeed, dissatisfaction with the existing corrupt system and corrupt politicians is high but those who matter are not in the mood to improve the system of accountability or to fight the monster of corruption. The few agencies formed to fight corruption such as NAB are involved in corruption. Corruption has demoralized the younger generation and the few upright people who are compelled to quit this country. Is there anyone to control the genie of corruption?

#### Sabir Shah, Islamabad.

## Interest-free Islamic banking a fraud?

It is very interested news appeared in the section of press that the Islamic banking is totally fraud and befool the public in the name of Islamic banking. A one-day seminar organized by Law Society Pakistan on the topic of "Law and Practice of Banking in Pakistan", the noted banking experts said that the existing interest-free Islamic system prevailing in Pakistan is fraud and mockery on the name of Islam as well as worst-exploitive as compared to interest-based banking system existing in modern world.

They said that modern world, where interest based banking is in operation, the average rate of interest charged is 6% per annum, while in Pakistan the banks are charging 20% per annum average

on finances disbursed on the name of non-interest Islamic banking.

Noted banking lawyer and Advocate Supreme Court of Pakistan Saalim Salam Ansari said that in his lecture that in The depositors are getting only 5% profit p.a on their deposits, while the rate of inflation or decrease in the rupee value is more than 5% per annum, which shows that depositors are getting a negative income. Pakistan is the second country in the globe after Columbia, where the spread (difference between deposit's rate and lending rate) is high.

Musharraf Butt, Lahore

## Uzair Ahmad, Karachi.

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We received too many letters from our valued readers every month through mail and e-mail, however, due to shortage of space, we are publishing only few selected letters.



#### ECONOMY Flare Report

oin the COU generation

## Taxes, taxes and more taxes but benefit zero



"I recalled there are so many taxes that the people of country to pay that and one can't really count them which everybody paid through direct or indirect as follow Income Tax, GST, Capital Value Tax, Value Added Tax, Service Tax, Fuel Adjustment Charges, Petrol Levy, Excise Duty, Customs Duty, Octroi Tax, TDS Tax, Employment Status Indicator Tax, Property Tax, Stamp Duty, Aabiana, Ushr, Zakat, PTV Licence fee, CGT, Water Tax, Flood Tax, Professional Tax, Road Tax, Securities Transaction Tax (STT), Wealth Tax, Transient Occupancy Tax (TOT), Congestion Levy Compulsory Deduction, Super Tax and Withholding Taxes"

ur government is following the world to Government Stamp Duty, Aabiana (tax on water for collect taxes and classified into two agricultural land), Ushr, Zakat (deducted on money from the banks), PTV Licence fee, Capital Gains Tax (CGT), Water Tax, Flood Tax, Professional Tax, Road Tax, Securities Transaction Tax (STT), Wealth Tax, Transient Occupancy Tax (TOT), Congestion Levy Compulsory Deduction, Super Tax, and Withholding Taxes. In addition to these taxes, people have to pay heavy tuition fees of their children studying at the private educational institutions. A number of private schools also take donations. Then beggars are seen on almost all roads and it is difficult for anyone to cross an intersection without paying something to these 'have-nots'.

works done, even genuine ones.

Government of Pakistan imposes taxes in order to finance spending programmes intended to benefit its citizens. A common question posed about these fiscal policies is how their costs and benefits are distributed across different subgroups of the population, most notably by income group. In other words, how much do people pay in taxes versus how much do they receive in government spending?

All of us already know that Pakistani nation is one of the highest tax paying nations when it comes to telecom industry. To be exact, Pakistan is the fourth highest tax paying nation via telecom.

Tax is the most important profit of any country; in fact countries run on taxes paid by their people, death and taxes are two such things of life that everyone has to face it. There is no country and city of the world where you can live with out any tax payment, even if we go for a meal outside the home we also have to pay tax in the restaurant from where we eat. Tax is the compulsory fact, in each and every corner of the world. There is no such thing in the world that we can get without paying tax. Poverty and progress ratio of any country depends upon the tax ratio in that country. There are varying conditions of tax and progress ratio in different countries. Some countries pay tax and get life facilities from government in reward of their tax while some are also there who pay the maximum and highest tax paying country, but the progress is not according to tax and people are suffering and facing difficulties.

According to a Gilani Research Foundation Survey carried out by Gallup Pakistan, 39% Pakistanis said that high taxes are the main reason for not paying or hiding taxes; 35% said the main reason is desperate financial situation.

A nationally representative sample of adult men and women, from across the four provinces was asked, "What are the main reasons for not paying or hiding the taxes?" In response to this question, 39% respondents said the main reason for not paying or hiding taxes is high taxes, 35% said the main reason is desperate financial situation, 30% said the main reason for non-payment of taxes is unfair treatment of different businesses, 22% said the lack of clarity regarding tax legislation is the main reason, while 20% blamed frequent changes of tax laws and 12% mentioned complicated procedure for filing taxes as the main reason. 1% respondents did not respond.

Federal Minister for Finance Ishaq Dar presented the Federal Budget 2015-16 with an outlay of Rs 4313 billion in National Assembly with the increased many taxes.

15% tax to be implemented on the use of scientific tools

10% income tax to be imposed on electricity bills worth Rs. 75,000 or more.

0.1% advance tax to be imposed on shopkeepers. 35% tax imposed on banks profits.

3% taxes imposed on non-filer businessmen.

Tax ratio on Mutual Fund of 10% will remain unchanged.

In some countries you pay tax and get life facilities from government in reward of their tax while some are also there who pay the maximum without any benefit

broad categories, viz., direct and indirect taxes but I say to sorry it does not provide basic facilities as free health, education, cheap electricity, clean drinking water, price-hike and much more. The question is that who are the beneficiary of tax collection and where are spending?

I recalled there are so many taxes that the people of country to pay that and one can't really count them which everybody paid through direct or indirect as follow Income Tax, General Sales Tax, Capital Value Tax, Value Added Tax, Service Tax, Fuel Adjustment Charges, Petrol levy, Excise Duty, Customs Duty, Octroi Tax (tax levied on entry of goods into municipal area), TDS Tax (tax deduction at source), Employment Status Indicator Tax (ESI Tax), Property Tax,

If still someone is left with any money, he has to grease several palms in government offices to get their Capital Gain Tax increased by 2.5%.

Business is going to get difficult for those not filing taxes. Excise duty on cigarettes set at 63% with an increase of 5%.

0.6% taxes will be implemented on the bank transactions and business transactions of the non-filers. This tax will not be applicable for the tax-filers.

Withholding taxes being increased for non-filers to give an edge to the filers. Any person can become a filer and claim refunds.

Taxes doubled for some types of mobile phones.

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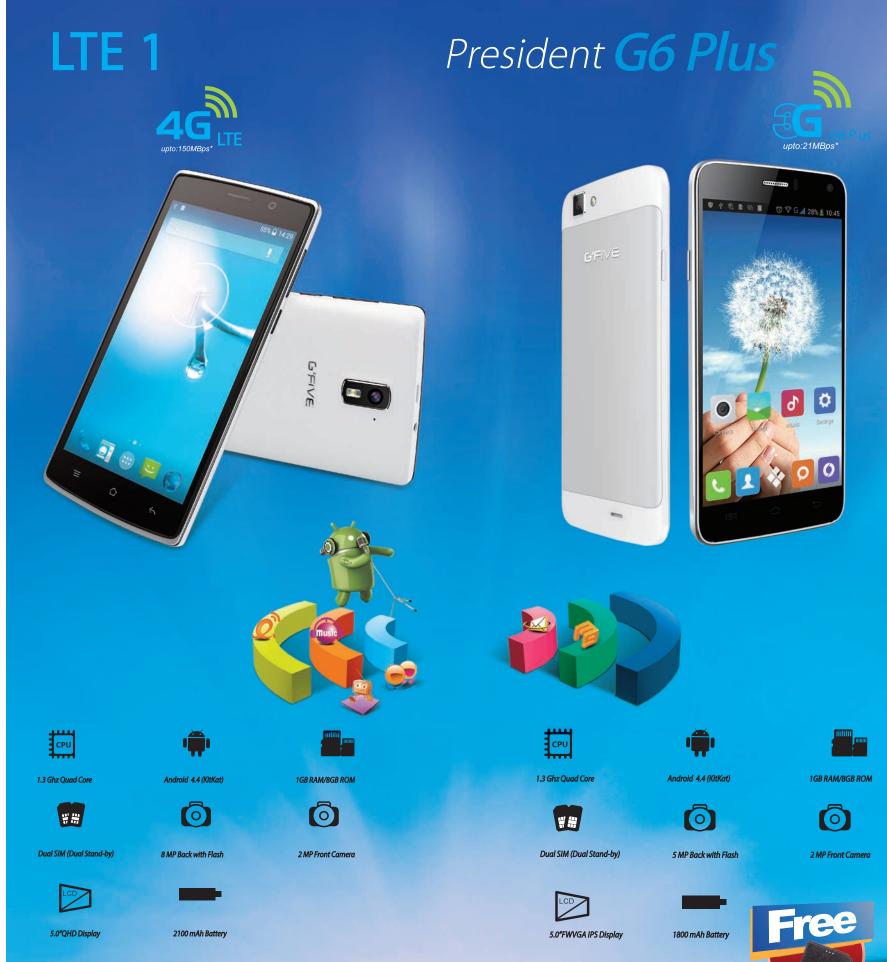
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#### ECONOMY | Flare Report

## Senate allows levy of 0.6% tax on banking transactions



"The committee agreed to go ahead with 0.3pc tax on all banking transactions for tax filers and 0.6pc for non-filers over Rs50,000 per transaction but recommended that a policy message should go out in the shape of facilitation that tax filers were better off paying taxes and filing returns so that non-filers come into the tax net"

he government agreed to fix minimum threshold of Rs 50,000 for charging 0.6 per cent withholding tax on the amount of transaction to be collected on all banking instruments and other modes of transfer of funds through banks for non-tax filers. A Senate committee allowed the imposition of 0.6 per cent tax on all banking transactions over Rs50,000 for non-filers of returns.

Finance Minister Ishaq Dar has agreed during the meeting of Senate Standing Committee on Finance and Revenue to fix the minimum threshold for charging 0.6 percent withholding for all banking transactions being not active taxpayers. He said that proposal would be incorporated in the windup persons (TDPs) of Waziristan. Some of them proposed to make this contribution voluntary or the income threshold be brought down to Rs20m with reduced tax rate.

Finance Minister Ishaq Dar, however, said the expected collection through super tax would be around Rs20-22 billion that would be applicable to 170 companies, eight AOPs and three individuals with annual income exceeding Rs50 million.

He said the FBR had done a series of exercise and the reduction in income threshold would have affected thousands of people but negligible increase in tax collection and hence rejected due to higher political nuisance. The minister said current situa-

tax on all banking transactions for tax filers and 0.6pc for non-filers over Rs50,000 per transaction but recommended that a policy message should go out in the shape of facilitation that tax filers were better off paying taxes and filing returns so that non-filers come into the tax net. Besides cash with-drawals, these tax rates would be applicable on demand draft, pay orders, SDRs, CDRs, STDR, call deposit receipt and RTCs.

In fiscal year 2013-14, banking sector transactions, valuing Rs6.3 trillion, were carried out by all and sundry. The government wants to retain 0.6% or roughly Rs38 billion of this amount. In the new budget, the government has proposed to charge 0.6% tax on every banking sector transaction by a non-filer, carried out through cheques, payee accounts, bank drafts, pay orders and other instruments.

In the budget documents, it has estimated that the tax will generate Rs35 billion in the new fiscal year, as it has not spared any banking instrument from the levy. According to the proposal, if a person draws cash through cheque or transfers funds through a bank draft or any other method, he will be subject to this 0.6% tax.

Hence, the concept of a non-filer becomes irrelevant. In a population of 190 million people, income tax filers amount to 875,000, indicating the tax machinery's inefficacy that has over the years relied on withholding taxes to increase revenues instead of going after people to widen the tax net.

In the new fiscal year, it has imposed Rs142 billion income taxes and, out of that amount, Rs89 billion are withholding taxes that are indirect in nature, suggesting the government has not done anything to broaden the base.

Before it, the government charged 0.3% tax from filers and 0.5% from non-filers on cash with-drawals above Rs50,000.

In the new budget, the government has also proposed to increase cash withdrawal tax from 0.5% to 0.6% but has reduced for filers from 0.3% to 0.25%.

People have started withdrawing cash from banks and converting into gold aimed at avoiding taxes, claimed Senator Talha Mehmood of JUI-F. The pensioners will be subject to new taxes, considering they do not file income tax returns, said Mehmood.

Talking about the super tax imposed in budget, Finance Minister said government levy a one-time tax on the affluent and rich individuals, association of persons and companies earning income above Rs 500 million in tax year 2015 to rehabilitate the Temporarily Displace Persons of the operation Zarb-e-Azb. The government needs Rs 80 billion for the rehabilitation of TDPs and security enhancement in next fiscal year, therefore; the government imposed super tax.



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12

speech on budget.

The government has proposed in the Finance Bill 2015 that adjustable advance income tax at the rate of 0.6pc of the amount of transaction is proposed to be collected on all banking instruments and other modes of transfer of funds through banks in the case of persons who do not file Income Tax returns. The government has estimated to generate Rs 34-38 billion through this measure.

Senators were opposed to the introduction of "super tax" at the rate of 3pc and 4pc on individuals including association of persons and companies having over Rs50 million annual income to finance a part of expenditures on raising of new security apparatus and settlement of temporary displaced In fiscal year 2013-14, banking sector transactions, valuing Rs. 6.3 trillion, were carried out by all and sundry

tion was very extraordinary because around Rs45bn would be required for security enhancement and around Rs55bn for the resettlement of TDPs.

He rejected call for seeking voluntary contributions, saying his previous experience with voluntary contribution for income support programme was disappointing because only a couple of people came forward with contributions.

The committee agreed to go ahead with 0.3pc

He disagreed with a proposal of a Senator for voluntarily tax payment for TDPs, as he said that people had not contributed in income support levy imposed two years ago for helping poorer of the poor. The government had generated only Rs 85 million through income support levy, he added.

Ishaq Dar informed government is working on the mechanism within the premises of the constitution to disburse development funds to the Senators after the Supreme Court judgment that bar the government in releasing funds.

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## Govt advises to enhance cyber security to protect national infrastructure



"NTISB notes that recently several emails have been reported and evaluated that show a trend in fake/phishing emails for stealing usernames and passwords of targeted users. These emails are sent using fake IDs which impersonate official addresses of service providers such as Google, Gmail, Hotmail, etc

he National Telecom & Information Technology Security Board (NTISB) of Cabinet Division has advised all secretaries of ministries and divisions of federal government and provincial governments to enhance security against cyber threats attempts to steal sensitive data. NTISB notes that recently several emails have been reported and evaluated that show a trend in fake/phishing emails for stealing usernames and passwords of targeted users. These emails are sent using fake IDs which impersonate official addresses of service providers such as Google, Gmail, Hotmail, etc. These emails tricks and lures or compels the user into enter-

already advised, vide e-mail & Internet policy for government departments issued in 2005 and available on www.cabinet.gov.pk.

Official data should not be stored/copied on personal computers/laptops and personal USBs especially those which are connected to Internet at home or office. No official/classified information should be placed on Internet via any means. Attachments/uploading of contents having sensitive/classified information on social media like 'Facebook' and 'twitter' etc must be avoided and also discourage discussed such topics there. Avoid uploading of videos/photos on 'YouTube' etc regarding meetings/sessions of na-

INSIGHT vate ISPs must be taken from NTC, prior to usage/in-

stallation. Official PCs having confidential /sensitive data must not be provided with internet connection as per policy already intimated and separately provided standalone PCs should be used for internet purposes. Contents placed on official websites must be properly scrutinised/approved by the competent authority before its uploading and passwords used for updating the official websites must not be disclosed to authorised persons and registers/diaries containing such information must be properly secured. Internet usage in government departments be regulated and access be provided with limited user privileges and Internet computers be isolated and the network security must be ensured by installing proper firewall coupled with licensed Antivirus and other protective software systems.

Cabinet Division's National Telecom & Information Technology Security Board has further advised to conduct 1st Layer IT Security Audit of IT systems/network infrastructure by the ministries themselves, must be carried out at regular basis and report share with Cabinet Division (NTISB) for timely conduct of 2nd Layer IT Security Audit by its technical team. Similarly, national IT Security Policy needs to be drafted /revised and enforced strictly. Departmental Information Security policies must also be integrally defined and enforced in compliance with national IT Security Policy to protect government official data. Cyber Crime and Cyber Security laws need to be enacted and enforced. The role of mobile operators/ISPs, Telecom operators and Internet users in government departments in specific and public in general must be specified, violations must be strictly dealt.

It has also been advised to establish Cyber Security Intelligence Response Teams (CSIRT) under respective govt organisations in all departments comprising key personnel with IT experts to enforce IT/cyber security response in case of any accident. Also, adopt regular update Antivirus and Operating System Service Packs be installed by the network administrator and Internet provision be controlled by the highest administrative authority in the ministry/division/department. Similarly, proxy server with IDS/masking/firewalls be used in bigger organizations for internet gateways.

Govt e -mails be sent and received through govt officials servers instead of free mail services. HTTPs should be configured and used to access email servers through web interface. More, officials should be advised to avoid free downloads and installations on unnecessary programs/softwares and to avoid chat-room sessions on social medias and opinion forming activity unless they have been officially mandated to do so. Moreover, never run a programme unless it is trusted. Use of portable devices like USBs/MSDs must be controlled to stop virus/torjan spreading, resulting into hacking of vital data in a computers/websites. Similarly, uploading of data / files on networked computers be done through protected network entry

In order to enhance cyber security, it has been advised to avoid checking such spoofed emails while well reputed antivirus/security and firewalls should be installed to guard of-



ing username and passwords on fake login pages thereby stealing the information.

In order to enhance cyber security, it has been advised to avoid checking such spoofed emails while well reputed antivirus/security and firewalls should be installed to guard official networks.

Pakistan is at the front line in war on terror and national security is at a greater risk of cyber attacks. Official entities have become increasingly vulnerable to hostile intrusion by unknown hackers or secret agents. The situation is alarming and calls for implementation of appropriate preventive measures.

As per policy directives/guidelines to be adopted at individual level, private e-mail address must be avoided for an exchange of official correspondence as tional importance and maps/visuals of strategic installations.

Discourage government officials exploring unnecessary and undesirable contents/adds containing freeware/malware free software solutions/cracks. Downloading of unknown and unnecessary software available on Internet may be avoided as far as they may contain some spy ware programmes etc. Any doubtful activity observed in this regard should be reported to the concerned authorities immediately.

According to policy directives/guidelines to be adopted at collective/organizational level, Internet connection must be obtained from NTC as policy in vogue. In areas where NTC infrastructure is not available, proper time bound NoC for hiring services of pri-

## ficial networks

points. Last but not the least, it is also mentioned in the policy directives/guidelines that media can equally play an important role on national level cyber security awareness program for the public and the private education, generally in the form of spot and prompt reporting, short commercials, editorials, journals, and talk shows to increase public awareness among masses.

It is remembered that in 2013, Cabinet body issued guidelines to prevent breach of official data. In a significant moved designed to prevent any breach of official data after a US security agency broke into national security systems.

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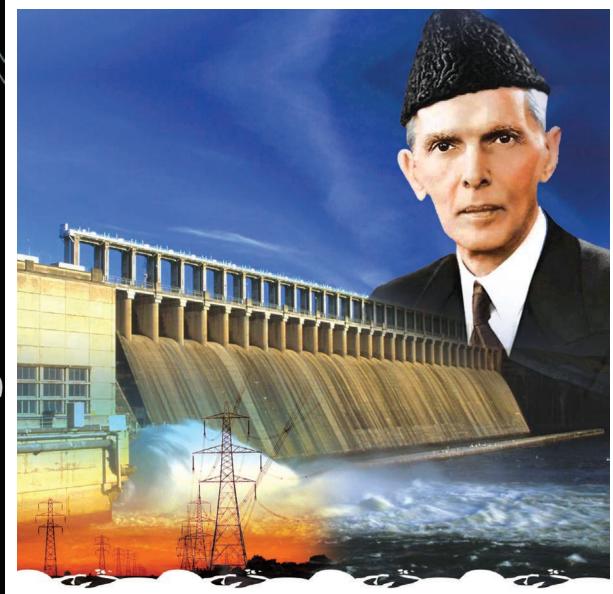
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#### ECONOMY | Flare Report

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## Kalabagh Dam was dream of Father of the Nation



"The country's parliament, in its first budget session in presence of Quaid-e-Azam Muhammad Ali Jinnah, had approved the 500MW Mianwali Hydropower Project (Kalabagh Dam) in 1948 with a view to generate power through hydel production"

erming the Kalabagh Dam a lifeline for the country's future, the speakers at a seminar said that the vision of Quaid-e-Azam was to build Kalabagh Dam (Mianwali Hydro Project) and Nara Canal to meet energy requirements through cheap electricity and provide water to the desert of Thar.

"The country's parliament, in its first budget session in presence of Quaid-e-Azam Muhammad Ali Jinnah, had approved the 500MW Mianwali Hydropower Project (Kalabagh Dam) in 1948 with a view to generate power through hydel production.

After the creation of Pakistan, the government

to the economy. "IRSA is responsible authority of four of the provinces and federal government. Its Chairman Engr. Raqib Khan (who belongs to KPK) has written an official letter to the Secretary, Ministry of Water & Power, Government of Pakistan for the water crises in the country. He wrote "IRSA strongly recommended the construction of new water storages of at least 22 MAF capacity on all the feasible sites on war footing basis as agriculture is the back bone of the country's economy (it is point to note that the capacity of Kalabagh Dam is only 6.1Maf). The new storages will help to improve the diminishing per capita water availability, increase in GDP, istan People's Party and the opposition leader in National Assembly, said at the event of World Water Day that "We have only the storage of 50 days whereas Egypt has 700 days storage in Aswan Dam, China is a big country of huge population has the storage of 500 days whether India has the storage of 120-220 days. We are facing horrible shortage of water. We have to build dams at any cost otherwise after 10-15 years, Pakistan will be the land of deserts.

"Critics argue that if the dam is built, it would turn Sindh into a desert, but the experts are of the opinion that the province would get additional 4.75 million acre feet of water. Punjab would receive additional 2.04 MAF, Balochistan 1.56 MAF and K-P 2.01 MAF."

The IEP Lahore chapter president Capt (r) Khalid Sajjad, addressing the seminar, said that a general consensus could not be reached as the dam issue has been much politicised. The civil society would have to play a crucial role in creating a larger consensus as new large water reservoirs would benefit every Pakistani, he said.

Engineer Khalid Sajjad said that the Institution of Engineers Pakistan is running a campaign to pave the way for the construction of Kalabagh Dam, which is a lifeline for the country's future. The IEP is holding seminars and discussions with experts to clear any misunderstandings impeding its materialization, he added.

He said that poverty, hunger and darkness would be our fate if we don't build dams to store water, which is depleting fast. Nation will not forgive people who are opposing Kalabagh Dam for their own interests, he said. Khalid Sajjad stated that only because of government's silence over KBD, the country is suffering a loss of Rs132 billion annually. This amount could be saved by initiating construction of the dam. He said that another significant aspect connected with the construction is the surety of sufficient amount of electricity at a much cheaper price. "The capacity of the dam is equal to the capacity of 750 medium dams. The country's dependence on power generated through thermal sources is costing us a lot and we face formidable challenges in both national and international markets.

To keeping the view of Karachi heatwaves in Sindh especially in Karachi and Hyderabad claimed hundreds lives. Muttahida Qaumi Movement (MQM) Chief Altaf Hussain demanded federal government to summon a joint meeting of experts from all the four provinces and peruse the project of Kalabagh Dam.

He said if the officials fail to address reservation of Sindh over the construction of Kalabagh Dam they should chalk out plans for small dams across Sindh province to handle wastage of water.

Altaf expressed these views during a meeting at party London Secretariat. MQM coordination committee member, legislators including Dr Farooq Sattar, former federal Minister Baber Khan Ghouri, Senator Mohammad Ali Saif, Adil Siddiqui and other were present on the occasion.

Speaking on the occasion MQM Chief said that it is the first time that people are dying from severe heat in Karachi while prolonged loadshedding and gas crisis had also irked citizens. Government should take measures for construction of

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under the leadership of Quaid-e-Azam, focused the growth of economy based on agro industry. At that time, when the country's power generation capacity was only 60MW the first budget session approved the construction of KBD," observed Chairman Sindh Tas Water Council Pakistan Muhammad Suleman Khan at a seminar organized by the Institution of Engineers Pakistan.

Quoting a Wapda report, he stated that the annual electricity generated at Kalabagh Dam would be equivalent to 20 million barrels of oil otherwise needed to produce costly thermal power. This annual import of fuel would require augmentation of transportation infrastructure. It is the additional burden of billion of U.S dollars per annum control of floods etc., besides availability of cheap

Kalabagh Dam would be equivalent to 20 million barrels of oil otherwise needed to produce costly thermal power

environment friendly Hydel Power to overcome the Power crises being faced by the country which is giving a serious setback to the economy.

Chairman Pakistan Engineering Council, Engr Abdul Qadir Shah, who is the brother of Syed Khurshid Shah, senior opposition leader of Pakthe Kalabagh Dam and should eliminate reservations of Sindh's residents to complete this project.

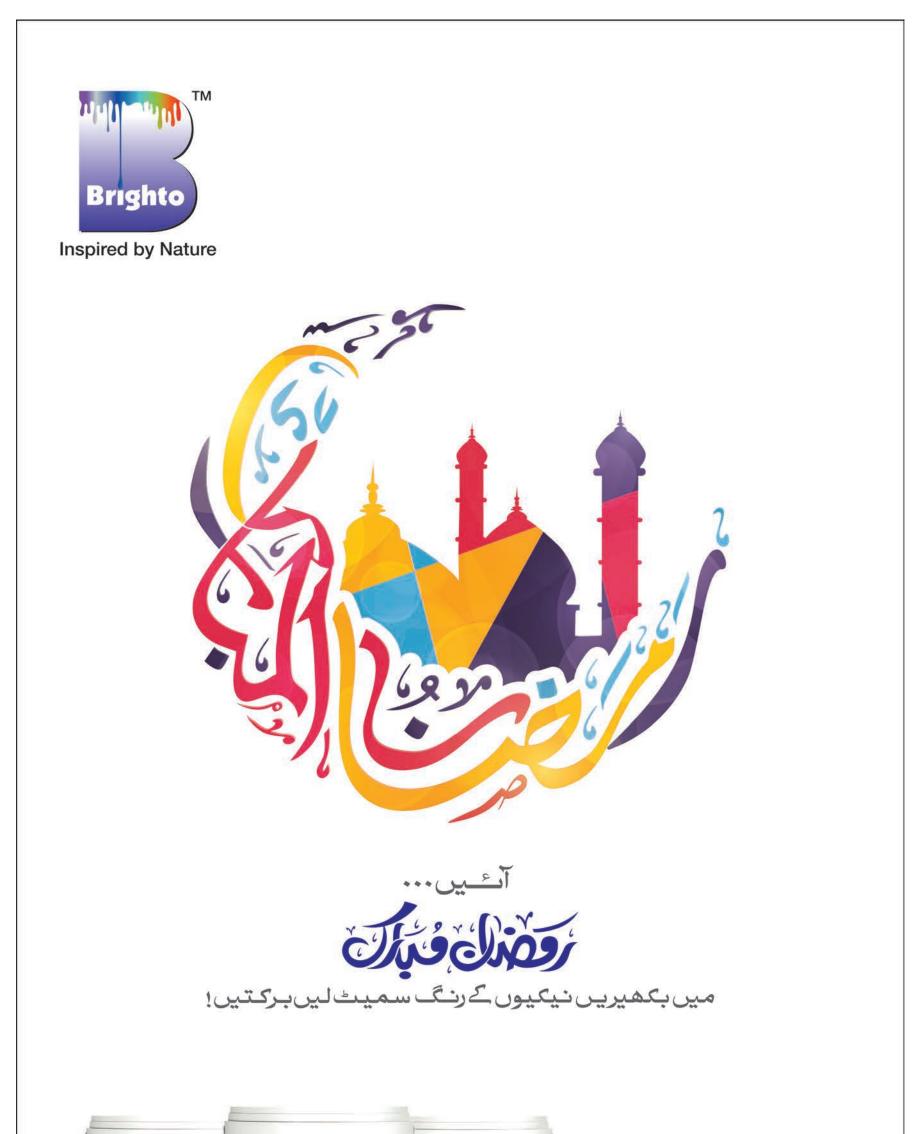
He said that currently the federal and provincial governments of Sindh were in debate and continuously alleging each other instead of providing solution to the on-going situation of metropolis. He said that authorities should halt indulging in political chaos and help heat affectees.

MQM chief asked Sindh government and local administration to take emergency steps and ensure availability of ambulances and space in morgue centers to meet current demands. He also appealed philanthropists to come forward to help heat stroke victims.

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# NBP partners Ufone to build national payment system



"Abdul Aziz, President & CEO at Ufone said we feel privileged to be able to extend our financial virtual/digital payment solution; UPaisa to NBP; also to play our part in the digitization of the whole ecosystem which would facilitate segments that carry out financial transactions on a daily basis saving time, money and precious resources"

ational Bank of Pakistan, Ufone and Ubank, signed an agreement, to create new synergies between the already established Upaisa brand and the upcoming digital banking initiatives of NBP. This collaboration is another step of NBP to jointly create the required National Payment System to benefit the people of Pakistan and to facilitate the payments & collections for the Government of Pakistan.

The signing ceremony was attended by the senior management of all the three entities including Syed Ahmed Iqbal Ashraf – President & CEO NBP, Mr. Mudassir H. Khan – Group Chief Commercial & Retail Banking Group NBP, Mr. Azfar Jamal – EVP/Head of Remote Banking & ADC NBP, Mr. Abdul Aziz – President & CEO Ufone, Mr. Asher Yaqub Khan – Chief Commercial Officer Ufone, Mr. Taimur Faiz Cheema – GM Marketing, Ufone and Mr. Arif Sirhindi – President & CEO Ubank.

The managements of the partnering organizations have the belief that the formal financial services, through digital payments, can have a positive impact on a variety of microeconomic indicators, including self-employment business activities, household consumption and wellbeing. To conand lower costs. This collaboration is part of NBP's strategy to facilitate customers by developing a National Payment Eco-System allowing customers to avail any P2G and G2P services 24/7 through all available Digital Channels"

With this collaboration between one of the largest banks in Pakistan and one of the Pakistan's leading telco operator, the dynamics of the financial services market are sure to reach the next milestone. Under the ambit of this arrangement, multiple services will be leveraged upon including ufone USSD Channel, Agent Network of upaisa and NBP transaction base, to fulfill the needs of banked as well as the unbanked population of Pakistan including facilitation of P2G and G2P transactions.

SEVP/Group Chief C&RBG NBP, Mudassir H. Khan said, "Payments and banking must be available everywhere for people to trust it – so interoperability is key. If solutions don't become broadly available and interoperable, they will most likely fail to scale. This initiative of NBP to build the required National Payment Eco-system

This collaboration is another step of NBP to jointly create the virtual/digital payment solution; UPaisa to NBP; also to play our part in the digitization of the whole ecosystem which would facilitate segments that carry out financial transactions on a daily basis saving time, money and precious resources."

He added, "Moreover, we would see unbanked segments seeing inclusion due to this new development."

National Bank being the largest bank of Pakistan is operating with more than 1350 branches across Pakistan. In addition to core services being trustee of public funds, bank has diversified its business portfolio and has been competing market in the debt equity market, corporate investment banking, retail & consumer banking including agricultural and government collections & payments. Now with the asset base of more than PkR. 1.5 trillion and a deposit base of more than Pkr. 1.2 trillion, NBP aims to evolve a National Payment Eco-System to facilitate entire population of country through every possible delivery channel 24/7. Under this initiative, the bank is already in the process of enhancing digital outreach through all available digital channels in the banking.

Ufone the leader in innovation is an Etisalat Group Company with its presence in all the cities of Pakistan along with a comprehensive coverage across all towns, villages and tehsil headquarters of the country. The company employs more than 4,780 people and operates with a network of more than 388 franchises and 23 company-owned customer service centers. UPaisa will also be providing all advanced services including Utility Bill Payment, InterBank Funds Transfer, balance inquiry of NBP account, mini statement of NBP account, through a mobile phone to all NBP customers. All they require is to have Ufone SIM and dial \*60# after which they can link their NBP Account with Upaisa account and avail all the innovative services of UPaisa.

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struct on this vision, the right strategy is collaboration between the key players in the market.

Speaking at the ceremony, Syed Ahmed Iqbal Ashraf CEO & President of NBP said, "The merits of financial inclusion are strongly rooted in empowerment. Access to financial services is a key link between economic opportunity and economic outcome. By empowering individuals and families to cultivate economic opportunities, financial inclusion can be a powerful agent for strong and inclusive growth. Pakistan needs banking and payments to increase reach like communication's has. Instead of taking the model inherited from bricks-and-mortar banking, we need to invent new distribution models that are dramatically different required National Payment System to benefit the people of Pakistan and to facilitate the payments & collections for the Government of Pakistan

in partnership with Telecom service providers will be catalyst to extend the financial outreach and convenience to every citizen of Pakistan."

Regarding this collaboration, Mr. Abdul Aziz, President & CEO at Ufone said, "We feel privileged to be able to extend our financial

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## Mobilink launches 'Make Your Mark' as its flagship corporate responsibility initiative



'Make Your Mark' recognizes the challenges that today's young people face regarding issues such as poverty, youth unemployment, inadequate healthcare and education, food security, resource scarcity and climate change – reinforced by a rapidly growing population

obilink has launched its flagship corporate responsibility initiative 'Make Your Mark'. The 'Make Your Mark' initiative is a key element of VimpelCom's corporate responsibility strategy with the objective of 'Helping young people shape their future'. 'Make Your Mark' recognizes the challenges that today's young people face regarding issues such as poverty, youth unemployment, inadequate healthcare and education, food security, resource scarcity and climate change – reinforced by a rapidly growing population. It aims to provide young people with technology tools, support and mentoring, and in some cases access to basic edu-



rectly into Mobilink's corporate responsibility strategy and aims at helping young people in Pakistan through technology, expertise and knowledge. The initiatives planned under the program will offer support to a va-



nological advancements."

Under the Make Your Mark umbrella Mobilink has partnered with LUMS Center of Entrepreneurship, Institute of Social and Policy Sciences, GuarantCo and Pakistan Center for Philanthropy (PCP) and is working on setting up an incubator for budding entrepreneurs, expanding its mLiteracy program to reach out to an additional 3750 rural females and establishing 6 state-of-the-art ICT labs at schools adopted by NGOs.

Mobilink has also developed Mobilink Guardian; an android-based app working with a young startup Virtual Proz. Mobilink Guardian Service notifies your loved ones of your location. Currently being offered



Minister of IT, CEO Mobilink and representatives of MYM partners at MYM launch ceremony

cation, to help them tackle these challenges at an individual, community and national level – to shape their future.

Jeffrey Hedberg, President & CEO Mobilink, commenting on the launch of Make Your Mark said: "Make Your Mark is a unique initiative that feeds diriety of beneficiaries to tackle the socio-economic challenges in Pakistan. The ultimate aim of MYM is enabling a generation of educated and tech-literate young people. We have partnered with three global organizations LUMS, DFID and GuarantCo for Make Your Mark. I am confident that Make Your Mark will contribute significantly in shaping the future of our youth by equipping them with the latest technology."

Anusha Rehman, Minister for IT, speaking at the launch said: "The Government of Pakistan is committed towards implementing the latest technology to enable the youth of Pakistan. Make Your make is an encouraging step from Mobilink and will go a long way in supporting the Government's strategy of enabling the young generation of Pakistan through tech-

on Android Handsets, the service when trigged uses GSM and GPS to transmit prompter's location to up to 5 user-listed contacts via customizable SMS alerts. This service can be prompted by simply pressing power button thrice.

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#### EVENT | Flare Report

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## Huawei Pakistan launches unique & fabulous Ascend P8



"Fraz Malik Khan gave a detail presentation on some unique & fabulous features of P8 and also introduced Huawei Talkband B2. Huawei Talkband B2 is a powerful gadget which keeps you updated wherever you are and whatever you're doing, with the help of on screen notifications, reminders, alarms, tracking and monitoring"

uawei has launched its most awaited smartphone Ascend P8 in an exciting and glamorous event at Lahore. The colorful ceremony was attended by top notch media persons, celebrities, designers, socialites and many renowned bloggers.

The event was chaired by Huawei's CEO Aragon Meng, along with the Device Marketing Director Bruce Fanhong and the Country Marketing Head Fraz Malik Khan.

The Brand Ambassadors of Huawei in Pakistan Sheheryar Munawar Siddiqui and Humaima Malik also adorned the event, as the famous fashion icon Zara Peerzada hosted the show along with Fahad Sheikh. Ali Zafar, Ali Gul Pir and Ahmed Ali Butt enriched the event with their breath-taking live performances, energy and aura. The crowd was thrilled to witness a catwalk exhibition of Maria B's latest collection, along with the sensational music of Asrar's famous song "Ishq Hawa Main".

Aragon Ming, CEO Huawei Pakistan expressed his views: "I am grateful to have such hard working team and partners working with Huawei. I am happy to announce that Huawei is in the list of top 5 R&D spenders and comes in the list of top 100 global brands."



tracking and monitoring. Huawei P8 is a sleek device featuring numerous pioneering technologies. The Dual SIM P8 boasts 4G technology with a vibrant 5.2" FHD screen and an impressive 13MP professional camera. Powered by a Hi-Silicon, Kirin 930 Octa-Core, 64-bit chipset, the device offers 3GB RAM & 16GB ROM as it runs on an Android 5.0



operating system with an EMUI 3.1 User Interface to deliver an outstanding performance with superb connectivity, outpacing the Smartphone market.

The P8 has a camera that inspires the users to unleash their creativity with a cutting-edge "Light Painting" feature, enabling the users to create mesmerizing light patterns during photography in a dark environment. The "Light Painting" feature allows

## Aragon Ming, CEO Huawei Pak-

calligraphic artist - JZ Amir, who specially flew in from Dubai to inspire the audience with his light calligraphy pictures and photographs which were taken from Huawei P8 camera in different areas of Lahore.

The "Director Mode" enables you to connect up to 3 additional Android devices to the P8, to record mesmerizing, multi-camera shots, making your personal videos appear like highlights from a professionally directed flick. Abdullah Harris had specially prepared a video using the Director's Mode and featuring the model Syeda Imtiaz, to be showcased during this event.

Another pioneering feature; "Find My Phone By Voice" allows the user to easily find their misplaced P8 device, by simply calling out the device's name. Moreover, the revolutionary "Knuckle Sense technology" allows the P8 phone to capture screen-shots and crop content, simply by Double-tapping the screen with a knuckle. The Huawei P8 is also the first ever Smartphone in the world to come up with an optional 4.3 inch, E-book feature, similar to the popular book-reading device called "Kindle".

Other celebrities and artists gracing the event included; Sophia Khan, Nooray, Cybil Chauwdary, Ali Noor, Mandana Zaidi, Hasnain Lehri, Zara Peerzada, Maheen Kardar, Saad Ali, Fia Khan,





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Fraz Malik Khan gave a detail presentation on some unique & fabulous features of P8 and also introduced Huawei Talkband B2. Huawei Talkband B2 is a powerful gadget which keeps you updated wherever you are and whatever you're doing, with the help of on screen notifications, reminders, alarms, istan expressed his views: "I am grateful to have such hard working team and partners working with Huawei. I am happy to announce that Huawei is in the list of top 5 R&D spenders and comes in the list of top 100 global brands."

you to sketch light-tracks in the air, using any light or fire, for creating spectacular and unique shots by using the night as your canvas. This feature was creatively presented at the event by the Top Pakistani Sidra Iqbal, Atif Saeed, Umar Saeed, Junaid Younas (Siege Band), Shahvar Ali Khan, Rohma, Rehan Babar, Aden Rehan, Dr Farzeen Malik, Taranjeet Singh, Nauman Javaid, Dr Ejaz Waris, Nimra Butt, Hira Malik, Mahnoor Noor and the stylist Hina Salman.

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### EVENT | Flare Report

Join the COU generation

# QMobile portrays the beauty of Pakistan through X30 TVC



"The message of the TVC is clear, that just the way the main character of the TVC is friendly and has a habit of making new friends, akin to that the X30 is easy-to-use and brings smiles on its users' face"

Mobile's latest television commercial (TVC) of X30 is a fresh breath of air as it refrains from showing dances or jingles that divert the viewer's attention from the actual message. The TVC shows a traveller, played by actor Fahad Mustafa, standing at the side of the road, carrying his bag pack and using QMobile's X30 while waiting for a ride. He is seen hopping on a bus, sitting on the roof and mingling with other passengers, who are also intrigued to know more about his X30. The message of the TVC is clear, that just the way the main character of the TVC is friendly and has a habit of making new



X30 is user friendly and has all the necessary apps that a user needs to use or when in need to view content over the internet. Moreover, the TVC shows that users can take selfies on the go and remain updated with all news and information through the handset's 3G feature. Furthermore, through the TVC of X30, QMobile has portrayed the beauty of Pakistan as



Fahad tours across Pakistan while using Google Maps on his X30 to find the right route, takes im-

Moreover, taking close up shots of the handset, along with long and aerial shots, keeps the viewer's attention on the TVC. Furthermore, the melodious jingle is rendered in Urdu, which adds value to the message being conveyed. Developing the jingle in Urdu also signifies that QMobile has targeted the masses of Pakistan. With X30's TVC, QMobile has emphasized a simple yet effective way to highlight the smartphone's features, which will facilitate viewers in having a high brand recall for the brand.

It is pertaining to mention here that the CEO QMobile Mian Zeeshan Akhtar is the mastermind



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friends, akin to that the X30 is easy-to-use and brings smiles on its users' face. This is because of the features that the smartphone has, including a 1.2 Ghz Dual Core Processor, a 4.4 KitKat operating system, 3G, a 4-inch big display, and an affordable price of Rs. 6,900. All viewers can relate themselves with the TVC for the X30 is a handset for the common man for it is a touch screen smartphone having all features, yet is affordable, hence becoming easy on the pockets of all social strata.

Another feature which the TVC highlights is that

ages of Pakistan's historic locations from X30's high quality camera and shares it instantly over Instagram while using the handset's 3G feature. The TVC showcases all the features of X30 whereby providing details to all its functionality aspects. The TVC which runs for one-minute shows all of X30's main features which pertain to the handsets' crystal clear display, smooth body, a glistering exterior, and a design that looks good on any hand.

The commercial is shot while keeping the production value in mind. All scenes are shot after carefully taking into consideration factors that make a good TVC great. The camera used to shoot the TVC retains all the vibrant colors of nature and in detail shows the beautiful exterior and the screen of X30. behind the success of QMobile. He always introduces innovative ideas of commercials (TVCs) and he has known as the youngest guru in Pakistan's mobile phone industry. The credit goes to QMobile CEO to present perfect X30 TVC because all scenes are shot carefully and perfectly.

Zeeshan Akhtar, the guru of marketing innovation, has taken No. 1 selling brand in Pakistan towards the first step in geographic and product diversification globally Zeeshan Akhtar's vision to grow beyond all imaginations has taken him global, bringing his company to a whole new frontier.

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## Telenor Bridal Couture Week aims to promote Pakistani fashion

The 10th edition of Telenor Bridal Couture Week 2015 concluded in Karachi recently with hope that Pakistan's premier fashion event to continue to grow further. The three-day fashion extravaganza was a treat for the fashion forward and a great platform for promotion of Pakistani designers. The fashion fraternity from across the country and from abroad had especially to attend the event.





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## LENOVO P70 SMARTPHONE

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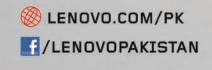


sed on simulation for active use and is an estimated maximum averac

Battery life









Lenovo



#### INSIGHT Flare Report

espite the furious protests of France over the latest US spying claims, experts say that in the intelligence game there are no friends or enemies -- only interests -- and all means are justified to pursue them.

France may have expressed its outrage at the "unacceptable" news that the US spied on President Francois Hollande and his two immediate predecessors, but much of the shock is feigned, experts say

"It's blindingly obvious," said Alain Chouet, former intelligence chief at France's DGSE spy agency. "Everyone knows the NSA (US National Security Agency) has developed a system of acquiring data from the entire world since 2003."

A reports dating back a couple years say the US has built listening posts on the roof of its embassy in the heart of Paris, just round the corner from the Elysee Palace.

"The intelligence services estimate the system has been operational for about four years. Since the system is not intrusive and is on American territory, France can't say much," said a security source on condition of anonymity.

The huge trove of documents released by NSA contractor Edward Snowden in 2013 has shown the world the extent of US spying capabilities.

#### **'THE TOOLS WORK'**

They were originally developed to fight terrorism, but "proved useful for all sorts of other things," said Chouet.

"The tool works, and it works even better when you target people who are not careful about how they use their telephones," Chouet added, referring to Hollande's reported habit of using his personal mobile phone for important calls.

The security source alleged that French officials were often lazy about covering their tracks.

"Using encrypted phones is a question of discipline. Sure, they are a bit more complicated to use, but it's a bit rich to act all shocked when we don't take necessary measures to protect ourselves."

Nor is France any stranger to espionage itself. Reports emerged in the early 1990s that France had spied on US tech companies, including claims aired on NBC news that Air France seats had been bugged as part of the spy operations.

Pierre Marion, a former secret service head in the 1980s, admitted at the time that France had spied on companies including IBM and Texas Instruments.

"When it comes to intelligence, there are no friends, no allies. There are only interests," said Chouet.

France has nothing like the capabilities of the NSA and CIA, but evidence suggests it plays the game just like other major powers, especially when it comes to commercial espionage.

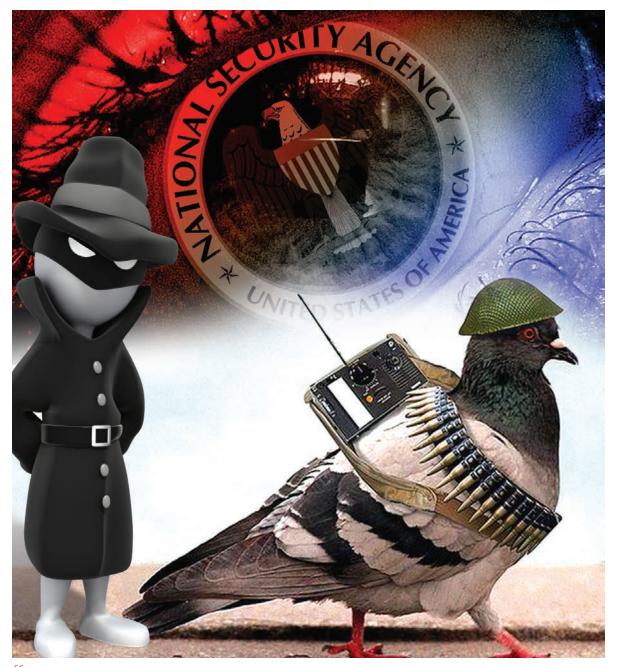
A 2009 US diplomatic cable, published by WikiLeaks, revealed that a top German satellite company CEO had quit his job in frustration at the constant theft of secrets by the French.

"France is the evil empire stealing technology and Germany knows this," Berry Smutny told US officials, according to the leaked cable.

He said French spying "is so bad that the total damage done to the German economy is greater (than) that inflicted by China or Russia".

'WHEN WE CAN, WE DO'

## No friends or enemies in the spying game



World media made some funny report on Indian cheap report on pigeon and declared it a spy of Pakistan. The suspect was apprehended on the mud brick house of a barber in Manwal village, 4 kilometers from Pakistan's border

ing revelations should "surprise no one", but also claimed it was not the time to be cynical and it was legitimate to be angry.

But Denece said it did not require WikiLeaks and Snowden to learn that France was an important target for US eavesdroppers.

"The Americans listened to De Gaulle, and imagine the wiretaps they must have put in place when (former president) Francois Mitterrand came to power with four communist ministers in his government," said Denece.

## The huge trove of documents

made fun of Indian for declaring a pigeon a world criminal animal how much funny is that.

Australian media and world media made some funny report on Indian cheap report on pigeon and declared it a spy of Pakistan. Some TV channels presented this funny video that made by world media against Indian who declared a pigeon a spy of Pakistani. In a bizzare case worthy of a spy thriller, Indian authorities arrested and jailed what they claimed was a 'spy' pigeon from Pakistan.

The suspect was apprehended on the mud brick house of a barber in Manwal village, 4 kilometers from Pakistan's border. Instead of being spooked by the police, who brought his alleged mission to an untimely end, the pigeon was found perched on a wire mesh along with the barber's chicken. Police in Chandigarh confirmed that the bird bore 'suspicious' markings in Urdu and a seal. It is not clear if the avian spy has been read his rights or consulted with an attorney before he was taken away to a local veterinary hospital. X-rays failed to reveal any clues pointing to the pigeon's links with Pakistan. Despite finding nothing unusual, Indian police "have kept the bird in custody", said one senior local officer. The bird has been logged as a "suspected spy" in the area's official police diary.

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The only rule in the game, said Chouet, is don't get caught.

"When we can, we do," said Chouet. "Our British friends don't hold back. The Germans and the French don't hold back either," he said.

Eric Denece, head of the French Centre for Research and Intelligence, said the motive for France was often to train cryptography experts and codebreakers.

"We have a go listening to the Koreans, a go on the Germans, a go on the Brits -- to stay informed about their codes and train our guys. Then, if there's ever a problem with a country, we have some data on their techniques," said Denece.

Prime Minister Manuel Valls said the latest spy-

released by NSA contractor Edward Snowden in 2013 has shown the world the extent of US spying capabilities

"These wiretaps on the last three presidents are making some noise now, but it's nothing new." MEDIA LAUGHED ON INDIA FOR SAYING SPY TO PIGEON

It is amazing and funny news that Indian called a pigeon that a Pakistani spy and went it to behind the cell as prisoner is that possible .All world media

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## Consumers switch to inverter ACs to cut power bills



"The reason behind the usage of inverter products are increasing day by day due to the electricity rates very high in Pakistan, the continue increase in electricity tariff was one of the requirements of the IMF loan deal. The people cannot afford Rs 18 per unit and seeking alternate sources but alternate resources is also very costly. To keeping the view, the people compel to buy energy saving products."

ollowing the sweltering heat with the advent of summer, the sales of air conditioners have increased across the country as people are thronging the outlets of different brands' air conditioners to get relief from the summer heat. The companies do not give proper information about electricity consumptions and prices. The prices of the inverter ACs almost double and customers cannot effort it. The market for inverter ACs is expected to get a boost as the price differential between regular rated products and inverter ACs comes down. The price differential is almost double at the moment. By next year, it is hoped that it should come down to about 30 to 40%.

The reason behind the usage of inverter products are increasing day by day due to the electricity rates very high in Pakistan, the continue increase in electricity tariff was one of the requirements of the IMF loan deal. The people cannot afford Rs 18 per unit and seeking alternate sources but alternate resources is also very costly. To keeping the view, the people compel to buy energy saving products.

During a visit to the Lahore's largest electronics like Abid Market, Hall Road, heavy crowd of the people were seen in the outlets of different brands ACs. The inverter technology works like an accelerator in a car. When compressor needs more power, it gives it more power. When it needs less power, it gives less power. With this technology, the compressor is always on, but draws less power or more power depending on the temperature of the incoming air and the level set in the thermostat. The speed and power of the compressor is adjusted appropriately. This technology was developed in Japan and is being used there successfully for air conditioners and refrigerators. This technology is currently available only in split air conditioners. Every air conditioner is designed for a maximum peak load so a 1.5ton AC is designed for a certain size of room and 1 ton for a different size. But not all rooms are of same size. A regular air conditioner of 1.5ton capacity will always run at peak power requirement when the compressor is running. An air conditioner with inverter technology will run continuously but will draw only that much power that is required to keep the temperature stable at the level desired. So it kind of automatically adjusts its capacity based on the requirement of the room it is cooling. Thus draw much less power and consuming lesser units of electricity.

Although air conditioner with Inverter Technology adjusts its capacity based on the room requirement, it is very important to install a right sized air conditioner in a room. Please make sure that you evaluate the room and air conditioner capacity before you make a purchase. Keep watching for this space as we are in process of creating a comparator for electricity savings in various air conditioners.

The inverter technology works like an accelerator in a car. When compressor needs more power, it gives it more power. current and not much more at startup and thus a 1.5 kVA or 2 kVA inverter/generator is good enough to support it. Regular motors have much lower power factor. In commercial and industrial connections there is penalty for low power factor and rebates for higher power factor. An inverter technology motor will have power factor close to unity (or 1) which not only results in lesser electricity consumption but also help get rebates on better power factor.

On the other hand, Director General of Customs Valuation has revised the customs value of conventional and inverter type air conditioners vide valuation Ruling No.744/2015.

According to details, the valuation department received a reference from MCC Appraisement (West) which explicated that the current ruling excludes the inverter type air conditioner. On the other hand, local manufacturers also comprises of grumbles with respect to the improper assessment of the inverter type air conditioner.

Resultantly, taking into consideration the grievances of the importers / manufacturers, an inquiry was conducted to probe the entire matter. Moreover, it is pertinent to point out that the maiden market research indicated that there exist a substantial differ-

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## When it needs less power, it gives less power

Regular motors need 3-4 times more current (more than running current) at startup. So the inverter/generator size needed to run any AC or refrigerator increases significantly. But Inverter Technology air conditioners and refrigerators have variable speed motors that start up gradually needing much lesser current at startup. Thus the size of inverter/generator required to startup is less. For e.g. A 1.5 ton fixed speed AC that runs at about 10 Amp current may need up to 30 Amp current at startup and thus a 5 KVA inverter/generator. But an inverter technology Air Conditioner needs about 6-7 Amp ence in the prices of conventional and inverter type air conditioners of similar brands. The entire market inquiry report was thoroughly analyzed and evaluated. Whereas, the importers accepted this clarification, but with the exception that the differences being depicted by the local manufacturers tends to be ambiguous. Importers also requested the concerned authorities to enhance prices up to the extent of 15% for opening ways for legal import.

Standing at one% last year, these ACs constitute about 3-4% of the 3.2-million-unit total AC market in the country. By next year, this segment is likely to constitute about 7-8% of the total AC market, manufacturers such as Gree, Haier, Orient, Dawlance, Samsung, Panasonic, LG, Daikin and Sharp.

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26



# **MOBILE COMPANIES TO PAY** REVENUE

National Assembly has passed 'The Finance Bill 2015' in which the CMOs liable to pay eight per cent minimum tax where as with the insertion of new section in the bill whereby the site sharing rentals will now be subject to 10 per cent withholding tax. The changes in tax regime shall have dreadful implications on interconnect, site sharing and postpaid revenue streams of the CMOs as well as the future business prospects of CMOs in Pakistan especially with regard to foreign investment in telecom sector. Another setback of telecom industry is that the government has increased the GST on imported handsets.

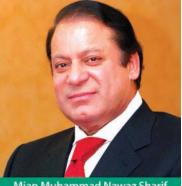


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he National Assembly has passed 'The Finance Bill 2015' giving legal cover to the budgetary proposals for the next financial year. In the Finance Bill, the cellular service provider companies are liable to pay eight per cent minimum tax under Section 153 (1) (b) of ITO 2001 irrespective of their quantum of profit or loss declared in their income tax returns. Additionally, a new Section 236Q has been inserted in Finance Act 2015 whereby the site sharing rentals will now be



subject to 10 per cent withholding tax which shall be treated as full and final discharge of related tax liability. The changes in tax regime shall have dreadful implications on interconnect, site sharing and postpaid revenue

Mian Muhammad Nawaz Sharif Prime Minister of Pakistan

streams of the CMOs as well as the future business prospects of CMOs in Pakistan especially with regard to foreign investment in the telecom sector.

Previously, Clause (b) was inserted in Section 153(3) through Finance Act, 2009 where the tax deducted under Section 153(1) (b) for services sector was made as minimum tax liability, however, subsequently through issuance of FBR circular No.6 of 18th August 2009, companies were declared out of minimum tax ambit and this tax was made adjustable for them as it was before. To strengthen the treatment given in the circular, Clause 79 was inserted in Part IV of the 2nd schedule through SRO 1003 dated 31st October, 2011, whereby, it was clarified that the provisions of Section 153 (3)(b) shall not applicable to the tax withheld on payments received by a company for providing or rendering of services.



The exemption was given to the companies because the amendment was made with an aim to bring

definitely increased and customers bear the brunt of it. The step leads to discourage foreign investments in Pakistan as well. CMOs representatives further told the Flare that the government did not consultant with them in the amendment of Income Tax section.

After 10 years delayed in auctioned 3G and 4G licenses last year and telecom operators invested \$1.1 billion on spectrum auction only. Several hundred million dollars were also spent on network up-gradation

The teledensity in cellular phone sector has hit 73.32 per cent as number of subscribers crossed 136.4 million before biometric verification of SIMs out of 190 million of population. It means government has collected highest taxes from the telecom industry.

Excessive taxes on cellular services have been suppressing Cellular Mobile Operators' (CMOs) Average Revenue per Users (ARPUs) gradually which might lead exit some of the operators especially due to anticipated slow Return on Investment (RoI) on next generation technologies by CMOs.

After 10 years delayed in auctioned 3G and 4G licenses last year and telecom operators invested \$1.1 billion on spectrum auction only. Several hundred million dollars were also spent on network up-gradation.

The government should seriously consider reversing the policy which has been discouraging further investment in Pakistan's telecom sector.

Different restrictions imposed by the regulator for buying SIM through biometric system, portability and registration are also adversely impacting the mobile industry in various ways.

The industry had invested \$25 million on the provision of around 60,000 BVS devices and Rs 22 billion on previous mandatory verification processes with another significant amount to be spent on this reverification exercise to enhance the availability of these BVS devices across Pakistan.

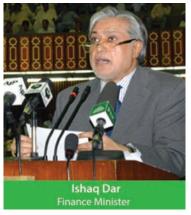
Before budget CMOs released five-point taxation proposal to the government they have also urged the Federal Board of Revenue (FBR) to treat the telecom sector as an industry – a status already recognised by the Ministry of IT and Telecom and the Ministry of Industries.

The five operators also proposed a centralised system of tax returns to avoid double taxation and ra-

broadband and hurts affordability of services, thus lowering revenues for both the government and the industry.

Pakistan is at number four among the highly taxed countries globally and at the highest level in comparison with similar markets, they said. In FY14, the telecom sector's contribution to the national exchequer amounted to Rs130 billion.

The year 2014 had witnessed a positive overall



telecom sector growth with its total revenues reached more than Rs 465.5 billion as compared to Rs439.5 billion registered during previous year.

COVER STORY

Pakistan Muslim League-Nawaz government got approved its third

budget from the National Assembly without any resistance due to the boycott of the opposition parties.

The House continued proceeding unhindered and approved an outlay of Rs 4,451 billion for fiscal year 2015-16. The Senate had made 92 recommendations. Out of those, government accepted 56 and incorporated those in the federal budget, fully or partially.

The House also approved charged expenditures



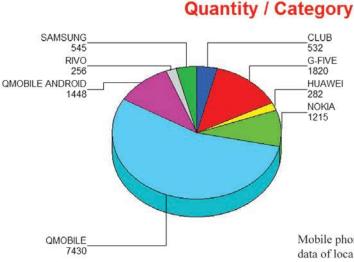
on supplementary demands of grants worth Rs 12.620 billion for the year ending on June 30, 2015.

Towards the end of the proceedings, Finance Minister Ishaq Dar appreciated input by the Senate as well as con-

tribution by the political parties in National Assembly as he especially mentioned that this time the government had incorporated maximum proposals by the opposition parties.

He however repeated his proposal to evolve a charter of economy like `Charter of Democracy' reached by Prime Minister Nawaz Sharif and late Benazir Bhutto. "This would give country an economic roadmap for next few decades ensuring continuity of policies and smooth decision to bring down fiscal and trade deficit."

A graph has been issued by the mobile phone





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such services sectors into tax net which were undocumented or have opportunity of dealing outside their books of accounts. Since telecom sector is already significantly contributing towards the government exchequer by means of huge tax collections from its subscribers and also paying due taxes on their revenues, so withdrawal of this exemption in Finance Act 2015 will not only harm the purpose but also put extra burden on telecom sector.

The representatives of mobile companies told the Flare that we are already providing cheap calls and internet rates to the customers in very difficult situation when the government levied many taxes on the telecom industry. The rates of internet and calls rate

9.0%
54.9%
10.7%
1.9%
4.0%
100.0%

Mobile phone sales based survey graph showing actual data of local market in Pakistan

tionalisation of the federal excise duty (FED) and withholding tax, which will benefit ordinary consumers.

The telecom sector argues that growing taxation on telecom services hinders the growth of mobile companies in Pakistan in which mentioned the sale of mobile phones countrywide. QMobile is largest selling brand while some mobile phones sale down and some mobile phones sale up time to time. The survey conducted with shopkeepers in different cities

#### COVER STORY

and it is real and authentic survey. The Pakistan mobile phone industry is the fastest growing in the world. The telecom boom in the country provides great opportunity to handset manufacturers to set up factories in Pakistan save billion of rupees in term of export of handsets. The prices of handsets increased by up to Rs1,000 as the federal government double the general sales tax (GST) on all types of imported mobile phones. The current tariff regime for mobile phones in Pakistan encourages smuggling and depresses formal imports, causing revenue loss instead of targeted gains to the exchequer in duty collection.

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> mal imports, causing revenue loss instead of targeted gains to the exchequer in duty collection.

Finally the need for speed fulfilled!

GST on handsets will encourage smuggling of mobile phones which caused a huge revenue loss to the national exchequer but also crippled regular retail trade in the domestic market. The government should withdraw the decision of the GST on handsets otherwise the smuggling will further increase.

The government would abolish the regulatory duty which was applied to all types of imported mobile phones at a flat rate of Rs200," said Finance Minister Ishaq Dar, while announcing the federal budget for fiscal year 2015-16. He proposed an increase of 100% in GST on various categories of imported mobile phones.

The GST on mobile handsets increased from current levels of Rs150 to Rs250 on low range, Rs300 to Rs500 mid range and expensive handsets to Rs1,000 respectively. Though importers do not pay the regulatory duty of Rs200 but increasing GST by 100% raised the cost.

For example, the price of a high-end phone used

bile phones in the budget.

The import duty would increase prices of the cell phones and not affect the business of cell phone but also mobile phone service provider companies business too.

The government instead of imposing import duty and increasing prices of the mobile phones should work to set up and strengthen mobile phone industry in the country. The imposition of the duty would harm the growth of the sector and create financial burden on the mobile phone consumers.

It is good news for users in Sindh as Sindh government has announced to reduce the tax rate on telecommunication services from 19.5 percent to 18 percent, which is still four percent higher than the taxes on other services and goods proposed in the provincial budget at 14 percent. The provincial budget of Sindh did not discuss the introduction of any tax on Internet and broadband services; however, there was no announcement made regarding the withdrawal of GST on Internet which it imposed last year on speed of 2 Mbps. The telecom sector constitutes major revenue chunk for the provincial government in service sector because of the high teledensity in its major cities, including commercial capital Karachi, Hyderabad and Sukkur

After 18 Amendment, the tax collection on services sector including telecom sector was shifted to provinces few years ago from federal government. Hence Sindh Revenue Board has been collecting GST rather than Federal Board of Revenues which had been collecting FED at 19.5 percent on telecommunication services. Since the change of the jurisdiction to Sindh government from Federal Government, the rate was set as same 19.5 percent by the provincial government for subsequent years whereas the Federal Government reduced GST/ FED to 18.5 percent in its jurisdiction last year including Baluchistan, Federal Capital, FATA, Azad Kashmir and Gilgit-Baltistan.



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ices will translate into positive impact on the different sectors and economy; hence the tax rate on telecom sector should be made at par with the different sectors to avoid discrimination against telecom consumers. On the other hand, the Punjab government withdrew tax on internet services apparently on 'pressure of social media'.

Hundreds of websites in the country had been displaying a message "Don't tax the internet" as part of their blackout campaign against the tax.

The Punjab government on May 28 through an SRO had imposed 19.5pc tax on all kinds of internet usage for those with Rs1,500 or above monthly bills or 2Mbps and above broadband speeds, 3G, 4G, DSL, EVO, fiber etc.

The government should seriously consider reversing the policy which has been discouraging further investment in Pakistan's telecom sector. This will not only cut jobs but also reduce business opportunities in the country where telecom sector is the only field where we experienced tremendous growth in recent past.

Finance Minister Dr Ayesha Ghaus Pasha announced withdrawal of tax on internet services in her budget 2015-16 speech in the Punjab Assembly.

The cellular mobile operators had also announced their support to the digital media in its demand to withdraw the tax on internet. The operators said the tax would hamper the current 3G/4G uptake that has reached 15 million subscriptions in just one year of launch.

"The Punjab government is likely to collect Rs3 billion in taxes from the sector this year, however, corresponding negative growth on internet uptake due to these taxes will cause the national economy an estimated loss of up to Rs200 billion in five years," they said. For a change, the federal government didn't levy any new taxes on telecom operators. But telcos aren't exactly rejoicing, thanks to the Punjab governments levying of 19.5 percent sales tax on Internet usage. Lets leave the Punjab government tax aside for the moment - it will be separately analyzed in this space in coming days - and focus on how much the ICT industry figured in the federal budget for FY16.

Meanwhile, denying the media reports, Finance Minister Muhammad Ishaq Dar said that Rs 300 raise in tax was only on expensive mobile phones, which were usually used by the rich.

He said the tax on expensive mobile phones was Rs 700, which had been proposed Rs 1,000 in the budget 2015-16.

It was not correct that tax on mobile phones was doubled in the budget as was reported in a section of the press, he added.

Ishaq Dar said now only sales tax would be charged on import of mobile phones while the regu-

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to include Rs700 (Rs500 GST and Rs200 regulatory duty), which would now include Rs1,000 in GST – Rs300 more than in the past.

"Increasing taxes on mobile phones without providing any policy on manufacturing or assembling of handsets won't help the industry in the long run," Haier Mobile CEO Zeeshan Qureshi said commenting on the proposed increase. "It will have a huge impact on prices," he added.

The new tax on handsets usage will have an adverse effect on telecom sector, which are working on the roll-out plans of all 3rd and 4th generation networks. Mobile phone importers, distributors and users have strongly criticised the import duty on mo-



The province is the second largest after Punjab in terms of subscribers' base of the telecom operators, revenues of companies and the provincial government. Analysts in the telecom sector said the proposed cut in tax rate may provide little relief to the customers of the telecom services though it will bode well equally for revenue collecting authority which may witness growth in taxes revenues from this sector as a result of increase in utility of telephony services. They said the lower taxes on the telecom servlatory duty had been abolished.

The minister said the purchasers of first category of low priced mobile sets would get a concession of Rs 50 as they used to pay Rs 350 on their import, including Rs 150 sale tax and Rs 200 regulatory duty and now they would have to pay only sales tax of Rs 300. He said the sales tax on import of second category of mobile phones had been fixed at Rs 500 against total Rs 450 charges, including Rs 250 sales tax and Rs 200 regulatory duty.

Similarly, Rs 700 was charged on third category of mobile phones, including Rs 500 sales tax and Rs 200 regulatory duty, while now the buyers would have to pay only sales tax of Rs 1,000, he added.



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# his the great technology of commu-nication. It is also known as cell phone and hand-set. Cell phones now be-set. Cell phones now be-

come the major part of society. It becomes the necessity of society around the world. It has the ability to keep in touch with your family, friends and relatives in any part of the world. It is the major source of today life cycle. It is the best communication tool for our society. There are many companies are providing latest technologies and entertainment in their mobile sets. It is the most invention of 21st century. Many companies are using latest technologies in making of its handsets with latest apps, functions and unique styles.

Due to these reasons, the mobile phones import into the country increased by 15.86 per cent during first 11 months of the year 2014-15 over the same period of last year.

The imports of mobile phones into the country during July-May (2014-15) were recorded \$653.808 million at against the imports of \$564.293 million during same period of last year, according to the data of Pakistan Bureau of Statistics (PBS).



tor declined by 10 per cent to Rs 137.93 billion in FY14 as compared to Rs 144.31 billion in FY13.

PBS revealed import of telecom group's other mobile accessories and apparatus contracted by 11.37 per cent in FY14 to Rs 74.965 billion as against Rs 84.99 billion in the last fiscal year.

Mobile phone is the great source of rapid communication. Before many years pigeons are used for sending a massage. Mobile phones are also helpful for our professional and business life. Every day companies are introducing new models of mobiles in the market. There are many are launched their mobile in the market. It is now become a major part of our life. It is the best tool of communication in the world. Due to changes in technologies the way of communication also changes day by day.

Mobile phone has a special important part in any emergency. You can use it in any small accident or mishaps. You can also use it in any emergency. Mobile phone also allows you in data, video audio and picture storage. Mobile phone is the great resource of today life cycle. There are many companies

"Many companies are using latest technologies in making of its mobile handsets with latest apps, functions and unique styles. Due to these reasons, the mobile phones import into the country increased by 15.86 per cent during first 11 months of the year 2014-15 over the same period of last year

On year on year and month on month basis, the mobile phone imports into the country also increased by 20.72 per cent and 3.27 per cent when compared to the imports in May 2014 and April 2015 respectively.

The mobile phone imports during May 2015 stood at \$58.033 million against the imports of \$48.072 million in May 2014 and \$56.194 million in April 2015, the data revealed.

Similarly, the overall telecom import also increased by 10.37 per cent during July-May (2014-15) over the same period of last year.

The imports of telecom into the country during first 11 months of current fiscal year, were recorded at \$1.265 billion against the imports of Rs 59.31 billion of Pakistani nation in FY13 while it was enlarged by 6 per cent at the end of FY14.

To save valuable foreign reserves, apparently government is intending to encourage local mobile phone manufacturing by announcing incentives for manufacturers in upcoming telecom policy. Similarly, given the government's intentions to announce incentives for cellular phone manufacturers in upcoming Telecom Policy, the local industry experts also said manufacturing of smart phones in Pakistan would not be a fruitful venture.

The people of Pakistan spent Rs 62.96 billion on the import of mobile phones while it expected to swell up more due to arrival of 3G/4G

offer the latest and outstanding features in their mobile handsets. There are many giant companies are working in making mobile phones including Nokia, Sony Ericson, L.G, Motorola. These companies are providing latest technologies along with high quality entertainment components in their mobile.

Mobile phone is now become most actively uses electronic device. It has more than three billion users' worldwide. It is the most rapid developed technology in the world. It has many users throughout the world in developed and underdeveloped countries. Mobile phone is the most popular product nationally and internationally. There are many people are using mobile more than com-

\$1.146 billion in July-May 2014-15.

On month on month and year on year basis, the telecom imports during May 2015 decreased by 28.26 per cent and 21.23 per cent when compared to that of April 2014 and May 2014 respectively. It is pertaining to mention here that in the last year, the people of Pakistan spent Rs 62.96 billion on the import of mobile phones while it expected to swell up more due to arrival of 3G/4G.

Precious foreign exchange was continuously being spent on import of luxurious items for last many years, which broadens trade deficit of Pakistan. According to the latest figures of Pakistan Bureau Statistics (PBS), the same trade consumed

Recently a Chinese firm showed interest to establish a smart phones' manufacturing plant in Pakistan to cater to 3G/4G needs, thus it is quite expected the government envisaging to have more international players will announce incentives in the upcoming Telecom Policy which is due next month.

PBS's latest figures the import of telecom sec-

puters. Young people also adopting mobile in hurry. It becomes the necessity of youth and society in the world.

With the advent of the various techniques of marketing, like the mobile phone deals, there has been a widespread increase in the mobile phone business in the United Kingdom. Under the contract mobile phones, this business is significantly growing, while the consumers have been baited by the various contract mobile phone plans that look so tempting at the face value. Plus, there are exciting services that come as a part of the whole package. So all you have to do is to take benefit of all these services and enjoy the benediction of mobile phones.

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ne of the most followed social networking apps in the world of smartphones these days, LINE is an increasingly liked app among the smartphone users across the globe. Developed by NAVER Japan, LINE offers you to stay in touch with your loved ones 24/7 through unlimited calling and messaging free of charge.

LINE is now working in more than 230 countries with more than 560 million users from all over the world. Pakistan has turned out to be an emerging market for LINE with already 5 million LINE registered users, and the number is increasing every day. As expected, LINE is giving tough competition to WhatsApp, Viber and Facebook Messenger in the country.

The social networking app is available on all platforms including IOS, Android, Nokia, Blackberry, Windows Phone and use a number of amazing features offered by the developers like high quality voice calls, messaging, emoji sharing, photo sharing, sharing location information with your contacts and numerous other options to express yourself.

Pakistan, where usage of smartphones has become an essential part of lives of people especially youth, LINE has evolved significantly since launching its services in the country. With more than 5 million users already registered, LINE is rapidly attracting the smartphones users towards itself through various lucrative options. And at this pace, it won't be wrong to suggest that LINE will overtake other competing social messaging apps pretty soon to become the number one social platform across the country.

A number of local celebrities from Pakistan have already joined LINE and more are expected to follow the course. Among the most notable entries is the heartthrob Hamza Ali Abbasi, and ever so charming Mehwish Hayat. And the fact that LINE offers its users to get in touch with their favourite celebrities, gives the app a massive advantage over its competitors and one of the reasons why LINE has been so successful in Pakistan within such short span of time, and it won't be surprising to see LINE gain even more users in near future.

Pakistani people love to use social networking apps and they are always looking for apps which can offer them the best and the most. LINE has this ability and is banking on its abilities to deliver what the youth here desire. And that is the core reason behind the Japan-based app's success in Pakistan in a very short time. It won't be wrong to suggest that sooner rather than later, LINE will replace other competitors and will become the number 1 social networking app in Pakistan.

Line is a prominent moment correspondence application which was outlined and initially dispatched in 2011, in Japan. Application has been as of late propelled in Pakistan and it is normal that it would be fruitful to snatch the consideration web clients.

LINE offers you to stay in touch with your loved ones 24/7 through unlimited calling and

## LINE strives to become No. 1 social platform across Pakistan



"LINE is now working in more than 230 countries with more than 560 million users from all over the world. Pakistan has turned out to be an emerging market for LINE with already 5 million LINE registered users, and the number is increasing every day"

smartphone market makes the country that much more significant to LINE. In the near future, we will be partnering with local Pakistani artists and personalities to provide locally-tailored stickers and features for our users in Pakistan," – Bilal Farrukh, Country Lead for LINE Pakistan.

LINE is strategically reaching out to the Pakistani users with TV advertisements. The company is also trying to evolve by adding more exciting features which users all over the world can enjoy. Certain programs that have tailored specifically for the local users are also in the pipeline. With growth is Smartphone Users and availability of 3G/4G, Pakistan has become a valuable market, especially in the face of the fact that some well known internationally markets are fast becoming saturated. There is no shortage of messaging apps available but there is certainly a room for an app that takes care of everything related to messaging/connecting to other people while still being smart, easy to use and available at all paltforms.

Now is the time to launch music services, it seems. Popular messaging app Line began testing music streaming when it began to test a \$2 per month service in Thailand in May, and on July 11, it has introduced a fuller service in its native Japan. Like Apple's new service, Line Music does not have a free tier, instead it is dual priced. For 500 JPY (around \$4) per month, users can enjoy 20 hours of music streaming from the service and its 1.5 million song catalogue. Those wanting unlimited access can pay 1,000 JPY (approximately \$8) per month. Students pay slightly less for each tier, 300 JPY (\$2.50) and 600 JPY (\$5) respectively, and Line is offering two months of free usage to early users. Like the service in Thailand, Line Music customers can share tracks with friends inside chats or via their social network-like Timeline feature. The service also allows users to follow artists who are on Line — the service is popular among musicians — while artists can also provide track lists and playlists.

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## messaging free of charge

Apart from messaging services, the company is also offering more than 20 different applications that can be useful. These include Family Apps and a Slefie Camera, perfect for all your Oscar and Individual Selfies. The team behind LINE is sure that Pakistani users will respond favorably to the Line app as well as the other applications.

"We are excited to see LINE's speedy growth in the Pakistani market, where daily usage of smartphones has become an indispensable part of lives for many young people. The advanced speed of development and expansion of Pakistani

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## TPL Trakker & LTC launch a route planning app to facilitate passengers



"Bus Da Pata" will cater to the common man standing on the bus stop in warm weather. The user-friendly application will not only assist him/her in finding out about the arrival of next bus, but will also tell how much fare is to be given to the fare conductor and route information for the planned journey"

PL Trakker & Lahore Transport Company (LTC) has launched the first completely free route-planning app "Bus Da Pata" for consumers travelling on their buses using various urban routes of the city of Lahore. Developed by TPL Trakker, the exquisite features of this application include next bus arrival time, trip planner, live bus locator, fare information and route information.

"Bus Da Pata" will cater to the common man standing on the bus stop in warm weather. The userfriendly application will not only assist him/her in finding out about the arrival of next bus, but will also tell how much fare is to be given to the fare conductor and route information for the planned journey.

"The facilitation of the maximum number of people and the provision of a state of the art public transportation system is the core idea," wished Chief Minister Punjab, as stated by Khawaja Ahmad Hassan, Chairman LTC, and the launch of the application.

"Its enabling features will provide a one click bus finder solution to the passengers. It is imperaaging Director Turkish Pakoz Hanfi, CFO LTC Mariam Khawar, SP Traffic City Asif Siddique, Dr. Ghulam Abbas Dean Architecture & City Planning, DGM Enforcement Chaudhry Shafique



In order to modernize transportation system, Lahore Transportation Company (LTC) is up to introduce e-ticketing system for the facilitation of private transport operators and passengers.

With the help of this system, the fare collection process will become easier and additionally it will ensure the transparency of the subsidy given to private transport operators.

This latest facility will be available on buses of all routes of the provincial capital Lahore within a week.

Developed by TPL Trakker, the exquisite features of this application include next bus arrival time, trip planner, live bus locator, fare information and route information

The e-ticketing device will be equipped with WiFi, GPRS and GPS, so it will be able to send real-time data regarding number of passengers to a central computer. The main data center will also be able to monitor the movement of the buses with the help of e-ticketing device. Apart from that, Lahore Traffic Police is also coming up with e-challan system through smart traffic signals thus it seems like the whole city is now getting engulfed with the latest technological advancements which are being introduced every now and then. TPL Trakker is Pakistan's first and region's largest vehicle, car tracking and fleet management services provider! It has already established its notable presence in the market and remains an emphatic market leader today despite the presence of many competitors.

tive to note that it is free of cost and easily downloadable from the internet on smart phones," he further added.

"This technology will accomplish the goals of prompt delivery of public service to the commuters by saving their precious time in routine life." explains Ali Kirmani, COO, TPL Trakker. "LTC is making rapid advancement in the transport sector and it is a moment of pride for the TPL team to work with this organization and striving further to utilize this technology on non smart phones to give maximum benefit to the general public."

COO TPL Trakker, Ali Kirmani, CEO LTC Khawaja Haider Latif, CTO LTC Badiur Rahman, CIO TPL Trakker Muhammad Salman Ali, Man-

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Ahmed, Group Head Marketing TPL Anika Saqib, Marketing LTC Farhan Alvi, Azhar and other senior officials were also present at the launch ceremony for "Bus Da Pata".

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E O O

## Hybrid technology: Avenue for a sustainable future in Pakistan

"With the increasing threat of climate change, hybrid cars allow for a smaller carbon footprint, through their fuel-efficient mechanism. As journeys can be taken purely on electricity, or with a combination of electric and fuel power, the carbon emissions of hybrids are less than those of average cars"

ybrid technology is advancing rapidly in today's automobile industry. Vehicles that use more than one power source are classified as hybrids. Typically, hybrid cars utilize electric motors in conjunction with standard diesel or petrol combustion engines. This growing trend in automobiles allows for more fuel-efficient and environment-friendly cars, which are beneficial on multiple levels and will be explored in depth below.



It is important to first understand the mechanics of these cars. The addition of the electric motor in conventional hybrid cars allows them to function purely on electricity, purely on fuel or simultaneously use both the electric motor and combustion engine together. In this version of the hybrid, the electric battery is charged during use of the engine. Plug-ins are another increasingly popular format of the hybrid car. These cars normally come with larger, more effective lithium-ion batteries and can usually function for longer periods on electricity as they can be charged both during engine use and through plugging into any electrical outlet.

With the increasing threat of climate change, hybrid cars allow for a smaller carbon footprint, through their fuel-efficient mechanism. As journeys can be taken purely on electricity, or with a combination of electric and fuel power, the carbon emissions of hybrids are less than those of average cars. Furthermore, the owners of hybrid cars benefit from not having to refuel their cars constantly. The electric functionality of hybrids means that the cars can simply charge and run on electricity or

With all of their advantages, the production of hybrids is on an upward gradient globally, bringing more of the like to meet the In the world of hybrids, there is some variety available among cars though fuel-efficient "plugin" hybrids are not very common. Porsche, for example, is the only automobile corporation that offers three plug-in hybrid vehicles, with other manufacturers offering them few and far between. However, this trend is growing. Recently, the Porsche Cayenne S E-Hybrid was introduced to the Pakistani market, which is a prime example of the abilities of vehicles with plug-in technology.

The Cayenne is a powerful SUV which hosts a drive system based on a full hybrid architecture with a 3.0 liter V6 engine. This vehicle allows pure electric drives that can last for 18 to 36 km due to a large lithium-ion battery with a 10.8 kWh capacity. Cars like this can cover most daily journeys exclusively on electricity, local emission-free, with ease. For reference, the electric motor of the Cayenne boasts top electric speeds of up to 125km/hr and 95 horsepower, which is more than sufficient for driving within urban areas. As the SUV only takes around 2.7 hours to charge through the plug-in function, this is a convenient and eco-friendly alternative for daily car use.

When hybrid users need an extra kick in their drive, the fuel engine can be turned on and this will bring added power to the table. For longer, more demanding drives the Cayenne allows users to engage both the electric and fuel-based engines together or simply engage the combustion engine alone. The horsepower of the Cayenne, as an indicator, is a total of 416 with a total torque of 590 Nm and top speed of 243km/hr, so there is no shortage in the power capabilities of hybrid cars. This car, in fact, only consumes 3.4 liters of fuel per 100 km leading to a very low 79g/km of carbon

continued support is required to ensure that these cars are easily available and a feasible option for consumers.

What motivates nations to invest huge sums of money in this endeavor is the fact that Electric Vehicles (EVs) are not only eco-friendly but also requires less maintenance than conventional fuel-consuming cars. Unlike standard vehicles, electric cars create hardly any ozone emissions



making them very suitable to surmount the ozone layer depletion issue. The carbon emissions are far less than those of regular cars, thereby making them ideal for regulating the environment condition.

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## demands of consumers.

a mix of electricity and fuel, to decrease both emissions and fuel costs. To add to this, in Pakistan, hybrid car owners are at an advantage in terms of taxation. Previously, consumers bore the costs for the duties incurred when purchasing imported hybrids. However, the government has included subsidized sales taxes for importing and supplying electric hybrid vehicles in the budget for 2014-15. Hybrid importers, under this budget, are exempted up to 50 percent of taxes on electric hybrids with engine sizes up to 1800cc and exempted up to 25 percent for electric hybrids with engines that are larger than 1800cc.

emissions during use of the combustion engine.

With all of their advantages, the production of hybrids is on an upward gradient globally, bringing more of the like to meet the demands of consumers. Our future lies in hybrid technology, with increasing stresses on the environment added to the increasing costs of running purely fuel-based cars. The Government of Pakistan has also recognized this advantage and is playing a role in making hybrids more easily available in the Pakistani market. However, as the technology is developing,

addition, they can dras-

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tically reduce dependence on fuel as their functioning only requires electric power. To top it all, they are more energy efficient as they create less heat which is used by the batteries and do not possess the typical vehicle noise due to the absence of pistons. Moreover, cost per mile is far (one Euro per charge in Europe), far less than traditional cars.

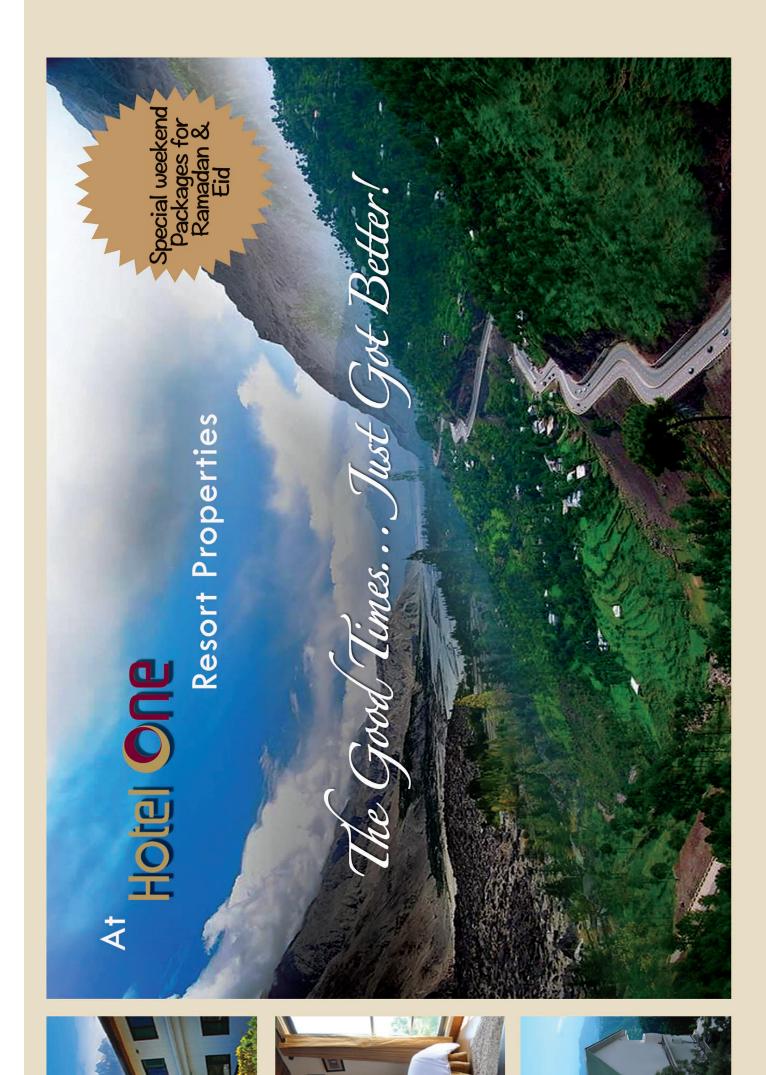
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#### QMobile

he ultra-competitive PC market could be about to take another major turn thanks to the growing popularity of so-called 'hybrid devices', new figures have suggested. A report by from analyst firm Gartner found that sales of hybrids, which combine mobile, tablet and PC form factors, are set to hit 21.5m units this year, a 70 percent rise from last year's figure. And the number is only set to grow as device manufacturers seize upon the increased mobility options offered by Windows 10 to produce a wider range of devices, the report says.

Overall, Asus which was the first major vendor to offer a two-in-one ultramobile device, was found to be the number one vendor, taking 41 percent of the market share, followed by Lenovo (31 percent) and HP, which rose up from seventh place last year.

"The combination of portability, productivity and flexibility of touch and a keyboard in one device is attracting some notebook and tablet users to replace their devices with hybrid form factors," said Tracy Tsai, research director at Gartner.

"PC vendors are expanding into this segment with a value proposition to compete with Apple and Android-based tablet vendors. Sales of hybrid devices have not stopped growing since 2012, totalling 12.6 million units in 2014 and expected to reach 58 million units in 2019."

The market will see further growth, according to a Gartner survey of more than 21,000 respondents across five countries (US, China, Brazil, India and Germany) conducted in the third quarter of 2014, which showed that as many as 11 per cent of tablet users, 10 per cent of desktop users and 8 per cent of notebook users are considering replacing their current device with a hybrid device in the next two years. The release of Windows 10 also offered customers a wider choice in the number of touch-enabled apps available to users of hybrid devices. "Windows 10 on hybrid ultramobiles will offer a better user experience with touch and voice as well as universal Windows apps — apps written just once that receive device-specific user experience tweaks to allow them to run on different Windows devices," added Tsai

Businesses will also need to prepare for the end of extended Windows 7 support by January 2020, she warned, noting that now is a good time to look beyond clamshell notebook devices to consider if other form factors will make a better productivity fit. Tracey Tsai, Gartner research director, says of the 21.5 million hybrid devices shipped this year, eight million will be ultramobile tablets – or two-in-one tablets – and 13.5 million will be hybrid ultramobiles, which Gartner defines as two-in-one detachable and convertible ultramobiles.on up,

## Lenovo took second spot in 2014 with 1.9 million shipments of hybrid ultramobiles, a record 331% year on year increase

"This will make hybrid ultramobiles the fastestgrowing segment of the mobile PC market with 77% year on year growth," Tsai says. "The combination of portability, productivity and flexibility of touch and keyboard in one device is attracting some notebook and tablet users to replace their devices with hy-

## Hybrid sales soar as the PC gets mobile



"A report by analyst firm Gartner found that sales of hybrids, which combine mobile, tablet and PC form factors, are set to hit 21.5m units this year, a 70 percent rise from last year's figure"

receive device-specific user experience tweaks to allow them to run on different Windows devices," she says. Businesses will also need to prepare for the end of extending Windows 7 support in January 2020, she notes, making now a good time to look beyond the clamshell notebook to consider if other form factors will make a better productivity fit. Gartner says Asus, which was the first vendor to introduce a twoin-one ultramobile, continues to lead the pack, taking top spot in hybrid ultramobile devices in 2014 with 41% market share. The vendor shipped 3.1 million hybrid ultramobile units, up 263% year on year, with egy on expanding into the consumer market, and successfully increased its share in North America from 6% in 2013 to 31% in 2014.

The vendor also saw solid market share growth in Western Europe, climbing from 16.5% share in 2013 to 27% in 2014. HP was third-largest player in the hybrid ultramobile market, selling 800,000 units on the back of a significantly expanded product line, including a broad range of consumer models across a variety of price points.

"This enabled the company to rise from the number seven position in 2013," Gartner says.



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brid form factors," she says. "PC vendors are expanding into this segment with a value proposition to compete with Apple and Android-based tablet vendors."

Tsai says sales of hybrid devices have not stopped growing since 2012.

However, despite hybrid devices achieving strong growth, Gartner says clamshells will remain the mainstream form factor, accounting for 87% of mobile PCs in 2015 and 74% in 2019.

However, Tsai says this will change when businesses start to migrate to Windows 10.

"Windows 10 on hybrid ultramobiles will offer a better user experience with touch and voice as well as universal Windows apps – apps written just once that hybrid ultramobiles accounting for 15% of Asus' mobile PC shipments in 2014 – the highest ratio among PC vendors. However, Gartner says to keep up its market share, Asus needs to increase investment in convertible-type hybrids with smaller screen sizes of less than 13-inches, and broaden the price bands it addresses. Lenovo took second spot in 2014 with 1.9 million shipments of hybrid ultramobiles, a 331% year on year increase.

Gartner says Lenovo has focused its hytbrid strat-

Gartner does not include Microsoft's Surface in the hybrid ultramobile segment, instead classifying it as a tablet ultramobile 'as the touch-and-type keyboard is optional'.

Microsoft took top space in the ultramobile tablet segment, with 36% market share. However, if the ultramobile hybrid and ultramobile tablet segments are combined, Microsoft is number three with 14% market share worldwide, just behind Asus and Lenovo, Gartner notes.

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# Selfie sticks banned at many tourist attractions



"People who need more distance to capture everything they want within the frame will have to resort to relying on the kindness of strangers. Don't worry, it's just as easy as asking to take a photo with or of somebody"

f selfies are the modern portrait, then selfie sticks are undoubtedly the modern paintbrush. But several attractions in the world are taking a dim view of the massively popular new accessory. The popular and attractive places in the world have all banned selfie sticks from being used.

A French palace and a British museum have joined the growing list of global tourist attractions to ban "selfie sticks" — devices visitors use to improve snapshots, but which critics say are obnoxious and potentially dangerous.

Officials at Chateau de Versailles and Britain's National Gallery announced the ban, said they need to protect artworks and other visitors.

The sprawling 17th century Versailles palace is where Louis XIV established his kingdom's seat of government 14 miles west of Paris. It attracts 7.5 million tourists a year. Visitors may still use their sticks in the chateau's courtyard or in the vast park and gardens surrounding the palace.



Two American tourists were arrested last week after carving their names into the Colosseum's wall — and then taking a photo with a selfie stick.

**Austria:** Vienna's Albertina, one of the city's top art museums, prohibits selfie sticks. Museum spokeswoman Sarah Wulbrandt says visitors must check in the sticks before entering.

**Britain:** Besides the National Gallery, some English soccer teams have banned the selfie stick from their stadiums.

The National Portrait Gallery, adjacent to the National Gallery, says the sticks are allowed, but "anything that may prove disruptive is reviewed on an ongoing basis." The British Museum is "currently reviewing" its selfie-stick policy.

# Iran's footballers have been banned from having selfies with female fans who have turned up en masse at the recent Asian Cup

**Iran:** Iran's footballers have been banned from having selfies with female fans who have turned up en masse at the recent Asian Cup.

**South Korea:** South Korea has placed a ban on selfie sticks — but only on unauthorised brands. The government has said that the signals from unlicensed sticks were causing other electronics to malfunction.

Hajj, Makkah: The Hajj, an annual Islamic pilgrimage to Makkah has come under scrutiny from several prominent clerics and scholars who are unhappy with the younger generations' use of social media. They have asked people to stop posting selfies of their pilgrimage including visiting holy sites, saying that they go against the Islamic principles of modesty. Brazil: Soccer stadiums in the South American country have banned selfie sticks because of their potential use as weapons in fights between rival fans, police say. Selfie sticks were also banned from Brazil's recent Carnival parades in Rio de Janeiro. technology rules and the very first rule on the list bans selfie sticks and "similar devices."

The ban includes "selfie sticks, GoPro poles, or any device that extends your camera or phone away from your hand."

People who need more distance to capture everything they want within the frame will have to resort to relying on the kindness of strangers. Don't worry, it's just as easy as asking to take a photo with or of somebody.

Concerns for all of the Comic-Con attendees' safety was the reason cited for the blanket ban.

"With so many people in attendance, protruding cameras or phones sticking up in the air are a definite hazard," explained the organizers in a blog post.

Any attendee caught with a selfie stick will be asked by security to put it away. The ban is in effect over the entire Convention Center (including the grounds outside) and at all official Comic-Con events outside of the Center.



United States: The Smithsonian museums in Washington banned selfie sticks last week. Cameras and pictures are still allowed, but selfie sticks, tripods and monopods are not. Smithsonian officials say this is a preventive measure to protect visitors and museum objects.

**Italy:** Rome's Colosseum banned selfie sticks last month as a security measure, both for the objects on exhibit inside and for the 16,000 daily visitors to the 2,000-year-old monument.

"The twirling around of hundreds of sticks can become unwittingly dangerous," Colosseum spokesman Christiano Brughitta said. It looks like the length of your arm will be the limiting factor on the angles of your Comic-Con selfies this year.

Comic-Con International, the organizers behind San Diego Comic-Con, have posted their new



Other items banned at Comic-Con include Google Glass (during programs), e-cigarettes, vaping products and drones. San Diego Comic-Con will be held on July 9-12 at the San Diego Convention Center.

Disney World officially banned selfie sticks, but some park customers have been slow to get the message. Disney has started posting "No Selfie Sticks" signs around Big Thunder Mountain Railroad. Selfie sticks banned at Coachella and Lollapalooza as the major US events in Chicago and California have prohibited the photography aid at their events this year.

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# Huawei officials visit Faisalabad & Sargodha markets

The officials of Huawei Mobile Phone Pakistan and Airlink Communication have visited different markets of the Faisalabad and Sargodha cities. Jian Jiao, Regional President Huawei Mobile Phone Pakistan, Bruce Fanhong, Country Head Huawei Mobile Phone Pakistan, Moazzam Hayat Paracha, CEO, Airlink Communication and others visited many shops of the markets. Huawei appointed Airlink to work as the distributor of Huawei handsets/tablets in Pakistan.

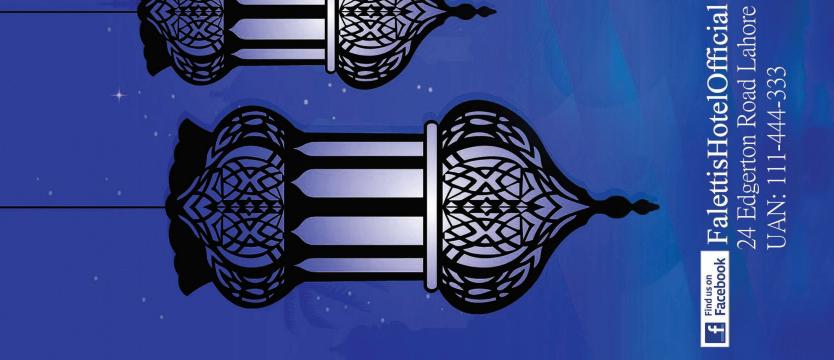


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# SA opens \$585 billion stock market to qualified foreign investors

"The move comes at a crucial time for Saudi Arabia, whose revenue has suffered from a plunge in oil prices over the past year. That lower revenue could constrain government spending, which in turn would affect the many companies relying on government projects. The kingdom has been drawing from its robust foreign reserves to maintain spending"

audi Arabia's stock market, valued at \$585 billion, opened up to direct foreign investment for the first time on June 15, as the Kingdom seeks an economic boost amid low global oil prices.

Foreign banks, brokerage houses, fund managers and insurance companies based outside the Gulf can now invest directly on the Tadawul All-Shares Index (TASI), provided they meet the requirements. The opening of the Tadawul Saudi Stock Exchange allows companies, particularly those that are not in the oil business, to raise money straight from foreign investors, with the goal of expanding businesses, diversifying the economy and creating more jobs for the kingdom's growing population. Before this, foreigners only could access the market indirectly, through a local Saudi institution, which was costly and complicated.

The stock exchange's estimated value makes it the biggest in the Middle East. Petrochemical firms make up a fifth of Tadawul, with heavyweights like Saudi Basic Industries Corp. among those listed

The move comes at a crucial time for Saudi Arabia, whose revenue has suffered from a plunge in oil prices over the past year. That lower revenue could constrain government spending, which in turn would affect the many companies relying on government projects. The kingdom has been drawing from its robust foreign reserves to maintain spending.

An influx of foreign money could "help to plug some of the external shortfall and slow the pace at which Saudi Arabia is drawing down its reserves," says the London-based analysis firm Capital Economics.

The firm says Saudi Arabia has been traditionally cautious about foreign influence in its political and economic affairs. Its decision to open its stock market could be seen as part of a broader liberalization effort in the kingdom's economy. The socially and religiously ultraconservative country is already awash in some of the world's biggest brands and many multina-

tional companies have their factories and facilities there.

However, foreign investors say they are taking a cautious approach and warn not to expect an immediate





be gradual," says Sachin Mohindra, Gulf portfolio manager for Invest AD.

John Sfakiankis, Middle East director based in Riyadh at emerging markets investment firm Ashmore Group, says he too does not expect a big influx of foreign investment right away. He expects a gradual flow over the next few years of \$20 billion to \$25 billion.

One reason for the cautious approach: When local investors anticipated the opening of the market, they bid up stock prices, leaving them overvalued in the opinion of fund managers.

Additionally, there are regulations in place for foreign investors and it remains unclear how many foreign institutions have been granted licenses. Only financial institutions with \$5 billion or more of assets under management that have been in operation for five or more years are

eligible to invest, thought the regulator says it could make exceptions.

Other regulations are that qualified foreign investors cannot own more than 5 percent of the shares of any company. These investors as a whole cannot own more 🕻 than 20 percent of shares in the roughly 165 listed companies.

There are five companies that will be off limits to foreign investors. Most are in construction in the Muslim holy cities of Mecca and Medina, which are closed to non-Muslims. The kingdom's stock

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lator, the Capital Markets Authority, says the decision to open the market to direct foreign investment is aimed at supporting increased participation of institutional investors and reducing the role of smaller investors.

According to Tadawul, Saudi individuals make up 34.4 percent of stock market ownership, but account for nearly 90 percent of trading activity. That has exposed the market to volatility.

Tadawul CEO Adel al-Ghamdi said at an economic conference in Riyadh last month that the framework was specifically customized to attract "sophisticated, longer-term" investors that take an active role in shaping and questioning the direction of the companies they are investing in, which would lead to higher standards of corporate governance.

"The point of the framework was never about increasing foreign investment flow into the kingdom. It was always about trying to bring foreign investors to enhance our practices and our market infrastructure," al-Ghamdi said.

According to Deutsche Bank analyst Aleksandar Stojanovski, the Saudi stock market offers an attractive sector base for investors, with its more than 160 listed securities. Opening it up to foreign investments will have a wider beneficial effect on the whole Middle East and North Africa region, boosting the regional market capitalization to \$1.2 trillion, the Economic Times of India reported. This is hardly surprising in view of the fact that the kingdom, which is OPEC's largest exporter, currently accounts for 45 percent of MENA's market cap and 65 percent of regional liquidity, estimated at some \$4 billion, which makes it the most liquid market in the region.

The kingdom changed leadership as King Salman ascended the throne after the death of

his half-brother King Abdullah. That change

and a government reshuffle in February that saw

the head of the CMA replaced, caused some

worries among investors that the country may

not move forward with plans to open the market

by mid-2015 as previously announced.

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rush of foreign investment into the Middle East's biggest market. "In the immediate to short term, the money flow will

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hina's top taxi hailing app backed by tech giants Alibaba and Tencent will raise at least \$1.5 billion as the company gears up to take on Uber in the country's expanding transportation market. The amount values Xiaoju Kuaizhi, which runs the combined Didi and Kuadi apps, at \$12 billion to \$15 billion and the money will come from new and old investors, report said without elaborating.

The popularity of private-car booking enterprises such as Uber and China's dominant taxihailing apps Kuaidi and Didi has soared in the country, where traditional taxis are criticised for poor service with rude drivers who routinely ignore customers on the street. Uber takers in China were making almost one million trips per day with business doubling in the last month. Uber plans to invest seven billion yuan (\$1.1 billion) in China during 2015, according to the email. Many cities in China are regulating the apps used for booking taxis, including barring them during peak traffic periods or banning drivers from using them while operating vehicles out of safety concerns.

Booking apps have also contributed to a wave of taxi strikes across the country in renortheastern city of Jinan and Nanjing in eastern China.

in the eastern city of

Hangzhou, claims 200 million users in more than 300 Chinese cities and calls on a fleet of over one million vehicles, according to a statement released in January. Uber drivers in China are making close to one million trips every day despite recent raids on the company's offices by government officials and stiff competition from domestic rivals.

According to an email sent by founder and chief executive Travis Kalanick to Uber investors, released by the \*Financial Times\*, the company will invest more than US\$1 billion in China in 2015.

# Chinese taxi app raising \$1.5 billion to battle Uber

"The popularity of private-car booking enterprises such as cent days, including the Uber and China's dominant taxi-hailing apps Kuaidi and Didi from its legacy taxi busi-Shenyang as well as has soared in the country, where traditional taxis are criticised to person model". for poor service with rude drivers who routinely ignore cus-Kuaidi Dache, based tomers on the street

> Trip volume is also growing at breakneck speed, with Chengdu logging 479 times as many trips as New York City nine months after Uber was introduced in the Sichuan provincial capital. Hangzhou, in wealthy Zhejiang province, logged 422 times as many trips as the New York. Kalanick said the company has brought in around US\$500 million from commercial partnerships in China, such as one key deal with internet giant Baidu, plus other investments from Chinese firms.

unique understanding of the differences in China."

ECONOMY

Uber has come under severe pressure from Chinese regulators in recent months. In May, authorities in Guangzhou and Chengdu raided Uber's offices there after the central government declared carhailing services illegal.

Drivers have also complained about the loss of subsidies, just as the authorities started to clamp down.Licensed taxi drivers have held demonstrations against Uber and Chinese competitor Didi Kuaidi, run by China's Tencent and Alibaba, claiming that the apps were causing them to lose revenue. Drivers have called on the authorities to better police the market. In the email to investors, Kalanick said that "taxi drivers have been paid to stage protests". He also claimed that Uber drivers were being sent fake text messages informing them that the service was being shutdown. Kalanick was also highly critical of local competitors, the chief of which is Didi Kuaidi. This controls upwards of 90 per cent of the Chinese taxi-hailing market and has aggressively expanded into private car-hailing and ride-sharing in recent months. Without specifically naming the company, he said that a competitor had "cloned our core product line and is attempting to transition ness to a similar [person

"So far, none of these manoeuvres have dented our growth," he said. "Given the enormity

of the opportunity, we will be formally launching a fundraising process for UberChina on June 22nd and would welcome participation from our existing investor base."

On the other hand, India's ultra-competitive app-based taxi-hailing market has quickly become a multi-billion-dollar industry, but controversy surrounding safety, rejected licences and protesting cabbies threatens to slam the brakes on its spectacular rise.Domestic company Ola Cabs and USbased Uber are booming, fuelled by a rising number

Never settle for less than the besi



"Simply stated, China is the #1 priority for Uber's global team," he wrote.

That massive investment is enabled by Uber's latest US\$1.5 billion fundraising round, which valued the car-hailing company at upwards of US\$50 billion. Kalanick said that Uber plans to launch in 50 further cities in China this year, targeting those with populations greater than five million. It currently operates in 11 cities across mainland China, including Shanghai and Beijing.

"Our riders are completing almost one million trips per day and the business has doubled in the last month," he wrote, adding that four out of Uber's 10 largest cities are now in China, making it the second biggest regional market after the US.

Uber drivers in China are making close to one million trips every day despite recent raids on the company's offices by government officials and stiff competition from domestic rivals

"To put it frankly, China represents one of the largest untapped opportunities for Uber, potentially larger than the US," Kalanick wrote.

"Success in China, however, takes commitment over the long haul and a strong will, coupled with a of professionals wanting an easy-to-book, clean and air-conditioned cab in India's rapidly growing and congested cities.

"We have barely scratched the surface. We need to be in every corner of India and it is a huge country, so the potential is huge," Ola spokesman Anand Subramanian said. But it hasn't been a completely smooth ride, with Indian authorities rejecting Uber and Ola's applications to operate in New Delhi, even impounding their cars, and both firms facing angry protests from traditional taxi drivers.

Ola Cabs has soared from fledgling Internet startup to the leader of India's smartphone taxi-hiring industry in just five years and is now worth an estimated \$2 billion.

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# Console kings go head-to-head for gamers' hearts and minds

"The companies behind Xbox One and PlayStation 4 (PS4) consoles staged flashy media events where they showed off dizzying action games and spotlighted exclusive contenturists last year"

onsole kings Microsoft and Sony battled for players' hearts with blockbuster games and the lure of virtual worlds as the Electronic Entertainment Expo was poised begin in Los Angeles. The companies behind Xbox One and PlayStation 4 (PS4) consoles staged flashy media events where they showed off dizzying action games and spotlighted exclusive content.

Microsoft grabbed the spotlight with word that people will be able to play beloved old video games on new-generation Xbox One consoles. Gamers have long-desired such "backward compatibility" for titles, which typically retail for about \$60.

Microsoft touted "exclusive" blockbuster content, including "Halo 5 Guardians," from in-house teams and early availability of hotly anticipated video games such as "Rise of the Tomb Raider," set for release late this year by outside studios.

"If you have been waiting to move from your Xbox 360 to Xbox One, now is the time," Xbox division head Phil Spencer said.

Sony PlayStation 4 consoles trounced Xbox One after the new generation consoles hit the market in late 2013.

Microsoft since lowered the price and increased the focus on game play, rather than features such as streaming films, and has begun narrowing the sales gap.

The ability to re-play previous generation Xbox games promised to be a hit with gamers who have

content from small independent studios.

Microsoft studios announced a partnership with famed Japanese game designer Keiji Inafune, Mark Pacini and teams at Comcept and Armature Studio to debut an all-new Xbox One exclusive titled "ReCore."

Independent games in the works for Xbox One included "Beyond Eyes," in which the main character is blind and engages her world using other senses, and a "Cuphead" game with the intentional vintage look of a 1930s era cartoon.



Microsoft played up the work done to harmonize play across Xbox One and computers powered by Windows 10 operating software due for release later this year. Computer Entertainment president Andrew House.

Sony Studios is also expanding the humongous science fiction shooter world of its successful new "Destiny" video game centered on seemingly limitless online play.

Blockbuster titles promised PS4 lovers included "Uncharted 4: A Thief's End," due out early next year.

### VIRTUAL REALITY GAMES

Microsoft announced a partnership with Valve VR to make Windows 10 a platform for play using virtual reality head gear.

Facebook-owned Oculus last week said its Rift virtual reality head gear will come with an Xbox controller due to an alliance with console maker Microsoft.

Virtual reality "experiences" will be built on top of Windows and that Xbox games will be playable on Rift, according to Microsoft.

Microsoft used the Xbox One event at E3 to show off a version of popular Minecraft game make for play using the HoloLens augmented-reality visors, which have yet to hit the market.

Sony's House boasted that developers were embracing crafting games that give players 360-degree perspectives in worlds visited using Morpheus virtual reality head gear Sony is readying for market.

Microsoft played up the work

Flare

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lamented that upgrading to new hardware, historically, has come with leaving behind old titles that don't work on new consoles.

"Xbox One backward capability allows you to play the games you have already invested in," Spencer said, eliciting raucous cheers from an audience of gamers, partners and the press.

Xbox executive Mike Ybarra promised that more than 100 titles would be available by year's end in a library of games with backward compatibility, crowing that a personal favorite, "Mass Effect," will be among them.

### **EXCLUSIVES AND INDEPENDENTS**

Xbox and PlayStation are both investing in new franchises, along with cultivating creative original

Sony fired back, proclaiming a "new era" of PlayStation gaming complete with big-name games and the dawn of virtual reality on its powerful PlayStation 4 consoles.

The Japanese entertainment titan boasted an array of beloved games for exclusive play on PlayStation 4, along with demonstrations of titles tailored to immerse players in fantasy worlds using Sony's Project Morpheus virtual reality head gear.

"We are witnessing an historic evolution in gaming," said Sony Computer Entertainment America chief Shawn Layden.

PlayStation is the "new home" for blockbuster "Call of Duty" franchise due to an alliance with video game publisher Activision, according to Sony done to harmonize play across Xbox One and computers powered by Windows 10 operating software due for release later this year

He showed off a "Rigs" arena battle game and teased other titles that visitors to the PlayStation booth at E3 will get to play.

"Project Morpheus is real, evolving, and continues to capture the imagination of developers," House said.

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### QMobile

Rahat, Managing Director, Teradata, who says the IT industry in Pakistan has made impressive advances and has made many important breakthroughs by producing high quality and efficient applications. Teradata is a prominent multinational IT company. Teradata is world leaders in the area of Enterprise Data Warehousing, Big Data Analytics and Integrated Marketing Management solutions.

Flare Report

Here Khurram Rahat, Managing Director, Teradata, talks about the challenges faced by the company and how it is overcoming them:

**Flare:** Which areas of technology is Teradata focusing on in Pakistan?

Khurram Rahat: Teradata is the market leader in Pakistan in the areas of Data Warehousing, Big Data Analytical and CRM solutions. In addition, Teradata in Pakistan has been the leading provider of Managed Services and Contact Centre integration solutions.

**Flare:** Which industries or sectors can benefit from Teradata's solutions?

Khurram Rahat: Teradata's solutions focus on enabling organizations to look at data being generated as a result of internal and external transactions in the organization, draw meaningful insights and use these insights to make strategic and operational decisions. So, any organization or industry should be able to take advantage of Teradata's solutions. Globally, Teradata is being extensively used by organizations across almost all industries. In Pakistan, until now primarily organizations belonging to the Telecom sector, Banking sector and Government have benefitted from Teradata. There is a lot of potential for the manufacturing sector to take advantage of Teradata solutions. However, till now there is very little realization of the value that can be derived

Flare: What has Teradata brought to Pakistan?

Khurram Rahat: Teradata has contributed in a number of ways to Pakistan. Firstly, through our solutions we have created awareness about the value to data that is generated across an organization resulting in a mind-set among managers and decision makers to make facts-based decisions.

Secondly, we have inculcated the realization that IT is not about hardware and software but about professional services which develop skill sets and the knowledge base. A testimony to this knowledge sharing and skill set development is the fact that some of our customers in Pakistan have won International awards for their implementation and usage of Data Warehouse. Thirdly, Teradata was the first multinational to establish a Global Consulting Centre which helps focus on quality and showcases Pakistani talent to organizations across the globe. At the same time, we are able to contribute towards arresting the brain drain from the country now.

**Flare:** Does Pakistan have a future potential in IT?

Khurram Rahat: Yes, if we set realistic targets for ourselves instead of constantly comparing our country with other nations. We must draw up pragmatic targets for achieving success.

# Teradata – Big Data Analytics and much more



tion sectors. Pakistan has so many success stories in IT despite all the problems it faces and these can really make an impact.

**Flare:** What about e-governance coming to Pakistan?

Khurram Rahat: For that, the people's mindset must be changed and they should become acclimatised with the change from paper to email. We are slowly moving towards e-governance but we have to overcome a lot of resistance and overcome our old ways. E-commerce will come when the right environment is created for it.

**Flare:** How deeply has Teradata impacted the country's IT sector by instituting the IT Excellence Awards?

Khurram Rahat: IT Excellence Awards started as a one-time effort in 1997 when the country was celebrating its Golden Jubilee. Realizing the importance of Information Technology as a global industry, we recognized the people who had over the last 50 years contributed to the growth of IT in Pakistan. The Awards were greatly welcomed by the IT and business sectors. Subsequently, based on the feedback and recommendations, we decided to make it a regular event. The Awards have now acquired the status of a premier recognition for people in various fields of Information Technology. Over the years, the quality of nominations has also improved markedly. here. We are giving them the recognition for their achievements.

**Flare:** Is Teradata a socially responsible company?

Khurram Rahat: Teradata Worldwide acts as a socially responsible organization. In case of any natural disaster, the local company is supported by Teradata Worldwide and we contribute voluntarily to help out people. We have been involved in regularly organizing blood donation camps, providing scholarships and financial support to needy students and families.

We are also running vocational training activities. Teradata has a university program in the pipeline whereby we will collaborate with some leading IT teaching institutions. I and some of my other colleagues also deliver lectures in schools, colleges, universities and organizations. In these, we cover issues related to management, negotiation skills, time management, personal management and basic career planning. Flare: What is your advice to Pakistani youth? Khurram Rahat: They must remember that now everything is driven by IT and it will be more so in the coming times. Our youth, whether in IT or other areas, should focus on developing their capabilities in the best possible manner. If they want to improve their knowledge and skills and create a market for themselves then they must focus on continuous learning. They must develop their skills set to add value to their work because that will bring fruitful results for them.

We can take advantage of the country's potential in human resource, business and education and we need to work together for this. We have many problems but there are many positive stories too and IT is one of those success stories where Pakistan is concerned.

**Flare:** What is Pakistan's growth potential in IT?

Khurram Rahat: We have great potential in this regard. In order to achieve real growth, we must set realistic targets. For this we need to draw up a roadmap of the possibilities we can reach in terms of IT. This feedback needs to be then evaluated on the basis of existing market benchmarks encompassing the country's business and educa-

A lot of times, youngsters leave the country as they say there is no recognition for their work

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rance, the world's top tourism draw, announced a scheme to lure in even more tourists with a fund intended to boost everything from hotels to its heritage and urged the French to be more welcoming.

With the attractions of the capital Paris, its Loire Valley chateaux, Alpine ski resorts, Riviera beaches and gastronomic pleasures, France has been the world's most visited country since the 1980s, welcoming 84 million tourists last year.

It hopes to boost that to 100 million by 2020, banking on a sector that already employs 2 million to contribute more to growth in the euro zone's second largest economy, still struggling to shake off a downturn.

"Tourism is a national treasure that needs to be protected, nurtured and developed - that's the aim of all these measures," Foreign Minister Laurent Fabius said of the launch in coming months of a Tourism Investment Fund (FIT).

In a reference to the sometimes gruff welcome offered to tourists by the natives, Fabius said a humorous publicity campaign would be launched, encouraging the French to improve service levels and help out tourists when they could.

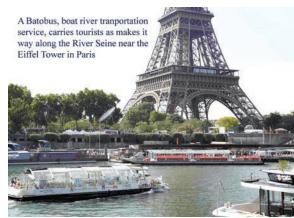
"To put it diplomatically, we have room for improvement here ... When we come up against a foreign tourist, we are all ambassadors for France," Fabius said.

Consumption by tourists in France, including by the French themselves, accounts for no less than 7 percent of national output. But France's visitors spend less than they do elsewhere, a fact which even prompted a government inquiry in 2013.

It hopes to boost that to 100 million by 2020, banking on a sector that already employs 2 million to contribute more to growth in the euro zone's second largest economy, still struggling to shake off a downturn

The 47.1 billion euros of revenues it extracted from visitors in 2013 lagged well behind those of the United States, which managed to squeeze 130.4 billion from 70 million visitors.

Campaigns to boost security for tourists and translate signs at airports into other languages have helped increase the average length of stay, now at around 7 days. A move to process visa applications



for Chinese visitors in less than 48 hours led to a 61

# France aims to be friendlier and attract for tourists

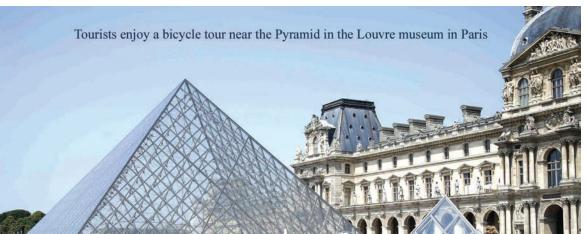


Tourists take a selfie in front of the Notre Dame Cathedral in Paris

"With the attractions of the capital Paris, its Loire Valley chateaux, Alpine ski resorts, Riviera beaches and gastronomic pleasures, France has been the world's most visited country since the 1980s, welcoming 84 million tourists last year

the culture, the shops and for the magic of the city," Bayan Al Barak, 48, a visitor from Bahrain said of annual family visits for which she budgets 1,200 euros per person per day.

Xiao Liu from Beijing, on honeymoon, put the daily budget for herself and her husband at 430 euros (3,000 Chinese yuan), twice the monthly minimum wage in Beijing.



percent surge in visas granted to them last year, a fact witnessed by the bus-loads of Chinese shoppers each day outside Paris's luxury stores.

But Fabius said the aim was to go further, calling on those French TV channels broadcast abroad to promote French regions with feature documentaries while asking for foreign channels broadcasting the Tour de France cycle race to publicise links to tourism websites.

The new tourist fund would have as its flagship shareholder the CDC state investment vehicle and would seek other investors in projects to renovate hotel infrastructure and develop wine, river and sea tourism.

"We come to Paris for the spirit, for the energy,



"French people have changed a lot in the past five to eight years. They have become sweeter and more welcoming, she said as she wandered along Avenue de Montaigne with its high-end stores.

She described Paris as "a compulsory step" on a tour of Europe but complained: "There are no road signs in English. Everything is in French. It's really not practical."

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### Flare Report

Imost everyone carries their mobile phone with them, which makes SMS a great way to get someone's attention wherever they are. We all know how easy it is to reach friends this way, but now brands are also embracing many benefits of SMS.

Businesses all over the world are using SMS to increase the security of customer accounts, smooth buyer-seller transactions, notify customers of service updates, and more. How different types of companies are using SMS to strengthen customer relationships.

### **1.SOCIAL NETWORKS**

TELEPEDIA

Social networks, like Facebook, Instagram, and Twitter contain a lot of personal information. To tighten security on these platforms, many social networks are turning to SMS.

A technique known as two factor-authorization (2FA) requires that, in addition to entering your password online, you also enter a randomly generated code. The secondary code can be sent directly to your phone via an SMS. This makes it doubly difficult for a hacker to gain access to your account.

When you opt-in to Facebook's Login Approvals, the platform sends you a six-digit code via SMS whenever you attempt to log in from a new device. Google Plus offers something similar.

And by default, micro-blogging service Tumblr sends 2FA codes to you via SMS whenever you log out and back into your account.

### 2. TRAVEL AND TRANSPORTATION

When it comes to traveling, nobody likes getting hit by unexpected delays or itinerary changes. To avoid that, travel and transportation companies are increasingly relying on SMS to proactively keep customers informed.

If you opt-in for the service, United will send you flight updates and check-in reminders directly to your phone via text message. Similarly, JetBlue and Delta also let you sign up for SMS flight notifications on their websites. This way, if your gate changes while you are rushing to meet a connecting flight, you will know about it in time.

And so you'll be there waiting when your mother-in-law arrives, many airlines also allow you to sign up for one-time flight arrival notifications in the event you need to pick someone up at the airport. Or, if you are traveling by rail, Amtrak also lets you sign up for SMS alerts on a train's progress.

And, so you aren't standing around too long wondering what's going on, ride sharing companies like Uber and Lyft use SMS to tell customers a ride is on its way. The services also communicate via SMS if there are any delays.

### **3. CONSUMER WEB PROPERTIES**

A consumer Web property is a point of presence on the Web that belongs to you. It could be your personal website, a blog, or even your email account. The last thing you want is someone accessing those accounts pretending to be you.

Similar to social media networks, many consumer Web properties use SMS to verify you are who you say you are. For instance, WordPress gives you the option to use 2FA when you log in

# How industries are using SMS to improve customer relationships?



"Businesses all over the world are using SMS to increase the security of customer accounts, smooth buyer-seller transactions, notify customers of service updates, and more."

To counter that, gaming apps like Humble Bundle and Origin use 2FA to make sure it's actually you logging into your account.

Mobile gaming companies also use SMS as a type of social invitation to attract additional users.

Social networks, like Facebook, Instagram, and Twitter contain a lot of personal information. To tighten security on these platforms, many social networks are turning to SMS buyer posts a question about an item you are selling online, a prompt response will give you a better chance of making the sale. That is why many online retail sites use SMS to keep you informed the moment that happens.

Amazon allows sellers to sign up for SMS text alerts, so you know right away when you receive an order in your Amazon seller account. Amazon also lets you use SMS to get details of a selected order or request a list of unshipped orders, so you can stay on top of your business. And, if you are bidding on an auction on eBay, you can opt to get SMS messages telling you an auction you are watching is about to end or if you have been outbid on an item. This way, you always know where you stand.

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from a new computer.

Several email providers, such as Gmail, Outlook, and Yahoo, also give you the option to enable 2FA to enhance security. It pays to be safe, because anyone who hacks your email could use it to reset passwords on any number of sites you registered at with that email address.

### 4. GAMING COMPANIES

When it comes to gaming apps, hackers will try to liftusernames and passwords to impersonate users for in-game activities. Stolen money and upset customers are the result.

Many people use simple passwords or they use the same password for several different accounts. This makes static passwords fairly easy to hack. Players can invite friends to download a game via the contact list in their phone. The invite is sent directly through SMS. This way, the invite doesn't get lost in the milieu of email or mistaken as spam.

### 5. ECOMMERCE AND ONLINE RETAIL

As any good salesperson knows, if a potential

### **6. FINANCIAL SERVICES**

Financial services are another area where SMS is growing. Increasingly, financial services firms are using SMS to reduce theft and fraud through 2FA, generate real-time transaction fraud alerts, and to reduce cost-to-serve customers with timely service notifications and payment reminders.

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# Mobile apps will decide your product's success



"There are currently 1.3 million apps available on Android alone. The options available create a competitive market, especially when you consider 90 percent of apps are downloaded and never used again"

y home theater system recently stopped working and I found myself in the market for a specific piece of relatively complex consumer technology: a new receiver. A new home theater receiver is not an insignificant purchase. Surprisingly, the major factor in my decision had nothing to do with price point or technical specs. Instead, I chose a receiver that featured an intuitive mobile app that made the technology easier and more delightful to use.

I bring this up because apps like this are actually changing business models. The first few apps out there might have been gimmicks, but they have apps can provide that. A good mobile app can simplify the complex, and this is what companies should aim to do when developing theirs.

### Mobile apps can make or break a product

Companies have focused on mobile more as an avenue for buying their products. After all, 82 percent of the time spent on mobile is spent on apps. With online retail sales reaching \$345 billion in 2014, it's no surprise that companies focus on pushing their products via mobile.

Companies are missing out on a growing market. Apps aren't just a sales route, but rather part of the overall product. For many products, they will be a major part of the decision to purchase it of respondents in a MarketSight study said that it didn't have the functionality they needed. Right now, 47 percent of users are using their smartwatches to track fitness. As a result, the smartwatch has previously been pushed into a niche area, mainly aimed at fitness buffs.

However, this could change with the release of the Apple Watch. Some estimates indicate that the Apple Watch could account for 73 percent of all wearables by 2018. It comes standard with 14 apps, which allow for everything from email to remotecontrol capabilities for Apple TV. Without these apps, the watch would be nothing more than an expensive timepiece. It's the apps that sell the product.

# Mobile apps can create simplicity from complex features

It was the app that drove my decision to by a new receiver because it was able to make something that was previously complex simple and easy. When people get apps, they're looking for one of two things. They want an innovative new way to use an old product, or they want to do something that was never possible for them to do before. A good app creates this experience.

Uber is a company driven by its app. They're hyper-focused on it and continuously updating it to provide new and innovative options for their customers.

Uber's app has changed the business model of the transportation industry, using real-time data. Allowing customers to track their driver's progress or get an estimated time of arrival for the ride are features that would not have been possible in the pre-mobile era. And the company makes a point of matching supply with demand, meaning they can coordinate pricing surges when demand is particularly high or create special discounts and partnerships when the market calls for it.

DriveNow is a similar car rental service, which is a partnership between BMW and Sixt. With DriveNow, the customer can locate, rent, and drop off a car, all through the convenience of an app. One major innovation is that DriveNow is ahead of the curve by creating an app for the Apple Watch. The Apple Watch will even act as a key, allowing consumers to open the door with just their watch.



DriveNow's app permits adding new features to their customers that weren't possible before. The ability to rent a car without having to wait in line, make a reservation, or stick to regular business hours is a competitive differentiator that gives DriveNow a distinct edge in the car-rental market. These two companies use their apps to simplify complex tasks, allow customers to use new features available in their products, and even change their business models in order to maximize both customer satisfaction and their own sales. Let changing customer expectations around mobile product apps be an inspiration to your brand. How can you meaningfully integrate mobile app content and functions with your product, utility, or service? How can you leverage mobile touch points to engage consumers throughout the purchase path? And how can your app extend the usefulness of your product and increase its value and relevance? Aim for apps that perform an integral, delightful, convenience-enhancing service for users.

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evolved into so much more than that. They are becoming the remote control to the Internet of Things. Apps are no longer an accessory; they're a necessity.

There are currently 1.3 million apps available on Android alone. The options available create a competitive market, especially when you consider 90 percent of apps are downloaded and never used again.

Mobile apps have been playing an important role in the product experience for some time now. Consumer expectations around product apps are expanding to include even the most complex goods and industries. These consumers want new and innovative ways to use products, and the right product But these companies are missing out on a growing market. Apps aren't just a sales route, but rather part of the overall product. For many products, they will be a major part of the decision to purchase it. Take the Apple Watch, for example. Smartwatches are less popular wearables, with only 2 percent of U.S. consumers owning one. Asked why they were not planning on buying one, 83 percent

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# Remember floppy disks technology



"There was a time when I used floppy disks for everything – games, images, and so many backups! I am the type of guy who is always thinking of backups, and floppies had a tendency to fail, so I always made backups of my backups. Now here I was, holding all these useless floppy disks, and thinking of how the world has changed"

ecently, we have shifted our house Samanabad to Izmir Town, Lahore and sought out the old books and computer junk that I've been storing for a long time, when I found a box of floppy disks. I was filled with nostalgia. There was a time when I used floppy disks for everything - games, images, and so many backups! I am the type of guy who is always thinking of backups, and floppies had a tendency to fail, so I always made backups of my backups. Now here I was, holding all these useless floppy disks, and thinking of how the world has changed. I hardly even see anyone with a floppy disk recently, let alone a computer with a floppy drive. These floppy disks would only hold 1.44 MB, and I started remembering how I had to use a computer program called ZipDivider. If you had a program or file that was larger 1.44 MB, say 6 MB for example, you would need to use this program to divide it up into 1.44 MB chunks to fit on multiple floppy disks. Then the other user would have to download all these files into a folder on their own computer, and starts zipping the files back together with another program. This was an interesting experience, and a quick way to learn that you cannot damage even one floppy disk, or you would not be able to put together the file!

a dance program at my daughter's school – every student is performing a dance, and the school has old computers that need the music on a CD to play for the program. I looked around and realized - my laptop does not have a CD drive, my servers don't have CD drives, my desktop computer has a CD drive, but it doesn't work! I never installed the drivers to make it work. So I spent some time downloading the drivers and CD writing software, only to realize that the program is not compatible with Windows 8.1. I had to walk through our apartment building knocking on doors, and almost everyone said they didn't have a CD driver, and didn't even know how to use one! Finally, our apartment manager answered his door - he is an older man, with an older computer. After begging, pleading, and many thanks, he agreed to burn the mp3 to a CD for my daughter.

Kingston has announced an USB drive with USB Type C connector. The DataTraveler microDuo 3C flash drive has two ports which allows the drive to also work with "regular" a key chain and easily carried in your breast or trouser pocket. These USB drives allow you to store your data just as it used to be with floppy disks and later CDs and DVDs and can be as mobile as you. So the data moves with you even if you do not carry your PC or laptop or notebook along. You can use it at your destination on another PC or laptop. In a way you carry your work along.



The USB drive is no drive actually. It does not involve any movements; the floppy disks or the CDs and DVDs involve movements which require a drive to make it go in circles. Why then do we call it a drive? Well the only explanation to that would be that the computers perform input output operations using the same system commands as for another disk drive; the operating system or the user interface treating the storage as just another drive. The USB drive is simply inserted into a socket on a computing device just as much as an electric plug and 10 - you have an additional mobile storage location! In the recently, Kingston has announced an USB drive with USB Type C connector. The DataTraveler microDuo 3C flash drive has two ports which allows the drive to also work with "regular" Type A USB (up to USB 3.1) connectors. The drive becomes available in 3 capacities of 16, 32 or 64GB.

I was thinking about all these nostalgic programs when my daughter walked into the room. She is four years old, and she had no idea what I was holding in my hand. She asked me, "Why do you have a save button in your hand?" She saw this floppy drive, and all she saw was an icon for the save function, the same way a bluebird represents Twitter, or a blue "F" represents Facebook. I tried to explain to my daughter what a floppy disk is, that we used to use it as storage, and she just laughed and said "no, no, no, you store data on a USB drive!" At this moment, I was speechless – because she is right!

At this point, my wife came in the room to tell me that she needed an mp3 burned onto a CD for

# Type A USB (up to USB 3.1) connectors

The world is changing so fast, it is like the ground is moving underneath us while we are still walking. A floppy disk is just a save button, and no one knows about CD or DVD drivers! We all use USB thumb drives and "cloud" storage like Dropbox.

A USB drive – known by various names such as DiskOnKey, thumb drives, jump drives, pen drives, key drives, tokens, or simply USB drives – are small and light weight gadgets – slightly fatter than your car key. Consequently it can be put on

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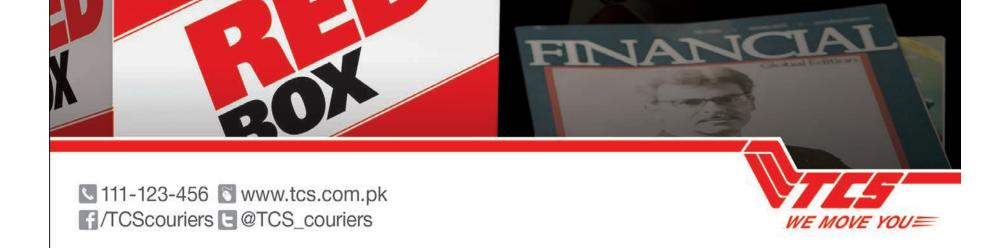
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# Celkon launches first handset manufacturing plant in India



"The facility will manufacture entry-level and mid-level smartphones and feature phones at the moment. Around 60 percent of the mobile phones manufactured in the facility will comprise of feature phones and the rest will be smartphones. The facility is International Standard Organisation certified"

ndian mobile phones-maker Celkon launched its first state-of-the-art manufacturing facility in Medchal. This is the first mobile making unit to come up in Telangana, which has already announced plans to set up a cluster for handset manufacturers.

The manufacturing unit with 30,000 square feet area is ready to start production from day one.



The unit will start with four production lines

ture phones and the rest will be smartphones. The facility is International Standard Organisation certified.

Celkon Mobiles Chairman and Managing Director Y. Guru said they aim to reach a capacity of 10 lakh handsets a month. Additionally, the facility will also house a 10,000 square feet warehouse for raw materials and a 5,000 square feet warehouse for finished products

Guru said Celkon will invest Rs.200 crore in the next three months in the facility. He, however, did not divulge details about the investment made so far.



second phase of the facility. However, it is yet to be decided whether the second phase will be independent or within the manufacturing cluster announced by the government.

Currently Celkon has a sales of 7 lakh handsets a month and is targeting 10 lakhs a month.

"With the production happening in India the consumers will receive a 7 to 8 percent cost benefits on the handsets initially," he said.



Celkon is amongst the first ones in India and

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which will deliver a production capacity of two lakh units per month. The production lines will be increased to 12 and the production is expected to touch five lakh units per month within the next quarter.

Celkon Mobiles Chairman and Managing Director Y. Guru said they aim to reach a capacity of 10 lakh handsets a month. Additionally, the facility will also house a 10,000 square feet warehouse for raw materials and a 5,000 square feet warehouse for finished products.

The facility will manufacture entry-level and mid-level smartphones and feature phones at the moment. Around 60 percent of the mobile phones manufactured in the facility will comprise of feaThe manufacturing unit will employ 500 people comprising skilled technicians and will eventually scale up to 1,200 people.

He said Celkon will also look at setting up the

the first player in South India to have started production in India.

"We envision the country to become a hub for manufacturing cutting edge devices and have been actively pursuing the cause for the last few years," he said.

State Information Technology Minister K. Tarakarama Rao, who inaugurated the facility, said the government was encouraging manufacturing companies and developing manufacturing hubs in and around Hyderabad.

It is pertaining to mention here that the China Mobile Company (CMC), the parent company of Zong, Haier and Huawei are planning to establish a mobile manufacturing plant in Pakistan.

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### ECONOMY Flare Report

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pecting any substantial re-

lief, but due to the absence of the will to tax the rich, and to crack down on informal economy. Also due to there being no measure to counter the illegal flight of capital and bring back looted and untaxed money stashed abroad. People were further dismayed over increases in the indirect taxes and government's failure to take workable measures for revival of the ailing economy.

The major taxation proposals showed that the rich and mighty will continue to retain their colossal incomes and wealth on the contrary, the corporate sector is further penalised which would result in retardation of economy and an increase in unemployment. The gigantic bureaucratic apparatus - the epitome of bad governance - has received raises in pay and pension. Not a single step has been taken to curtail the enormous perks and benefits of public office-holders, judges, high-ranking civilmilitary officials etc; these

omists are unanimous that to meet the economic Even after more than two years in power, no proper strategy has been prepared

to initiate the long overdue fundamental reforms and solve basic issues like power shortage and infrastructure development on a priority basis. This was nothing but the 68th bureaucrat-designed, IMF-dictated budget containing the same old rhetoric about illusory economic revival and development.

What should Budget 2015-16 have been like? This question was never discussed in public or even within the ruling party. Our political parties have till now not learnt that they need to have select committees working on various matters to produce well-thought-for, well-debated and well-researched policies. Since no such exercise was undertaken by the PML-N, Budget 2015-16 was, as usual, prepared in the same old style

# he majority of Pakistanis were dejected after The main fault lines hearing the budget speech on the evening of June 5, 2015. Not because they were ex-



could have been mone-tised to save billions. "The major taxation proposals showed that the rich and tween Rs500,001 and Rs999,999 mighty will continue to retain their colossal incomes and the government has failed wealth - on the contrary, the corporate sector is further pe-Rs1,000,000 and above challenges of the day. nalised which would result in retardation of economy and an tax over Rs10 million increase in unemployment"

### imaginary or unrealistic).

The budget has failed to provide steps to bridge the huge tax gap. The tax potential of Pakistan is not less than Rs8 trillion. The simple calculation is: according to the Household Integrated Economic Survey (HIES) 2011-12 conducted by the Pakistan Bureau of Statistics, five million individuals have annual taxable income of Rs1.5 million. If all of them file tax returns, income tax collection from them at the prevalent tax rates would be Rs1,650 billion. If income tax collected from corporate bodies, other than non-individual taxpavers and individuals with income between Rs400,000 and Rs1,000,000, is added the gross figure would not be less than Rs5,000 billion. The FBR collected only Rs880 billion during

classes are withdrawn.

The mighty sections of society not only enjoy taxfree benefits but also get state lands at throwaway prices or as free awards. The government is least bothered about taxing the undocumented economy and benami transactions. Since the mighty sections of society are engaged in these transactions, the FBR is helpless. This is evident from the Tax Directory 2014 published on April 10, 2015 - which showsonly 52,349 persons in the entire country admitting tax liability of more than Rs500,000.

The following are some disturbing facts and figures:

• Out of total returns of 856,229 filed for tax year 2014, 38 percent filers (322,439) paid no tax

• 520,290 paid tax less than Rs10,000

• 721,046 paid tax up to Rs100,000

• 1,323 paid tax between Rs1 and Rs99

• 8,454 paid tax between Rs100 and Rs500

• 251,111 paid tax between Rs501 and Rs 20,000

• 136,953 paid tax between Rs20,001 and Rs100,000

• 82,801 paid tax between Rs100,001 and Rs500,000

• 32,031 paid tax of

• 3,663 entities declared

• 40,763 Associations of Persons (AOPs) filed tax returns in 2014, whereas in 2013 the figure was 42,749 AOPs

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rantism.

- routine and archaic. While preparing this important document, nobody realised that at this juncture of history, Pakistan needed economic justice, reduction of the rich-poor divide and class stability to avoid chaos, civic strife, lawlessness and religious obscu-

The burgeoning debt servicing (this year's allocation is Rs1280 billion), increase in wasteful expenses, unjust tax system, industrial slow-down, recession, inefficiency and bad governance pose serious challenges to our economic survival. But in the budget no serious effort is made to address these challenges the budget-makers were more interested in tinkering with figures here and there to balance the books through foreign and domestic resources (some purely FY2013-2014 and in the current year the figure will be not more than Rs900 billion.

Similarly, due to leakages in sales tax, federal excise and custom duties, the total collection is not more than 50 percent of the actual potential (joint study of the Andrew Young School of Policy Studies at Georgia State University and World Bank). In 2013-2014 the FBR collected Rs1,002 billion as sales tax, Rs139 billion as federal excise and Rs241 billion as customs duties. Collection under these heads should have been at least Rs3000 billion. This year there will be a slight increase of Rs200-250 billion. The target of Rs8 trillion is achievable provided the mighty segments are properly taxed, tax machinery is overhauled, leakages are plugged and all exemptions to the privileged

scribers), is paying 14 percent adjustable income tax and 19.5 percent sales tax, but only 856,229 people filed income tax returns in 2014. The majority of mobile users may not have taxable income yet they are burdened with undue liability. On the contrary, the majority of the rich just pay a fraction of income tax (withheld at source) on actual taxable incomes without even bothering to file income tax returns; in 2014 only 52,349 admitted tax liability of more than Rs500,000! The FBR has not uttered even a single word about this which confirms beyond any doubt that the rich and mighty in Pakistan are evading taxes with impunity. -

The above facts and figures confirm that the gov-

ernment has failed to enforce tax obligations. In the

last two years over4 billion dollars alone were invested

by Pakistani in the UAE. The honourable finance

minister made a resolve to bring \$200 billion stashed

abroad by tax evaders and looters of national

wealth but not a single penny is retrieved even till

the Pakistan Telecommunication Authority, there

were 134,907,976 mobile subscribers as on March

30, 2015. A huge population, approximately 50 mil-

lion (if we exclude multiple and inactive sub-

According to data available on the website of

today.

The writers, tax lawyers, are visiting professors at Lahore University of Management Sciences (LUMS) PAR.

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# The Leading Education and Motoring Services Website



# Road Safety and You



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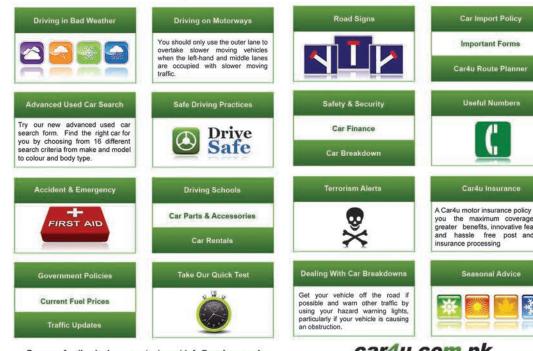


Avari Hotels are Proud to Support car4u's Road Safety Initiative





Road Safety Information and Services Available at car4u



Road Safety Facts

1. Today, approximately 3000 people will die in road accidents. That represents roughly ten aircraft crashes every day.

2. Globally, road traffic crashes have become the leading cause of death for young people aged 15-29 years.

3. Low- and middle-income countries account for more than 85% of global deaths from road traffic crashes.

Nearly half of those dying on the world's roads are pedestrians, cyclists and motorcyclists. Millions more people often remain disabled for life.

5. The global financial cost of road traffic injuries is US\$518 billion each year - we are losing an economy the size of Switzerland every year.

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6. The cost to low and middle-income countries is US\$ 65 billion, more than all incomi develop ment aid.

7. Road crashes take up much-needed health care resources in communities that often suffer from other severe health issues.

8. By 2020, unless action is taken, road traffic injuries are predicted to rise overall by about 65 per cent.

" for reference wish our statistics page

### Avari Hotels & car4u - a Joint Effort

In an attempt to reduce the needless loss of life on the roads of Pakistan, Car4u have created a state of the art Road Safety and Driving Education website. With advice and instructions covering all hazardous driving situations, we are addressing this national cause as our number one priority.

Avan Hotels are proud to offer full support and assistance to ensure the Car4u road safety initiative reaches the largest audience. Road safety is everyone's responsibility. The more people know and understand the hazards is a step closer to safer roads. We encourace you to take the Ouick Test at the **Caritu** website.



### TELEPEDIA

# PTCL CharJi **EVO** Tablet: Defining new boundaries

Pakistan Telecommunication Company Limited (PTCL), the largest Information Communications

Technology service provider in the country, has once again taken the lead by introducing Pakistan's first 4G LTE tablet 'CharJi EVO Tab'.



# FIRST IMPRESSION

CharJi EVO Tablet is a great looking sleek and powerful device with exceptional built quality. The Dual-SIM CharJi EVO Tablet offers great value for money by providing fast LTE speed upto 36 Mbps and also enables customers to enjoy voice connectivity through any GSM SIM just like a mobile phone.

PTCL CharJi Evo Tablet is sourced from GadgeIT which offers comprehensive portfolio of high-end handheld devices as well as customer premises equipment for seamless end-toend connectivity. GadgeIT has established itself as a mainstream brand with state of the art costeffective wireless products and solutions for businesses and consumers. GadgeIT is covering after sales support and warranty for PTCL Charji

Tabs through well trained and qualified staff who are delivering performance as per strict SLAs to facilitate customers in a shortest possible time.

Executive Vice President, Wireless Business, PTCL, Omar Khalid, said at the launch, "PTCL has a legacy of pioneering cutting-edge products and services to meet the connectivity needs of the nation. Our CharJi and EVO product portfolio is opening up a new world of opportunities for customers through fast, affordable and reliable data connectivity.

The new tab, available for Rs 25,000, empowers customers to get the most out of their multimedia experience through its 6.98 inch wide screen, 2 GB RAM and a snappy Quad Core processor. Armed with a Capacitive (Glass) 5Point multi-touch screen, the tab comes with 16 GB built-in and 64 GB external memory support along with 8 Megapixel rear and 2 Megapixel front cameras, added the release.

PTCL is offering free 5 GB CharJi LTE data and 15,000 Ufone on-net minutes, valid for 3 months and a free 1 Year subscription of Smart TV application with the tab.

Customers will also be getting a complimentary pre-installed Sygic application for turn-byturn voice guided navigation all across Pakistan along with a free charger.

The super-fast CharJi LTE is Pakistan's fastest wireless broadband network available in Karachi, Lahore, Faisalabad, Multan, Islamabad and Rawalpindi, while 3G EVO is available in more than 250 cities and towns nationwide.

# Join the COU generation

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Detailed Specifications:
CHARJI EVO DUAL-SIM LTE TABLET

	Processor Clock Speed	1.2 GHz
Performance Operating System	Chipset	Qualcomm MSM 8926 Quad-core
	RAM	2 GB
	Android	4.4 Kitkat
	Dimensions	183.3mm x 96.8mm x 8.9mm
Design Specifics	Weight	242g
	Touchscreen	Capacitive (Glass) 5-Point Multitouch
Display	Size/Resolution	6.98" - 720*1280 Resolution
Memory Storage	Internal / External	Internal 16 GB / External support for up to 64 GB
Camera	Front	2 Megapixel
	Rear	8 Megapixel
	Flash, AutoFocus	Yes
	Image (formats, preview frame rates)	Format: JPEG / Preview frame rates: 30fps
Battery	Capacity	3300 mAh for up to 7 Hours of usage
Sensors	Gyroscope, Direction, E-Compass, Light, Acceleration, Proximity, Rotation Vector, Linear Acceleration, G-Sensor	Yes
Color	Black / White	Tablet available in both a black as well as white model.

# COMPLIMENTARY FEATURES

Free 5 GB of CharJi EVO LTE Data valid for 3 Months.

- Free 15,000 Ufone On-Net minutes valid for 3 Months.
- Free Car Tablet Holder with 360-degree ~ rotation.
- Free 1 Year subscription of Smart TV  $\checkmark$ application [Over 150+ Live TV Channels & Video on Demand]
- Free Car Charger  $\mathbf{A}$
- Free PTCL SmartLink Application. ~
- Free Screen protector.  $\checkmark$



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### InsighT Flare Report

# Top 10 telcos in the world

The telecom industry has evolved over the years and become an integral part of business and even our day-to-day lives. Here is a list of the top 10 telecom companies globally in 2015.



China Mobile was incorporated in Hong Kong in the year 1997. It is the world's largest mobile network and has largest mobile customer base. Major subsidiaries of China Mobile are: China Mo-

bile Communication Company Limited, China Mobile Group Guangdong Company Limited, China Mobile Group Zhejiang Company Limited, China Mobile Group Jiangsu Company Limited, China Mobile Group Fujian Company Limited and many more. It operates nationwide mobile telecommunications networks in all 31 provinces, autonomous regions and directly-administered municipalities in Mainland China and in Hong Kong Special Administrative Region through these subsidiaries. It also owns a 100% equity interest in China Mobile M2M Company Limited, China Mobile Online Services Company

Limited, China Mobile Software Technology Company Limited, China Mobile Information Technology Company Limited and MIGU Company Limited. As of 31 December 2014 it has a customer base of 807 million.



Vodafone Group is a British multinational telecommunications company headquartered Berkshire. Vodafone made the first ever mobile call in the UK on 1 January 1985.

in London and with its registered office in

Now it has more than 400 million customers around the world. In 30 years, a small

mobile operator in Newbury has grown into a global business and one of the most valuable brands in the world. It now operates in around 30 countries and partner with networks in over 50 more. Its Vodafone Global Enterprise division provides telecommunications and IT services to corporate clients in over 65 coun-

tries.

The Nippon Telegraph and Telephone Corporation, commonly known as NTT. It was founded in 1985. It is a Japanese telecommunications company headquartered in Tokyo, Japan. It has 239,750 employees as on March 2014. In 1988, NTT Data started its operations.

# Softbank is a multina-tional Japanese telecommu-nication and internet

corporation. It has opera-

tions in broadband, fixed-line telecommunications, e-commerce, Internet, technology services and others. Softbank Corp. was established in 1981 and it commenced its operations as a distributor of packaged software. In 1994, it established Softbank Holdings Inc. in the U.S. to gather information regarding Internet-related companies with a view to strategic investment. In 1996, it had relocated corporate headquarters to Chuo-ku, Tokyo. It has partnerships with

various foreign companies such as Yahoo!, E-Trade, Ustream.tv, EF Education First and Morningstar.



Verizon Communications Inc. is based in New York City and incorporated in Delaware. It was formed in the year 2000 with the merger of Bell Atlantic Corp. and GTE Corp. In 2010, Verizon launched

wide-area 4G LTE network in 39 major markets and in 2014 Verizon acquired Vodafone's 45 percent interest in Verizon Wireless for \$130 billion.

at&t

AT&T, Inc. provides telecommunication services and products which includes wireless communications, local exchange services, long-distance services, data and broadband and Internet services, video services, telecommunications equipment, managed networking and wholesale services.

It operates business through reportable segments: Wireless, Wireline. The company was founded in 1876 and is headquartered in Dallas, TX.

# Deutsche Telekom

Deutsche Telekom is one of the world's lead-

ing telecommunications companies, with 151 million mobile customers, 30 million fixed-network lines, and 17 million broadband lines. It is present in more than 50 countries. It has 228,000 employees throughout the world. It is evolving from a traditional telephone company into a Service Company. Its core business is the operation and sale of networks and connections. Also it is proactively considering business areas that open up new growth opportunities for the company.



Telefonica is transforming into a 'Digital Telco' with its best in class mobile, broadband and fixed networks, and innovative portfolio of

digital solutions. It is present in 21 countries and has customers more than 341 million accesses. It has presence in Spain, Europe and Latin America, where it focuses an important part of its growth strategy. It is a 100% listed company, with 1.5 million direct shareholders. It has 274.5 million mobile phones accesses; 36.8 million fixed telephony accesses, 18.15 million Internet and data accesses and 5.1 million pay TV accesses.

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# américa mo

America Movil is a venture of Carlos Slim. It provides wireless, landline, broadband and PayTV services to mil-

lion subscribers mainly in Latin America, Caribbean and the US.

America Movil was founded in 2000 and it is headquartered in Mexico City, Mexico. Oceanic Digital was acquired in 2007 with brand name MiPhone. At the end of December 2014, it has 289.4 million wireless subscribers, 34.3 million landlines, 22.6 million broadband accesses and 21.5 million PayTV units. It has made important efforts to complete the rollout of our 4GLTE networks in Latin America being the first adopters of new technologies.



China Telecom was founded in 2002 and is headquartered in Beijing, China. In 2003, it has acquired six telecom companies as its wholly-owned subsidiaries, including Anhui

Telecom, Fujian Telecom, Jiangxi Telecom, Guangxi Telecom, Chongqing Telecom and Sichuan Telecom from China Telecommunications Corporation. It has also acquired China Telecom (HK), China Telecom (Americas) and China Telecom System Integration from China Telecommunications Corporation in 2007. At the end of March 2015, it has wire line access lines in service of about 141.41 million, wire line broadband subscribers of about 108.30 million and mobile subscribers of about 188.82 million. Key products and services of China Telecom are: Wireline Voice Services, Mobile Voice Services, Internet Access Services, Value-added Services, Integrated Information Application Services, Managed Data and Leased Line Services.

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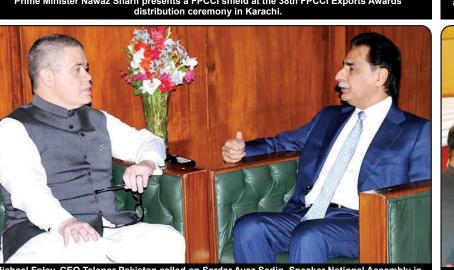


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### NATIONAL MOSAIC | Flare Report











Federal Minister for Information, Broadcasting and National Heritage, Senator Pervaiz Rashid addresses a press conference along with Minister of State for Information Technology Anusha Rahman and Danyal Aziz MNA in Islamabad.





ederal Minister for Finance Senator Mohammad Ishaq Dar presents a souvenir at the post-budget seminar organized by ICMA in Islamabad.



Senior PML (N) Leader Ms. Maryam Nawaz visiting Lab of the Al-Wadood Hospital at Islamabad on June 12, 2015.



Ibrahim Qureshi the head of 'All Pakistan Business Forum' (APBF) exchanging files with the representative of "Organization of Pakistani Entrepreneurs of North America" (OPENA) after signing the MoU during a high-profiled event -"The Summit – 2015".



Adviser to the Prime Minister on National Security & Foreign Affairs Sartaj Aziz and others in a group photo with Xinsheng Zhang, President of lucn, lucn Asia Regional Office, Wattana, Bangkok (Thailand).

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Consul General of Switzerland in Karachi, Emil Wyss called on Managing Director PIA, Shahnawaz Rehman at the PIA Head Office. Photo shows Consul General, Emil Wyss, MD PIA, Shahnawaz Rehman, Director Marketing and Customer services PIA, Khurram Mushtaq and senior officials of the Airline.



Special Assistant to the Prime Minister on Foreign Affairs Syed Tariq Fatemi in a meeting with Ms. Lu Xu, Deputy Director General of Ministry of Foreign Affairs of China in Islamabad.

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Urbansole exhibited its new designs for the winter collection 2015-2016. Officials and international dealers from all over the world were present at the exhibition. Kashif Zorain, Brand Manager Urbansole talked about the accomplishments of the organization and mentioned that Urbansole winter collection was specially designed by designers from Italy and Greece.





Haroon Waheed, HR Head Fatima Group with students and faculty members after delivering a lecture at the Lahore School of Economics, Burki Campus in Lahore.





A group photo of the top position holder students from Pakistan with Syed Ibne Abbas, Pakistan High Commissioner to the UK at Pakistan High Commission London.



Governor Khyber Pakhtunkhwa, Sardar Mahtab Ahmad Khan visiting stalls arranged on the occasion of Peace Conference on the Economic Development of FATA in Islamabad.

A group photo of participants with Ex- DG ISPR, Maj Gen (Retd) Athar Abbas on workshop "on crises/ conflict management and media communications plan" arranged by the PID at Information Service Academy in Islamabad on June 10, 2015.

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# NATIONAL NEWS

# Nepra decreases levelised wind power generation tariff

"The new tariff will remain applicable for six months from the date of notification. The prospective investors opting for this tariff will have to achieve financial close within one year from the date of decision of the Authority awarding upfront tariff to them

Islamabad: After facing strong criticism over issuing exorbitant tariffs, Nepra announced a very nominal decrease in the levelised tariff of the wind power generation.

According to the 67 page decision new levelised tariff (calculated on the basis of average of 20 years tariff) would be now Rs 10.6048/kWh, against the levelised previous tariff of Rs 13.1998/kWh. The public hearing regarding revision of tariff was held on April 16, 2015, after expiry of previous upfront tariff on April 24, 2013, after a period of two years, in April, 2015.

The new tariff will remain applicable for six months from the date of notification. The prospective investors opting for this tariff will have to achieve financial close within one year from the date of decision of the Authority awarding upfront tariff to them. The targeted maximum construction period after financial close is 18 months. This time period prescribed in the determination is to ensure early completion of the projects.

According to the order only those companies who have been recommended by the relevant agencies, those who could certify that they would install new plant and machinery of international standard, and those who have



installed capacity of up to 250 MW would be eligible for this tariff.

Why exorbitant tariff was announced two years back

and now if the authority has realised that if the previous tariff was excessive, and does Nepra take responsibility of any mistake in this regard,

and this new tariff would not shy away investors who are already discouraged due to law and order and red tapism of the country, the spokesperson said.

The tariff has been revised after Nepra realised advancement in technology.

"The tariff of wind power has reduced over time due to advancement in technology, wind projects in the country have massive potential, due to high wind speeds in many areas", spokesperson said, adding, through reducing the rates Nepra is encouraging the wind potential to be utilised to the optimum level.

# **COMSATS** Internet services becomes PTC member

Islamabad: The Pacific **Telecommunications Council** (PTC) occupies a unique place in the dynamic, rapidly growing world of global communications. An international, non-profit, non-governmental membership organization, PTC is the leading membership organization for telecommunications and information and communication technology (ICT) professionals.

PTC provides its members with some of the world's largest and most collaborative networking opportunities developed specifically for senior telecommunications and information and communicatechnology (ICT) tion professionals. PTC's members

are found worldwide including the Americas, Asia, Oceania and the Pacific Islands.

Ms. Sharon Nakama, CEO of PTC welcomed **COMSATS** Internet Services (CIS) by saying:

As a non-profit membership organization, PTC's strengths lie with our members. We are excited to welcome COMSATS Internet Services to PTC and look forward to the it's contributions to the community.

The CEO, COMSATS Internet Services, Mr. Muhammad Amir Malik expressed himself by saying:

COMSATS is joining PTC to explore foreign markets and connect to leaders across the

globe to shape the future of telecom industry. We are zealous about the research, development and application of technologies to overcome difficulties that are being faced in communications. We are looking forward to the excellent prospects to network and discuss trends, solutions, knowledge, and governing matters in the field of Information & Communications technology. This initiative has enabled

CIS to represent Pakistan in the international market through PTC and further encouraging growth and development of the communication and information technologies fields.

# PTCL to provide connectivity during restoration work on undersea international submarine cable

Multan: The International submarine cable SEA-ME-WE 4 has experienced a fault in Arabian Sea, impacting internet services in

the region including Pakistan.

The restoration work has been initiated by the international consortium that manages the submarine cable systems.

Pakistan Telecommunication Company Limited (PTCL) by virtue of its investments in diversified International Submarine Cable

systems, has already undertaken necessary measures to provide internet connectivity to its customers across Pakistan.

However, due to the fault in this undersea cable, the internet users may experience slow browsing during this period.

The company regrets any inconvenience caused to its valuable customers during this restoration period. PTCL customers can contact helpline 1236 for further information, said a press release.

# NBP to disburse Rs15b under PMYB loan Islamabad: The National

Bank of Pakistan (NBP) will disburse Rs15 billion loans under the Prime Minister Youth Business Loan Scheme (PMYBLS) during the ongoing calendar year," said President NBP Syed Ahmed Iqbal Ashraf while an exclusive interview here on Thursday. "We are waiting for making disbursement to 4,800 applicants who will be selected through balloting in order to implement NFC formula for catering requirements of all four provinces," he said. "We have envisaged target to disburse Rs15 billion till December this year," he said and shared that the borrowers were not coming for getting second instalments and they were informing them through letters to come and get their



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bank of the country in term of deposits, he added.

Talking about the performance of the bank, he said that profit before tax increased by 211pc in 2014 and stood at Rs. 22 billion against the Profit ratio of 173pc from Rs 5.5 billion of previous year 2013.

The agriculture credit, he said, provided by NBP stood at Rs75 billion out of total targeted amount of Rs500 billion for all banks. To a question, he said that the NBP and HBL were providing financing of \$1 billion for power project in Punjab to generate electricity through LNG project. Which would generate 1200 mega power for national grid, he informed terming it a mega project for the solution of current power crisis.

# Woman arrested for attempting to smuggle mobile phones



Collectorate Preventive staff

Karachi: Model Customs goods through Islamabad and Peshawar airports and this was

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second instalments.

He told that NBP's deposits stood at Rs 1.3 trillion and we are providing service to our 7 million account holders. Deposit target of RS 250 billion for year 2015 to achieve status of number one

posted at Jinnah International Airport has arrested a women coming from Dubai and recovered 240 mobile phones worth Rs2.4 million from her possession.

An official said that unscrupulous elements were using women to pursue their illegal designs and this was the 7th incident where a woman was arrested attempting to smuggle goods into the country. Official said that usually the said woman smuggled

the first time that she arrived at Karachi airport.

Earlier, two women were arrested for attempting to smuggle gold jewelry and four women were arrested attempting to smuggle mobile phones.

Information in this regard along with the photograph of subject lady was received by Assistant Collector Wasif Malik and he alerted SPS Akbar and SPO Irfan, who detected the accused and mobile phones were recovered.

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# Open accounts without any income proofs

"Hundreds of thousands of freelancers, technopreneurs, starter-ups, tutors, housewives and teenagers could open an account in any bank without disclosing source of income"

Karachi: State Bank of Pakistan (SBP) has directed banks to open "Asaan Account" for customers against a minimum deposit of Rs100 with no minimum balance requirement, submission of CNIC copy and basic details.

Due to the directive, hundreds of thousands of freelancers, technopreneurs, starter-ups, tutors, housewives and teenagers could open an account in any bank without disclosing source of income.

According to details, individuals will be able to open an Asaan Account with a simple and one page account opening form (paper based/electronic form). In this regard, Meezan Bank already has introduced Online account opening form.

These accounts shall preferably be Card Based with option of Cheque books. SMS/Internet/Mobile Banking and other ADCs. However, banks may offer these accounts as Current, Saving or Remunerative and requirements are related to basic cus-



tomer information e.g. Name, Father/Spouse Name, DOB, Place of Birth, Mother's Maiden Name etc.

The valid identity documents for account opening shall include CNIC, SNIC, NICOP, POC, ARC, Passport, and Pension Book.

The central bank has set the limit for monthly total debit at Rs. 500,000 whereas the total credit balance limit has been set at Rs. 500,000.

The initiative of Assan Account was taken in order to expedite the financial inclusion in Pakistan in which a target of 50% growth in bank accounts by adult population by the year 2020 has been set out as per National Financial Inclusion Strategy (NFIS)

The instructions were given to all commercial banks, Islamic banks, microfinance banks and branchless banking services.

The banks may convert existing Basic Banking Accounts (BBAs) to Asaan Accounts provided prior consent of customers is obtained and Terms and Conditions of Asaan Account are conveyed to them. However, banks shall not recover any charges for conversion of BBAs to these

### accounts.

Furthermore, in case the Asaan Account holder requires financial services for higher than the specified transaction limits, the Asaan Account may be converted to regular account subject to completion of Customer Due Diligence as per 'AML/CFT Regulations' and 'Guidelines on Risk Based Approach' for Banks/DFIs and other applicable requirements.

The initiative of Assan Account was taken in order to expedite the financial inclusion in Pakistan in which a target of 50% growth in bank accounts by adult population by the year 2020 has been set out as per National Financial Inclusion Strategy (NFIS).

Banks Likely To Get Scores of Customers

It has been observed that the arduous process for opening a bank account, namely the details and documentation requirements, do not allow a layman to get access of banks. Hence, many of them either avoid using the services or use someone else's account (relatives and friends) for banking transactions.

Due to this situation most of small and medium sized businessmen, freelancers and daily wagers are rejected while trying to open up an account. As a result, our country has a mere 12 percent banked rate.

Bankers along with officials of central bank have finally realized that if easy accounts opening services are provided to a large section of society with very limited requirement of money transactions, millions of people could use the banking channel which will lead to financial inclusion ultimately. (Personally we think they are scrambling after seeing microfinancing solutions like EasyPaisa wildly succeed)

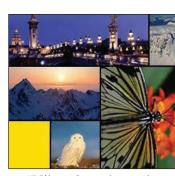
Now for Asaan Account, the competition is likely to begin among Conventional Banks, Islamic Banks, Microfinance Banks, Branchless Banking Services.

# Nikon launches photo & film festival in Pakistan

Lahore: Nikon Middle East & Africa FZE, in partnership with its official exclusive distributor in Pakistan, Camtronx, has launched the first ever Nikon Photo & Film Festival in Pakistan as part of its continuing initiative to develop the photography and videography culture across Pakistan.

"Following the huge success of the Nikon Photo & Film Festival in Dubai, Egypt and KSAover the last year, we were eager to bring the event to Pakistan and are delighted with the positive reaction", said Narendra Menon, Regional Head- Sales & Marketing, Nikon Middle East & Africa.

"We see a lot of potential in the Pakistan market, and along with our official distrib-



"Nikon has always been about celebrating artistry and creativity," said Takashi Yoshida, Managing Director of Nikon Middle East and Africa FZE. "Our passion is in innovation, but at the core of our identity as a company is the timeless dedication towards nurturing talent, and giving artists new and better ways of expressing their vision to the world."

"We are on a quest to find and put the spotlight on the most promising photographers, video visionaries and filmmakers in Pakistan. Here's your chance to show the world the majestic beauty of your nation through your lens. Calling all photographers & videographers to join the competition tostand a chance to win amazing prizes, and have your work showcased in the region's first-ever Nikon Photo & Film Festival." said Nasir Saeed, Camtronx Pakistan.

# Trucaller offers premium services for free during Ramzan

Islamabad: Trucaller has unveiled a special offers for all Pakistani users in the month of Ramadan. Enter #TrueRamadan15 into your Truecaller search bar to win 30 days of free Truecaller Premium.

Also enjoy a change in your Truecaller app to a special Ramadan theme! Make sure you have the latest update version 5.56 on your android phone.

Truecaller redesigned the theme of the application for the first time ever to celebrate the holy month of Ramadan.

In celebration of the holy month, the application will be decorated with Ramadan symbols that reflect the festive spirit of the holiday. Truecaller will help app users to enjoy a disturbance free Ra-

# TPL Trakker collaborates with PTCL

Lahore: TPL Trakker has collaborated with Pakistan Telecommunication Company Limited (PTCL), the largest ICT services provider in Pakistan, for their recently launched Pakistan's first 4G LTE tablet 'CharJi EVO Tab' by providing customers Sygic maps and Trakker NAV as a compulsory built in applicaRoad Incident Sharing with other drivers, SOS/help to find assistance nearby and customizable spoken warnings and navigation screen for the user.

Mr. Ali Kirmani, COO TPL Trakker, said, "TPL Trakker is consistently striving to build public and private sector partnerships, opening



tion on the device.

With over 20,000,000 downloads worldwide, Sygic is the most popular offline GPS navigation application. up a new world of opportunities, value and convenience that enrich the lives of people across Pakistan – this collaboration with PTCL for their WaridLTE Never settle for less than the best

utor Camtronx Pakistan, we are looking to nurture and support the talent of photographers and filmmakers in the country. We are doing this not only by providing the best equipment, but also extending support to the community through various initiatives be it the renowned Nikon Schoolin Pakistan, the Nikon Film & Video Competition, proactive customer service or personal engagement with fans on social media" madan with its anti-spam and blocking features.

The blocking feature helps users block entire area codes, numbers with specific digits, hang up automatically on selected numbers, and even mute certain numbers (by activating silent mode automatically). Truecaller also has a list of 'common spammers' that is updated every day, and warns users to block certain numbers that have been reported by other Truecaller users. High quality TPL Trakker maps are stored on the phone or tablet, and can be accessed without any internet connection, together with a robust set of navigation features.

The user-friendly Sygic maps and Trakker NAV will assist 'CharJi EVO Tab' users in finding out addresses and interesting locations and also provide turn-by-turn voice guided navigation all across Pakistan, 3D Cities & landscape for easy orientation,

recently launched CharJi EVO Tablet is just another way of extending the same core idea."

The sleek and powerful Dual-SIM CharJi EVO Tablet offers great value for money by providing fast LTE speed upto 36 Mbps and also enables customers to enjoy voice connectivity through any GSM SIM just like a mobile phone, with pre-installed Sygic maps and Trakker NAV.

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### NATIONAL NEWS

# Kingston introduces USB drive

Kingston has announced an USB drive with USB Type C connector. The DataTraveler microDuo 3C flash drive has two ports which allows the drive to also work with "regular" Type A USB (up to USB 3.1) connectors. The drive becomes available in 3 capacities of 16, 32 or 64GB.

# Twitter CEO to step down

Dick Costolo to step down as CEO of Twitter after almost five years. It did not disclose a reason for his departure. Twitter Inc. announced the move in a press release and Costolo also tweeted the news through his own account.

# Facebook launches private photo sharing for friends

Facebook unveiled a new feature that allows smartphone users to privately share photos of friends, by sifting through images with facial recognition technology.

The standalone app, called Moments, allows users to share photos with friends who are in them, and to get images of themselves. "It's hard to get the photos your friends have taken of you, and everyone always insists on taking that same group shot with multiple phones to ensure they get a copy," product manager Will Ruben said in a blog post.

# Ex-Nokia chief Elop out in Microsoft shakeup

Microsoft announced a management hakeup, including the departure of Stephen Elop, the former Nokia chief who came on board with the US giant's acquisition of the Finnish firm's handset unit. Elop, 51, came to Microsoft as part of the deal unveiled in 2013 to buy the mobile phone unit of the Finland-based tech group.

# Apple hit with \$647,000 fine in Taiwan

Apple landed itself in hot water in Taiwan, as the company lost a court battle with the island's Fair Trade Commission. Taiwan slapped Apple with a \$647,124 fine over iPhone pricing contracts. The court battle originally began in December 2013, when the Taiwan FTC first levied the fine against the Silicon Valley company over concerns regarding its iPhone pricing and carriers. More specifically, the agency believes Apple broke the law by forcing Taiwanese carriers to adhere to Apple-imposed contract pricing for the iPhone 4, iPhone 4S, iPhone 5, and iPhone 5S.

# ACCA joined hands with Concordia Colleges

"This partnership with Concordia Colleges is an initiative, underpinning ACCA's efforts to partner with leading academic institutions in Pakistan which will contribute to the improvement of the accountancy profession."

Lahore: ACCA recently joined hands with Concordia Colleges a project of Beaconhouse Group, which has the largest privately owned school networks in the world with operations in nine countries. A Memorandum of Understanding (MoU) was signed at the Group's head office on June 13, 2015, signifying the start of a collaborative venture which is expected to transform the learning landscape for ACCA in Pakistan.

This partnership with Concordia Colleges is an initiative, underpinning ACCA's efforts to partner with leading academic institutions in Pakistan which will contribute to the improvement of the accountancv profession. Through campuses of Concordia Colleges (an initiative of The Beaconhouse Group), ACCA will implement a new scheme of study designed specifically for Concordia Colleges to deliver quality tuition and provide a healthy campus environment to students. This would ensure that the venture delivers what is promised with regards to quality tuition provisioning. The purpose is to provide seamless quality tuition to students while meeting the demands of the ever changing



technology-based learning environment. The most exciting element of this partnership is the provisioning of premium campus facilities with a focus on co-curricular and skill enhancement activities.

Concordia Colleges is ACCA's "National Learning Partner" and will start its operations from 7 campuses in 4 cities. It is expected to expand its network to 25 campuses in 15-18 cities of Pakistan within 3-5 years; with the potential to becoming ACCA's

regional learning partner.

Concordia Colleges under the umbrella of The Beaconhouse Group aspires to offer world class education in an innovative and technologyenabled environment at an economical cost. Beaconhouse group is the largest and most successful school and college system in Pakistan. Its vision is to establish a house of wisdom at the national level with a distinctive approach to cater to the current and future educational

needs of the country. It will free its students from rotelearning and tuition needs. They are focused on developing intellectually creative and confident students who will be capable of meeting any challenge in their lives. Their teaching methodology will make them unique. They will accomplish their mission by fulfilling the social responsibility of bringing a positive change to the society in terms of quality education and intellectual development.

# Microsoft concludes ''Lumia Jeet Ka Khazana'' Phase 2, Winners rejoice

Karachi: Microsoft Mobile Devices & Services Pakhas successfully istan concluded the national campaign of "Lumia Jeet Ka Khazana" with the announcement of winners of the second and final lucky draw. The draw was held on June 29th, 2015 where the winner of the grand prize, a brand new BMW 2016 Model 318i, was announced followed by the winners of 10 prizes of PKR 100,000, and two prizes of PKR 500,000 during the draw proceedings.

The campaign was a huge success and created excitement in both consumers and trade. The winning added to the joys and festivities of the Holy month of Ramadan and greater fervor for Eid for the winners. The winner of the brand new BMW 2016 Model 318i is Mr. Umair from Karachi. The winners of PKR 500,000 Prizes are Mr. Muhammad Shahid from Islamabad and Mr. Irfan Ali from Karachi. The winners of PKR 100,000 prizes are Aqeel

Ahmed from Karachi, Mirza M Fayyaz from Karachi, Hafiz Zain ul Abideen from Lahore, Adeel Nasir from Lahore, Osama Tariq Saleem from Rawalpindi, Zafar Ali from Islamabad, Afshan Ahsan Ali from Multan, M. Abid Afzal from Islamabad, Syed Rizwan Shah from Islamabad and Junaid Azam Khan from Abbottabad.

Kamran Masood Niazi, Communication Manager for Pakistan and Emerging Asia said "We are overwhelmed with the response we've received from Lumia Jeet Ka Khazana. The latest portfolio of devices launched recently such as Microsoft Lumia 640XL, Microsoft Lumia 540 Dual SIM (DS) and Microsoft Lumia 430 Dual SIM (DS) is a testament to our commitment to the growing Windows phone community of bringing them most innovative products at most affordable rates. This campaign was first of its kind by a phone manufacturer where we introduced the latest BMW 2016 Model 318i



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and other lucrative cash prizes. I congratulate Mr. Umair on winning this luxurious car and the rest of the winners. Microsoft has always cared for its loyal customers by bringing new offers that excite them. Through this campaign, we have given back to the windows phone users for their ultimate support and loyalty towards Microsoft Mobile Devices". An independent third party audit firm was also taken on board by Microsoft Mobile Devices & Services Pakistan to ensure the legitimacy of the campaign whereby lucky draw process was being scrutinized under its watchful eye to ensure that the distribution of prizes to the winners is absolutely transparent..

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"Users will now be able to instantly connect to satellite broadband via a small satellite dish and modern, without the frustration of congested networks and anywhere in the country, including places where terrestrial infrastructure is currently not yet available. YahClick's satellite broadband service will be delivered with in-country technical, opera-

tional and customer care

ket conditions. Here in Pak-

istan we are confident that our

attractive rates and unrivaled

Islamabad: YahClick, the broadband satellite internet provider, officially launched today, its new high throughput performance satellite broadband service for Pakistani home and business users, at an event in Islamabad.

Users will now be able to instantly connect to satellite broadband via a small satellite dish and modem, without the frustration of congested networks and anywhere in the country, including places where terrestrial infrastructure is currently not yet available. YahClick's satellite broadband service will be delivered with in-country technical, operational and customer care.

"Building on our strong track record of providing secure, reliable, high-speed internet to our valued enterprise customers, YahClick is proud to be expanding this premium service to everyone in Pakistan, no matter where they work or live," said Yahsat Chief Commercial Officer David Murphy.



YahOllick

YahC

erational costs for internet access in the most remote and currently underserved areas. YahClick's core mission is to provide a wide range of flexible service plans tailored to meet individual user and mar-

Mr. Murphy went on to

say "YahClick will help Pak-

istan accelerate its economic

communities who desire to be part of a global knowledge base. Giving businesses instantaneous access to global market intelligence, students the tools to reach information sources from anywhere and

Pakistan."

YahClick

Now completing its soft launch phase, YahClick is already using state-of-the-art satellite technology to send and receive high-speed broadband internet signals in Pak-

health care professionals the

ability to connect with col-

leagues and experts, are the

istan, linking some of the country's most important infrastructure, including over 154 ATMs, for many leading banks serving country's most isolated locations, as well as connecting 1,600 students and supporting election offices in remote areas.

NATIONAL NEWS

YahClick is the broadband satellite internet service of Yahsat, a global satellite solutions provider. The YahClick active customer base recorded significant growth of more than 42% during 2014. To date, YahClick has acquired almost 34,000 subscribers for its satellite broadband service. The service has so far been rolled out across 13 countries out of its 28-country footprint, seven of which are in sub-Saharan Africa. YahClick provides essential connectivity to SMEs, SOHO, healthcare and education providers, entrepreneurs, high net worth individuals, remote VIP sites, O&G, NGOs, and connectivity deprived populations in disaster zones.

# **Mobilink introduces Umrah Roaming offer**



Islamabad: Mobilink, for the holy month of Ramadan, has announced a convenient offer for its Postpaid and Prepaid subscribers visiting Saudi Arabia,

chise or simply calling 111. Mobilink Umrah Roaming offer is by default available for all customers who have roaming service activated on their number. This offer is valid till October 31st, 2015. Speaking about this latest convenience package, Saudi Arabia IR Offer, Ehtisham Rao, Director Business Services Division Mobilink said, "Mobilink understands the value of creat-

ing a strong bond with its subscriber base by continuing to offer innovative offers and VAS, which enhance service experience and make life more convenient. The spiritual month of Ramadan encourages each individual to share the blessings with their loved ones, and our Umrah Roaming Offer facilitates them in doing exactly that; being in close touch with the ones they love."

Through the Umrah Roaming Offer, subscribers can receive and make calls to Pakistan and within Saudi Arabia at just 25 paisa/sec. This offer gives a chance to Mobilink's customers of sharing their spiritual experience with family and friends, and is a testament to the fact that Mobilink always ensures convenience and provision of seamless services to its customers, whether at home or abroad.



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madan offer Sehar to Iftar Unlimited calls for Rs.4, this is the best services by Ufone which is offered to its customers form last couple of years. Every Ramadan, Ufone facilitates its customers by providing this service to make unlimited on-net calls between Sehar to Iftar from 4am to 7:30pm to all Ufone, PTCL and Vfone numbers for just rupees 4+ tax /day. From this charming service Ufone users stay connected with their family friends all over the Pakistan from 4am to 7:30pm during this holy month of Ramadan. The Ramadan is the month which

Islamabad: Ufone Ra- tells us about the togetherness, and the better way to stay as one with in Ufone offer of Ramadan. This is really an amazing offer to make Ufone to Ufone, PTCL and Vfone un



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whereby they will enjoy up to 90% discount on international roaming on Saudi Arabia's Zain Network. To benefit from this offer, subscribers need to activate international roaming by visiting their nearest Mobilink Customer Care Centre, Fran-

limited calls all over the Pakistan in just Rs 4+ taxes per day. This offer is far better than the others telecommunication company packages which are costlier than this offer. This offer is also economical in range and every person can accept this package due to loss cost and more beneficiary in nature.

According to Ufone services center this offer is valid till 27th of ramzan.

# Warid offers "Ramadan All Night Internet Bundle"

Lahore: Warid Telecom has introduced "Ramadan All Night Internet Bundle" offer to its customers. Warid has alwavs provided the most incredible and extraordinary

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offers. But this time around Warid has gone beyond your imagination and is now offering you the best Internet experience with daily unlimited "Ramadan All Night Internet

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Bundle", at superfast 4G speed for just Rs. 5 from 12 midnight to 9am in morning. So keep downloading, surf and much more with Pakistan's most reliable network.

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Waridle

# NATIONAL NEWS

# Samsung partners Ufone to set up a call centre and toll free number

"The cutting-edge call center will be exclusively operated by Ufone as Ufone have in sourced Samsung call center

Lahore: Samsung Pakistan, being the leader of Innovation has now collaborated with U-fone, one of the leading and fastest growing telecom operators in Pakistan, to establish a stateof-the-art call-center to facilitate its customers throughout Pakistan, with a toll-free number to ensure quick and simplified responses to its customer enquiries and to deliver a world-class customer services experience. The new facility was inaugurated by the Managing Director of Samsung Pakistan – Mr. J. H. Lee and Mr. Ahmad Kamal, Chief Officer Customer Operations Ufone in Lahore. On the occasion, the MD Samsung stated that; "The



call-center facility is designed to enhance the brand's accessibility, through the use of advanced technologies. The customers can now instantly indulge in direct conversation with Samsung to convey their enquiries and expectations from the brand and its products. It will add great value to Samsung's innovative products and quality performance, thus empowering the customers to enjoy the latest in telecommunication technologies and perpetual connectivon-the-go". ity, The cutting-edge call center will be exclusively operated by Ufone as Ufone have in sourced Samsung call center. As contact center service provider, Samsung, to deliver superior customer-care, through a Toll-Free helpline number for Samsung customers. He further said, "We are launching this new mode of consumer access to revolutionize the customers' experience in Pakistan. It will bring our partner customer-response facilities at par with the international standards of convenience, while the customers' hassles are greatly reduced".

Regarding this new development, Chief Officer Customer Operations at Ufone said, "Ufone believes in innovation, development and new collaborations, which is reflected in this new agreement with a global leader in electronics; Samsung. Now, Samsung would be able to benefit from Ufone's extensive experience in customer care, giving it satisfied customers, further enhancing its image.

# Mobilink announces launch of MobiCare

Islamabad: Mobilink and Waseela Microfinance Bank have announced the launch of an innovative corporate health insurance product, MobiCare, after signing an agreement with AsiaCare Health and Life Insurance. MobiCare shall be offering health insurance solutions to corporate customers through its existing network of panel hospitals comprising of 240+ institutions across Pakistan.

The signing ceremony was attended by CEO Waseela Microfinance Bank Limited (WMBL) - GhazanfarAzzam, CEO AsiaCare - Dr. Mehmood Mehdi Kazmi and VP and Senior Manager Corporate Accounts -Farhan Mustafa.

MobiCare offers hospitalization, maternity and pre-existing illness coverage mainly aimed towards low income segments of the society. Through various corporate organizations, employees that are not on any health plan or cannot afford insurance on their own will be offered health plans at very low prices which would provide cover their hospitalization, maternity and pre-existing illness in hospitals across the country. Emergency care, surgery, hospital and prescription drugs will also be covered in the plan with hospitalization limits going up to PKR500000 per person. MobiCare also offers cashless claim facility



available at all in-network hospitals and clinics nationwide.

Speaking about the initiative to launch a much needed corporate health product, GhazanfarAzzam, CEO WMBL, said, "I am delighted to launch MobiCare for the facilitation of millions of corporate sector employees who, for various reasons, cannot afford medical insurance. Our product provides much needed relief to those employees and their families in case of a medical emergency, as unforeseen medical needs, combined with high health care costs, leaves people with huge medical bills. MobiCare coverage greatly reduces unexpected medical costs, while providing the best possible medical care through our network of hospitals." "Our partnership with AsiaCare speaks volumes about our intention to provide the masses with the best and the most innovative products. AsiaCare Health and Life Insurance is a leading health insurance company which offers a host of services and successfully caters to 150,000 + customers," he added, while speaking about partnering up with Asiacare Health and Life Insurance.

On the occasion, Mehmood Mehdi Kazmi, CEO AsiaCare said: "It is an honor to partner with Mobilink for the launch of a much needed health product in the shape of MobiCare. By coupling our unrivalled experience in the health and life insurance industry and Mobicash's vast financial network in Pakistan, we have developed a medical insurance service which caters to the ever changing needs of the working class. We are confident that MobiCare will quickly become a household name in the industry and shall facilitate millions of people who currently do not find medical insurance feasible." With the launch of Mobi-Care, Mobilink has again proven that it always looks to offer its customers innovative products and VAS which not only fulfill basic necessities, but enhances living standards.

# **ACCA-WWF** forum

Lahore: The annual ACCA - WWF Pakistan Environmental Reporting Awards held on the World Environment Day to recognise innovative and transparent corporate reporting. The event attracted representatives from various organisations including CEOs, CFOs, ACCA members and other professionals from corporate, public sector and practice, NGOs and media.

# The discussion forum was moderated by Arif Masud Mirza, regional head of policy MENASA, ACCA and the panelists included Professor Imran Ali, rector and dean, Karachi School for Business & Leadership, Nasim Beg, exec-

utive vice chairman, Arif Habib Group, Parvez Ghias, chief executive officer, Indus Motor Company Limited and Hammad Naqi Khan, director general, WWF-Pakistan.

# QMobile Power3 boasts45day of battery timing

Cars bluetooth devices to

Lahore: OMobile presented Power3 with 45 days battery timing. It is a two-fold SIM handset which has 2.4" QVGA showcase screen. The framework choices wire Bluetooth. USB and GPRS. Furthermore, you can get to the most complimented systems association territories like Whatsapp, Facebook and Twitter with Power3.

For the enthusiasm, this contraption contains FM

Radio, 3.5mm Audio Jack, Mp3 player, Video Player, beguilements and can correspondingly catch pictures with its amazing camera organized on the back.

The cost of Qmobile Power3 is Rs. 2600 and it is accessible in a solitary shading opening that is dull. You can in like way expand the memory as it sponsorships little scale SD Card up to 16 GB. 🗖

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help monitor traffic

Islamabad: Researchers have developed a new application that generates traffic information of cities and roads by detecting the Bluetooth device boarded on vehicles. The main goal of this system, developed by researchers from Universidad Politecnica de Madrid in Spain, is to generate information of city traffic and roads from the identification of Bluetooth devices boarded on vehicles, live science reported. This information includes magnitudes such as travel time between two points or the distribution of traffic at intersections, among others, that will allow city councils and highway concessionaires to carry out a better management of traffic network in order to avoid congestion. The congestion problem makes each driver waste on average over 30 hours a year worldwide. This waste of time is translated in 88 billion Euros a year in US and 839 million Euros in the city of Madrid, researchers said. Thus, it is necessary to implement measures to improve mobility in both roads and urban road infrastructures to alleviate the current situation

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# APBF & Microsoft collaborate to create "Eemployability Platform"

"In order to achieve its developmental objectives, APBF has recently entered into a valuable collaboration with the globally leading information technology enterprise Microsoft"

Lahore: The 'All Pakistan Business Forum' (APBF) under the omniscient leadership of Mr. Ibrahim Qureshi serves as a vibrant business association which promotes the interests of the business community and industry, while also advocating fair business policies and transparency as part of its mandate. Capitalizing on its high-profiled representation from diverse commercial sectors, the APBF has taken various initiatives for social development, in collaboration with some of the leadenterprises ing and associations.

In order to achieve its developmental objectives, APBF has recently entered into a valuable collaboration with the globally leading Information technology enterprise - Microsoft. According to a 3-years MoU signed between APBF and Microsoft Pakistan; the two organizations will develop an "Employability Platform" for creating new employment and internship opportunities for the youth, while focusing on recruitments in the private sector partners of the APBF, making selections from the



Pak-Kaam Employability Platform. This MoU reflects the common vision of APBF and Microsoft to create a framework and roadmap for enterprise-development and technology deployments. This initiative will generate fresh, healthy and sustainable income-streams for the educated and skilled youth of the country, by stimulating and enriching the national economy.

According to the scope of this collaboration both the organizations will jointly select and advertise a list of courses and trainings on the Employability Platform, that reflect desired skills for APBF partners and affiliates. Targeted internship programs and jobs will thus be designed for over three thousand learners every year to enhance the highly-demanded skills. In order to drive traffic on the platform and ensure the quality of the content offered to youth, 50 mentors will be provided and broader partnerships will be developed across the region, to engage other resourceful organizations too. Microsoft will also advertise these internship programs and provide 50 mentors for users

on the Employability Platform from within its member organizations.

The MoU was signed by the Country General Manager of Microsoft – Mr. Nadeem Malik and the President of APBF – Mr. Ibrahim Qureshi, who expressed his gratitude to Microsoft for collaborating with APBF. He stated that; "APBF is thankful to our new partner – Microsoft, for helping us play a key role in national progress. We are effectively striving to bring Business Leaders, Chambers and Associations on a united platform to endeavor for a strong and prosperous Pakistan with sustainable growth, ensured through effective policies followed in continuity, resulting in better quality of life for the people of Pakistan."

NATIONAL NEWS

Mr. Ibrahim Qureshi further informed the media that; "Over the years, APBF has made numerous valuable contributions towards the progress and growth of the national economy. We are making consistent efforts to identify and engage resourceful organizations and entrepreneurs, to create new opportunities and mutual benefits through our shared values and wisdom."

The MoU was signed in Islamabad during a high-profiled event - "The Summit – 2015", orchestrated by APBF in Islamabad. This event highlighted the impressive profile of the APBF and its partners, with strong patronage of numerous Multinational organizations and leading Pakistani enterprises as its sponsors. It served as an informative platform to discuss and realign the strategic business and socialdevelopment road-map for Pakistan.



Lahore: The annual Honda Atlas Cars (Pakistan) Ltd Vendor Conference, 2015 took place recently at a local hotel. HACPL President/CEO Toichi Ishiyama and the management was present at the event. Mr Tachi, Vice President Production, shared that the total production and sales numbers were

One of the main highlights of the conference was the expansion of parts export business to other Asian countries. A Q&A session was conducted after the presentations by the representatives of HACPL.

Toichi Ishiyama gave the closing speech, thanking all vendors for their participation and dedication. He disclosed plans for vast localization, aiming to double the localization level in a short span of time.

# OPPO to launch smartphones Neo 5 & Joy 3

Lahore: With delicate and beautiful design, good camera performance, and smooth ColorOS system, OPPO Pakistan diversifies its entry-range smartphones but commits quality to the local users. OPPO lovers in Pakistan are going to see these two latest models smartphones with attractive prices during Ramadan: Neo 5(2015) and Joy 3.

Neo 5 is the 3G version of Neo 5s. Neo 5s has been successfully launched one month ago to attract 4G users in Pakistan. Likewise, Neo 5 has the similar features and same appearance of Neo 5s, but with lower price. Neo 5 and Joy 3 will be launched in Pakistan during Ramadan and prices of both smartphones will be announced soon.

# PTCL offers cash prizes for CharJi and EVO customers

Islamabad: Pakistan Telecommunication Company Limited (PTCL) has announced exciting cash prizes for its new and existing CharJi and EVO customers through its new EVO Luck Patti Promotion.

The company is giving away a grand cash prize of Rs. 5 million through a lucky draw on August 14, 2015, in addition to cash prizes of Rs. month upon buying, recharging or upgrading their devices.

Omar Khalid, Executive Vice President (EVP), Wireless Business, PTCL said: "Our high-quality CharJi and EVO services are geared towards providing affordable, fast and reliable connectivity to everyone all the time, ushering new possibilities for both business and consumer markets."

Recharge your EVO Wingle, Nitro or Charji EVO for **Rs. 1,000**\* per month only



the second-highest achieved, during the company's 21 years of operations.

Topics under discussion at the conference were self-reliance and the efforts by Honda Atlas Cars Pakistan Ltd. for the enhancement of vendors. A strong collaboration between vendors and O.E.M was stressed upon in light of globalization and fast changing business practices. Environmental activities that reduce CO2 emissions by electricity saving carried out by Honda were also explained.

The ceremony concluded with handing out of awards by Toichi Ishiyama, Mr Tachi and Maqsood Ur Rehman Rehmani (VP Administration & HR). Amongst the accolades distributed to the vendors were best quality performance awards, cost improvement awards, best parts delivery, parts development awards, environment excellence award and special initiatives & efforts awards.





100,000 everyday to reward its CharJi and EVO customers.

PTCL customers can participate in the EVO Luck Patti Promotion lucky draw by buying or recharging any CharJi or EVO device or upgrading old EVO devices. Customers will be eligible for lucky draw for the whole He further added: "At PTCL, we remain committed to offer latest innovative products & offerings, tailored to meet growing demands of our valued customers. This offer is an extension of our vision to thank and reward the loyalty of our customers for their continued trust in PTCL products and services."

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# NATIONAL NEWS

# Telenor transforms digital assets into online sales & service platforms

"The website, which provides a seamless customer experience across all screen sizes, also enables single click product activation and deactivation facilities, online balance check and personalized recommendations"

Islamabad: Telenor Pakistan has re-launched its online channel/website with an innovative portal interface designed to enter the e-business arena, featuring unique esales and e-care facilities for its privileged customers.

The launch initially comprises redesigning and consolidation of all Telenor Pakistan brands' websites (Talkshawk, djuice, Telenor Business) and incorporates elements of e-commerce and self-service. Telenor customers can now create an online account and manage multiple Telenor SIMs registered against their name from a single account.

The website, which provides a seamless customer experience across all screen sizes, also enables single click product activation and deactivation facilities, online balance check and personalized recommendations. Users can now buy a new Telenor SIM online, and utilize the 'Number Search' function to select a number of their choosing for doorstep delivery.

Expressing his delight, Irfan Wahab Khan, Deputy CEO and Chief Marketing Officer said the establishment



of an e-business channel represents a monumental stride in the right direction, effectively establishing the digital channel to assist with online sales and services, while remaining aligned to our objective of putting our customers at the heart of everything we do.

The new interface not only provides a simplified and superior customer experience, it empowers users to manage their own accounts and transactions on one platform.

Updates planned to further enhance the online experience in the coming months include 24/7 online recharge, device sales with multiple payment options including Easypaisa, and full access to mobile usage history, poised to revolutionize the way Telenor Pakistan's customers interact with it online.

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# Lumia 640 XL now available in Lahore



Lahore: Microsoft announced the availability of the Lumia 640 XL in Lahore. The latest device to join the Lumia portfolio, the Lumia 640 XL offers more personal computing and increased productivity through seamlessly integrated Microsoft Office experiences, OneDrive storage and fast 3G connectivity. The Lumia 640 XL will upgrade to, and benefit from, the core features of Windows 10 as it becomes available later this year.

With the Lumia 640 XL, people can smoothly and quickly access important documents or run all of their favorite websites, apps and games, thanks to the on-board 1GB of memory and powerful quad core Qualcomm Snapdragon

ing provider of end to end lo-

announced the appointment

of Junaid Igbal as Chief Ex-

ecutive Officer (CEO) and eq-

services,

processor. They can also view photos and watch videos on a crisp 5.7" HD display. The long-lasting 3000 mAh battery powers throughout the work day and gives almost 24 hours of talk time.

Lumia 640 XL has a 13 MP camera with LED flash, that lets people capture detail rich photos with the Lumia Camera app. The Glance Screen updates you with the most important information. Lumia 640 XL also comes with the Lumia Denim update of Windows Phone 8.1, complete with oneswipe Action Center, Word Flow and Live Folders. People can stay up-to-date with the best features through regular updates to Windows, including all the benefits of Windows 10 service as it becomes available later this year.

"People are looking for a device which brings them more flexibility to switch easily between work and play, without breaking the bank", said James Rutherford, VP Mobile Device Sales - Near East, North Africa and Emerging Asia at Microsoft. "The Lumia 640 XL keeps people prepared for anything, with the full range of Microsoft experiences - including Office and OneDrive - that Lumia users have come to expect straight out of the box, fast 3G connectivity, a superb 5.7" HD screen and long lasting battery."

"As the age old demand of 'more for less' extends to the smartphone market, the Lumia 640 XL presents a strong option for customers in Lahore who want the increased productivity a smart device offers without sacrificing affordability." said Kamran Masood Niazi, Communication Manager, Microsoft Mobile Devices & Services Pakistan. The Lumia 640 XL will be available for PKR 23,750/-, in matte cyan, orange and black, as well as both glossy and matte white.

# Warid introduces 4G LTE Wingle& MiFi

Lahore: Bearing in mind that a household connects to internet using multiple devices and for convenience of its customers, Warid Telecom announced the launch of its 4G LTE Broadband Wingle today. This device offers high speed 4G LTE internet of up to 150Mbps, on the go, with covdoubled for this duration.

Commenting on the launch of 4G LTE Wingle, Mr. Asim Ali, Director of Pricing, Segments & VAS at Warid Telecom said, "We have always aimed at expanding our services to exceed the expectations of our valued customers. This has been the case, espe-



erage in all major cities nationwide.

Warid'sWingle can support up to 10 users simultaneously. It can be controlled via smart phone and functions such as plugging in a car charger, laptop USB port or even directly to a power outlet using an adaptor.

Warid is also offering 4G LTE MiFi, a portable and rechargeable device that can transmit WiFi signals from the 4G LTE MiFi on the go.

On purchase of Warid'S 4G LTE Wingle&Mifi devices, first three months. The data volume for all packages will be PKR.5,999.

cially due to the increasing demand for high-speed internet on the go. We hope that the new Wingle device will fulfill our customers' requirement and increase their convenience."

The Warid Wingle can be purchased for PKR. 2500 and users can opt for a price plan (per month rate) ranging from PKR.1500 to PKR.3000, each offering two shared connections and options for data usage. A special Wingle promotion also gives customers

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uity partner.

e2e appoints new CEO

has

Karachi: e2e Supply Chain Abid will continue as Chair-Management, Pakistan's leadman of the company.

> As a turnaround and growth specialist, Iqbal brings over 13 years of experience in the fields of Media and Finance, from being on the launch-team for CNBC Pak-

As CEO, Junaid Iqbal will istan in 2005 and anchoring its take charge of the overall busiflag-ship show 'Power Lunch', ness and commercial offerings to co-managing a \$1.5bn for e2e SCM while the transaction during his tenure as CEO of Elixir Securities. founder and Ex-CEO of e2e

LUMS, Embassy of Netherlands sign contract

Lahore: Upon the successful completion of the first cohort of the Executive Certificate Programme in Agribusiness Management (ECAM), the Lahore University of Management Sciences (LUMS) signed a contract Tuesday with the Embassy of the Kingdom of the Netherlands providing for sponsorship of participants and guest speakers for ECAM during the next twoacademic years, i.e. 2015/16 and 2016/17.

the option of getting the device customers get Double GBs for for FREE along with 60GB data month for 3 months for

# PTCL offers free WiFi for Metro buses travellers

Islamabad: PTCL has offered free internet on all Islamabad-Rawalpindi metro buses and throughout all bus stations on the route.

Free internet offered through WiFi and anyone

travelling through recently inaugurated Islamabad-Rawalpindi metro service. PTCL said that its entire free WiFi network is powered by Charji service.

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# MCB Bank to introduce mPOS services

"The mPOS solution is secure, flexible and certified with international payment processing standards that work on the 'pay-as-you-go' principle"

Karachi: MCB Bank has collaborated with UnionPay International and Monet to launch its mobile point-of-sale (mPOS) service across Pakistan.

The mPOS solution is secure, flexible and certified with international payment processing standards that work on the 'pay-as-you-go' principle. The Pakistan market primarily consists of downstream small-scale retail merchants, insurance companies, retail stores, food chains and online stores that rely on traditional cash based payment mechanisms.

Mr Imran Maqbool, President MCB Bank Limited, Nadeem Afzal, Head MCB Retail Banking Group South, Mr Ali Naqvi, Business Head MCB Digital Banking (officiating), Ali Abbas Sikander, Chief Executive Officer Monet, Asad Burney, Country Head UnionPay International, and other senior representatives from MCB Bank Limited were present at the signing ceremony held at MCB Tower Karachi.

Speaking on the occasion, Imran Maqbool said: "The joint venture between MCB, UnionPay International and Monet portrays prosperous and long term business relationship between the entities to jointly work towards redefining the payments ecosystem for the consumers in Pakistan."

Nadeem Afzal expressed that "This mobile banking

technology that is being brought by MCB Bank, is the need of the hour. With mPOS, we are bringing convenient and secure mobile checkout for both, consumers and merchants alike."



Head UnionPay International, commented, "The growing popularity of mPOS acceptance solutions, especially among micro and small merchants is helping to drive the migration from cash to Asad Burney, Country electronic payments. The

UnionPay enabled program gives merchants and consumers the peace of mind they need when transacting with mobile phones".

"Monet has collaborated with MCB Bank to provide its Mobile POS technology services to add a new payment experience with mobility." said Ali Abbas Sikander, CEO at Monet.

MCB Bank, in collaboration with Monet and Union-Pay International, envisages automating the entire payment processing mechanism in these retail segments using mPOS as a low-cost, cardbased payment acceptance method; ensuring ease of mobility and convenience for both merchants and consumers.

# Zong launches 4G MBB Wifi in Karachi

Karachi: Zong has launched its 4G mobile broadband Wifi during the press briefing held at a local hotel in Karachi. With a device price of Rs 2500, Zong's 4G Mobile Broadband Wifi offers speed quality upto 150 Mbps, a feature exclusive to only Zong in the mobile broadband industry. Moreover, the device price is the most affordable offering in the mobile broadband industry. It has a range of 10 meters, option of LTE/3G/2G fallback, and ability to connect up to 10 devices at one time. In this regard, these features make this mobile broadband device exclusive in the market, and combined with the fastest speed in Pakistan, imply that Pakistanis will now be able to enjoy mobile broadband like never before.

Babar Bajwa Chief Commercial Officer (CCO) Zong noted that "As the only 3G & 4G mobile operator in the country, the uniqueness of Zong lies in its exceptional data speed. We are very committed to providing our customers with the best data experience, and this device is yet another addition to Zong's achievements."

This launch will be followed by a nationwide launch for the device in the coming weeks, as well as the launch of 4G Wingle.

# **DFM of Germany visits** Amantech

Minister of Germany, Stephan Steinlein led a political and business delegation arriving from Germany to

Lahore: Deputy Foreign was particularly of interest to the delegation.

The Deputy Foreign Minister, Mr. Steinlein, expressed his appreciation for Amantech, Pakistan's pre- MANTECH in his address: "I am very impressed to see the facility and opportunity being given to the underserved Amantech." at Shams Badruddin, CEO, commented: Amantech "Amantech is looking to scale the vocational training initiative and building upon collaborative partnerships in order to expand vocational training to cater to more fields and increase employment opportunities for our students."

# Booming automotive industry can help achieve GDP growth targets

Lahore: A detailed research and survey report on 'The Booming Automotive Industry in Emerging Markets' was recently conducted and published by Carmudi, It provides a detailed look into the global state of automotive sales and how car purchasing behaviors have changed, due to the drastic increase in internet and mobile penetration, rising GDP, and the emergence of a middle class. The findings in this report are the results of Carmudi quantitative surveys conducted online with both car buyers and car dealers, and in-depth interviews with industry influencers throughout Pakistan. The study found that over 58% of car dealers in Pakistan reported an increase in car sales over the past twelve months, while a close 41.7% reported a decrease. According to the Pakistan Automotive Manufacturer's Association, local auto sales, including light commercial vehicles, grew by 72% compared to the same month last year. One

dealers in Pakistan still have relatively high level of offline advertising, with 41.7% of car dealers are still comfortable and majorly focusing their listings on newspapers.

After a 24% improvement during the first three quarters of Fiscal Year 2015, sales of new and used vehicles have taken off, and are expected to reach their highest rate in three years. Auto sales in 2015 are expected to hit 165,000 units, nearly reaching the amount sold in 2012. HM Shahzad, Chairman of All Pakistan Motor Dealers Association (APMDA) said "If provided a level playing field for all stakeholders, the Auto Industry can contribute substantially in achieving the GDP growth targets. The used car import alone can generate Rs.60 to 70 billion in revenue while providing healthy competition and choice of multiple makes and models at affordable prices to the consumer"

Globally, auto E-Commerce has grown at such a staggering rate that now as many as 80% Global automotive sales for 2015 are expected to reach close to 89 million, a 2.4% growth from 2014. Emerging markets' share of global sales will rise from 50% in 2012 to 60% by 2020, while their share of global profits is also set to rise by 10%. When it comes to new cars, purchase intent is strongest in Asia, where 65% of respondents say they will buy new cars in the next two years, compared with 7% who plan to buy used cars. Speaking about the growth of Pakistan's Automotive Industry, MD of Carmudi Pakistan, Raja Murad Khan said: "The growth in Pakistan's Automotive Industry, the increase in purchase intent and the shift of buyers from traditional to online marketplace are all positive indicators for Carmudi's growth and success in Pakistan. Carmudi is committed in becoming a onestop shop for all car-related topics, be it car reviews, news, tips or simple advice and we are thrilled to share with you our insights on The Booming Automotive Industry in Pakistan"

mier vocational training institute. Ahmad Jalal, CEO, The Aman Foundation, and Shams Badruddin, CEO of Amantech, welcomed the delegation. The delegates were given a tour of the institute where students demonstrated their newly learned skills at Amantech's state-of-the-art facility. The new Mechatronics workshop which has recently been launched as a result of GIZ's partnership with Amantech

duction in interest rates over the course of the year. That said, car financing still stands at less than 35% of the total car sales in Pakistan. Car Dealers are beginning to transition to the digital space to reach potential buyers. 25% of dealers reported using websites to reach potential buyers, and 16.7% are actively using Facebook. Car dealers have not started using Twitter or Instagram to reach potential consumers. Although the shift towards online is apparent, car

reason for the boom is the re-

of new car customers and almost 100% of used car customers begin their car shopping experience online. With internet and mobile penetration significantly growing in emerging markets, the rate of moving the car shopping experience online is beginning to mirror that of Western Markets. In Pakistan, where economic growth is at a seven-year high, close to 30% of car buyers report using the Internet to conduct research on a car before making a purchase. Carmudi is one of the leading online vehicle platforms in Pakistan offering private customers, car dealers and other partners a car trading platform that helps them sell and find cars, motorcycles or commercial vehicles in an easy and effective manner. The portal contains a wide range of car models including but not limited to brands like Honda, Toyota, Suzuki, Daihatsu, Mitsubishi and more dealing with both brand new and used cars.

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# NATIONAL NEWS

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# Microsoft & HEC partnership announce free office 365 plan for students

"The Educational Alliance Agreement between HEC and Microsoft has been a remarkable initiative which has delivered promising values and advantages to students, faculty and staff at universities across Pakistan for the past five years.

Lahore: Microsoft Pakistan and the Higher Education Commission (HEC) of Pakistan, as part of their Educational Alliance Agreement have announced at the 'Launch of Student Advantage Program' that the Office 365 services are available for free for students who are enrolled at Higher Education Institutions in Pakistan.

The Educational Alliance Agreement between HEC and Microsoft has been a remarkable initiative which has delivered promising values and advantages to students, faculty and staff at universities across Pakistan for the past five years. The objective of this alliance is to deliver programs that provide access to the latest Microsoft software products, trainings & workshops given by trained Microsoft staff and community, opportunities to participate in global technology competitions, content for curriculum design,

staff technical training, faculty connection & other global Microsoft programs as well as material for developing teaching content.

Taking this collaboration one step further, Higher Education Commission, Pakistan and Microsoft are partnering with Techaccess Pakistan to introduce 'Office 365 Services' to Pakistan's educational system. Office 365 will allow students to install the latest Genuine Microsoft Office products on up to 5 PC's or Mac's and 5 Windows tablets including Office Apps on mobile devices. The services also include 1TB of OneDrive storage; in addition, they will also have access to state-of-the-art social networking services which include Skype for Business, Exchange, Yammer and SharePoint.

At the announcement Nadeem Malik, Country Manager, Microsoft Pakistan, opined, "As part of our con-



tinuing efforts, the Office 365 services will be available for free to students who are attending academic institutions within Pakistan. The aim of this initiative is to provide Office 365 solutions to 156 Pakistani universities and other educational institutes. Soon. every faculty member, working with any HEC-recognized educational institute, will be using the latest Office 365 technology. This will not only help us promote effectiveness, but will also encourage transparency, a much-needed factor for Pakistan's education sector

to imprint a strong academic foothold on the globe and help us revolutionize our nation's education sector."

Further Abid Zaidi, Country Enterprise & Partner Group Director Microsoft Pakistan added, "Students and teachers will be able to work together securely in new and exciting ways to accomplish more in the cloud. Office 365 will give them the flexibility to work in online versions of the familiar Office applications that we have all come to depend on." he added. Anwar Amjad, Director

General (IT) of the HEC said, "Providing an enabling environment to the academic community of the country has been at the forefront of HEC's vision since inception. At HEC our goal is to provide an encouraging environment for quality education. We are very pleased to see that the Educational Alliance Agreement between HEC and Microsoft is empowering young people by providing access to technology and helping in skills development and training, improving education and also giving young people tools to support their learning."

Among the numerous guests and notable personalities were Prof. Dr. Mukhtar Ahmed, Chairman HEC, Prof. Dr. Mansoor Akbar Kundi, Executive Director HEC along-with Mr. Jibran Jamshad, Enterprise Technology Strategist, Microsoft Pakistan and Mr. Malik Imran, VP of Tachaccess Pakistan.

# wi-tribe sponsors Sports Gala for special children

# Warid Roamers in Saudi Arabia to get 60% discount



Azfar Noman Jafri (Director IT, wi-tribe Pakistan (C) along with the team and the winners of HIC Sports Gala 2015 at National Special Education Centre for Hearing Impaired Children

Islamabad: wi-tribe has sponsored the annual sports gala at National Special Education Centre for Hearing Impaired Children in Islamabad. wi-tribe, being a socially responsible entity, firmly believes in giving back to the community in which it operates. The Sports Gala, which includes activities such as competitions of cricket, badminton, football, tug-of-war and athletics, offered a break from the formal classroom training and gave the children the opportunity to show their sporting talent and have fun.

commented at the occasion: "wi-tribe is committed to contribute for the betterment of the society and our core focus areas include Sports, education, health and enviwarid

Lahore: Warid Telecom announced a special offer for its customers travelling to Saudi Arabia whereby all Warid Postpaid and Prepaid customers will be entitled to 60% discount on international roaming rates.

Warid users in Saudi Arabia can select STC (Saudi Telecom Company) as their world at the rate of Rs preferred network to avail 20/MB+tax. These disthis discounted offer. In counted rates would be aporder to facilitate its roamers with the blessings of Raplicable as soon as the

Winners of

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announced

madan, a special discounted rate of Rs. 25/min+tax is being offered for receiving incoming calls from their loved ones in Pakistan. These discounted rates will be offered all throughout the upcoming Umrah & Hajj season. Warid Postpaid GPRS roamers can also stay connected to the internet roamer selects STC as his/her network. No subscription or dialing of short code is required in order to enjoy discounted rates with STC.

STC holds the largest subscriber base in Saudi Arabia and is one of the best providers of voice and data services. Warid and STC have partnered together to facilitate Warid's valuable customers travelling to Saudi Arabia for Umrah and Hajj.

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ronment.

"The basic purpose of sponsoring this sports gala was to involve these children in healthy activities, to create sportsman spirit in them and to harness their sporting talent." Mr. Azfar Noman Jafri further added.

At wi-tribe, our CSR philosophy revolves around our firm belief that each member of the society should be given equal opportunities and platforms to discover and build upon their strengths.

Lahore: Microsoft Mobile Devices & Services Pakistan has announced the winners of the 1st phase of "Lumia Jeet Ka Khazana". The first lucky draw was Ka Khazana held on 5th June, 2015 where one prize of Rs 1 million and 20 prizes of Rs 50,000 were distributed. With the end of the first lucky draw, Microsoft "Lumia Jeet Ka Khazana" has now entered the phase 2 of the campaign.

Speaking on the occasion Mohammad Kamran Khan, General Manager, Microsoft Mobile Device and Services, Pakistan said: "We are thrilled with the response we have received with Lumia Jeet Ka Khazana. This competition is in line with our ambition to bring affordable windows phone for all." 🗖

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Mr. Azfar Noman Jafri,

Director IT wi-tribe Pakistan

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"The decision by Mobilink to upgrade its nationwide optical network will ensure an improved experience for its subscribers through the availability of greater bandwidth, efficiency and reliability"

Karachi: Mobilink has awarded a contract to Chinabased telecoms equipment manufacturer Huawei to upgrade its existing network to 100 Gigabytes per second (Gbps) Optical Transport Network (OTN), a first of its kind in Pakistan. The 100Gbps OTN will be deployed across a long haul fiber network on a nationwide basis which shall facilitate Mobilink in fulfilling the ever growing data and speed requirements of subscribers and guarantee the introduction of differentiated services in a bid to remain Pakistan's number one Telco.

The decision by Mobilink to upgrade its nationwide optical network will ensure an improved experience for its subscribers through the availability of greater bandwidth, efficiency and reliability. With the rapid development of mobile broadband services, Mobilink believes the time is right to build a technically advanced



Jeffery Hedberg, CEO Mobilink, Aragon Meng, CEO Huawei Pakistan and Ali Shi, President Huawei Middle East along with their teams at the contract signing for the deployment of Pakistan's first 100 Gigabytes per second Optical Transport Network.

network that covers a full range of services and provides ultrabandwidth and efficient use of network resources.

"Customer satisfaction is Mobilink's first priority on all fronts of our business. In view of the changing customer requirements and the exponential growth of data traffic on our network we have chosen Huawei to install Pakistan's most advanced optical network for Mobilink. I am confident that the enhancement in our network infrastructure will provide greater end-to-end quality of service and a seamless enduser experience for the many years to come." said Jeffrey Hedberg, President & CEO Mobilink.

CEO of Huawei Pakistan, Aragon Meng said, "Once the 100 Gbps OTN is deployed, services like super-sized cloud storage and Ultra High Definition (UHD) videos will be available to Mobilink users across the country, while corporate clients will be able to access huge amounts of bandwidth to satisfy their growing enterprise data and analytics requirements. This upgrade shall also ensure that Mobilink is well equipped to introduce 4G LTE services in the near future." Huawei is one of the leaders in telecom equipment industry and has successfully deployed several 100 Gbps OTNs around the globe. Through this unique agreement, Mobilink is taking a leadership role in utilization of optical network and offering customers the network infrastructure required to tackle the ever growing corporate & mobile broadband needs.

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## 4G investment strengthens Warid

Lahore: As per BMI Research of England in its industry trend analysis report has described that the Warid Telecom's investment in 4G strengthened the company.

The report said a stronger commitment to invest in infrastructure and the roll-out of LTE services indicates that Warid Telecom will be a more proactive contributor to the development of Pakistan's mobile sector than previously expected. A key downside risk is that its above-average ARPUs would be diluted by focusing on lower-value rural areas. Abu Dhabi Group-owned Warid Telecom aims to invest up to USD500mn in expanding and enhancing its mobile infrastructure over the next five years. The ambitious plans - which follow the renewal of Warid's managed services partnership with Ericsson for a further five years - enable us to adopt a more bullish view of the company's role in the market.

Warid's subscriber base amounted to just 11.187mn at the end of March 2015, down from a high of 17.887mn in June 2009 and, as the smallest of five players in a highly competitive and saturated operating environment, we had expected the company to be absorbed by one of its larger rivals. In December 2014, Warid launched 4G services powered by LTE technology, an unexpected development in a market where long-delayed 3G services have only just been introduced. Warid had 66,140 LTE subscribers at the end of March 2015, more than double that of the only other 4G operator, China Mobile-owned CMPak (trading as Zong).

## Tahir Hassan appointed as new CEO of Allied Bank

Lahore: The Board of Directors of Allied Bank Limited has appointed Tahir Hassan Qureshi as the new Chief Executive Officer (CEO) effective June 17, 2015, subject to approval of the State Bank of Pakistan.

Qureshi, who is currently the Chief, Finance Group and Chief Financial Officer (CFO), joined the Bank in April 2008 and has played a leading role in it expansion. He is also the fellow member of the Institute of Chartered Accountant of Pakistan and has diversified experience of more than 26 years where he has held senior management position in Finance, Taxation and Corporate Affairs.





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## Queen Elizabeth views a robot

Britain's Queen Elizabeth and Prince Philip (L), and Germany's Chancellor Angela Merkel view a robot during a visit to Berlin's University of Technology, in Berlin, Germany.

## **Panasonic introduces** "Toughpad 4K"

A model poses with a new large tablet called "Toughpad 4K" by Japan's electronics giant Panasonic, equipped with a 20-inch sized high resolution 4K LCD display in Tokyo. Panasonic will put it on the market on August 25, targeting users of medical services, architecture and videographers.





## Schmidt puts his mug on the floor

Google US Executive Chairman Eric Schmidt puts his mug on the floor prior to an interview as part of the IN3 event gathering innovators, investors and institutions, in Madrid.

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## MSocial media advertisement in a jewellery store'

A designer (L) and sales assistants work on a social media advertisement in a jewellery store at the Diamonds Exchange district in Ramat Gan. The family businesses that make up the global diamond trade have seen their profits wiped out over the past five years, hit by shaky financing, increased costs and uncertain demand from customers who prefer

hi-tech gadgets to bling.

NTT Docomo presents ball shaped robot A model displays the new toy "OHaNAS", developed by Japan's telecommunication giant NTT Docomo and Japanese toy maker Tomy, an interactive voice communication robot connecting with smart phone by Bluetooth in Tokyo. Users can have conversation with the ball shaped robot regarding topics such as personal information, meal suggestions.



## French Tech Ticket Axelle Lemaire, French

Ministry of State for Digital Affairs, speaks about the French Tech

Ticket during the French Touch Conference at the AXA Center in New York. The French Tech Ticket is a program designed for non-French entrepreneurs from all over the world who want to setup their startup in Paris.

## Indian dweller watches movie

An Indian pavement dweller watches a movie on a mobile phone as others interact in Mumbai. India recently raised a record 17.6 billion dollars during intense bidding on a government auction of wireless spectrum in one of the world's largest smartphone markets. The new spectrums for traditional voice and faster data services are seen as crucial for companies competing in the cut-throat Indian market.





**Disable plays games on his mobile phone** TJoey De Leon, 32, born with cerebral palsy, plays games on his mobile phone using his feet after joining the Freedom Walk for persons with disabilities in Manila. The Freedom Walk aims to raise awareness to the general public on the rights and privileges of persons with disability, organizers of the event said.

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## **NEWS BRIEFS**

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## China to merge 3 cargo airlines to create Asia leader

China will merge its 3 biggest freight airlines and build the combined entity into Asia's largest air cargo operator, a top aviation official was reported as saying. "Currently, this work (the merger) is being actively pushed," the official Xinhua news agency quoted Zhou Laizhen, deputy chief of the Civil Aviation Administration of China (CAAC) as telling an industry forum.

## Telefonica sells Telecom Italia stake to Vivendi

Spanish telecom giant Telefonica said it had sold its 8.2 percent stake in Telecom Italia to French media group Vivendi, in a deal estimated to be worth more than a billion euros. "Telefonica has transferred... 1.11 billion ordinary shares in Telecom Italia... to Vivendi," the Spanish firm said in a statement to the Madrid stock exchange.

## **IBM** partners with Box in cloud sharing

International Business Machines Corp (IBM) has signed a partnership contract with cloud-storage startup Box Inc. to collaborate on product development, sales, and consulting. Box CEO Aaron Levie and IBM Analytics SVP Bob Picciano shared the news in an interview to Bloomberg, as reported. The companies have not yet disclosed financial terms of the contract.

Samsung now launches Galaxy S6 dual SIM

Samsung has announced the most amazing feature it will now offer with Galaxy S6. The S6 flagship is now available in Dual SIM variant. Subcontinent has huge potential for Dual SIM phones that is why both Indian and Pakistani market sells this feature like hot cakes. One of the major reason for offering Dual SIM in subcontinent is the poor performance of Samsung Galaxy S6 in terms of sale. Probably, now Samsung needs some hot sale in the region that is why Dual SIM variant has been announced in the market.

## Samsung and LG U+ signed MoU for 5G technology

"New partnership will focus on 5G spectrum identification & acquisition, technological co-development and standardization"

Samsung Electronics Co., Ltd. announced that it will partner with Korean telecommunications operator LG U+ to jointly develop 5G technology, in a move that will further strengthen both companies. The agreement will also enhance Korea's global leadership in 5G research and help drive the creation of standards for the next major phase of innovation in mobile telecommunications.

"This partnership will help us drive R&D, which in turn will power innovation in the global telecommunications industry. 5G networks will be based on the convergence of a whole host of incredible new technologies, from more advanced antenna systems to Network Functions Virtualization (NFV). Bringing together Samsung's cutting-edge technology and LG U+'s expertise and understanding of end-users preferences as well as application and service trends, will be a powerful combination," said DongSoo Park, Executive Vice President of R&D in Network Business at Samsung Electronics

"Together we will be well-

prepared for the 5G era. Through close collaboration and by leveraging LG U+'s extensive network management understanding and Samsung's technology leadership, we hope to lead the next generation of telecommunications technology, not only in Korea, but around the world," added Sun Tae Kim. Executive Vice President of LG U+'s Service and Development Division.

5G global spectrum identification and acquisition

Identifying and acquiring appropriate spectrum for 5G use is a key goal of the partnership, with particular emphasis on high-frequency bands, due to its relatively high availability and potentially enormous data capacity. Given the lack of industrywide agreement on 5G spectrum, Samsung and LG U+ have identified an urgent need to drive early global standardization. Together, the companies will contribute jointly to efforts to determine the best spectrum - subject to the consensus of the International Telecommunication Union's (ITU) IMT-2020 group.

Chinese e-commerce behemoth Alibaba on Thursday launched an Internet bank aimed at serving small businesses which often struggle to obtain credit from large banks.

MYbank, which is 30-percent owned by Alibaba-linked Ant Financial Services Group, said in a microblog post it will offer loans of up to 5 million yuan (\$800,000).

The bank, based in the city of Hangzhou where Alibaba is headquartered, added it will serve "small businesses, individual consumers and rural users."

Alibaba completed the

world's biggest IPO last September with a listing on the New York Stock Exchange that raked in \$25 billion and made founder Jack Ma one of China's richest men.

Alibaba launches Internet bank

The company's ambitions extend beyond e-commerce and it has already sought to shake up state banks with a financial product called Yuebao, an investment fund that offers better returns than traditional deposits.

The IPO was priced at \$68 and the shares rocketed to \$120 in November. But since then they have been hammered by poor third-quarter results and a

row with Chinese authorities who accused Alibaba of allowing imitation goods to be sold on its platform.

Alibaba said last month it would replace its chief executive despite a 45 percent gain in

attention-grabbing events, according to the service.

Twitter rose to prominence

The challenge to Twitter came as the one-to-many messaging service based in San

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Samsung Electronics and LG U+ will prepare a collaborative white paper on 5G spectrum standardization and will appear jointly at key industry events to address this issue. As part of their submission for the upcoming World Radiocommunication Conference (WRC), the South Korean telecommunications industry and government have proposed the following six 5G spectrum bands as suitable for global usage: 27 - 29.5GHz, 31.8 - 33.4 GHz, 37 - 42.5 GHz, 45.5 - 50.2 GHz, 50.4 -52.6 GHz, and 64 – 74 GHz.

Other joint R&D areas will include network architecture design, a review of key network elements and new millimetre wave (mmWave) radio technologies - both for network infrastructure and user devices. Performance targets in this latter area include vastly improved throughput capabilities and smooth service, even at speeds of up to 500km/h.

Lastly, co-development will also focus on Software Defined Networking (SDN) and Network Function Virtualization (NFV) technologies, with the aim of sharply enhancing end-to-end operational efficiency and flexibility. Advances in these areas are considered essential to drive performance and support the next generation of Internet-of-Things based devices and services.

revenue in the January-March quarter. Profits plunged by nearly half in the period.

Last year China approved several private banks including one invested in by Internet giant Tencent, a key rival of Alibaba.

China previously had only two private banks, Minsheng and Ping An. Its state-run banks have been seen as reluctant to lend to small and medium-sized enterprises.

Other major shareholders in MYbank include units of privately-owned conglomerate Fosun with 25 percent, auto parts maker Wanxiang Group with 18 percent and investment firm Yintai with 16 percent.

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## events in Twitter challenge

Instagram began letting users easily tune into hot topics of the moment as the Facebook-owned image sharing service stepped squarely into Twitter's domain. Updated versions of Instagram applications released in the United States for mobile devices powered by Apple or Android software boasted Explore pages complete with trending topics and places.

"The new Explore now sur-

faces trends as they emerge in real-time, connecting you to events and conversations both near you and around the globe," the Instagram team said in a blog post. "We'll work to bring it to the rest of the world after we fine-tune the experience and set it up to work well in other countries."

More than 70 million photos and videos are posted daily at Instagram, making it likely there will be imagery related to

on its service that lets people share pictures, video snippets, and comments about happenings or hot topics in real time. Instagram said that Explore pages will feature curated collections from "interesting accounts" such as those of musicians or extreme athletes or focused on potentially compelling places.

Search has undergone a "dramatic" upgrade in the latest version of the application, according to Instagram.

Francisco searched for a new chief executive capable of spurring both growth and revenue. Twitter said it would only consider chief executive candidates who can commit full-time to the company, signaling that co-founder and interim head Jack Dorsey likely will not be picked.

Dorsey, in addition to stepping in for outgoing Twitter CEO Dick Costolo, leads Square, a growing mobile payments company.

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## Huawei unveils P8, P8 Max in Dubai globally

"At a global launch event in Dubai, Huawei said that made from a single piece of metal, the phone is thinner than its rivals, with a width of 6.4 millimeters"

China's Huawei unveiled its flagship P8 and P8 Max smartphones, devices that compete with the latest models from Samsung and Apple in technical specifications.

The P8, which runs Google's Android operating system, has a 5.2 inch display screen, slightly larger than the Samsung Galaxy S6, unveiled last month, and the iPhone 6 — and an eight-core 64-bit processor.

At a global launch event in Dubai, Huawei said that made from a single piece of metal, the phone is thinner than its rivals, with a width of 6.4 millimeters.

Huawei's P series of phones have always looked attractive, partially due to how much the company borrows from the iPhone design and Sony's Xperia phone design. The P8 looks even sleeker than last year's model with polished, double-chamfered edges just like those found on the iPhone 5. The 5.2-inch IPS screen is almost bezel-free with a resolution of 1,920 x

 Nancy Ajram at

 Huawei P8 Launch

1080 pixels, and the entire device is encased in an aluminum unibody. The P8 Max has the same look, but packs a massive 6.8-inch 1080p JDL

screen for those who want a tablet-sized smartphone.

The P8 and P8 Max are powered by the Kirin 930 and 935 64-bit processors, which offer lower power consumption thanks to the big-little processor setup. This technology ensures that the phone uses the small processor for tiny tasks, and the bigger processor for heavy-duty tasks. The result is a processor that Huawei says is 20-percent more efficient. The processor is paired with 3GB of RAM, and the phone offers up 16GB or 64GB of internal storage, depending on which model you choose.

Huawei also built powersaving software that can stop apps from running in the background when you don't need them. This should keep the 2,600mAh battery in the regular P8 alive for one day of heavy use or one and a half days of average use. However, if you've got the larger P8 max, you shouldn't be concerned about battery at all, thanks to the 4,360mAh battery inside.

**O**Mobile

Huawei really invested in making a top-notch camera for the P8. The device has a 13-megapixel camera on the back that features a four-color RGBW sensor that aims to improve contrast and reduce noise in low-light conditions. Most cameras only have a tricolor sensor. Huawei also boasted that the P8 can offer up DSLR level imaging processor thanks to an internal Image Signal Processor. which improves exposure, white balance, and natural colors. Huawei's P8 runs Android 5.0 Lollipop with the company's own customized Emotion UI on top. You can change the theme to get a different look on your phone at any time. Huawei also created this cool feature to help you find your phone more quickly. It's called voice wake up, and you can ask your phone "Where are you?" or some other phrase, and your phone will respond, saying, "I'm here," and play music until you find it easy.

## Frank Meng new Chairman of Qualcomm China

INTERNATIONAL NEWS

Qualcomm announced the appointment of Frank Meng as chairman of Qualcomm China and the departure of Xiang Wang, senior vice president and president of Qualcomm Greater China. Meng's appointment will be effective June 15, 2015 and he will report directly to Derek Aberle, president of Qualcomm Incorporated.



## SoftBank paid \$135m to former Google exec Arora

Japan's telecom carrier SoftBank paid vice president and ex-Google executive Nikesh Arora a whopping \$135 million in the year to March. The amount included a one-time, sign-on bonus for the Indian-born 47-year-old, according to the Nikkei business daily and the Asahi Shimbun.

SEAsia mobile

gaming to gen-

erate \$7.0

billion

gaming revenues are expected

to grow six-fold to over \$7.0

billion in the next five years

thanks to smartphones and

high-speed Internet access.

Revenues only crossed the

\$1.0 billion mark in 2014 but

are expected to rise at a com-

pounded annual growth rate

of 48 percent until 2019, mak-

ing Southeast Asia the fastest-

growing region for the

industry, business consultancy

Samsung holds

public safety

LTE demo

Frost & Sullivan said.

Southeast Asia's mobile

## Germany raised 5bn euros in auction of mobile phone frequencies

Google develops wearable

health tracker

wearable health-monitoring sciences, Andy Conrad, clari-

tracker, to help with medical fied that the tracking

Google has developed a search. Google's head of life-

Germany raised 5.1 billion euros (\$5.8 billion) in a new auction of radio frequencies for mobile phone network operators, the telecoms regulator said on Friday.

"After 16 days and 181 rounds, the auction has ended. All three bidders -- Telefonica Deutschland, Deutsche Telekom and Vodafone -- were successful," the Bundesnetzagentur said in a statement.

Vodafone bought frequencies for 2.1 billion euros, Deutsche Telekom for 1.8 bil-

Germany raised 5.1 billion lion euros and Telefonica for 1.2 billion euros, it added.

The auction was for frequencies of 700 megahertz (MHz), which will provide faster Internet connections via mobile devices such as smartphones and tablets in rural areas. The proceeds will be invested in digital infrastructure.

The revenues of 5.1 billion euros are a far cry from the 50.8 billion euros the German government raised in the auction in 2000 for new 3G network licences.

## Sony doubles PlayStation storage in Xbox counter

Sony will release a new PlayStation 4 with double the storage capacity, countering Microsoft's recent release of a beefed-up version of rival console Xbox One.

A PS4 Ultimate Player Edition that can store as much as a terabyte of data will launch in Europe, Africa and Asia on July 15, the Japanese consumer electronics titan said Monday in a blog post.

"Offering twice the storage of the existing PS4, you'll be able to download more of the games you love to your PS4, extend your play with more great add-on content and save and share even more of your best gaming highlights," Sony said.

Pricing details were not disclosed.

An Xbox One console with double the memory space hit the market last week in a move timed to coincide with an Electronic Entertainment Expo in Los Angeles. Beefed up memory space was expected to appeal to players who are increasingly installing games as digital downloads instead of opting for disks. storage remain \$349, which was a \$50 price cut that had been billed as temporary.

The new Xbox One also comes with an improved controller.

PS4 consoles trounced Xbox One after the new generation consoles hit the market in late 2013.

Microsoft later lowered the price and increased the focus on game play, rather than features such as streaming films, and has begun narrowing the sales gap.

Sony and Microsoft last week each showed off games heading for market in the year ahead, spotlighting content exclusive to their respective systems.

Microsoft played to the hearts of gamers with word that they will be able to switch on beloved old video games on new-generation Xbox One **OLTE** Never settle for less than the best

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Electronics Samsung demonstrated live its public safety solution that uses LTE technology (PS-LTE) to support emergency services; it is the world's first solution based on the 3GPP Rel.12 standard. The new standard was completed and released less than three months ago, in March 2015, but that was enough time for Samsung to demonstrate end-to-end services with newly developed base station, LTE Core, IMS Core, Application server and devices - underscoring the company's LTE technology leadership.



medical activities in real-time Google Inc.'s latest health-tracking wrist-wear device enables individuals to monitor their medical data in real-time, through staying updated about their heart-rate, temperature, pulse rate, activity levels, etc. The wearable tracker is currently available for medical professionals to help manage health factors. Google X developed the device as an experiment to

help boost medical aid re-

research; it helps keep tabs on medical activities in real-time Google Inc.'s latest health-tracking wrist-wear device enables individuals to wristband was less of a consumer product, and more of a contribution to help monitor medical data "minute-byminute."

> The company will begin testing the wrist bands for accuracy during summer. Bloomberg states that the health-tracking device can also "measure environmental information" through its sensitivity to detect light exposure, sun exposure, and sound levels in the users' surroundings.

The Xbox One 1TB was available in the United States and select markets at a price of \$399.

Original model Xbox One t consoles with 500 gigabytes of s

consoles.

The announcement of long-desired "backward compatibility" for hit video games that typically cost \$60 new. The ability of people to replay previous generation Xbox games that they enjoyed promised to be a hit with gamers who have lamented that upgrading to new hardware, historically, has come with leaving behind old titles that don't work on new consoles.

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### INTERNATIONAL NEWS

## Skype for Web beta gets global rollout

waridute Powered by

UU generation

the

Microsoft is continuing to make progress with Skype for Web, rolling out a beta version to users around the world. The move comes two weeks after it made the communications software available to those in the U.S. and the U.K.

Skype for Web is aiming at an experience similar to that of the desktop app, with features such as audio and video calls, conferencing, and instant messaging.

## Engines that run on spore s and water

US researchers said they have developed a way to harness water evaporation as a cheap and planet-friendly way of powering engines. A team from Columbia University in New York and Lovola University Chicago built tiny experimental gadgets that operate autonomously in the presence of moisture in the air.

## Robot to 3Dprint steel canal bridge in Amsterdam

A Dutch startup has unveiled plans to build the world's first 3D-printed bridge across an Amsterdam canal, a technique that could become standard on future construction sites. Using robotic printers "that can 'draw' steel structures in 3D, we will print a (pedestrian) bridge over water in the centre of Amsterdam," engineering startup company MX3D said in a statement, hoping to kick off the project by September.

## Samsung & Universal Pictures partner for Jurassic World

"The exclusive Jurassic World clip on Samsung's SUHD TVs will show unmatched, lifelike picture quality with breathtaking color and detail, drawing viewers in so that they feel like a part of the action"

Samsung Electronics announces its global marketing partnership with Jurassic World, the long-awaited next installment of Steve Spielberg's groundbreaking Jurassic Park series. Samsung will present exclusive content from the upcoming epic action-adventure on its revolutionary SUHD TVs at retail stores in U.S until the movie releases on June 12. As part of the cross-platform partnership, Samsung also had a presence at the Jurassic World premiere and post-party.

"Partnering with Universal Pictures provides us with a unique opportunity to show our innovative technology and create an integrated marketing campaign tied to one of the biggest movies of the year," said Won Pyo Hong, President and Chief Marketing Officer, Samsung Elec-"The exclusive tronics. Jurassic World clip on Sam-



sung's SUHD TVs will show unmatched, lifelike picture quality with breathtaking color and detail, drawing viewers in so that they feel like a part of the action."

Samsung also celebrated the premiere of Jurassic World by creating a video

### wall featuring content from the film on their new SUHD TVs, which immersed guests in jurassic world through spectacular color and detail on the red carpet.

"Samsung is a part of our story," said Jurassic World producer Frank Marshall.

"Our vision for the movie was that the theme park was very real, so we went to great lengths to make audiences feel like they were part of the experience — that really adds to the storytelling."

The Samsung Innovation Center, the Visitors' Center in Jurassic World, showcases high-tech interactive exhibits that provide immersive experiences for parkgoers. The center is filled with Samsung's innovative displays, including the UHD TVs, where parkgoers can experience virtual dinosaurs and learn more about the park.

Samsung SUHD TVs are taking picture quality to an entirely new level, thanks to a new display technology powered by energy-efficient nanocrystal semiconductors that provide unrivalled color purity and contrast, and are two and a half times brighter than conventional TVs.

tion, and its third departure

point from the UK, alongside

triple-daily flights from Lon-

don Heathrow and double-

daily flights from Manchester.

erated with a two-class Airbus

A330-200 aircraft, offering a

total of 22 seats in Business

Class and 240 seats in Econ-

omy Class. It will be a daily

service with connections on-

ward to vital destinations for

the Scottish economy in the

Middle East, Indian sub-con-

tinent, Asia and Australia.

The new route will be op-

## **Etihad Airways launches new** daily Edinburgh service

Etihad Airways has launched a new daily service between the capital of the UAE, Abu Dhabi and the Scottish capital, Edinburgh.

Staff from Scotland that are based in Abu Dhabi celebrated the launch alongside Mazen Mohammed Al Misery, Nedal Mahmmod Al Badan and Mohammed Noweed Arshad, bagpipers from the Abu Dhabi Police Band.

Edinburgh is Etihad Airways' first Scottish destina-

## Oculus virtual reality headsets set to ship in 2016

Facebook-owned Oculus to every Oculus user at launch unveiled Rift virtual reality headsets that it will begin selling early next year. Oculus showed off Rift along with a dazzling array of video games promised to be ready at launch, the exact date of which was not disclosed.

is incredibly exciting for us," Xbox division leader Phil Spencer said at the event.

"We believe we will be able to create state-of-the-art virtual reality experiences on the Oculus on top of Windows (computer operating system)."

Oculus founder Palmer

## Drones to counter exam cheating in China



Chinese authorities have decided to make use of surveillance drones in order to keep students from cheating.

Chinese authorities, in a bid to ensure transparency and impartiality to the utmost, have decided to use surveillance drones in effectively stamping out cheating, during college-entrance exams.

The decision has been taken in light of the recent past, where different tactics have been adopted by Chinese students to cheat their way into prominent universities. These have included hiring surrogate test givers, selling answers as well as using wireless communication devices and earphones to attempt the entrance tests. The stakes are high in the tests, with the scores determining which tier of university students can go to. The tests, which began, took place whilst a six-propeller drone flew overhead two testing centers in Luoyang in Henan province. No cheating or untoward activity

was discovered though. The drone, which costed hundreds of thousands of Yuan (equivalent to ten thousand pounds, almost) is the size of a gas pump and can scan for signals being sent to devices, that may be smuggled inside the testing center.

Nearly 10 million students in China will take the test, which is also referred to as Gaokao or the 'high test'. Beijing deployed 17,000 police officers to redirect traffic and increase security at the testing sites, and also set up service stations to treat anxious parents should any suffer heart attacks, the city government said in a statement. "A drone has its advantages. In an urban area full of tall buildings, various barriers limit the operating range of devices on ground, while the drone can rise up to 500 meters and detect signals over the whole city," stated by Lan from Luoyang's radio supervision and regulation bureau.

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### delivery

Amazon insisted on a significant change to proposed US drone regulations before it introduces 30-minute Prime Air parcel delivery by unmanned aerial vehicles to its American customers. The online retail giant -- a major player in the development of UAVs for civilian missions -acknowledged safety concerns as the Federal Aviation Administration hammers out a final set of commercial droneflying rules.

"In virtual reality, you are going to find yourself reminding your brain that this is not real," Oculus chief executive Brendan Iribe said during a media event at a studio space in San Francisco.

"It is a paradigm change." Oculus did not disclose the planned pricing for Rift, which will come with an Xbox controller due to an alliance with console maker Microsoft.

"The opportunity for us to bring our wireless controller

Luckey also showed off a 'Touch' accessory that will let people essentially reach into virtual worlds to manipulate objects or issue commands with gestures.

"You need to be able to pick up a gun from a table, fire it, and throw it away without even thinking about it," Luckey said. "You can light explosives, pull robots limb from limb, punch garden gnomes...lots of cool experiences."

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1,490 1,550

1,950 1,975 2,500 1,990 2,500 2,950 2,500 2,200 2,250

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1,700 1,750 2,650 2,950 1,825 1,850 2,600 1,875 2,250 2,900 2,800 1,925 2,700 2,400 2,450 2,475 2,500

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2,200 3,800

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QMobile	
MODEL	RATE
QMobile Noir Smart Phones Series	
A Series Phones :	
A115 A290	6,750 8,500
l Series Phones :	
I5 {3G}	8,800
i5i {3G}	9,500
18 {3G}	11,900
l12 {3G}	18,500
4G LT Series :	
LT-150 {4G}	10,900
LT-250 {4G}	16,600
LT-600 {4G}	17,999
M Series Phones :	
M300 {3G}	18,000
M90 {3G}	13,500
BOLT Series :	
T50	4,990
T200 {3G}	6,750
V Series Phones :	
V2	13,900
Windows Phone Series :	
W1 {3G}	6,999
X Series Phones :	
X Series Priories : X1	5,750
X2	4,950
X3	6,650
X5	5,500
X6	5,450
X10 {3G}	6,600
X11 {3G}	6,650
X25 {3G}	6,950
X30 {3G}	6,500
X35 {3G}	7,250
X60	10,000
X70 [3G]	9,850
X80 {3G}	8,900
X90 {3G} X100 {3G}	9,550 10,100
X350 {3G}	9,800
X400	10,500
X450 {3G}	10500,
X500 {3G}	11,000
V550 (2G)	12 500

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Z Series Phones :	22,500
Z6 {3G}	18,900
Z8 {4G}	~~ ~~~
Z8 Plus {4G}	20,999
QTab Series Price Updates :	
22 / 772	
QTab V6	10,900
QTab V8	11,500
QTab V10	13,500
QTab Q120	8,900
QTab Q150	8,950
QTab Q400	11,900
QTab Q800	12,500
Buy 60 Unit & Get 70cc Bike	
QTab Q850	16,500
QTab Q1000	21,000
QTab Q1100	22,500
QMobile Bar Phone Series :	
	1,700
B15	1,800
B18	2,250
B33{Without Camera}	2,150
B35	2,150
B40	1,775
B55	2,400
B60	2,150
B65	2,250
B70	1,800
B8	2,050
B85	2,250
B100(Analogue TV)	2,700
B170	2,300
B255	2,400
B260	2,800
B500	2,850
B600	2,050
C Series Phones :	2,200
C2	2,050
C3	2,650
C6	1,950
C10(New Model)	1,825
C12	3,990
Explorer{3G}	5,550
E Series Phones :	
E Series Priories : E4	2,750
E4 E50	2,650
E9	4,200
E739{Without Camera}	2,800
E95	3,500
E990{Sirocco}	3,800
E995	3,500
E875{Full Touch}	3,650
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L Series Phones :
L1
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M Series Phone :
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R Series Phones :
R200
R220
R240
R250 {Dual Cam}
R300
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R500 {Tri Sim}
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R750 {Metal Body}
R800
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S Series Phones:
S50
S150
S200
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S300
W Series Phones :
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X Series Phones :
X4
X4{Lite}
X7

X550 {3G}	13,500				
X600	16,500	G Series Phones :		LinQ Premium Smart Phone	Series :
X700 Octa-Core	17,200	G101{Without Camera}	1,690	X70	8,500
X800 {3G}	13,000	G103	1,650	X100	9,500
X900	17,500	G175	1,950	X300	12,500
X900	18,500	G400	2,750	L10	13,500

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A3 {4G} LTE	
A5 {4G} LTE	
A7 {4G} LTE	
B310E	
B312E	
B360E	
E5 / {4G} LTE	
E7 / {4G} LTE	
G313[Ace4 Lite] G313H[Ace4]Dual	
G316H[Galaxy Duos 3]	
G350[Star Advance]	
G355H[Core 2]{3G}	
G360H[Core Prime]	
G530H[Prime]{3G}	
G7102[Grand 2]{3G}	
G850[ALPHA]{4G}	
G900[Galaxy S5]{3G}	
G920[Galaxy S6]	
G925[Galaxy S6 Edge]	
i8262[Galaxy Core]	
i9060[Grand Neo]{3G}	
i9060i[Grand Neo+]	
i9300[Galaxy S3]{3G}	
i9300i[S3 Neo]{3G}	
i9500[Galaxy S4]{3G}	
J100F - J1 {4G}	
N900[Note 3]{3G}	
N910[Note 4]{3G}	
N915F[Note Edge]	
S5282[Star Dual]	
S5611 {3G}	
S7262[Star Pro]	



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	A5 {4G} LTE	39999	L50	17,900	VOICE V20 (3G) (Dual Core)	7,950
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	B310E	2599	G20 M102	7,999	VOICE V22 (3G) (Dual Core)	8,300
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Ç	G313[Ace4 Lite]	9500	M106	2,650	VOICE V40i (3G) (Dual Core)	11,200
	G313H[Ace4]Dual	12500			VOICE V44 (3G) (Dual Core)	11,400
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	G350[Star Advance]	10300			VOICE V55 (3G) (Dual Core)	11,900
	G355H[Core 2]{3G}	14000	MODEL	RATE	VOICE V60 (3G) (Quad Core)	11,800
	G360H[Core Prime]	15000		ALCOND. COMP. MACC	VOICE V65 (3G) (Quad Core)	14,800
	G530H[Prime]{3G}	19999	VOICE V110 VOICE V115	2,600	VOICE V70 (3G) (Quad Core)	15,500
	G7102[Grand 2]{3G}	33900	VOICE V113	2,650 2,750	VOICE V75 (3G) (Quad Core)	15,800
	G850[ALPHA]{4G}	50000	VOICE V120	1,800	VOICE V80 (3G) (Quad Core)	14,800
	G900[Galaxy S5]{3G}	52000	VOICE V123	1,750	VOICE V90 (3G) (Quad Core)	20,900
	G920[Galaxy S6]	74999	VOICE V122	1,850	VOICE X2 (3G) (Quad Core)	11,500
	G925[Galaxy S6 Edge]	93000	VOICE V121	1,750	VOICE X3 (3G) (Quad Core)	14,800
	i8262[Galaxy Core]	22500	VOICE V125	2,000	VOICE X5 (3G) (Octa Core)	20,500
	i9060[Grand Neo]{3G}	23500	VOICE V130 Azan Alarm VOICE V133	1,850		
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	N910[Note 4]{3G}	69999	VOICE V155 VOICE V160 Big Battery	2,600 2,650	Ascend G610{3G}	16000
	N915F[Note Edge]	97000	VOICE V165	2,650	Ascend G630{3G}	18000
	S5282[Star Dual]	6000	VOICE V170	2,700	Ascend G7 [4G][D]	30999
	S5611 {3G}	8000	VOICE V174	2,950	Ascend G700{3G}	25900
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			VOICE V175 Fashion Phone VOICE V177 Leather Touch	3,000	Ascend G750{3G}	32000
			VOICE V177 Leather Toden	3,050 2,750	Ascend P6{3G} Ascend P7{4G}	36500 40999
	BIOI/		VOICE V180I	2,750	Ascend Y220	6999
	NOK		VOICE V185	2,950	Ascend Y221{3G}	7600
jd /			VOICE V190 Metallic Phone	3,300	Ascend Y300{3G}	13500
ar			VOICE V380	2,350	Ascend Y320{3G}	9500
glowByWarid	MODEL	RATE	VOICE V390 VOICE V395	2,400 2,450	Ascend Y330{3G}	9000
Зџ	MODEL	IVIL	VOICE V400	2,975	Ascend Y511{3G}	12300
m	Nokia 105	2,450	VOICE V430	2,250	Ascend Y520{3G} Ascend Y530{3G}	9799 15000
ol	Nokia 108		VOICE V440 Wireless FM	2,200	Ascend Y550{4G}	15000
2. And	Nokia 130	3,550	VOICE V445	2,300	Ascend Y600{3G}	13499
4-	A CONTRACT OF A	2,975	VOICE V450 VOICE V455	2,375	Ascend Y625	14700
	Nokia 206	6,800	VOICE V433 VOICE V460	2,900 2,500	HONOR 3C[LITE]{3G}	16000
id	Nokia 215	4,100	VOICE V470	2,600	HONOR 3C{3G}	18999
glowByWarid	Nokia 515	15,800	VOICE V520	2,550	HONOR 3C{4G}	29000
Ŋ	Nokia Asha 220	4,950	VOICE V530	2,800	HONOR 4C{3G} HONOR 6 {4G}	20999
Bγ	Nokia Asha 225	6,175	VOICE V540 TV Phone	3,000	Mate 7 Gold (3GB)	36500 57000
m	Nokia Asha 500	6,000	VOICE V550 VOICE V555	2,950	Mate 7 Silver (2GB)	50000
ol	Nokia Lumia 625	22,500	VOICE V555 VOICE V560	2,900 2,800	7D - 501u {3G}	44999
1	Nokia Lumia 630	15,950	VOICE V610	2,800	S10-231U [3G]	31999
	Nokia Lumia 730	28,950	VOICE V630	2,800	S10-231W	28499
	Nokia Lumia 830	45,400	VOICE V650 Touch Phone	3,200	\$7-721G	14000
Ъ	Nokia Lumia 1320	31,500	VOICE V666 Tri-SIM	2,800	S7-721U{3G}	16000
d.	Nokia Lumia 1520	49,000	VOICE V750	3,075	S7-721W S8-301U	12500
ı.net.pk	Nokia Lumia 930	54,200	VOICE V888 VOICE V950 Wifi+Front Camera	3,400	S8-3010 S8-701U	30999 20000
U.U	t zanaprzenie na postobil z deszlegi Post	কাণে <b>ৰ</b> জাইনেই	VOICE V950 WIII+Pront Camera	3,600	307,010	20000

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SMAR	PHON		SERIES	
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VOICE V10 (Dual Core)	7,300
VOICE V10i (Dual Core)	5,300
VOICE V12 (Dual Core)	5,950
VOICE V14 (3G) (Dual Core)	6,950
VOICE V15 (3G) (Dual Core)	6,800
VOICE V20 (3G) (Dual Core)	7,950
VOICE V21 (3G) (Dual Core)	8,000
VOICE V22 (3G) (Dual Core)	8,300
VOICE V25 (3G) (Dual Core)	8,900
VOICE V30 (3G) (Dual Core)	10,200
VOICE V35 (3G) (Dual Core)	11,500
VOICE V40 (3G) (Dual Core)	11,500
VOICE V40i (3G) (Dual Core)	11,200
VOICE V44 (3G) (Dual Core)	11,400
VOICE V50 (3G) (Dual Core)	11,800
VOICE V55 (3G) (Dual Core)	11,900
VOICE V60 (3G) (Quad Core)	11,800
VOICE V65 (3G) (Quad Core)	14,800
VOICE V70 (3G) (Quad Core)	15,500
VOICE V75 (3G) (Quad Core)	15,800
VOICE V80 (3G) (Quad Core)	14,800
VOICE V90 (3G) (Quad Core)	20,900
VOICE X2 (3G) (Quad Core)	11,500
VOICE X3 (3G) (Quad Core)	14,800
VOICE X5 (3G) (Octa Core)	20,500



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Ascend G510{3G}	12000
Ascend G6 {3G}	23000
Ascend G610{3G}	16000
Ascend G630{3G}	18000
Ascend G7 [4G][D]	30999
Ascend G700{3G}	25900
Ascend G730{3G}	21500
Ascend G750{3G}	32000
Ascend P6{3G}	36500
Ascend P7{4G}	40999
Ascend Y220	6999
Ascend Y221{3G}	7600
Ascend Y300{3G}	13500
Ascend Y320{3G}	9500
Ascend Y330{3G}	9000
Ascend Y511{3G}	12300
Ascend Y520{3G}	9799
Ascend Y530{3G}	15000
Ascend Y550{4G}	15000
Ascend Y600{3G}	13499
Ascend Y625	14700
HONOR 3C[LITE]{3G}	16000
HONOR 3C{3G}	18999
HONOR 3C{4G}	29000
HONOR 4C{3G}	20999
HONOR 6 {4G}	36500
Mate 7 Gold (3GB)	57000
Mate 7 Silver (2GB)	50000
7D - 501u {3G}	44999
S10-231U {3G}	31999



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## No. 1 Mobile Phone Selling Brand in Pakistan







## No. 1 Mobile Phone Selling Brand in Pakistan

<b>C-'</b>	
Inspire	Possibilities

## **SMARTPHONES**

A 68 E SHARE	5,499			MODEL	KAIE	
AURORA A-79	6,999	MO	BILE	Find 7	55900	-
BEAM	5,499	LIODEL	DATE	R1001	10900	ž
BLADE F-500	5,399	MODEL	RATE	R831K	14900	8
BLADEX F-600	6,599	CI LI DEDU CI LI		R2001	18900	~
BRAVO A2	4,299	SMARTPHONE		R3001	25900	)te
BRAVO A5 (3G)	4,999	RHYTHM SERIES	6 1 5 0	R1K	34900	rid
BRAVO A77	5,900	RX35 RX40	6,150	N1 Mini	39900	ō
BRAVO G-95	9,899	RX50	7,200 7,900	FIND 7a	45900	З
FARRARY A-78	10,999	RX55	7,900	R5	49900	Œ
G 10 mini (3G)	4,950	RX60	13,800	N3	69900	₩.

G 3D	7,900
G-HAPTIC PLUS A77	5,899
GLORY A-86	7,500
GLORY A86 D	9,899
GLORY Bee E670	6,999
GLORY Neo(i88)	11,300
G-PAD 201	8,999
G-PAD 701(3G)	8,900
G-PAD II	7,499
G-PAD III (3G)	10,499
G-PAD(MINI)	16,900
LTE 1 (4G)	15,900
LUMINOUS-E660	5,990
POP Mini E100	3,199
President A76	6,900
President A8	4,900
President A97	7,200
President A97 (3G)	7,200
President Classic 1 (3G)	7,900
President Classic 9 (3G)	17,500
PRESIDENT G 9	11,999
President G10 (3G)	17,999
PRESIDENT G10 F (3G)	10,900
PRESIDENT G6	8,500
PRESIDENT G6 C (3G)	8,500
PRESIDENT G6 Plus (3G)	8,999
PRESIDENT G7	9,999
PRESIDENT G-Note3 (3G)	17,500
PRESIDENT Shark 1 (256)	3,550
PRESIDENT Shark 2 (256)	4,150
PRESIDENT Smart 1 (3G)256	4,690
PRESIDENT Smart 1 (3G)512	4,900
PRESIDENT Smart 2 (3G)256	4,690
PRESIDENT Smart 2 (3G)512	4,900
PRESIDENT Smart 5 (3G)	7,700
PRESIDENT Tango 7 (3G)	25,900
PRESIDENTG10OCTA(3G)	13,900
PRIMA A 90	4,999
SPARK A-1	3,950
VENUS G73	7,900

	rosoft
MODEL	RATE
Lumia 430	7,950
Lumia 435	10,250
Lumia 520	10,350
Lumia 530	10,850
Lumia 532	12,050
Lumia 535	14,500
Lumia 540	16,250
Lumia 640 XL	23,750



PHANTOM SERIES PZ8 PZ10 PZ15	10,900 12,500 18,750
FEATURED CLASSIC SERIES C100 C110	1,675 1,625
NEO SERIES N300 N310 N320	2,150 2,150 1,925
ADVANCE SERIES A200 A210 A220 A225 A230 A235 A240	2,150 1,975 2,075 2,125 2,550 2,375 2,550
JAGUAR SERIES J500 J505 J515	2,450 2,990 2,675
SAPPHIRE SERIES S600 S610	2,850 2,875
-	

S610	2,875
lenov	0.
MODEL	RATE
A 369i [flat] A 319 {3G} A 328 {3G} A 536 {3G} A 606 {4G} A 5000 {3G} P 70 {4G} S 60 {4G} A 6000 {4G} S 650 {3G} S 850 {3G} S 850 {3G} S 90 {4G} Vibe X2 {4G}	6200 7900 11900 14900 16999 15900 24900 22700 17850 14500 19500 35500 35500 32200 30600 51000
oqqo	
MODEL	RATE
Find 7 R1001 R831K R2001	55900 10900 14900 18900

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### APPLIANCE RATES





RATE

18700 19400

RATE

## **PRIENT**

## **ORIENT REFRIGERATOR**

## MODEL

## **ICE PEARL SERIES**

5535 IP LV	33000
5544IP LV	34900
5554 IP LV	35900
6047 IP LV	38400
6057 IP LV	39000
68635 IP LV	43000
68750 IP LV	45000
CLANCE (NEW)	

## GLANCE (NEW)

34600
36500
37500

## **GLASS DOOR PEARL FINISH**

6047 GD LV	42500
6057 GD LV	43000
68635 GD LV	48700
68635 GD LV	51000

## **ICON SERIES**

33500
35000
36000
39000
41000
45500
47500

## **INVENTAGE (PRO FRESH)**

6047 IN PF	42500
6057 IN PF	44000
68635 IN PF	49500
68750 IN PF	51500

## **ORIENT MICROWAVE OVEN**

20PD1	7000
20TL3	7000
30ARW	9500
30E3Q	11000
30AZFG	11000
<b>30AKQG</b>	11500
30C2	11000

## **ORIENT L.E.D**

## MODEL 22F6562

RATE

22F0302	18/00
24F6511	19400
29F6508	25000
32G6510	29000
40G6520	38999
50G6521	55999
55G6521	84999
32G7061 SMART	34499
40G7061 SMART	43999
50G7061 SMART	65999
60L7510 SMART	92999
65G6530	139999

## Haier

## HAIER REFRIGERATOR

## MODEL

## **MINI COOL SERIES**

62-WL	16000
62-BSS	16500
126-WL	19000
126-BSS	19500
136 <b>-</b> W	21000
136-BSS	21800

## **OCEAN SERIES**

205 GRAY/DM/WAVE WHITE	31000
205H GRAY/DM/WAVE WHITE	32000
255 GRAY/DM/WAVE WHITE	32500
255H GRAY/DM/WAVE WHITE	33000
305 GRAY/DM/WAVE WHITE	35500
355H GRAY/DM/WAVE WHITE	36500
355 GRAY/DM/WAVE WHITE	36000
355H GRAY/DM/WAVE WHITE	37500

## SUPER STAR SERIES (WIDE BODY)

## ROYAL SHINE SERIES (GLASS DOOR)

	and the state of the second second second
342 RED/BLUE/BLACK 382 RED/BLUE/BLACK 305 RED/BLACK/GOLDEN 355 RED/BLACK/GOLDEN	44000
HAIER L.E.D	
MODEL	RATE
22T100F	18000
24T1000	19500
24P600	22500
24B600	19500
29M630	24000
32B7000	27700
32T1000	28000
32M600	27700
32V600	27700
40B7000	39000
50B50	66000
28M600	26000
22M600	17300
24M600	19000
42U700	75000
50U7000	120000
46V600	58000
50V600	66000
40B7500	40000
55M600	90000

### HAIER MICROWAVE OVEN MODEL RATE

2070 M/MS	6800		
2080 E	7800		
2080M	7800		
2080 MR	7300		
2380 EG	10200		
2380 EG	9200		
2580 EG	10800		
2390 EGT	10500		
2590 EGT	11000		
3290 EGM	13200		
38100 EGW	13200		
2690 M/MS	9000		
3090 EGB / EGS	13500		
3090 EGF	14000		
3290 EB/ES	11000		
3290 EGS	17000		
	12000		

glowByWarid

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24	30C2G 36STBG
лk	36AXXG
j.	46SS
SU.	46SSG
🤀 glow.net.pl	









## **D**Dawlance

## REFRIGERATOR

## MODEL

9122-MONO 9144-MONO 9170-WB-MONO 9175-WB MONO 9188-MONO 9188-WB-MONO 91996-MONO 9166-MAROON 9188-MAROON 9122-ES 9144-ES 9170-WB-ES 9188-WB-ES 91996-ES 9122-LVS 9144-LVS 9170-WB-LVS 9175-WB-LVS 9122-MONO PLUS 9144-MONO PLUS 9170WB-MONO PLUS 9175WB-MONO PLUS 9188-MONO PLUS 9188WB-MONO PLUS 91996-MONO PLUS 9175WB-HZ 9188WB-HZ 91996-HZ

## CHANGHONG RUB/1

## **CHANGHONG RUBA** REFRIGERATOR

MODEL	RATE		
SD60	14500		
SD110W	18500		
SD110S	18900		
SD210	28500		
SD275	33000		
VF220	37500		
DD220	30500		
DD290	36500		
DD350	40500		
DD475	50500		
FF425W	61000		
FF550W	81000		
4D480	115000		
4FF430	129000		

2402000
28C2000
32C2000
40D1100
46C2000
50C2000
51C2000
55C2000
60C4000i
32C3800i
39C3800i
40D3900i
50C2000i
55C5000i
55B4500i

2402000

RATE

29000

31000

35900

36900

37000

39500

44500

33500

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31500

37000

41000

45000

29000

31500

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149000

34000

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47900

79999

129000

139000

RATE

50000

58000

60000

66700

70000

76000

73000

87000

RATE

MODEL

## SAMSUNG REFRIGERATOR

## MODEL

25FAJEDWW
36FAJEDWW
36FAJEDSP
43FAJEDWW
43FAJEDSP
48FAJEDSP
48FAJEDWW
54FAJEDSP

## SAMSUNG L.E.D

## MODEL

	00201	0-2 LUNG CUD 2006-155	410999	UAN: 111 721 721	120799
16C1100 19L868	12000 16500	55F6400 SMART 3-D 55F9000 UHD SMART 3-D	199999	50PN4500 60PN6500	67899
		40F5500 SMART TV	79999	60LA6200	215000
MODEL	RATE	40F5300 SMART TV	69999	55LA6210	178999
		32F4800 SMART TV	46000	50-LA-6200 Smart	139999
CHANGHONG RUBA L.E.D		32F4100	34000	42-LA-6200 Smart 3-D	98999
		28F4000	29999	32LA6200 Smart 3-D	54500
4FF430	129000	23F4003	21500	55LN5700 Smart & Time Machine	151999
+D480	115000	65HU8500 SMART TV -3D CURVED 496999		47LN5700 Smart & Time Machine	102999
F550W	81000	55HU8500 SMART TV 3-D CURVED 474999		42LN5720 Smart & Time Machine	85999
F425W	61000	65H8000 SMART TV 3-D CURV		32LN572B Smart & Time Machine	98000 49000
DD350 DD475	50500	51H4900 PLASMA 3-D 55H8000 SMART TV 3-D CURV	89999	47LN5420 92000 50LN5420 98000	
DD290 DD350	36500 40500	51H4500 PLASMA 72000		39LN5420	54000
DD220 DD290	30500	43H4900 PLASMA 3-D	61700	32LB550A	34900
VF220	37500	43H4000 PLASMA	49999	28MN30A	25999
SD275	33000	48H5100	84999	24MN33A	20900
SD210	28500	40H6300 SMART TV	77000		
SD110S	18900	40H5100	58999	MODEL	RATE
SD110W	18500	32H4100	34900		
SD60	14500	23H4003	22500	L.G L.E.D	



## **REFRIGERATOR (NO-FROST)**

## RATE

V305RLC	61000
B392CLC	75500
F419BSQ	82900
M492CLQ	92900
M522GPHC	86800
B512GCK	96000
M650GPHC	100000
M782GLHB	129500
B822GSP	140700
B227FLC SIDE BY SIDE	121500
B227GLQV SIDE BY SIDE	140300
B207BLQ SIDE BY SIDE	148900
L237GLYV SIDE BY SIDE	163200
L207BLQ SIDE BY SIDE W/DISPE	INSER 165900
J257JSXN SIDE BY SIDE	188200
J257AGXN SIDE BY SIDE	235300
J317WSBN SIDE BY SIDE	243600

## LG MICROWAVE OVEN

MODEL	RATE
MS 2042D	9999
MS 2043 HM	12500
MS 2041C	10500
MS2021 CB	11400
MS2022D	13000
MS3042	16500
MH 6388PR	17500
MH6882AM	12500
MH8040GSM	25000
MH7040SS	21000
MS5642XM	27000



### **MOBILES REVIEW**



## 

## Rivo Jaguar J505: The Powerhouse

Rivo Mobile really mean it when they say 'Take Control' and the Jaguar J505 phone is a perfect example. Whilst on the surface a straightforward and stylish feature phone, digging a little deeper reveals some solid capabilities. Take for instance the J505's 2.6 inches QVGA display which not only looks great and displays great but for a feature phone is really a great size too, so you can enjoy the provided audio/video player to its fullest. Like most Rivo Mobile handsets, the J505 is also dual SIM and comes in two color options, black and white. A wireless FM radio also lets you record your favorite tunes you can listen to them as often as you like. And space to record on isn't a problem either since the J505 offers support for up to a colossal 32 GB of microSD space. A torch is always a handy add-on and therefore a welcomed addition to this handset. Then there are numerous useful included applications like a prayer timings app and mobile tracker that ensures you don't lose your phone. However, what really makes this phone stand tall and proud ahead of all the other feature phones currently available is its mammoth 4000 mAh battery which not only keeps you switched on for days on end, it can essentially be used to charge and power up other devices! So, if its power you're after then the J505 is really the only phone you'll ever need.



## **Rivo Jaguar J500:** Powerfully Functional

The Jaguar J500 is a little bit like the J505's smaller sibling. While it doesn't have the 4000 mAh battery and power bank, it still comes with a whopping 2000 mAh battery which means your phone stays on for days on end. And it comes in more colour options too including black, white, grey and brown. Another advantage of the J500 is the LED flash that its digital camera sports, meaning pictures in any light are now possible. The handset allows you to store up to a maximum of 1000 phonebook entries and 500 text messages. As far as photos, videos and music is concerned, again there is the option of storing up to 32 GB of data with microSD expansion. If you're in the market for a budget feature phone with a hassle-free, long-lasting battery then the Jaguar J500 is certainly worth considering.



## 

## Rivo Phantom PZ10: A Smooth Operator

Phantom PZ10 is a sleek, smart and extremely light device introduced by Rivo Mobile - that comes in two colors; black and white. The shape and size is user friendly that fits well in the palm of your hand and in your pocket. The Phantom PZ10 is equipped with a powerful Qualcomm Snapdragon Quad Core processor for blazing-fast multitasking performance, ground breaking battery efficiency and exceptional graphics for your games, videos, pictures and social media. It comes pre-installed with Battery Gurn app that extends battery performance and improves overall user experience by intelligently making changes that optimizes PZ10's functionality. It allows you to play, work or socialize with ease on its 4.7" HD IPS Display. The screen is extremely responsive to touch. PZ10 comes with a 12 megapixel rear camera and a 2 megapixel front camera, ideal for taking sharp, crisp pictures and great selfies. It has IGB RAM and 8GB ROM which can be extended to 32GB with a microSD Card. Rivo Phantom PZ10 is a dual SIM phone. Fitted with a sleek battery with power of 1750 mAh, Battery Gurn and Built-in Antivirus. The best part of it is that the phone comes with a screen protector and a very nice casing. It's an exceptional phone in an exceptional price.

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## Rivo Rhythm RX55: Rhythm That's Right!

With four striking colour options to choose from (black, white, pink, and green), the Rhythm RX55 is the ideal choice of handset for today's discerning and insightful youth, who seek a phone that looks right, works right, and plays right. Featuring a fun and funky rounded design, the RX55's less than 9mm thick so you can be sure it fits. And along with fun comes a feature-packed performer. The phone's L3 Ghz Quad Core processor ensures a seamless, lightning-fast user experience. Whether its games, videos, apps or surfing you're into, the RX55 doesn't disappoint. Speaking of surfing, the phone comes equipped with 3G capability so you know no matter where you are, there's swift and speedy internet connectivity always at your fingertips. The imbedded high resolution 4 inch IPS screen lets you get the most out of the phone's 5MP autofocus rear camera and truly makes your photos, videos and games come to life. And so that you can keep enjoying all this for endless hours, the RX55 sports a more than adequate 1500 mAh battery. Finally, at this



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## **MOBILES REVIEW**





## Haier Esteem i70

Display 5" FHD with Dragon Trail Glass Operating System 4.4 KIT KAT Processor 1.4GHZ Octa-core RAM 1GB ROM 16 GB Camera Rear 13MP AF Dual Flash Sony IMX Lens Camera Front 5 MP Battery2300 mAh Network 3G SIM option Dual Sim Dragon Trail Glass DTS Sound, WPS Office, Haier Gameloft Games



Haier Esteem L50 4G Screen size 5 inch HD Operating System 4.4 KIT KAT Processor 1.2GHz Quad core RAM 1GB ROM 8 GB Camera Back 8MP AF + Flash Camera Front 2MP Battery 2050 mAh

SD Card Support 32 GB Network 4G LTE Product SIM option Dual Sim Content & Media DTS Sound, WPS Office, Gameloft games Haier





### Haier Pursuit G20 Screen size 4.0" WVGA Operating System 4.4 KIT KAT Processor 1.2GHz Dual core RAM 512 MB ROM 4 GB Camera Back5MP With Flash Light Camera Front 2MP Battery 1500 mAh SD Card Support 32 GB Network 3G

SIM option Dual Sim Content & Media WPS Office, Gameloft games

Haier



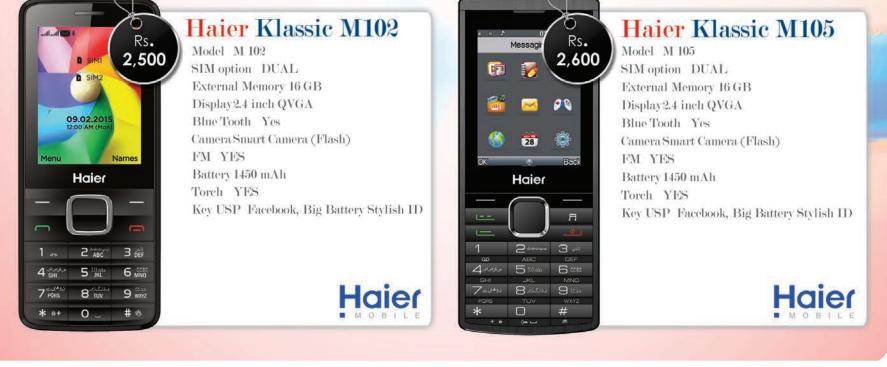
## Haier Pursuit G30

Screen size 4.5" IPS Display Operating System 4.4 KIT KAT Processor 1.3 GHz Dual core RAM 512 MB ROM 4 GB Camera Back 5MP AF With Flash Light Camera Front 2 MP Battery 1600 mAh SD Card Support 32 GB Network 3G SIM option Dual Sim Content & Games WPS Office, Gameloft games

Haier







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## QMobile L1

Here comes QMobile new model L1 with a whole new lineup of mobile phones that differs apart from the old and more rounded type of design and dim colors. QMobile L1 has hundred of preset and pre installedbollywood ringtones where as it also supports "Handset Locator" feature. Power phone packs a supplied battery of 1000mAh. So QMobile's L1 will always keep you going, one battery charge is sufficient for an operation of up to 15 hours of talk time and up to 170 hours of standby time. QMobile L1's ANI or automaticnumberidentification feature allows you to see the caller's complete phone number, even if he tries to hide it. In QMobile sharp L1, all calls are kept recorded in the memory.



## **QMobile L2**

Presenting QMobile bar phone L2, A classical model that supports the simultaneous use of two Mini SIM-cards with significant advantages. There is a simple but bright screen on QMobileL2, it's a 1.8 inch QQVGA TFT display with a resolution of 120x160 pixels. Supported capacity of microSD memory cards is up to 8 gigabytes. QMobile's L2 received one piece plastic body and no front camera unfortunately, but there is a smart camera on the back. Bluetooth is present on QMobile Slim L2 and battery for this phone is also decent, with a capacity of 1000mAh. The charge provides up to 4 hours of talk time, waiting time is not specified. QMobile L2's speaker beeping, giving a low battery signal? No worries!

## Voice V140

Voice V140 comes with sleek design & good grip, Get ready to stay occupied through the day with Voice V140, Stay connected with your friends on your new Voice V140 through test messages, enjoy smart camera and make photos using Voice V140.



## **Rivo Classic C100**

Dual Sim, 2G, GPRS Form Factor Standard Operating System Other Expandable upto 16 GB Display 1.8 inches QQ VGA, 128 x 160 pixels Digital Camera 1000 mAh 5C Battery

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## Club A1

It's not just another mobile from club it's A1. With Dual SIM and Dual memory card slot features of Club A1, Staying in touch is fun. Get more from life with Dual Memory card slots, store pictures, music or whatever you like because life is fun with Club's A1. No need to buy the expensive phones for quality display as wide 1.8 QVGA Screen of Club A52 will provide you with the real taste of large display. If you've got the time, Club A52's highness have got the best smart digital camera for easy breezy beautiful photos. Battery of A52 by Club wins again with 1000 mAh, providing long lasting backup according to your expectations. Privacy Lock feature of Club Mobile A52 will make everything better along with mobile tracking feature.



## Gfive Z5

The GFive Z5 has 2.4 Inches, (240\*320) LCD screen. GFive Z5 takes photos & videos using Yes camera, with th great features of . GFive Z5 enables users to capture sharp, detailed video, pictures & Recording. GFive Z5 equips Dual Core 1.2 GHz processor with N/A Chipset. GFive Z5 has built-in No for high end performance.

GFive Z5 has phonebook with 500 entries



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.GFive Z5 gives a great talk-time with 1600 mAh Battery.

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## **Rivo Phantom PZ15**

A salute to the Rivo Awesomeness, new Phantom PZ15 is actually an epitome of endless perfection. Now handle all your work related tasks much more swiftly and conveniently than ever before. With Rivo Phantom PZ15's powerful 1.7 ghzocta-core processor, get more done with less. The embodiment of pure amazement and encapsulation of awesome features, The new Rivo Phantom PZ15 comes with a long life battery that never betrays. With its 2000 mAh power packed battery, you can be pretty sure of a great Rivo Phantom experience that continues without any hitch or glitch. Ever seen an elegance that inspires? Well, the slim, sleek & stylish smartphone AKA Phantom's PZ15 is meant to make a lasting impression.



## Sony Xperia E4

As Sony revealed the Xperia E3 last year in early september not so long ago which proved to be quite a decent mid range handset now we are hearing about Xperia E4. Rumored to be the perfect match for those who appreciate smartphones as the best means of real time online communication. This Sony model is said to be very compact in size and has a very minimum overall weight, carrying a capacious battery Xperia E4 will allow for a long time to talk and listen to the music without having to worry about recharging. With spacious amount of internal memory Xperia E4 is going to be equipped with 1GB of RAM to make an intensive use of superior applications and games.



## Sony Xperia E3

You all expect something good from sony but what if a phone like Xperia E3 makes you smile, Great isn't it? Experience the all new Sony Xperia E3 available in not just two but four amazing colors, including copper, yellow, black and premium white. This Great grandson of Sony Xperia E is materialized for your routine day adventures, just about ready for everything you throw at it. Sony's Xperia E3 assures you the same old quality by combining the latest 4G technology in an elegant and sleek design. Sony Xperia E3's body is as light as a feather making it operable by a single hand making it an excellent easy to handle device. Snapping pictures with Sony Xperia E3 user friendly camera.



## Nokia Lumia 625

Upgrade to the big-screen experience, Nokia Lumia 625 comes with 4.7 inches IPS LCD capacitive touchscreen display gives you more space for watching videos, browsing, playing games and using apps, The gentle curves and unique semi-transparent shell of the Nokia Lumia 625 give it a look that you'll love showing off, & you can always swap colours with the changeable shells Nokia Lumia 625 equips 5MP Camera, Get more action in the shot, create action shots, remove objects, blur backgrounds & capture the best smiles, Editing your photos is a snap on the big screen, Get instant updates from friends & apps on Nokia Lumia 625 to your start screen with Live Tiles.



## Voice Xtreme X5

Pakistan's 1st Octa-Core, Voice Xtreme X5 is the self proclaimed fastest smartphone by Voice, the pioneer of Octa-Core Technology in Pakistan. Voice's Xtreme X5 goes the distance with blazing fast performance and a sleek design that sets it apart from the rest. Want to own the fastest smartphone with features that exceeds all expectations? Then pay attention to Xtreme X5 by Voice. With an amazing 440 ppi pixel density on a fairly larger 5 inches multi touch screen, Xtreme's X5 provides an unforgettable experience of watching videos and images in excellent quality. Loaded with an Octa-Core processor, Voice Xtreme X5's 2GB of RAM ensures higher performance without any hiccups.



## **QMobile Noir X900**

Introducing QMobile new generation Noir X900 smartphone that will be a wonderful addition to your image. The phone assures high performance, impressive features and all of that at a low cost. QMobile Noir X900's new design adds to the solidity of the smartphone and brevity. The device is convenient and comfortable in the hand thanks to the rounded edges of QMobile Noir X900. The Smartphone attracts with its superb 5.0 inches display with IPS-matrix , due to the wide viewing

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angle you can watch videos in any position. The screen of QMobile Noir X 16GB supports a brilliant high definition resolution of 1280x720 pixels and has a gorgeous overall color reproduction. And on top of that QMobile's Noir X900.

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## Huawei Honor 3C

Huawei confirms the arrival of Honor 3C smartphone in Pakistan, Managing to attract the attention, all eyes are on the new Huawei Honor 3C, an affordable Quad-Core smartphone that's in everyones reach. Having a fast & furious processor under the hood Huawei's Honor 3C has got 1.3GHz MediaTek MTK6582 quad-core processor further supported by 2GB of RAM along with Huawei Honor 3C's 8GB built-in storage. A support for micro-SD cards is also provided, up to 32GB that seems quite enough to store any type of data on Honor 3C by Huawei. Running on the popular Android 4.2 operating system, Huawei 3C is loaded with Emotion UI 2.0.



## Huawei Honor 4C

Huawei strengthens its lineup with Honor 4C smartphone in Pakistan, a truly marvellous phone decorated with a stylish case made of composite materials having a thickness of just 7.9 mm. The screen of Huawei Honor 4C takes up 76% of the front of the smartphone and the logo on the back panel is inspired by the traditional Chinese embroidery. Textured back of Huawei's Honor 4C imitates silk coating, whereby smartphone fits comfortably in your hand. This was achieved by a special surface polishing. In addition to Huawei Honor 4C's rear panel, a special diamond machining process passes the main camera, acquiring elegant appearance at the same time.

## Huawei P8 Lite

World renown brand Huawei hits again the masses with a smaller version of the famous flagship feature set. P8 Lite smartphone that supports two SIM-cards. The device is equipped with Huawei battery that enables P8 Lite to live longer with a capacity of 2,200 mAh. With full 2GB of RAM and huge built-in storage capacity of 16GB, P8 also has a slot for microSD. Lite version supports communication standards LTE Cat 4, UMTS and GSM, its Octa-core powerful processor HiSilicon Kirin 620 provides a stable continuous operation P8 Lite is powered by Android <sup>™</sup> 5.0 with company's own proprietary user interface Emotion UI 3.0. The smartphone has a thin and slim body.



## Huawei Ascend G7

The wait is over! Huawei provides a new vision to the smartphone designs with Ascend G7, with ultra thin metallic body to fit your lifestyle for a little less pressure and a little more pleasure. With an elegant design Huawei equipped latest addition Ascend G7 with 5.5 inch screen, unlike other Ascend phones with plain display it'shumpy screen provides much better viewing angles. With unique curves this latest Ascend adds a premium touch to the G7. Loaded with ultra snapshot feature to capture the life with ease, as in Ascend G730 to reduce the hassles and make your life a little more joyful. Just as the high end device Ascend P7 released few months back, G7 also features super fast 4g LTE for life.

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## Huawei Mate 7 Gold

Hello to the Huawei's most Powerful and easy to use smartphone Ascend Mate 7 Gold, a stylish and ultra-thin smartphone that will surprised you in the most pleasant of manners by Huawei company's limitless possibilities. Mate 7 Gold is all about the golden colour of latest handset having a powerful processor like Mate 2, with eight cores and two gigabytes of RAM. A large amount of internal memory of Mate out of 16 gigabytes on the unit 7 Gold will be preoccupied with a variety of entertainment content as well as operating system. Built-in memory as we already saw in Mate 2 can be easily expanded. Huawei's Ascend always supported additional cards in every Mate possible.



## Huawei P8

Lights, Camera, Action! Huawei Brings out P8, A perfect combination of ultimate aesthetics and haptic experience enclosed in a metal unibody made with the most advanced nano-manufacturing technology. Huawei P8 in result is a complete, seamless enclosure that fits perfectly in your hand. Nothing stands out so conspicuously, the camera closes precisely providing perfect handling. Huawei's P8 makes your life smarter, the new generation of Kirin 930 processor offers you increased performance with lower fuel consumption. Huawei P8's all eight cores work on 64-bit to provide you with more power and speed than you have ever expected from a smartphone. It makes more of your photos other than just a memory.

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## **QMobile Noir X2**

AgayateChagaya! QMobile Throws out Noir X2 Smartphone that belongs to the low-cost segment, but this has a seamless effect on its technical and functional capabilities. QMobile Noir X2 is equipped with a Dual-Core processor with a clock speed of 1.3 GHz, which speaks in favor of power. QMobile Noir X2's processing power is quite good but the volume of its RAM is only 512MB and built-in memory is also just 256MB. It's very first device in QMobile Noir X family that has such a low ram and internal space but you'll always be able to expand it up to 32GB. QMobile's Noir X2 has a 3.5 inch bright LCD display that actively supports multi-touch up to five fingers, the capacitive touch guarantees.



## **QMobile Bolt T50**

QMobile offers decent Bolt T50 mobile phone to present you with maximum comfort in any type of operation, no matter where ever you are. Represented by a trendy design, QMobile Bolt T50 was developed accurately after observing several screen size surveys and customer feedback on what display size are mostly in demand. QMobile Bolt T50's heart received most fulfilling speed due to a powerful 1.0 GHz processor that runs on the latest in town Android 4.4 KitKat operating system. QMobile Bolt T family provides unsurpassed graphics, ultra-fast performance and maximum utilization of the battery power at a very attractive price tag. QMobile's Bolt T50.



## **QMobile Noir X6**

Fun never ends! QMobile proudly presents Noir X6, it surely does not have wings but attracts everyone primarily with its multi color bodies. 4 inch WVGA LCD display of QMobile Noir X6 produce subtle and of course, the most accurate of colors. Proper location of the control buttons on QMobile Noir X6's colorful body promise improved ergonomics while maintaining significant exterior that today is an important aspect when choosing a QMobile Noir X device. 1.3 GHz Dual Core processor provides Sufficient performance when using a large arsenal of software in QMobile's Noir X6. It ensures trouble-free operation of almost any application that you download from Google.



## **QMobile Bolt T200**

QMobile reveals colorful Bolt T200 having powerful Quad-Core processor, Dual SIM slot and full 3G support. Designed and Manufactured in strict monolithic body with multi colors, QMobile Bolt T200 is a new word in the designing world of stylish smartphones with a nice touch at the rear panel. Soft to touch material and QMobile Bolt T200's slightly rounded corners are not only beautiful but also convenient for daily use. Comfort is dictated all over by the size of this QMobile Bolt T device and a bright 4.7 inch display with a hefty resolution of 800 x 480 pixels is convenient enough. Manufacturer deliberately narrowed the scope of the QMobile's Bolt T200 display parameter to give the smartphone an elegant and graceful look.



## **QMobile Noir X30**

QMobile presents new Noir X30, a low end attractive smartphone. Today's stylish and moderately stringent modern mobile phone market is full of sensational candy bars, but unlike QMobile Noir X30, much of them are very large models and could hardly fit in the hand, a small purse or even a tight pocket of your jeans. QMobile Noir X30's latest version is all about being friendly, a design that could easy fit both the genders whether you are a guy with strong fingers or a girl with fragile hands. QMobile Noir X has a deep black body color to be strict and laconic, a small touch-sensitive button below the display only dilute its monolith pleasant light. QMobile's Noir X30.



## **QMobile Linq X70**

Introducing QMobile premium smartphone LinQ X70, an elegant model for an infinite communication experience that has never been seen before. Available in many stunning colors, the new QMobile-LinQ X70 is the first model of it's stylish series that will allow you to stay in touch with all of your family and friends. This compact model of QMobileLinQ X family is designed for two SIM-cards that will save you the time while choosing between the two operators. And not only that but QMobileLinQ X70's Dual-SIM feature allows you to separate business and personal calls. The smartphone also has a long life battery with a good capacity of 1500 mAh.



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### QMobile Noir LT250 QMobile presents 4G Noir LT250, The

company is present on Pakistani territory for many years now and have already pointed out a range honorable entry phones. QMobile Noir LT250 marks a new stage for the company as it is not only the company's first 4G phone, but also the cheapest of all the LTE compliant smartphones at the moment. This Time QMobile Noir LT family had to part with his longtime partner MediaTek, and turns to NvidiaTegra 4i instead. If you are really deep in to the technology and the thepromises of QMobile's Noir LT250 then it is by far the best 4G smartphone at the moment in terms of quality, price and performance.



**QMobile Noir LT150** Yet again! QMobile quietly unveils Noir LT150, another 4G supported gem for you to always stay connected the speedy way and also to show off and have something to brag about in front of your pals. QMobile Noir LT150 has a built-in support for one SIM card, allowing you to optimizecommunication costs and the mobile Internet packages at the same time. On top of 4G, QMobile Noir LT150's wireless technology AKA Wi-Fi will make sure that you get access to the fastest communication and information resources in a convenient way. QMobile Noir LT devices has some of the best and brightest high resolution screens and in this case it has a 4.7 inch LCD display.

## **QMobile Ling LT600**

In this spring QMobile LTE handset LinQ LT600 can connect you the ultimate way. If you are looking for a mobile device that would be able to fully meet your needs, then you should stop your eyes on the new QMobileLinQ LT600. This device projects high efficiency in everyday chores and comes with a wide range of different functions to literally blow you away. QMobileLinQ LT600's 5.0 inch IPS (OGS+ LTPS) High Definition Display with a resolution of 1280x720 pixels will give you superb image quality with high color contrast. The new QMobileLinQ LT gadget is ultra slim at just 6.9mm however, It should be noted that the novelty has a powerful quad-core processor.



## **QMobile Noir Z8**

Dream big with QMobile, Presenting stylish Noir Z8 4G LTE smartphone with 5.0 inch super amoled high definition display so that you can enjoy living in a world of endless possibilities. Modern high performance smartphone QMobile Noir Z8 handset is able to cope with any sort of problem that seize to exist in today's most advanced world, making the device ideal for both work and non stop entertainment. QMobile Noir Z8's solid black body has a powerful 1.2GHz quad-core snapdragon processor by Qualcomm and not one but 2GB of RAM with 16GB of built-in storage. The characteristics of new QMobile Noir Z guarantees a fast and efficiently high end performance.

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## **QMobile** Noir Z8 Plus

QMobile proudly presents Noir Z8 Plus, a phablet that is hardly conventional yet an incredibly stylish smartphone and an upgrade to the king of Z family released earlier, QMobile's Noir Z8, the younger brother. In fact, it is a novelty not only in the market for digital technology in general but also in the lineup of QMobile Noir Z family. By itself, it is a Large smartphone with a slim and trimmed body. Dimensions are still compact even considering it as a phablet. Design of QMobile Noir Z8 Plus is intentionally made very succinct, that seems to be inviting everyone openly to take a closer look at its technical specs. QMobile Noir Z8's Plus is a phablet that you can safely brag about to your friends.



## **QMobile** Noir X950

2G + 3G + 4G LTE Network Supported Smartphone, Dual sim / Dual Standby Smartphone, Amdroidver 5.0.2 LolliPOP Operating System, 5.0 Inches (1280x720) Super AMOLED Display, 16 GB Internal Storage with 2 GB RAM, 13.0 Megapixels autofocus Back Camera + 5MP Front MicroSd Support Up to 32GB Memory Card (Nano-Sim/MMC), 1.5 GHz Qualcomm Snapdragon 410 Octa Core Processor, GPRS / EDGE / SPEED / HSDPA / LTE / Bluetooth / GPS / Java Proximity Sensor / Axis-Accelerometer Sensor / G-Sensor / More ... 2500 mAhLithiom Ion Non-Removable Strong Battery

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## Microsoft Lumia 730

Your worries are over. Nokia takes care of your selfie needs by presenting the Lumia 730 DualSIM, turning a "Selfie" phone into a reality microsoft rolled it out officially at the pre IFA event. Nokia featured its latest Lumia 730 with a front 5.0 megapixel camera with a primary focus on selfies and video calling on skype. Lumia devices fitted with wide angle lens as 730 can easily beat other devices of the same genre. There are two variants of this phone: Lumia 735 having 4G LTE and single sim& the other version is Lumia 73 supporting Dual SIM with 3G, 730 does not have 4G LTE and will carry an affordable price tag for Pakistani market. 730 is equipped with 5.0 Mega Pixel sensor on the front having a wide angle f/2.422 mm lens.



Microsoft Lumia 640 XL Microsoft Devices accidently announced the Lumia 640 XL a sophisticated, stylish and reliable smartphone under Microsoft Lumia family. A convenient and efficiently multifunctional model having thin plastic body conceals a fast and powerful Lumia processor that allows you to easily and comfortably use the gadget for communication, entertainment and work. Lumia 640 is built on the platform of a 4-core processor Qualcomm Snapdragon 400 with 1GB of "RAM" and graphics accelerator Adreno 305. Due to the installed operating system Windows Phone 8.1 users can comfortably control the Lumia smartphone, using an extensive set of standard applications. Built-in Microsoft Office runs smoothly on 16 GB

## Microsoft

## Microsoft Lumia 540

With Microsoft new handset Lumia 540 Dual SIM, get ready to experience life without limits. As the name implies, the new product supports the ability to use two SIM-cards. Lumia 540 has a 5-inch display with HD resolution ( $1280 \times 720$ pixels, pixel density of 294 PPI). The device contains a Qualcomm Snapdragon processor 200 with a frequency of 1.2 GHz. Microsoft have provided it with 1GB of RAM and Lumia handset's internal flash memory is of 8GB. To expand the capacity of internal storage you can do so with the help of MicroSDmemory cards up to 128 GB. Also this Lumia Dual SIM provides 15 GB of disk space when using OneDrive.



## Microsoft Lumia 535 Dual

Microsoft Devices just commenced the Lumia 535 Dual SIM, initial smartphone released under the Microsoft Lumia Tags. Build nicely the handset is installed with a 5.0 inch qHD screen and scamper on Windows Phone 8.1 with Lumia Denim. These come with a 5.0 megapixel auto focus camera sensor with LED flash and a 5.0 MP sensor on the front with lens that are able to snap a broader viewing angle. Apart from hauling an extra SIM card slot, both Lumia 535 alternatives are motorized by a 1.2GHz quad-core processors based on Snapdragon 200 mainframe. This is joined with a 5.0 inch qHD screen, 1GB of RAM, 8 GB of inside storage, a microSD card slo.



## Microsoft Lumia 532

Latest of Microsoft handset, The Lumia 532 is a unique windows phone having the most latest of Operating system and the most high tech hardware. Equipped with an advanced and powerful Snapdragon processor having four cores Lumia 532 is ready to take on any challenge in a much more responsive way and best of all it comes loaded with microsoft office applications and skype. Like Apple's siriLumia has Cortana, always prepared to assist you with routine assignments. if you want think you wont be able to remember something just tell cortana and she'll remind you. Unlike the android the lumia phones let you fully customise he your whole look including the Start screen to provide you.



## Microsoft Lumia 430

New Microsoft handset, the Lumia 430 is launched at a price of less than 100 euros which is clearly designed to help the beginners. Having a 4.0 inch IPS screen, Lumia 430 has a reasonable resolution of 800 x 480 pixels. In the small display size which gives a pixel density of 235 ppi, The processor of Microsoft is Qualcomm's Dual core Snapdragon having a Lumia clock speed of 1.2 GHz. The RAM is 1GB as we usually see in the Android smartphones. The built-in flash memory of 8GB is quite big, a slot for micro SD cards is installed on the new Lumia. it supports both UMTS frequencies 900 and 2100 MHz and quad-band GSM networks. LTE is not present.

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**Samsung** Galaxy Core Prime Don't get deceived, Samsung unveils sleek looking Galaxy Core Prime, loaded with sheer power and all the most needed fundamental ingredients, The Korean smartphone giant Samsung some how managed to to keep the core at just 8.8 mm slim. Samsung's designers are too good at Squeezing all the entertaining elements together and stuffing it into a delicately sleek handset. Time to explore the Galaxies, The new edition of Prime is loaded with the fastest 1.3 GHz Quad-Core processor capable of providing the samsung's handset with enough power to meet the most demanding needs of your modern computing tasks. The Core Prime packs a huge 4.5 inch screen despite being marketed as a delicately.



Samsung Grand Neo Plus Korean giant's latest high end innovation, Samsung Galaxy Grand Neo is incorporated with 5 inches large display to satisfy the wishes and whims of today's interactive media users. With sleek and slimmer framed design, Samsung's Galaxy Grand Neo easily gets a nice fit in your palm. Choose any from the classic colors including White, Black, Orange and Lime Green. Samsung Galaxy Grand Neo's powerful 1.2 GHz Quad-Core processor not only performs routine tasks but allows the user to enjoy seamless videos and relish apps usage. Galaxy Grand Neo by Samsung is for ultimate satisfaction, providing great multitasking experience and perfect overall multimedia performance.

## **Samsung** Grand Prime

Here we go again! Samsung Presents all new Galaxy Grand Prime, a smartphone with the ability to excel since its presence in the market has caused many people's attention. Samsung equipped it with the best of what's available in today's grand world after Samsung's careful calculations. Despite having considerable features, the price is very affordable. Question is should you join the world of Galaxies? having a square design, Prime is wrapped around in a plastic body with diamond polished edges, This Samsung's Smartphone has a pretty slim size bearing an exact thickness of 8.6mm. Plastic parts of Grand Prime are glossy so it is quite well resistant to dust and fingerprints.



## Samsung Galaxy S3 Neo

The Most Premium Dual Sim Loaded with lots and lots of features, Samsung Galaxy S3 Neo will get you on life's most precious and important things like staying in touch with the friends and family. Samsung Galaxy S3 Neo is a step ahead of being smart, it artistically satisfies your daily demands by planning and working like you. The S Voice feature of Samsung's Galaxy S3 Neo listens to your voice to shut off the alarm or to accept or reject calls and if thats not enough it's camera also listen to your voice for that instant click. Samsung Galaxy S3 Neo's Social tag features can automatically tag your friend and family in the pictures with the social feeds. direct call feature of Samsung Galaxy S3 Neo is just amazing,



## Samsung Galaxy E5

Very curious to get Samsung's new Dual SIM? Well Galaxy E5 can work with 2 SIM cards, A gadget that is purely intended for a wider audience. For this purpose Samsung has given it a more affordable price tag, but had to sacrifice some of the features in favour of its big brother. In particular, Samsung Asmart devices are different in many ways including if you consider the hardware and features. Recently, Samsung has moved away from their traditional plastic housings as in Galaxy S4 new smartphones like the Galaxy S7 are now created from metal Samsung now uses very small amount of plastic on the Galaxy devices resulting in soft and pleasant to touch surface.



## Samsung Galaxy E7

What's Next? Samsung's newly introducedupcominghandset, Galaxy E7 is the talk of the town after the specifications go viral on a benchmarking website. The new Samsung handset is emerging as a new middle class phablet and is getting ready to conquer the 2015. After the release of the Samsung A series smartphones outfitted with a high quality metal casing to defeat Apple and its iPhone. Samsung apparently now plans for another series, not as a Galaxy S5 successor or the Galaxy S6 big brother but this time Samsung want to expand it'sphablet series apart from Galaxy note devices. The recent launches from the company include the most liked phablet series ever the Galaxy Note 4 and the Galaxy Note Edge.



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Samsung Galaxy S6 Edge Your eyes must never have seen such glare ever. Very well executed Galaxy S6 and new Galaxy S6 edge are the most attractive smartphone handsets released recently. Having all high chances to catch the fancy eye of the public always looking for something unique, any one of the new Galaxy S6 or Galaxy S6 edge will do the magic. not so long ago, the engineers just relied on the 6 rules of business i.e increasing CPU power, RAM, space, screen resolution, size or new OS. All Edged Galaxy S6 has a slight bend on both sides, The slim Galaxy S6 handset boasts full metal and yet acquired a sleek look beyond imaginations. Loaded with the latest Cutting-Edge design these new handsets add a new dimension to the Galaxy flagship with their 2K super amoled displays of 5.1 inch.



## Samsung Galaxy S6

The latest flagship from Samsung, Samsung Galaxy S6 is the extreme simplicity of Metallic design. Equipped with 2.3GHz Octa-Core processor, 3GB RAM and 4K Ultra HD high-definition video recording capabilities, Samsung Galaxy S6 is a beast of a machine ready to blow anything in it's way. GALAXY S6 minimalist appearance of Samsung's new perfect masterpiece.it's narrow frame design allows 5.5 -inch High resolution 2K Super AMOLED large screen get broader, along with a sophisticated strap hole designed to allow users show personal style. Samsung Galaxy S6 brings an unparalleled texture taste to your life, equipped with the new Assistant Menu "Quick Pick" feature.



## Samsung Galaxy A7

Samsung reveals Galaxy A7, A stylish smartphone with metallic body, rugged corners and endless possibilities. Samsung Galaxy A7 is exactly what you need as a modern user. A perfect handset for viewing email, messaging, watching movies and playing exciting games.unlike Samsung Galaxy A5 any information or content gets perfectly displayed on its 5.5 inch HD screen carrying a resolution of 720x1280 pixels. The Samsung A7 also known as SM-A700, perfectly conveys the colors on screen like a boss, Samsung's Galaxy A5 responds to multiple simultaneous touches allowing you to communicate freely using two different SIM cards. Samsung Galaxy's A7 provides easy access to Internet via Wi-Fi



## Samsung Galaxy A5

Samsung presents Galaxy A5 with no plastic at all and takes on the new Aluminium Metal frame instead. Samsung Galaxy A5 is designed for the class who takes social networking much more seriously and like to take their own selfies. Like its brother Samsung Galaxy A3, the specifications does not ring any bells but it is also not an object of scorn, considering the superior unibodymetallic frame Samsung A3 is claimed as the thinnest smartphone company has ever made. Samsung's Galaxy A3 bears a 5.0 inch display and is powered by a 1.2 GHz powerful Quad-Core processor along with 2GB of RAM. Samsung Galaxy's A3 is equipped with a 13.0 megapixel camera that'll put all the bulky competitors to the rest for good.



## Samsung Galaxy A3

Samsung makes Galaxy A3 full metal With sleek and sexy looks, the handset is quite similar to A5 in overall look and the design. Samsung Galaxy A3 is nothing like you have ever seen before. The first difference that you'll notice is the size of the beauty. The body of Samsung A3 is consist of single frame of Aluminium rather than the molded pieces having sprinkled with the Backed plastic on top like Samsung Galaxy Alpha and Note 4. It's nothing like company's previous phones with detachable back cover and removable battery, the body of this latest gadget Samsung's Galaxy A3 is fully sealed like the latest iphone 6 plus or the even the previously hit iphone 5s and you cannot remove the battery or separate the back cover.



## Samsung Galaxy Note 4

Samsung Galaxy Note 4, A Note3 successor is actually Samsung Galaxy hot 4 these days. The topic of every tech's discussion the gadget is focused on sheer power. Samsung's Galaxy Note 4 rumored to be the 1st 4k resolution with 5.9 inches Curved Screen handset actually holds a 5.7 inch QHD 2560 x 1440 pixels panel, which is the same sized as Note 3 and slightly bigger than Galaxy Note 2. Anticipated to be unveiled at IFA 2014, Samsung Galaxy Note 4's Launch is expected no earlier than september 3rd. Leaked info suggests the korean manufactured Samsung Note 4 phablet to be designed in a revised, new form factor.





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## **SAMSUNG** Galaxy S6 active

The Galaxy S6 Active, Samsung's latest rugged smartphone variant— and an AT&T exclusive— is a study in contrasts. It ditches the strong design refresh that made the S6Free at Amazon such a critical success earlier this year, but brings back the water-resistant capabilities sorely missed from the Galaxy S5Free at Amazon. Samsung also makes a serious upgrade to the Active's battery capacity—it packs a 950mAh advantage (3,500mAh vs. 2,550mAh) over its more sedentary sibling. The phone loses the fingerprint scanner, but it gains a useful, customizable physical button. It's give-and-take at every turn, and a classic case of form versus function. Though the Active is only marginally larger (5.78 by 2.89 by 0.34 inches and 5.29 ounces) than the GS6 (5.65 by 2.78 by 0.27 inches and 4.87 ounces), the two phones feel like they're in completely different classes.

- Quad-core 1.5 GHz Cortex-A53 & Quad-core 2.1 GHz Cortex-A57
- 16 MP, 2988 x 5312 pixels, autofocus, LED flash
- Wi-Fi 802.11 a/b/g/n/ac, dual-band, Wi-Fi Direct, hotspot

## SONY Xperia Z3+ dual

Xperia Z3 Dual is the smartphone that does more and goes further - whether further is a day by the pool or a run in the rain. With the highest waterproof rating\*, you can find your way in a downpour, take pictures in any weather, or just wipe off your phone after an unexpected spill. Your best moments deserve more than dark and blurry shots. Years of Sony camera expertise have been brought to Xperia Z3 Dual, a premium phone with Cyber-shot and Handycam technologies. So you can capture photos in any light and shoot steady videos on the move, Xperia Z3 Dual comes with a wide choice of unique Xperia camera apps that make great pictures and videos even better. Try Creative effects for artistic filters and techniques, shoot videos straight to YouTube, or write your own postcard with AR fun.

- Quad-core 1.5 GHz Cortex-A53 & Quad-core 2 GHz Cortex-A57
- 20.7 MP, 5248 x 3936 pixels, autofocus, LED flash
- Wi-Fi 802.11 a/b/g/n/ac, dual-band, Wi-Fi Direct, DLNA, hotspot





## HTC Desire 820G+ dual sim

The HTC Desire 820G+ Dual SIM runs Android 4.4 KitKat and features a 5.5-inch HD (720x1280 pixels) display. It packs a 13-megapixel rear camera with LED flash, and an 8-megapixel secondary front-facing camera, just like the HTC Desire 820. It is powered by an octa-core processor (clocked at 1.7GHz) coupled with 1GB of RAM. The 16GB inbuilt storage on the Desire 820G+ Dual SIM is expandable via microSD card (up to 32GB). Connectivity options on the handset include Wi-Fi, FM radio, Bluetooth, GPRS/EDGE, GPS/A-GPS, 3G and Micro-USB. According to the official listing of the HTC Desire 820G+ Dual SIM, the smartphone doesn't feature 4G connectivity support. The handset is backed by a 2600mAh battery that can offer up to 12 hours of talk time and up to 560 hours of standby time. It measures 157.7x78.74x7.74mm and weighs around 155 grams.

- Octa-core 1.7 GHz Cortex-A7, Mali-450MP4
- 13 MP, 4160 x 3120 pixels, autofocus, LED flash, 8 MP, 1080p
- Geo-tagging, touch focus, face detection, HDR, panorama

## MOTOROLA Moto E (2nd gen)

The Moto E's chunky, plastic chassis is a far cry from metal-and-glass stunners like the Samsung Galaxy S6 Edge or iPhone 6 Plus. But that's OK: in addition to being an order of magnitude cheaper than those devices, this chubby little phone is charming in its own way. Colors help; the phone is available in white or black, but the phone's border is a removable plastic band, available in an array of colors. These add a little bit of pep to the device. I've generally stuck with vellow, but occasionally swap over to purple when the mood strikes me, The Moto E is running Android 5.0.2 Lollipop -- a nice touch, as phones at this price point are generally behind the curve. Of course Android 5.1 has already started rolling out, but the OS remains a nice touch. Better still, Motorola hasn't bogged down the phone with lots of extra apps or a custom skin, it's quite nearly pure Android.



- Quad-core 1.2 GHz Cortex-A7 3G model, Quad-core 1.2 GHz Cortex-A53 LTE model
- microSD, up to 32 GB, 8 GB, 1 GB RAM
- 5 MP, 2592 x 1944 pixels, autofocus, check quality

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## HUAWEI P8lite ALE-L04

The black Huawei P8 lite ALE-L04 16GB Smartphone combines powerful processing and camera performance. This smartphone features a 64-bit Snapdragon 615 octa-core processing chipset, which features dual 1.5 GHz and 1.0 GHz quad-core ARM A53 CPUs. It also has 2GB of RAM for multi-tasking along with 16GB of storage. This device's microSD card slot allows you interface microS-DHC cards up to 32GB. The P8 lite is endowed with a 5.0" IPS LCD screen. The screen's 1280 x 720 resolution enables you to view detailed high-definition content. For photo capturing and video chatting, this smartphone features a 5-megapixel front camera and 13-megapixel rear camera. Autofocus is built-in and there's even an LED flash for taking pictures in low-light situations. These cameras also give you the ability to record high-definition video.

- Quad-core 1.5 GHz Cortex-A53 & quad-core 1.0 GHz Cortex-A53
- 13 MP, 4160 x 3120 pixels, autofocus, dual-LED flash
- Geo-tagging, touch focus, face/smile detection, panorama, HDR

## **OPPO R7 Plus**

30:80

Oppo celebrating the manufacturers 10th birthday and just got some time to check out the newly announced R7 Plus - a phablet version of the Oppo R7, the sequel to the Oppo R5. The new mid to high range device comes with a spec not to be sniffed at and a super low price in China - we're hoping to see that price make its way all over the world when it's released in Western markets in mid-June, but there's no guarantee. The Oppo R7 Plus is a phablet with dimensions of  $128 \times 82 \times 7.7$ mm – pretty slim for a phone with a 1080p 6-inch display on the front. It weighs in at about 147g and feels surprisingly light in the hand. It comes with a full metal uni-body in silver or gold – sadly we didn't get anytime with the latter – and instantly reminded me of the Huawei Ascend Mate 7. On the left hand side of the handset sits the power button whilst on the top left is the 3.5mm headphone jack.

- Android OS, v5.1 (Lollipop), Qualcomm MSM8939 Snapdragon 615
- 13 MP, 4128 x 3096 pixels, Schneider-Kreuznach optics, laser autofocus, dual-LED flash
- microSD, up to 128 GB (uses SIM 2 slot), 32 GB, 3 GB RAM



## LG G4 Pro

It might not be as technically powerful as some of LG's other recent releases, but the G4 as a package is the most compelling the company has put out yet. From the pared-down user interface to the tight integration with Google to the strong camera performance, the G4 is a great phone... not to mention a very logical step forward from last year's G3. That said, I'm concerned that LG hasn't quite figured out how to get regular people excited about its hardware. The G4 is a highly respectable technical achievement, but even after using it for a week, I still don't think it's any more thrilling than it was when we first met. If you're upgrading from an old clunker of an Android phone, the G4 will do everything you need and so much more. I

- Android OS, v5.1 (Lollipop), Qualcomm Snapdragon 820, Octa-core
- 27 MP, laser autofocus, optical image stabilization, LED flash
- Simultaneous video and image recording, geo-tagging, face detection, HDR

## NOKIA 105 (2015)

GLG

The Nokia 105 operates on 900/1800MHz GSM bands, which are incompatible with U.S. networks (GSM 850/1900), so I wasn't able to evaluate the handset's call quality. Light and colorful as a child's toy, the 105 measures 4.2 inches tall by 1.8 inches wide by 0.56 inch deep (107 x 44.8 x 14.3mm) and weighs a feathery 2.5 ounces. Thicker sides and a tall, narrow build make the 105 easy to grip and carry around, and rounded edges keep it from digging into hands. It feels fine on the ear, and its compact construction lets it easily slip into pockets. It isn't so small it gets lost in a bag, and it's light enough not to weigh you down. The 105 was never intended to be a solid, hearty device -- and it shows. After popping off the back cover a few times, I noticed that a gap where the back panel joins the rest of the phone. Nokia's cost-savings agenda is also evident in the 105's display, which only measures 1.4 inches. Its 128x128-pixel resolution translates into a pixel density of 129ppi, and the phone supports only 65,000 colors. As a result, icons appear a little fuzzy around the edges, even on the cell phone's itty-bitty screen. At least the screen is bright enough.







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Heroes of the Storm

Given the origins of the online battle arena genre, in which StarCraft and Warcraft III modifications played a major role, it was only a matter of time: Blizzard has thrown down its hand in the MOBA market. Heroes of the Storm is yet another example of the quality we expect from the developer: ideas that have been explored elsewhere are given a level of refinement and accessibility that makes the eventual result nigh impossible to dislike. Heroes of the Storm is fantastic, assembling Blizzard's colorful characters into a highly absorbing tactical arena game. As with games like League of Legends and Dota 2, two teams of five face off with the goal of destroying the opponent's base. Unlike those games, however, the map upon which teams face off is not a near carbon copy of those from other genres. Heroes of the Storm features seven unique maps with various secondary objectives that can assist a team in their siege of the enemy base. Each of these secondary objectives serves to create interesting movement and points of conflict, thus preventing the game from devolving into poke wars or stalemates where teams are too afraid to engage with each other.

## Massive Chalice

Decades of what we'll call... light incest finally blew up in my face. I'd crushed the Cadence at every turn for 150 years. They could not stand up to the unified might of the houses that protected the realm, the houses that had fought the demonic incursion for generations. Their ancestors had lived and died--some on the battlefield, more at home in their beds; they had married and borne children and ruled the lands. But they were mortal, and I was not, and I didn't merely witness the rise and fall of dynasties: I guided them. I forged marriages and alliances and ensured a stream of children for the war effort. But... best laid plans and whatnot... I learned that I was not cut out to meddle in eugenics. I'd spent so long focusing on maximizing the fertility of the land that I'd lost sight of a more important concern: can any of these love-crazed rabbits actually fight? And while my soldiers were many, they were weak; my hunters (read: archers) had the vision of Mr. Magoo and the mobility of Chris Redfield in the 1996 Resident Evil. My men had grown stagnant, but the Cadence had grown strong.



Kholat



Shadowy conspiracies, supernatural voices, and fearsome blizzards. Mass murder, wandering spirits, and glimpses of a world beyond our own. These are Kholat's ingredients--ingredients that could have comprised an enthralling story, and one that Kholat itself doesn't tell. This exploration adventure squanders its foreboding icy atmosphere on a nonsensical tale that mixes age-old cliches like secret experiments and government coverups into narrative mud. Trudging through this mud proves exhausting; every story morsel is another bog to traverse, and the impenetrable ending is pure quicksand, sucking you and the hours you spent to reach it into a vortex of nothingness. Story and atmosphere are all Kholat has, making its poor storytelling all the more egregious. The "based on a true story" setup is promising, at least: in 1959, nine hikers exploring the chilly Ural mountains died in bizarre circumstances, inspiring years of speculation, along with numerous novels, films, and television inquiries. Kholat has you retracing those real-life hikers' steps from a firstperson view.

## Shadowrun Chronicles: Boston Lockdown

In the broadest strokes, science fiction has always been about testing the limits of humanity in strange or unimaginable circumstances. Jules Verne's works raised questions about our boundless curiosity. Films like Blade Runner asked us to look at the Platonic ideal of a life well lived. These questions are important, and they tap the underlying fears and hopes we all share. They are curt expressions of the human experience filtered through the impossible or the surreal.



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On the whole, Shadowrun fits into this grand unifying theory of science fiction. It melds classic fantasy elements like dwarves, elves, orcs, and magic with bleeding-edge cybernetics. On top of that, it supposes a future in which corporations take the role of national governments, and the only way to make a decent living is to steal from these cyberpunk renditions of the Sheriff of Nottingham and Prince John. With such a rendition of the future, the game makes some important points about the role of class in this world and the tensions caused by unchecked corporate power.

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