

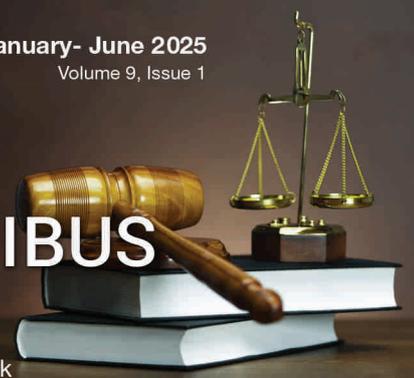


**Competition
Commission of Pakistan**
Creating a level playing field

January- June 2025
Volume 9, Issue 1

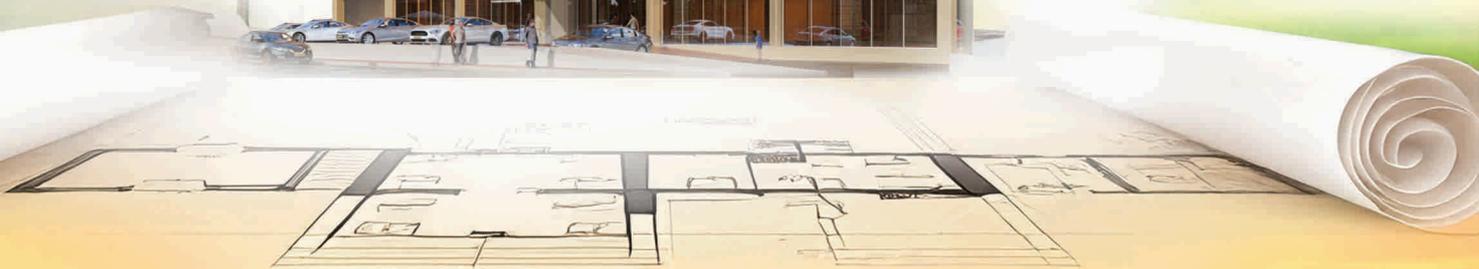
CC "all other things being equal" **ETERIS** **P** **ARIBUS**

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BUILDING THE FUTURE

CCP Lays Foundation for Stronger Market Oversight



Deputy Prime Minister Senator Mr. Muhammad Ishaq Dar, along with Federal Minister for Law and Justice Mr. Azam Nazeer Tarar, Finance Minister for Finance and Revenue, Mr. Muhammad Aurangzeb break ground for new headquarters

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Chairman NAB, Lieutenant General (Retd.) Nazir Ahmed Butt, along with Chairman CCP, Dr. Kabir Sidhu and Members at the MoU signing ceremony at CCP

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Ms. Yutaka Arai, Commissioner of the Consumer Affairs Agency (CAA) of Japan, visits CCP

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Chairman's Message

The past year has been one of renewed momentum for the Competition Commission of Pakistan, marked by institutional revival, strengthened enforcement, and forward-looking reforms. As we continue to champion competitive markets across Pakistan, our efforts remain focused on promoting transparency, safeguarding consumer welfare, and creating an enabling environment for sustainable economic growth.

Some of the key milestones achieved by the Competition Commission of Pakistan (CCP) during the fiscal year 2024-25 are as follows:

Resolution of Cases

CCP has reduced the backlog of pending cases by over 265 cases and recover more than PKR 880 million in penalties, an important step towards restoring confidence in the enforcement process of CCP.

Overall Enforcement

CCP made major strides in tackling anti-competitive practices. Our enforcement departments collectively initiated and completed over 37 enquiries and investigations, resulting in 22 show-cause notices, 12 orders, and cumulative penalties amounting to PKR 1.007 billion. Notably, enforcement actions, appeals, and recoveries were concluded within the same fiscal year, a first in CCP's operational history..

Merger Reviews & Investment Facilitation

CCP played a proactive role in facilitating business growth through timely merger assessments. With 69 merger cases reviewed, including transactions involving over USD 50 million in foreign direct investment, CCP contributed to a more competitive and investment-friendly environment.

Proactive Market Intelligence & Surveillance

Our Market Intelligence Unit continued to serve as a crucial early-warning mechanism, converting over 90% of its 173 leads into actionable cases.

Evidence-Based Research & Sectoral Insights

The Center of Excellence in Competition Law (CECL) conducted research in various sectors such as power, insurance, LNG, road construction, fertilizer, pesticides, steel, sugar, cement, solar energy, automobile, telecom, and gold which deepened our policy impact and stakeholder engagement.

Institutional Growth & Infrastructure Development

Finally, the commencement of construction on CCP's permanent headquarters marks a pivotal moment in our institutional development, positioning us for greater operational efficiency and sustainable financial independence.

As we move forward, CCP remains committed to upholding fair competition, accelerating case resolution, and strengthening the foundations of a competitive economy in Pakistan.

Dr. Kabir Ahmed Sidhu

Chairman
Competition Commission of Pakistan

SPOTLIGHT

CCP Offers Strategic Roadmap for Reforms in Pakistan’s Insurance Sector

Download Report



To download the Research Report, Please Scan the QR code.

Competition Commission of Pakistan (CCP) released its comprehensive report on the State of Competition in Pakistan’s Insurance Industry, highlighting key challenges and offering strategic recommendations for reform.

Globally, the importance of insurance is evident, with the market estimated to reach a premium volume of \$7.4 trillion in 2024. The

global average insurance penetration was 6.7%, while Pakistan’s was only 0.87% in 2022.

For a population of over 240 million, only 7.8 million life insurance policies i.e., 3 percent of population, were sold in 2022.

There are a total 42 insurance providers in Pakistan. Among these, there are 28 non-life insurance service providers, 2 provide general takaful, 8 provide life insurance, 3 provide family takaful, and there is one reinsurance service provider. From the aforementioned, there are four State Owned Enterprises (SOEs): two in life insurance i.e., State Life Insurance Corporation (SLIC) and Postal Life Insurance Company Ltd.

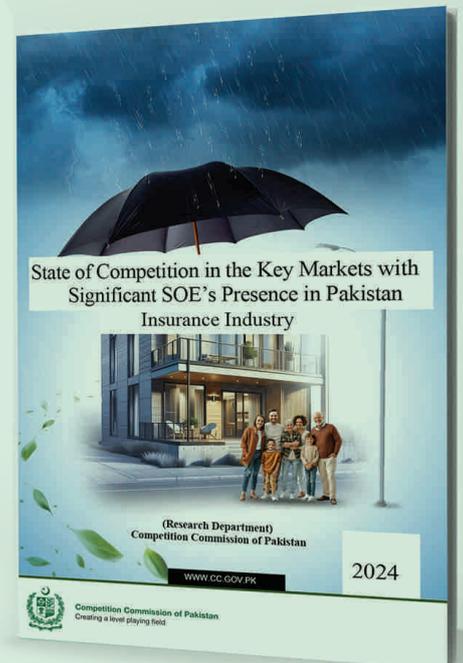
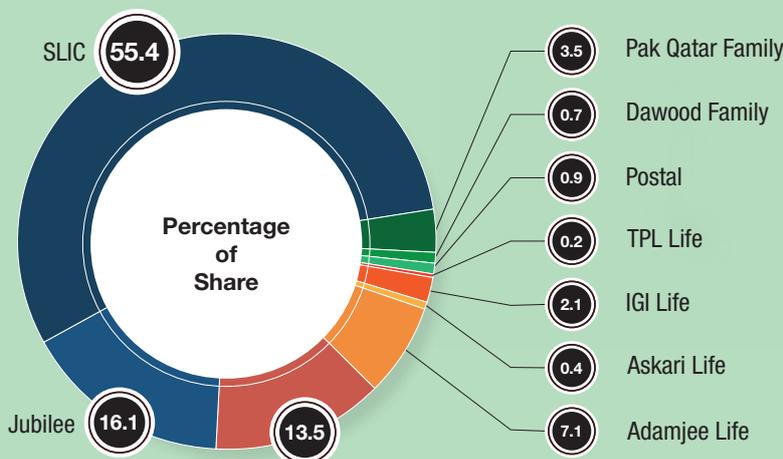
In the general insurance category, the National Insurance Company Ltd. (NICL) is the only provider of insurance services as an SOE. Whereas Pakistan Reinsurance Company Ltd. (PRCL) is the only incorporated reinsurance company in Pakistan also an SOE. These SOEs possess significant market shares in their specific categories, for instance, SLIC has 55% share in life insurance, NICL occupies 100% share in the public property insurance, though it has 17.5% share in the general insurance.

The PRCL has about 25-27% share in the reinsurance market. The SOEs have significant market shares in certain segments are indicative of the fact that the existence of the SOEs significantly affect the market competition.

The Ministry of Commerce remains the line ministry for insurance as a subject. In 2000, the promulgation of the Insurance Ordinance 2000, led the foundation for the development of the insurance industry. Accordingly, the regulatory oversight of the industry was transferred to the Securities and Exchange Commission of Pakistan (SECP).

Market Share of Insurance Companies in the Life Insurance Sector

FY 2022-23



Key Issues



- i** The nationalization of life insurance industry in 1972 led to monopolization in the life insurance sector. Despite liberalization of the industry in 1991, the market dynamics did not change substantially. With a 55% share in the life insurance market, SLIC holds a monopoly position. SLIC uses the sovereign guarantee as a marketing tool, hence its policies are more attractive to the consumers due to the Federal government's guarantee under Section 35 of the Life Insurance (Nationalization) Order 1972.
- ii** The government's support to the SOEs distorts competition. For instance, PRCL benefits from regulatory support under SRO 771 (1)/2007, granting it the 'exclusive first right of refusal' to acquire at least 35% of the reinsurance business.
- iii** In the general insurance category, Section 166 (3) of the Insurance Ordinance, 2000, grants NICL exclusive rights to underwrite and insure public sector firms, their assets, and properties. Thus, creating a monopoly where NICL occupies 100% share in the public property insurance.
- iv** Another competition concern is the restriction on procuring facultative reinsurance from outside Pakistan. Rule 18(1) of the Insurance Rules, 2017 mandates that no insurer may purchase facultative reinsurance for any insurance business underwritten in Pakistan outside the country without obtaining permission from SECP. This restriction creates a barrier for domestic insurers intending to procure facultative reinsurance from foreign players.
- v** In bancassurance, the insurance providers use banking channels to sell their products. Sometimes, banks impose additional internal limits on the amount of business insurance companies can conduct through banks. This practice constitutes as refusal to deal and contradicts the spirit of competition.
- vi** Banks usually have large cliental, which the insurance provider targets. It has been found that the bank/insurer staff do not properly guide the customers about the details of the insurance products, and the terms and conditions applicable. At times the information is in fine print, which misleads and exploits the vulnerable customers.
- vii** The jurisdiction of the Federal Insurance Ombudsman (FIO) has been restricted to only the private sector insurance companies, while the jurisdiction over the government owned insurance companies (SLIC and Postal Life) lies with the Wafaqi Mohtasib. This jurisdictional issue between FIO and Wafaqi Mohtasib leads to confusion among the policyholders about filing a complaint, and cause delays in disposal of the cases.
- viii** As per Insurance Ordinance of 2000, the insurance Industry comes under Ministry of Commerce, SECP regulates it and the Ministry of Law and Justice is responsible for appointment of Insurance Ombudsman. This fragmented system hinders growth of this sector.
- ix** While the provincial sales tax on insurance premium is paid by the policy holder, the provincial sales tax on reinsurance premium is paid by the insurer. At the reinsurance stage, the same insurance premium collected by the insurer is subject to sales tax for procuring reinsurance services. This creates a tax anomaly as sales tax is levied on already taxed premium. Further, sales tax is applicable on reinsurance even when exempted on life and health insurance and some general insurance. The taxation anomalies create a tax burden on the insurance industry at reinsurance stage, resulting in increasing the cost of doing business.
- x** Section 94 of the Motor Vehicles Act, 1939 makes it obligatory for every motor coming on road in public place to have third party insurance. However, presently, only 3% of the motors are insured. The reasons being lack of awareness of the law, non-availability of a mechanism for verification of third-party insurance by the traffic police, lack of centralized database, and non-enforcement by relevant agencies.
- xi** In 1989, the Government of Pakistan imposed a Federal Insurance Fee of 1% on the premium of non-life insurance policies. The fee was to be used to raise awareness about insurance in the country. However, the fee has not been used for this purpose, and instead adds an extra cost for non-life insurers.

Recommendations



i It is essential to discontinue the decades' old preferential treatment to SOEs. The government needs to consider amending SRO 771 (1)/2007 to fully open the reinsurance market to the private sector. This SRO gives PRCL the first option to select its preferred reinsurance business.

ii The preferential treatment granted to the SLIC should be abolished to ensure a level playing field for all market participants.

iii Currently, the market for public property insurance is entirely closed to private sector participation, and an amendment to the Insurance Ordinance, 2000 is proposed. This change would allow private insurers to compete with the NICL, leading to better market outcomes.

iv Amending Rule 18 of the Insurance Rules, 2017 would permit insurers to choose freely between domestic or foreign reinsurers, increasing competition and fostering market efficiency.

v To improve bancassurance, the SBP needs to issue appropriate guidelines to banks so as to prevent restrictive practices of dealing with the insurance companies.

vi Strict regulations be to formulated by the SBP to ensure bancassurance carry genuine benefits for the customer, misleading sales practices are not used to sell insurance, and the insurance terms & conditions are clearly laid before customer.

vii In cases of disputes, mis-selling, or breach of agreement, it is further recommended that the jurisdictional conflict between the FIO and the Banking Ombudsman is resolved through better coordination and clear working boundaries.

viii To enhance insurance penetration, the study recommends strict enforcement of Motor Third Party insurance.

ix The study emphasizes the need to rationalize taxes and duties.

x The federal insurance fee may be withdrawn to reduce the insurer's transaction cost.

This Report draws on the World Bank Group's Market and Competition Policy Assessment Toolkit (MCPAT). This framework provides for a review of market characteristics and regulatory frameworks and their effectiveness in promoting functioning markets that could deliver competitive outcomes and a more efficient resource allocation.

The OECD's Competitive Neutrality Toolkit, 2021 that draws on the international best practices to help public officials identify and minimize competition distortions caused by government intervention, states that the principle of competitive neutrality fosters competition by eliminating or reducing undue competitive advantages that some players may enjoy over their competitors, such as support granted by the state or regulations that favour incumbents.

It further says that the Governments should ensure a level playing field between state-owned and privately-owned enterprises, between different privately-owned enterprises and between domestic and foreign enterprises.

Ensuring a level playing field is key to enabling competition to work properly and deliver benefits to consumers and the wider economy.

The insurance industry plays an important role in economic and social development. It reduces uncertainty for economic agents, facilitates investment and trade and increases long term savings. Additionally, the insurance industry contributes to the development of other financial institutions and markets, thereby indirectly promoting economic progress. As financial intermediary, the insurance industry provides instruments to finance corporate investments.

This research findings highlight the importance of dismantling structural barriers that restrict market entry and expansion, and of revisiting strategic policies that perpetuate inefficiencies. By promoting a fair and competitive environment, we can unlock the full potential of Pakistan's insurance industry, which is facing a myriad of competition-related challenges.



CCP remains committed to its mandate under the Competition Act, striving to ensure free competition, enhance economic efficiency, and protect consumers from anti-competitive behaviour.

CCP Hosts Judicial Dialogue on Competition Law

Leadership, Professionalism, and Legal Insights Shared in High-Level CCP Session



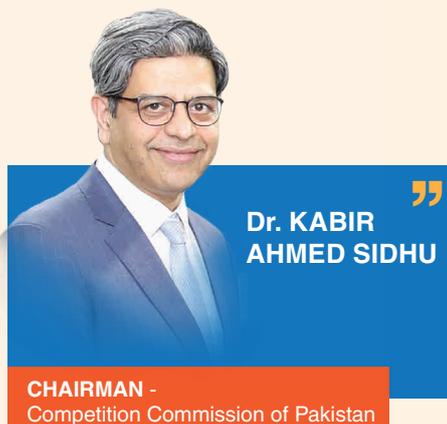
CCP hosted a significant high-level session titled “Leadership, Professionalism in Quasi-Judicial Role and Competition Law Jurisprudence” on April 28, 2025, in Islamabad. The event marked a unique and impactful convergence of judicial wisdom, academic insight, and regulatory experience, aimed at strengthening Pakistan’s competition law framework and CCP’s quasi-judicial role.

The event featured distinguished speakers from both Pakistan and the United Kingdom. The keynote address was delivered by Honorable Mr. Justice Jawad Hassan of the Lahore High Court. He was joined by Deputy District Judge Ghazan Mahmood, a senior member of the Judiciary of England and Wales; District Judge Sufiyan Rana, also from the UK judiciary and an expert in mediation and judicial training; and Dr. Ahmad Ghouri, Associate Professor at the University of Sussex and a renowned scholar in commercial and international law.

Watch Full Session



Scan the QR code to watch recording of complete session.



Chairman CCP, Dr. Kabir Ahmed Sidhu, warmly welcomed the honourable senior judges to the session, expressing appreciation for their presence and interest in the work of the Commission. Dr. Sidhu reiterated the Commission’s commitment to promoting a competitive, transparent, and rules-based economic environment. He emphasized the importance of principled adjudication and institutional learning to ensure

fairness and effectiveness in enforcing the Competition Act, 2010.

Highlighting the Commission’s achievements over the past 20 months, the Chairman shared key enforcement actions against cartels and abuse of dominance in various sectors, successful advocacy initiatives, and efforts to create awareness about competition law.

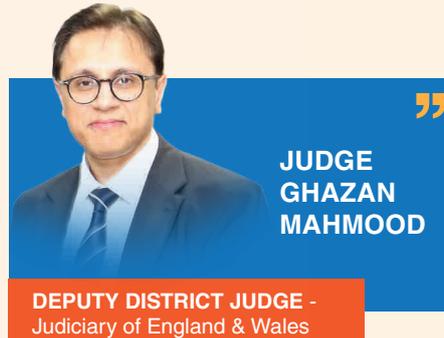


Judge Sufyan highlighted the shared duty of judges and regulators in maintaining public trust. He emphasized the core values of impartiality, procedural fairness, and integrity, noting their significance in both judicial and quasi-judicial roles.

"A judge upholds principles of impartiality, fairness, and integrity; values that the CCP also embodies," he stated. Leadership, he added, is about stewardship, not just authority, while professionalism goes beyond titles to include conduct, treatment of others, and adherence to the law's spirit.

Judge Sufyan observed that regulatory bodies like the CCP, when acting quasi-judicially, must follow the same principles as courts. "People expect fairness, competence, and leadership, whether in a courtroom or a commission hearing," he said.

He praised the CCP's role in fostering free competition, boosting economic efficiency, and safeguarding consumers from anti-competitive practices. "The CCP has consistently demonstrated procedural fairness in its investigations and rulings," he commended.



Judge Ghazan highlighted the unique demands of quasi-judicial roles, stating that such bodies must embody leadership, judicial professionalism, and fairness. "You are not just regulators, you are guardians of public trust," he asserted.

He explained that leadership in these positions goes beyond mere direction, it requires setting a standard of integrity, impartiality, and excellence. "Every hearing and decision must inspire public confidence," he said, emphasizing that justice must not only be served but also visibly upheld to maintain trust.

Professionalism, he noted, is the "backbone" of trust in regulatory bodies, requiring independence, patience, and courtesy, even under pressure. "Fairness demands even-handedness, respect for all parties, and humility in conduct," he added.

Judge Ghazan also warned that quasi-judicial decisions carry significant consequences for individuals and businesses, necessitating meticulous handling of evidence. "A regulator's approach must be thorough, as its rulings can have far-reaching impacts," he stressed.



Justice Jawad Hassan discussed his landmark judgment upholding the validity of show-cause notices issued by the Commission. He emphasized that the decision reinforces the CCP's legal mandate to investigate and act against anti-competitive practices.

Justice Hassan explained that a show-cause notice, issued on the basis of an inquiry report, cannot be prematurely challenged in the High Court. Referring to the legal doctrine of ripeness, he noted that such matters must first be adjudicated through the CCP's internal proceedings, with judicial review available only after the Commission has issued a final decision.

He noted that obstructing CCP functions could hinder the Commission's role in preventing anti-competitive practices and promoting fair business competition. Justice Hassan underscored the judiciary's duty to support regulatory bodies like the CCP in upholding competitive integrity across industries.

“

“Professionalism is the backbone of trust in regulatory bodies, requiring independence, patience, and courtesy, even under pressure.”

—
Judge Ghazan Mahmood



Dr. Ahmad Ghouri, Associate Professor at the University of Sussex, provided an academic lens on the global dimensions of competition law. His presentation on the "Complexities of Cross-Border Regulatory Frameworks" stressed the importance of coherence, harmonization, and international best practices in an increasingly interconnected marketplace.

The session concluded with a vibrant interactive Q&A, allowing participants from the legal, academic, business, and regulatory communities to directly engage with the speakers. The dialogue fostered a deeper understanding of the shared challenges and opportunities in adjudicating and enforcing competition law.

By facilitating such knowledge-sharing forums, the CCP is working to ensure that its enforcement and adjudicatory processes are aligned with the highest standards of fairness, due process, and international best practices.

CCP Breaks Ground for New Headquarters, Strengthening Market Oversight

Competition Commission of Pakistan (CCP) marked a significant milestone with the groundbreaking ceremony of its head office building in the Mauve Area, G-10, Islamabad. Deputy Prime Minister Senator Muhammad Ishaq Dar, along with Federal Minister for Law and Justice Azam Nazeer Tarar, Finance Minister Muhammad Aurangzeb laid the foundation stone.

The ceremony was also attended by Federal Minister Ali Pervaiz Malik, Federal Secretary for Law and Justice Raja Naeem, Chairman CCP Dr. Kabir Ahmed Sidhu, Chairman, Securities and Exchange Commission of Pakistan (SECP) Akif Saeed, and other senior officials.

Speaking at the occasion, Deputy Prime Minister Senator Ishaq Dar emphasized the government's resolve to create an enabling environment for businesses, stating, "Our economic reforms are designed to promote competition, reduce barriers, and ensure a level playing field for all businesses."

Ishaq Dar underscored the importance of a strong Competition Commission in ensuring a level playing field for businesses and fostering investment in Pakistan. He expressed hope that under the leadership of Law Minister Azam Nazeer Tarar and Finance Minister Muhammad Aurangzeb, the Competition Commission would

achieve further success. Dar praised Chairman CCP for effectively steering the commission in the right direction.

Finance Minister Muhammad Aurangzeb stated that macroeconomic stability has been achieved in the country, and structural reforms are ongoing. He emphasized that while it is important for the Competition Commission to have its own building, it is equally crucial for the Commission to continue its efforts with the same dedication.

Federal Minister Ali Pervaiz Malik highlighted the significant role of the Competition Commission as a regulatory body, noting that it plays a vital part in improving markets and the economy by promoting fair competition.

Speaking at the event, Chairman CCP stated that the Competition Commission has restructured its legal department to effectively pursue cases in courts. Additionally, it has established a Market Intelligence Unit, a new department dedicated to identifying cartelization and anti-competitive practices in the market. To raise public awareness about cartelization and its detection, the Commission has launched an awareness campaign, which has received highly encouraging feedback.

Dr. Sidhu also announced the establishment of a Center of Excellence to conduct



research on markets and relevant industrial sectors. He emphasized that the new headquarters will significantly enhance the Commission's operational capacity. Owning its own building will not only reduce rental costs but also enable the hiring of specialized experts, further strengthening CCP's ability to ensure fair competition. He further revealed that the Competition Commission plans to expand its presence by establishing offices in other cities across Pakistan.

4 March, 2025





14 May, 2025

CCP signs MoU with NAB to Collaborate Against Bid Rigging and Collusive Practices

Competition Commission of Pakistan (CCP) and the National Accountability Bureau (NAB) have signed a Memorandum of Understanding (MoU) to enhance cooperation in combating bid rigging, collusive tendering, and other anti-competitive practices in public procurement.

The MoU was signed at a formal ceremony held at CCP's Head Office by Ms. Maryyum Pervaiz, Secretary to the Commission, and Mr. Muhammad Tahir, Director General Operations NAB. Chairman CCP, Dr. Kabir Ahmed Sidhu, and Chairman NAB, Lieutenant General (Retd.) Nazir Ahmed Butt, witnessed the signing, along with senior officials from both organizations.

The agreement sets a framework for joint efforts in information sharing, investigation, and technical collaboration. It includes mutual support in capacity-building, data access, identification of risk patterns, and enforcement strategies.

Chairman CCP, noted that while the federal PSDP for 2023–24 stood at Rs. 1,100 billion, provincial Annual Development Plans totaled around Rs. 1.559 trillion. Despite PPRA's e-procurement system (EPADS), there is no robust mechanism to ensure transparency in

public sector bidding, underscoring the need for regular monitoring of collusive practices.

He shared that CCP has developed advanced software to analyze large datasets and detect patterns of bid rigging and collusion. Dr. Sidhu also highlighted that accountability laws require criminal standards of proof, while the Competition Act operates on a civil standard. He stressed that inter-agency information sharing can boost deterrence and enable smarter enforcement.

Speaking at the signing ceremony, Chairman NAB, Lieutenant General (Retd.) Nazir Ahmed Butt, stressed that corruption and collusive practices in public procurement are draining national resources and must be tackled with urgency. He noted that NAB can benefit from CCP's expertise in data analysis to detect cartelization, calling such practices "mega crimes" against the economy.



CCP and SECP Strengthen Regulatory Collaboration



In a significant step towards fostering inter-agency coordination and enhancing the regulatory landscape of Pakistan, the Competition Commission of Pakistan (CCP) and the Securities and Exchange Commission of Pakistan (SECP) held a joint meeting at SECP Headquarters in Islamabad.

The meeting was co-chaired by Dr. Kabir Ahmed Sidhu, Chairman CCP, and Mr. Akif Saeed, Chairman SECP, and brought together Commissioners from SECP, Members of CCP, and senior management from both regulatory bodies.

During the meeting, the two Commissions shared updates on key developments and achievements, highlighting ongoing enforcement actions, policy reforms, and sectoral oversight. The leadership emphasized the need for strengthened cooperation to ensure greater market transparency, promote investor confidence, and prevent anti-competitive and unfair practices across the financial and corporate sectors.

A central theme of the discussion was the development of a more coordinated approach to regulatory oversight, particularly in areas where the jurisdictions of CCP and SECP intersect. Both

institutions reaffirmed their commitment to working together to remove regulatory overlaps and bridge information gaps.

To institutionalize this partnership, the participants agreed to hold regular quarterly meetings to review progress, exchange technical insights, and jointly pursue initiatives that foster a fair, competitive, and well-regulated business environment.

This strategic collaboration underscores CCP's broader vision of working with peer regulators to ensure market integrity and sustainable economic growth in Pakistan.

CCP and PFA Sign MoU to Curb Deceptive Marketing

Competition Commission of Pakistan (CCP) and the Punjab Food Authority (PFA) have signed a Memorandum of Understanding (MoU) to enhance cooperation on consumer protection and fair competition in the food sector. The signing ceremony took place at PFA's headquarters and was officiated by Member CCP, Mr. Salman Amin, and Director General PFA, Mr. Asim Javaid.

The MoU aims to deter deceptive marketing practices related to food product claims and labelling through joint efforts, data sharing, and evidence-based enforcement. CCP's Office of Fair Trade and Marketing Intelligence Unit will benefit from PFA's technical expertise and testing facilities to verify product claims



during investigations and legal proceedings. PFA representatives highlighted their nationwide presence and robust procedures for food product labelling and analysis. The collaboration

will support both organizations in promoting informed consumer choice, ensuring product authenticity, and fostering a competitive market environment.

Finance Minister Reviews CCP's Performance and Strategic Initiatives

Federal Minister for Finance and Revenue, Senator Muhammad Aurangzeb, chaired a high-level meeting to review the performance of the Competition Commission of Pakistan (CCP). The meeting focused on measures to enhance the CCP's operational efficiency and institutional effectiveness in fulfilling its regulatory mandate.

The meeting was attended by Chairman CCP, Dr. Kabir Sidhu, along with Members Mr. Saeed Ahmad Nawaz, Ms. Bushra Naz Malik, Mr. Salman Amin, and Mr. Abdul Rashid Sheikh. The Special Secretary Finance and other senior officials from the Finance Division were also present. This meeting was a follow-up to the Minister's visit to the CCP in the first week of December 2024.

The Finance Minister comprehensively reviewed the CCP's departmental progress and discussed strategic initiatives to strengthen its enforcement framework. The Minister was briefed by each Member on the performance of their departments. Finance Minister reaffirmed Government's commitment to enabling CCP in augmenting its institutional ability and capabilities.



4 February, 2025

Chairman CCP, briefed the Minister on the Commission's proactive enforcement efforts in identifying and addressing anti-competitive practices, including cartelization and trade abuse. Dr. Sidhu also provided an update on ongoing litigation, recoveries and adjudication matters. Since his appointment, more than 200 cases have been successfully concluded while others remain under active proceedings.

The discussion also focused on the appointment of the Competition Appellate Tribunal (CAT), emphasizing its crucial role in accelerating

the resolution of competition-related cases and enhancing the enforcement of Competition Law. The Finance Minister had previously facilitated the appointment of the Chairman and two Members of CAT. He reaffirmed his commitment to supporting the CCP in this regard.

The meeting served as a continuation of previous discussions aimed at reinforcing CCP's mandate and expediting enforcement actions to ensure a competitive and transparent market environment.

CCP and DRAP Collaborate to Ensure Fair Competition in Pharma Sector

CCP and the Drug Regulatory Authority of Pakistan (DRAP) have agreed to collaborate on promoting fair competition and enhancing consumer protection in the pharmaceutical sector. This was agreed in a meeting jointly chaired by Mr. Salman Amin, Member CCP, and Dr. Obaidullah, CEO DRAP.

Under the partnership, both regulators will establish a formal framework for coordination, focusing on information sharing and joint enforcement to address anti-competitive practices such as price-fixing, collusion, and deceptive marketing.

The cooperation also aims to ensure regulatory compliance by pharmaceutical companies with both competition and drug laws, safeguarding consumers from misleading claims and unfair pricing.

This strategic alliance marks a key step toward a more transparent and competitive pharmaceutical market, ultimately benefiting consumers and the national economy.



16 May, 2025

CCP Ramps Up Enforcement Against Cartels and Deceptive Marketing

To safeguard fair competition and protect consumer rights, the CCP intensified its enforcement efforts during the fiscal year 2024–25, taking decisive action against cartelization, abuse of dominance, and deceptive marketing practices.

During the year, CCP initiated 24 new enquiries

11 Cartelization and abuse of dominant position	13 Deceptive marketing practices	14 Concluded and referred for adjudication.
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CCP's Enforcement in FY 2024–25

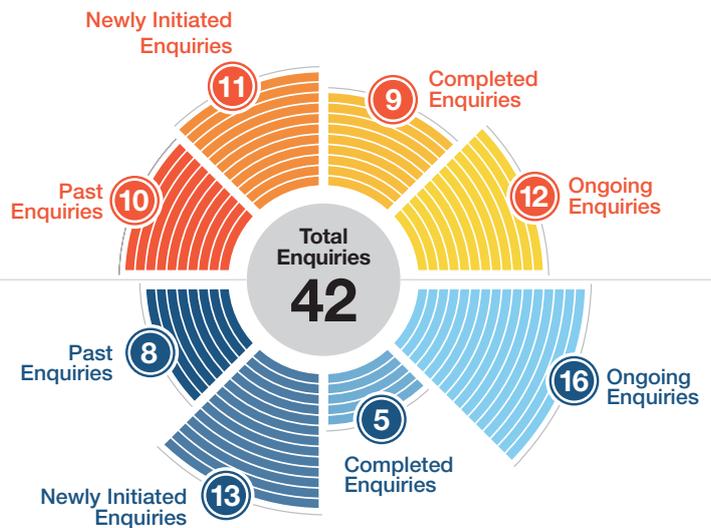
Status of Enquiries

Cartels & Trade Abuses

Sectors under review	No. of Enq.
Industry & Manufacturing	9
Services & Commerce	5
Telecommunications	3
Transport & Logistics	3
Energy	1

Deceptive Marketing

Sectors under review	No. of Enq.
Industrial	6
FMCG	4
Pharmaceutical	4
Real-estate	3
Education	3
Financial Services	1



Cartel and Trade Abuse Investigations

The Cartels and Trade Abuses Department initiated enquiries across sectors such as:

- E-commerce, aviation, telecom, transport, gas, and edible oil
- 11 new enquiries launched
- 10 ongoing investigations from previous years
- 9 enquiries concluded and moved to adjudication

Key enforcement cases:

- 10 steel structure suppliers accused of bid rigging in tenders by power distribution companies (DISCOs)
- 2 leading flat steel manufacturers investigated for price fixing
- Transporters Goods Association (TGA) and Local Goods Transport Association (LGTA) under inquiry for allegedly fixing freight rates from Port Qasim
- Leading cable manufacturers investigated for enforcing resale price maintenance (RPM)—prohibiting discounts below set prices.

Action Against Deceptive Marketing

The Office of Fair Trade (OFT) took notable steps to address misleading advertisements and brand exploitation:

- 13 new enquiries launched
- 8 ongoing investigations from previous year

5 investigations concluded, including:

- 2 in pharmaceuticals
- 1 each in construction, commodities, and education

Prominent Deceptive Marketing Cases:

- AR Amreli Builders for unauthorized use of Amreli Steels' trademark
- Panther Tyres for allegedly false claim of being "Pakistan's No. 1 Tyre"
- FS Cosmetics for mimicking Dabur Amla Hair Oil's packaging and making misleading claims

"Cartelization, abuse of dominance, and deceptive marketing severely harm consumer welfare and disrupt fair competition. CCP has zero tolerance for such practices and will continue to take strict enforcement action to uphold the integrity of Pakistan's markets.", Dr. Kabir Sidhu

"CCP has zero tolerance for such practices and will continue to take strict enforcement action to uphold the integrity of Pakistan's markets." – Dr. Kabir Sidhu

Firm Action Against Anti-Competitive Practices

The CCP intensified its enforcement drive during FY 2024-25, issuing 12 major orders and imposing penalties amounting to Rs1.007 billion on businesses engaged in anti-competitive conduct, including cartelization and deceptive marketing across critical sectors.

Key Enforcement Highlights

- 8 orders were issued against deceptive marketing practices, the highest category of violations this year.
- 3 orders involved cartelization and price-fixing, targeting collusion in fertilizers and poultry industries.
- 1 order was issued on the directions of the Lahore High Court to address jurisdictional issues under Section 10(2) of the Competition Act, 2010.

Recovery & Deterrence

The Commission successfully recovered Rs113 million in penalties. By streamlining legal proceedings and improving case management, CCP ensured faster adjudication and greater deterrence against market abuse.



Association platforms must not be misused for price collusion or market manipulation, which leads to exploitation of the entire nation

—
Dr. Kabir Sidhu

CCP imposes PKR 1 Billion in Penalties

ORDERS



PENALTIES

Imposed

PKR
1.009
Billion

Recovered

PKR
360
Million approx.

ORDER STATUS (As on 30 June, 2025)



No. of Orders in Each Sector

Consumer Goods & Retail	4
Real Estate & Construction	4
Agriculture & Food	2
Industries & Services	2

Major Penalties Imposed

- Rs375 million on six (6) urea manufacturers and their association, the Fertilizer Manufacturers of Pakistan Advisory Council (FMPAC), for price-fixing.
- Rs155 million on eight (8) poultry hatcheries for colluding on the price of day-old chicks.
- Rs150 million on Kingdom Valley for misleading claims in housing project advertisements.
- Rs75 million each on Unilever Pakistan and Friesland Campina Engro for marketing frozen desserts as ice cream.
- Rs60 million additional penalty on Unilever for deceptive advertising of Lifebuoy products.
- Rs40 million on Al-Ghazi Tractors for false fuel efficiency claims.
- Rs25 million on Hyundai Nishat Motors for misleading advertising of its Hyundai Tucson SUV.
- Rs20 million on 3N Lifemed for false certification of dialysis machines (reduced to Rs2 million by the Tribunal).
- Rs5 million each on British Lyceum and Diamond Paints for publishing deceptive ads.

Strengthening Investor Confidence in Pakistan

FY 2024-25: CCP Facilitates \$50 Million in FDI through M&A Approvals

CCP continued to play a vital role in promoting a competitive and investor-friendly business environment by approving 69 merger and acquisition (M&A) transactions during the fiscal year 2024-25. These transactions facilitated foreign direct investment (FDI) inflows of approximately \$50 million, reflecting growing investor confidence in Pakistan’s regulatory landscape.

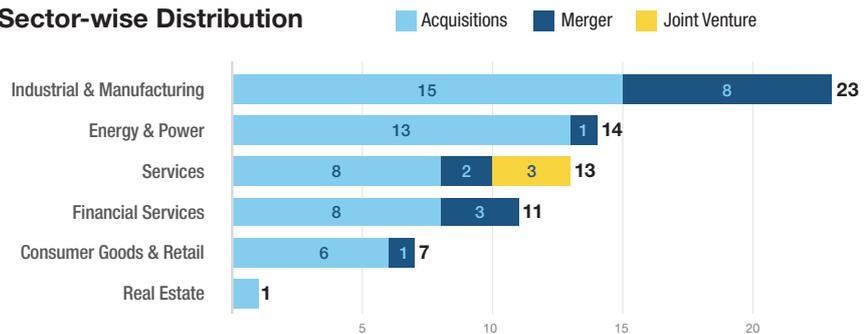
The approved transactions spanned a wide range of sectors, including food, finance, logistics, aerospace, media, and e-commerce. CCP’s role in scrutinizing and approving these M&A cases ensured market stability while encouraging strategic partnerships and capital inflows into the country.

Total M&As Authorized

69

During the FY 2024-25, the Commission cleared 69 M&A cases.

Sector-wise Distribution

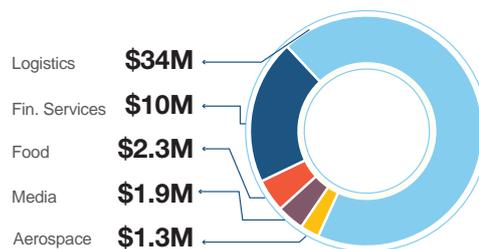


Total FDI involved

approx.
\$50 Million

Approx. PKR 14 Billion

Sectors Attracted FDI



Transactions involving FDI

1. Euricom S.P.A **acquires 50%** of Fatima Euricom Rice Mills
2. Bazaar Technologies **acquires 100%** of Wemsol
3. National Logistics Corporation (NLC) **acquires 60%** of joint venture with DP World Logistics FZE
4. Wakeb Data Company **acquires 80%** of Woot Tech
5. Berkeley Square Holding BV **acquires 50%** of Ogilvy & Mather, Mindshare, and Soho Square Pakistan

Key Foreign Investment Transactions

- Joint Venture between NLC and DP World Logistics FZE, supported by the Special Investment Facilitation Council (SIFC), in the logistics sector.
- Acquisition of Wemsol (Pvt.) Ltd. by Bazaar Technologies, in the fast-growing e-commerce space.
- In agribusiness, Italy’s Euricom S.P.A. acquired 50% stake in Fatima Euricom Rice Mills (Pvt.) Ltd.
- Berkeley Square Holding BV secured 50% shareholding in leading media firms including Ogilvy & Mather Pakistan, Mindshare Pakistan, and Soho Square Pakistan.
- Wakeb Data Company of Saudi Arabia acquired an 80% stake in Woot Tech, a Pakistani

Domestic M&A Highlights

- Out of the total 69 M&A approvals, 64 were domestic transactions cutting across key sectors. These included:
- Asyad Holding acquired 77.42% shares in Shell Pakistan through UAE-based Wafi Energy.
- Sapphire Fibres Ltd. and Mindbridge jointly acquired Uch Power and Uch-II Power Plants.
- Alfalah Asset Management took over fund management rights from Faysal Asset Management.
- PPR Holding A.S. acquired 100% ownership of SadaPay Technologies.
- Nimir Industrial Chemicals acquired the assets of Procter & Gamble Pakistan.
- Naubahar Bottling Company acquired bottling assets from JK Sugar Mills.
- DWP Engineering Industries merged with Digital World Pakistan.

Sector-wise Breakdown of Domestic Transactions

- Industrial and Manufacturing: 25
- Energy and Power: 14
- Services: 13
- Financial Services: 11
- Retail and Consumer Goods: 5
- Real Estate: 1

Exemptions Granted

- In addition to M&A approvals, CCP granted 38 conditional and time-bound exemptions under Section 5 of the Competition Act, 2010.

MIU Achieves 92% Efficiency in Detecting Anti-Competitive Practices



Market Intelligence Unit (MIU) of the CCP continues to play a pivotal role in identifying anti-competitive conduct and supporting enforcement efforts. During FY 2024-25, the MIU achieved an exceptional 92% efficiency in processing and referring leads, reaffirming its vital contribution to CCP's enforcement landscape.

Over the past year, the MIU has identified more than 176 potential cases of anti-

competitive behavior across various sectors. These cases were referred to the relevant departments for further action, with significant results:

- The Cartels and Trade Abuses (C&TA) Department selected five (5) leads from MIU for formal enquiries under Section 37(1) of the Competition Act.
- The Office of Fair Trade (OFT) selected 28 leads for similar enquiries.
- Since January 2025, all five (5) merger-related leads flagged by MIU involved consummated mergers—triggering detailed review and potential enforcement actions.

Harnessing AI for Smarter Detection

MIU's success is underpinned by its adoption of modern digital tools and artificial intelligence-based techniques. These include:

Web scraping for data collection across digital platforms.

Use of Google Cloud Vision AI and

Microsoft Azure AI for extracting relevant market intelligence and analyzing visual and textual data.

By embracing these tools, MIU has significantly enhanced its capacity to proactively detect collusive behavior, deceptive marketing practices, and potential abuse of dominance.

Driving Enforcement Through Intelligence

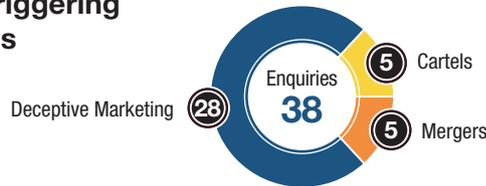
MIU's performance reflects CCP's broader vision of ensuring timely, evidence-based enforcement. The intelligence gathered by MIU not only leads to concrete investigations but also helps shape CCP's advocacy and policy direction by highlighting sectoral trends and emerging threats to competition.

As markets evolve, the CCP—through MIU—remains committed to deploying innovative solutions to uphold fair competition and protect consumer welfare in Pakistan.

Total Leads

176

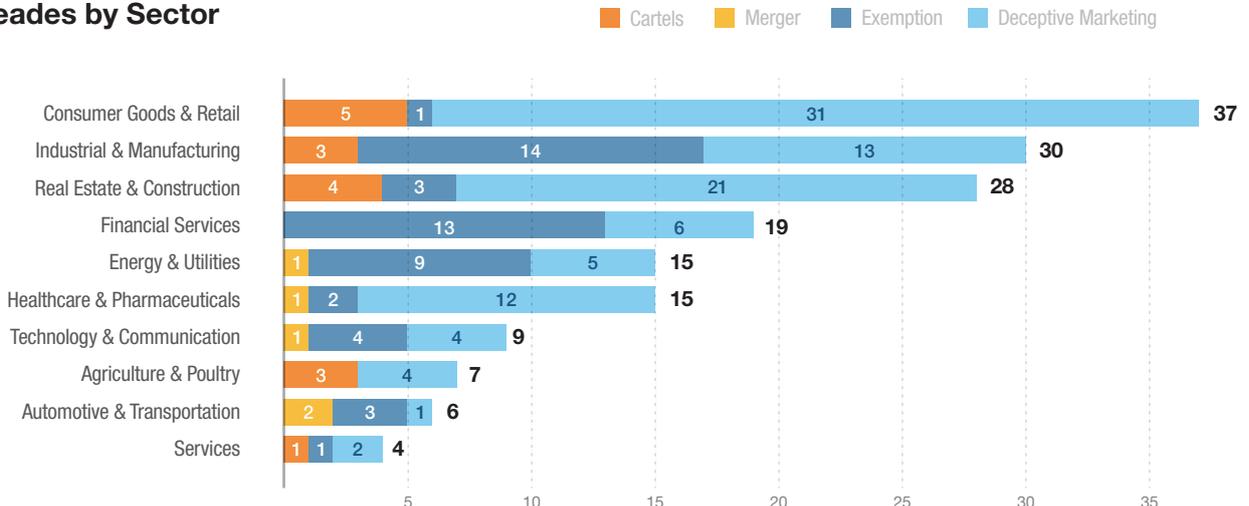
Leads Triggering Enquiries



MIU Efficiency

92%

Leads by Sector



CCP ENFORCEMENT GAINS PACE

223 Cases Resolved, PKR 360m Recovered

CCP has made remarkable progress in reducing its legal backlog and strengthening enforcement, marking a significant turnaround in the past year.

Case Backlog Reduced

When the new management assumed office in August 2023, CCP faced 567 pending cases across various courts. Through early hearing applications and effective follow-up, 223 cases have been resolved, cutting pendency by over 40%.

- **Competition Appellate Tribunal (CAT):** 121 cases decided out of 210, reducing backlog by 58%.
- **Lahore High Court:** 39 cases decided, backlog reduced by 78%.
- **Sindh High Court:** 40 cases decided, backlog cut by 61%.
- **Islamabad High Court:** 13 cases decided, pendency reduced by 43%.
- **Supreme Court:** 11 cases decided; 171 similar cases clubbed for joint hearing.

Record Penalty Recoveries

The resolution of cases enabled CCP to enforce its penalty orders. In just one year, CCP recovered PKR 360 million, surpassing the PKR 201 million collected in the 16 years since its establishment in 2007.

Landmark Court Judgments

- **Supreme Court (Dalda Foods vs CCP):** Upheld CCP’s statutory powers to gather information and conduct enquiries under Section 36 of the Competition Act, 2010. The ruling reinforced undertakings’ obligation to comply with CCP directives.
- **Lahore High Court (Poultry Cartel Case):** Upheld CCP’s authority to investigate price-fixing, ruling that show-cause notices cannot be prematurely contested in High Courts

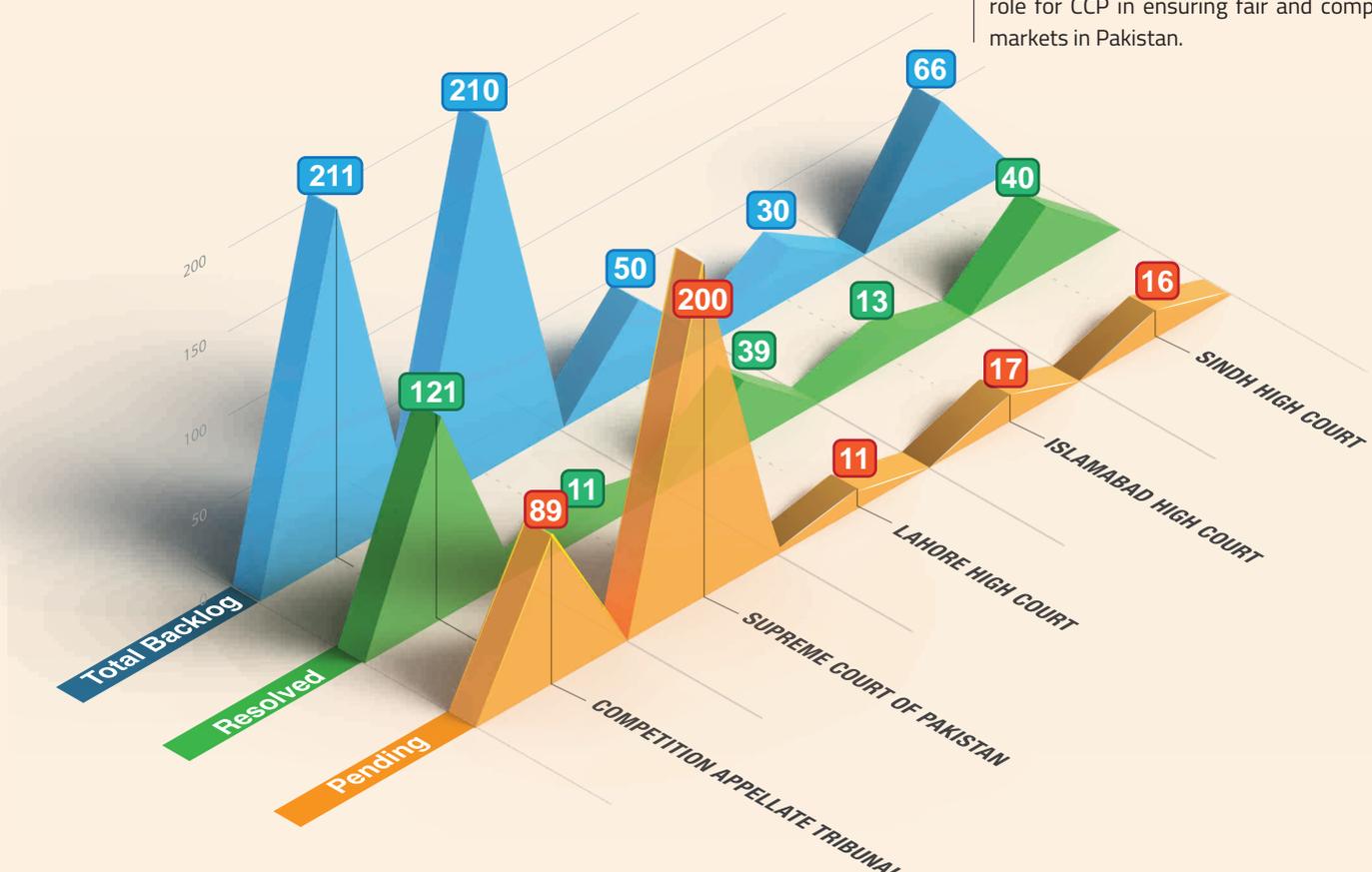
CAT’s Revival and Key Rulings

The revival of CAT—following the appointment of Justice Sajjad Ali Shah as Chairman and members Dr. Faiz Elahi Memon and Asim Akram—was a major breakthrough. The tribunal has disposed of 121 cases, leaving only 89 pending.

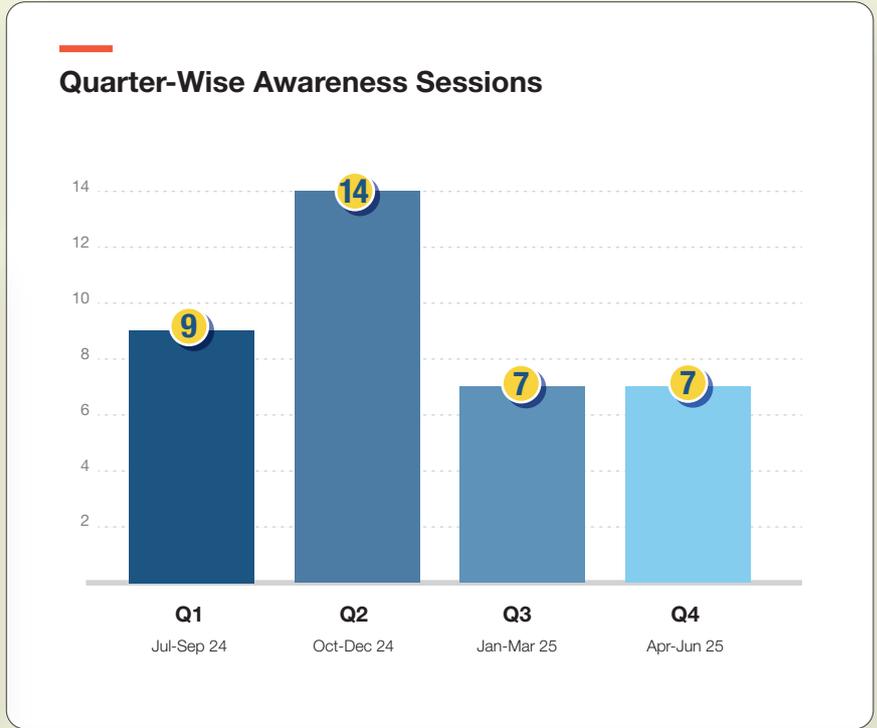
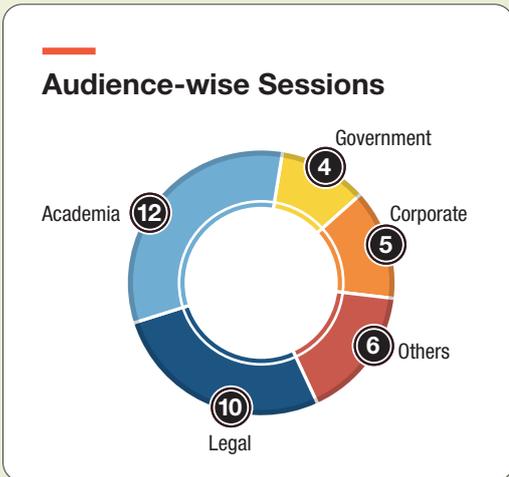
Notable CAT Decisions:

- **Reckitt Benckiser (Strepsils):** Appeal dismissed; PKR 150m fine upheld.
- **Dawlance and Haier:** Appeal dismissed.
- **PESCO:** Appeal dismissed.
- **Karachi Nimco:** Appeal dismissed.
- **Karachi Dairy Farmers Association:** Appeal dismissed.
- **PREMA Milk, Diamond Paints, 3N Lifemed, Pakistan Steel Mills:** Fines reduced after corrective steps.
- **Sugar Mills Cartel (Rs 44bn case):** Remanded back to CCP; Chair’s casting vote ruled invalid.

The progress reflects a stronger institutional role for CCP in ensuring fair and competitive markets in Pakistan.



Advocacy



CCP's advocacy efforts targeted key economic sectors, with a strong focus on promoting fair competition and addressing challenges such as deceptive marketing, cartelization, abuse of dominance, and market distortions in retail and e-commerce.

In collaboration with prominent business associations such as the Rawalpindi Chamber of Commerce and Industry (RCCI), the Federation of Pakistan Chambers of Commerce and Industry (FPCCI), and the Chainstore Association of Pakistan (CAP), the Commission organized sessions to build awareness and encourage voluntary compliance within the business community.

Engagement with Legal and Corporate Sectors

To strengthen legal and corporate compliance, CCP partnered with the Institute of Chartered Accountants of Pakistan (ICAP), the Institute of Business Administration (IBA), and bar associations including the Islamabad High Court Bar Association (IHCBA) and Punjab Bar Council (PBC). Training sessions under Directors' Training Programmes (DTPs) provided corporate leaders with insights into the regulatory frame-

work and good governance practices, while workshops for lawyers focused on enforcement tools, recent case studies, and the legal foundations of the Competition Act.

Collaborations with Academia

The Commission extended its advocacy to academic institutions by delivering lectures and interactive sessions at leading universities and law colleges such as GC University Lahore, Bahria University, University of Peshawar, The University of Faisalabad, and International Islamic University Islamabad. These engagements helped introduce graduate students and faculty members to the core tenets of competition law, including prohibited agreements, abuse of dominant position, and deceptive marketing practices. The sessions were enriched with real-life case studies and open discussions to enhance practical understanding.

Capacity Building for Regulators

A key highlight of the advocacy campaign was an expert lecture delivered by Dr. Amber Darr on cartel screening and detection. This high-level session significantly enhanced the

analytical capabilities of CCP officers and officials from other regulatory bodies by providing advanced techniques to identify and address collusive market behavior.

Through these inclusive and strategic initiatives, the CCP reinforced its commitment to fostering a competitive, transparent, and fair market environment in Pakistan.





CCP and Japan’s Consumer Affairs Agency Agree on Joint Research

Ms. Yutaka Arai, Commissioner of the Consumer Affairs Agency (CAA) of Japan, visited the Competition Commission of Pakistan (CCP) and met with Chairman Dr. Kabir Ahmed Sidhu to discuss mutual cooperation, particularly in the fields of digital market regulation and consumer protection.

Both CCP and CAA Japan agreed to form a Joint Research Group to facilitate continuous knowledge sharing on digital markets and consumer rights.



Former Senate Chairman Praises CCP’s Institutional reforms

Chairman CCP, Dr. Kabir Ahmed Sidhu, met with former Chairman Senate and ex-Minister for Law & Justice, Mr. Farooq H. Naik, at the CCP Head Office to discuss legal reforms and measures for promoting competitive markets. Dr. Sidhu briefed Mr. Naik on CCP’s enforcement actions, reduction in court case backlog, recovery of penalties, and internal reforms to enhance regulatory efficiency. Mr. Naik appreciated the Commission’s efforts, including the establishment of a Centre of Excellence and its commitment to legal and institutional reform.

CCP and U.S. Economic Team Collaborate on Smarter Market Regulation



The Competition Commission of Pakistan welcomed representatives from the U.S Embassy’s Economic Section to discuss strengthening collaboration with the US Federal Trade Commission. Key topics included global cartelization, AI-driven market challenges, and new dimensions in M&As. Both sides agreed on future knowledge-sharing initiatives and dedicated advocacy sessions for American businesses in Pakistan. By enhancing data interpretation skills, this initiative strengthens CCP’s ability to analyze competition trends, detect market distortions, and improve regulatory enforcement.



Federal Minister for Housing Commends CCP’s Efforts in Ensuring Fair Competition & Consumer Protection

Federal Minister for Housing and Works, Mian Riaz Hussain Pirzada, called on Dr. Kabir Ahmed Sidhu, Chairman, Competition Commission of Pakistan (CCP). During the meeting, Chairman CCP briefed the Minister on the Commission’s recent enforcement and advocacy efforts in the housing sector, especially its actions against deceptive marketing practices and initiatives to promote fair competition.

The Honorable Minister was pleased to learn about CCP’s robust enforcement actions and notable achievements, including significant progress in clearing the backlog of pending court cases, ensuring the recovery of penalties, and implementing key organizational reforms. He appreciated the initiatives such as the establishment of a Centre of Excellence, inter-organizational collaborations, and enhanced capacity-building efforts aimed at strengthening the CCP’s workforce and improving its ability to address evolving market dynamics.



CCP & Implementation Tribunal for Newspaper Employees Chart Path for Institutional Cooperation

Chairman CCP, Dr. Kabir Sidhu, met with Mr. Shahid Mehmood Khokhar, Chairman ITNE, to discuss institutional collaboration and competitiveness in the media industry. Mr. Khokhar appreciated CCP’s strong enforcement efforts, legal reforms, and initiatives like the Centre of Excellence and inter-agency coordination to promote fair competition.



Dr. Amber Darr Assistant Professor (University of Manchester) Visited CCP

The Competition Commission of Pakistan (CCP) recently hosted an expert session on “Cartel Screening and Detection Methods,” featuring renowned competition law expert Dr. Amber Darr. The session, attended by officers from the CCP and other regulatory bodies, focused on equipping participants with advanced techniques for identifying and detecting cartels in modern markets. Dr. Darr provided an overview of competition laws and explained how cartels lead to economic inefficiencies by stifling innovation and creating significant barriers for new businesses. She stressed the importance of monitoring sectors prone to cartelization

and the need for competition laws to adapt to evolving trade practices.

Dr. Darr also highlighted the critical role of advocacy in raising awareness about the negative impacts of cartelization on the economy. She urged the CCP to strengthen its advocacy efforts and engage more closely with industries to promote fair competition. The lecture was concluded with a Question and answers session. CCP Chairman Dr. Kabir Ahmed Sidhu, underscored the value of such expert-led sessions in enhancing competition law enforcement in Pakistan.



CCP Stressed Need for Fair Competition and Level Playing Field at Rawalpindi Chamber of Commerce & Industry Session

CCP held an advocacy session with the Rawalpindi Chamber of Commerce and Industry (RCCI) to promote fair competition and economic efficiency. CCP Member Saeed Ahmad Nawaz emphasized the importance of a level playing field and detailed the CCP’s proactive enforcement measures, including its Market Intelligence Unit, which uses data analysis to identify abnormal pricing. He also explained that the CCP provides policy recommendations to government bodies to foster fair competition. Director General Ahmed Qadir further elaborated on the Competition Act, 2010, covering issues like abuse of dominance and deceptive marketing,

and encouraged businesses to use the CCP’s guidance for self-regulation.

RCCI President Usman Shaukat acknowledged the CCP’s role but expressed concern that large businesses often marginalize small and medium enterprises (SMEs). He stressed the need for a supportive environment for SMEs to grow. The session concluded with a vote of thanks, appreciating the CCP’s ongoing efforts to ensure a fair and competitive market in Pakistan.



ICAP’s Director’s Training Programme (DTP), Lahore



Mr. Salman Amin, Member CCP, conducts a training session on ‘Overview of Competition Law in Pakistan’ during ICAP’s Director’s Training Programme (DTP) in Lahore.



Advocacy Session held with International Islamic University Islamabad

The Competition Commission of Pakistan (CCP) held an awareness session on “Competition Law in Pakistan” for students from the School of Economics at the International Islamic University, Islamabad (IIUI). The session, moderated by Raja Taimur Hassan, included a detailed presentation by Director General Ahmed Qadir, who explained the fundamentals of competition law through case studies. Qadir covered topics such as cartelization, abuse of dominant position, and deceptive marketing, and highlighted the law’s role in promoting fair market practices. Students engaged actively with numerous questions, and IIUI Lecturer Dr. Babar Amin praised the session for helping students understand market dynamics and regulatory frameworks.



Advocacy Session with Bahria University Islamabad

CCP organized an awareness session on Competition Law for the students of the School of Economics at the International Islamic University, Islamabad University Islamabad (IIUI).

DG CCP Ahmed Qadir delivered an engaging presentation covering key aspects of the law—such as cartelization, abuse of dominant position, deceptive marketing, and merger regulations—highlighting the vital role competition plays in ensuring fair markets and promoting economic growth.

Dr. Babar Amin, Lecturer at IIUI, appreciated the session, calling it a valuable learning opportunity that helped students connect theoretical concepts with real-world regulatory practices.



Advocacy Session with The University of Faisalabad (TUF)

An awareness session was hosted by the CCP for law students from The University of Faisalabad (TUF), where Mr. Saeed Ahmad Nawaz, Member of the CCP, delivered an insightful overview of the global evolution and significance of competition law. The session highlighted the historical development and current importance of competition law in fostering fair and efficient markets. The event provided students with a deeper understanding of how these laws impact economic activity and protect consumers, preparing them for their future roles in the legal field.



Advocacy Session with Women in Law Session at Punjab Bar Council

The Competition Commission of Pakistan (CCP) collaborated with the Women in Law (WIL) Initiative Pakistan and the Punjab Bar Council to hold a session on competition law. CCP Members Saeed Ahmad Nawaz and Bushra Naz Malik spoke, emphasizing its importance for ensuring fair markets and

protecting consumers from anti-competitive behaviors. The session aimed to raise awareness within the legal community about the legal framework that promotes a level playing field for businesses and encourages economic growth. This partnership demonstrated the CCP’s commitment to

engaging with legal professionals to enhance the understanding of competition principles. By collaborating with these groups, the CCP was able to integrate competition law into the broader legal discourse, fostering a stronger foundation for a competitive and fair market in Pakistan.



Training Session of Islamabad High Court Bar Association Lawyers

The Competition Commission of Pakistan (CCP), in collaboration with the Islamabad High Court Bar Association (IHCBA), recently organized a workshop on competition law. Led by CCP Member Mr. Saeed Ahmed Nawaz and other senior officials, the session aimed to enhance legal professionals' understanding of market regulation and fair competition. Legal practitioners had the opportunity to engage directly with CCP representatives and deepen their knowledge of Pakistan's competition law and its enforcement.

Comprehensive presentations were delivered by several CCP directors, covering key areas such as prohibited agreements, abuse of dominant position, deceptive marketing, and mergers. The interactive session concluded with a Q&A segment that fostered constructive dialogue on regulatory challenges. The IHCBA president and other officials appreciated the CCP for the workshop, calling it a crucial step in strengthening lawyers' understanding of Pakistan's evolving economic and legal landscape.



Advocacy Session with Pakistan College of Law, Lahore

The Competition Commission of Pakistan (CCP), in partnership with Pakistan College of Law (PCL) and the Women in Law (WIL) Initiative Pakistan, held an awareness session on 26 February 2025 in Lahore to educate law students and faculty on key aspects of Competition Law. Topics included abuse of dominant position, prohibited agreements, exemptions criteria, deceptive marketing, and mergers & acquisitions. The session allowed participants to interact with senior CCP officials, gaining practical insights into regulatory enforcement and the law's role in fostering a fair market economy.

Ms. Bushra Naz Malik highlighted the importance of merit-based competition and consumer protection, while Mr. Ahmed Qadir and Mr. Shahzad Hussain delivered detailed presentations and case studies. Speakers from PCL and WIL emphasized curbing anti-competitive practices, promoting inclusivity, and equipping future lawyers—especially women—with professional expertise. Students engaged actively, learning about compliance challenges and the benefits of a competitive economy.



Advocacy Session with Government College University, Lahore

An Awareness Session on Competition Law was held at GC University's Commerce and Finance Department on 27 February 2025. The event covered key topics such as Abuse of Dominant Position, Prohibited Agreements, Exemptions Criteria, Deceptive Marketing Practices, and Mergers & Acquisitions. Ms.

Bushra Naz Malik, Member CCP, stressed passion, transparency, and integrity as guiding values for future professionals.

Speakers, including Mr. Ahmed Qadir and Mr. Shahzad Hussain, shared regulatory insights through presentations and case



studies. Chaired by Professor Dr. Babar Aziz, the session drew active participation from commerce, finance, and economics students, who engaged with senior CCP officials to understand competition enforcement, compliance, and the significance of a competitive economy in Pakistan.



Advocacy Session with Chainstore Association of Pakistan

A session in collaboration with the Chainstore Association of Pakistan (CAP), held a training session in Lahore on Competition Law with a focus on prohibited deceptive marketing in the retail sector. The session covered abuse of dominant position, prohibited agreements, exemptions, and mergers & acquisitions, with case study discussions on deceptive marketing. CCP officials emphasized the importance of aligning business practices with competition law to ensure fairness and compliance in the market.

CAP leadership expressed strong commitment to regulatory compliance, praising CCP's role in deterring anti-competitive practices. Participants raised concerns over counterfeit products and fake online brand profiles harming legitimate businesses and misleading consumers. The retail sector urged CCP to take strict action under the Competition Act 2010, especially in digital marketplaces. The session was attended by CAP's senior leadership, member companies, and retail brands, reflecting a joint effort to promote fair competition in Pakistan's retail industry.



Advocacy Session with Members of The Federation of Pakistan Chamber of Commerce and Industry

The Competition Commission of Pakistan (CCP), in collaboration with FPCCI, held an interactive session on Competition Law for FPCCI members.

The session was led by Mr. Ahmed Qadir, Director General (Advocacy & OIEA), with key insights from Mr. Salman Zafar (Senior Director, Cartel & Trade Abuse), Mr. Noman Ahmed (Assistant Director, Mergers

& Acquisitions), and Mr. Amin Akbar (Assistant Director, Office of Fair Trade).

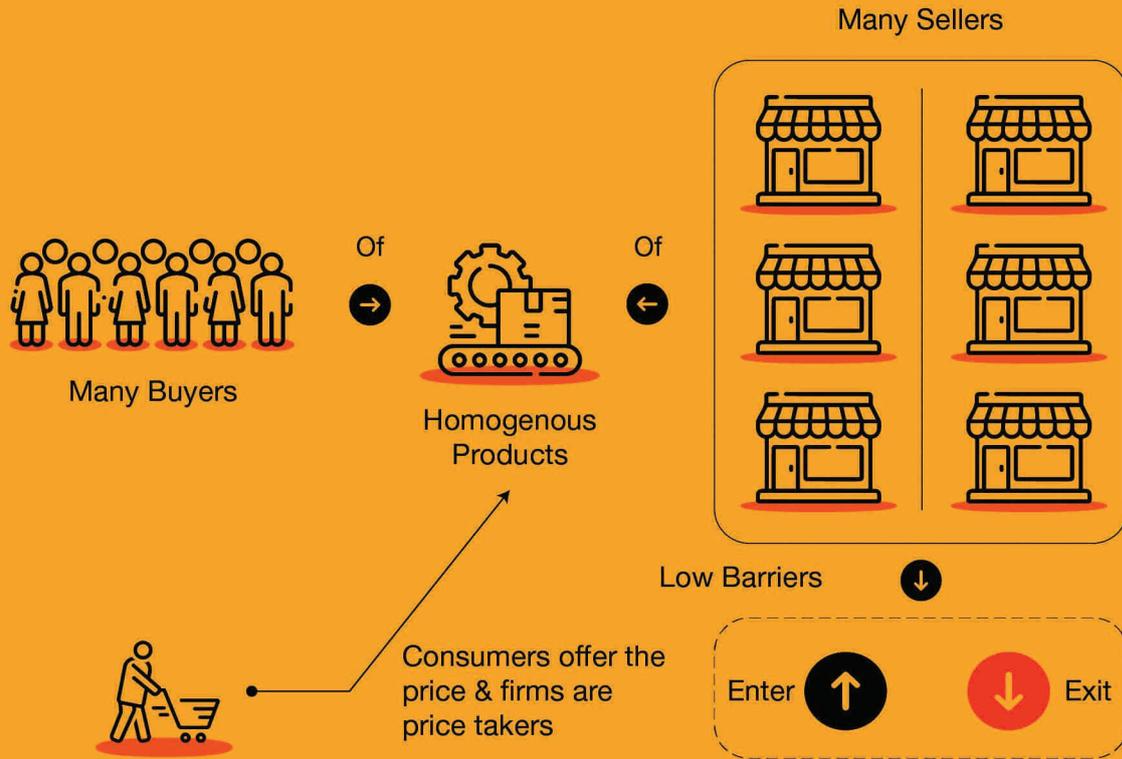
From FPCCI, Mr. Atif Ikram Sheikh (President), Mr. Tariq Jadoon (Vice President), Mr. Malik Sohail Hussain (Chairman Coordination), and Mr. Karim Aziz Malik (Chairman Capital Office) attended alongside members from various sectors.



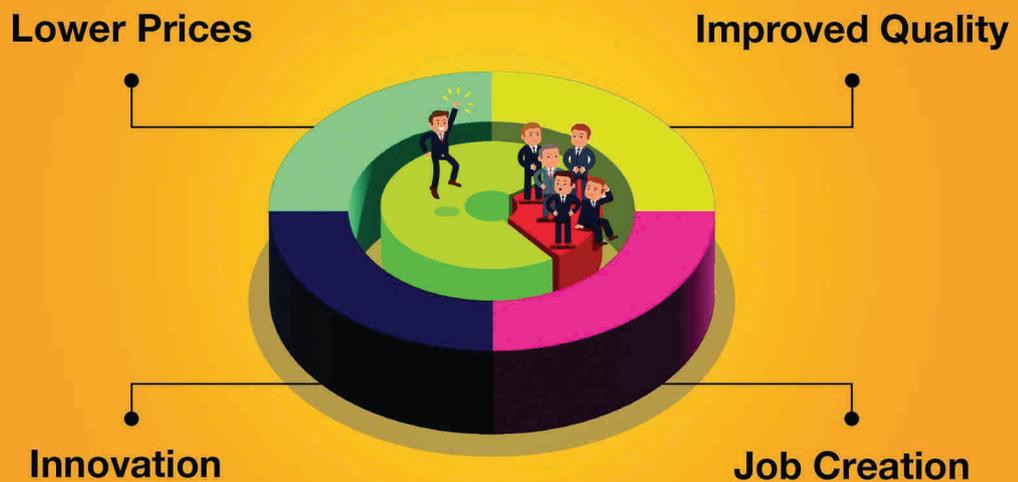
Advocacy Session with University of Peshawar

Mr. Raja Taimur Hassan, Deputy Director and Mr. Samiullah Jan Afridi, Assistant Director, conducting an insightful awareness session on the Competition Law for students and faculty at the University of Peshawar.

How Competitive Markets WORK?



BENEFITS OF Market Competition



CETERIS PARIBUS

اہم خبر
کمپینیشن کمیشن نے
شوگر ملز کو سماعت کیلئے
نوٹس جاری کر دیے

اسلام آباد: خام اسٹیل
کی مارکیٹ میں مبینہ
گٹھ جوڑ کا انکشاف

LIVE
بول
8:34 PM

ہیڈلائنز

مسابقتی کمیشن کی 29 ارب 60 کروڑ روپے کی غیر ملکی سرمایہ کاری کی منظوری



CCP

Competition Commission of Pakistan
Creating a level playing field

بریکنگ نیوز

مسابقتی کمیشن کی انشورنس انڈسٹری
میں سرکاری کمپنیوں کی اجارہ داری
پر رپورٹ جاری



یاسرا یاز



وزیر خارجہ اسحاق ڈار 19 اپریل کو ایک روزہ دورے پر کابل جائیں گے، ذرائع

اہم خبر

سی سی پی اور ایف ٹی سی کے
درمیان مسابقتی قوانین میں
اصلاحات پر بات چیت

معلومات دینے
مکمل طور پر خفیہ
مسابقتی

بزنس کارٹل کی معلومات فراہم کرنے
والے کو 2 سے 20 لاکھ تک کا
انعام ملے گا، مسابقتی کمیشن

NEWS ALERT

وزیر خزانہ کی زیر
صدارت کمپینیشن
کمیشن کی کارکردگی پر

BREAKING NEWS

بریکنگ نیوز
کراچی: مسابقتی کمیشن
کا فارماسیوٹیکل میں بڑا فیصلہ

ARY NEWS

WWW.ARYNEWS.TV

کھاد کمپنیوں کا گٹھ جوڑ
مسابقتی کمیشن کا بڑا جرمانہ

کمپینیشن کمیشن کی چوزوں
کی قیمتوں کے گٹھ جوڑ
پر بڑی کارروائی

حکومت پنجاب یورڈ کی سفارش

لیڈی چورنگ کی سرغنہ صفیہ گرفتار، بھاری مالیت کا مال سروسہ برسر

مسابقتی کمیشن نے
نشاط ہنڈائی پر
جرمانہ لگایا

DAWN نیوز

11:31 AM

سی سی پی نے تاریخ کی سب سے بڑی ریکوری 10 کروڑ روپے جرمانے کی صورت میں وصول کی، چیئر مین

کمپینیشن کمیشن آف پاکستان
برابری، سب کے لیے



Competition Commission of Pakistan
Creating a level playing field