



DRAFT

Minutes of the 11th Annual General Meeting (AGM)

Pakistan-Afghanistan Joint Chamber of Commerce & Industry (PAJCCI)

Date: 30th September 2025

Venue: PAJCCI Secretariat & Via Zoom

Opening of the Meeting

The 11th Annual General Meeting (AGM) of PAJCCI commenced immediately after the conclusion of the Extraordinary General Meeting (EOGM).

The session starts with the **recitation from the Holy Quran** by **Mr. Qazi Zahid Hussain, Senior Vice President PAJCCI**.

Proceedings were then carried forward by **Mr. Jawaid Bilwani, Vice Chairman PAJCCI**.

Agenda Item No. 1 – Confirmation of Minutes of the 10th AGM and Extra Ordinary General Meeting (EOGM)

- The **minutes of the 10th AGM and Extra Ordinary General Meeting (EOGM)** were read by **Mr. Junaid Makda, President PAJCCI**.
- Members confirmed that the minutes correctly represented the discussions and resolutions.
- No objections or amendments were raised.

Unanimously approved by the house

Resolved that the minutes of the 10th AGM be and are hereby confirmed and adopted unanimously.

Agenda Item No. 2 – Adoption of Annual Audited Accounts

- The **Audited Accounts** for the year 2024 -2025 were presented.
- **Mr. Fiaz Muhammad Faizi Former SVP** inquired about the UDI registration and rating of the auditors.
- **Mr. Jawaid Bilwani** clarified that the auditors are Category “A” listed and properly rated.
- **Mr. Muhammad Shoaib** further informed about the auditor is QCR Listed and “A” category listed.
- The house expressed satisfaction after clarifications.

Proposed by: Mr. Faiz Muhammad Faizi

Seconded by: Unanimously approved by the house



Resolved that the Annual Audited Financial Statements for the year 2024 - 2025 be and are hereby adopted unanimously.

Agenda Item No. 3 – Appointment of Auditors & Fixation of Remuneration

- Consent of the auditors was tabled.
- The General Body unanimously agreed on their re-appointment.
- **Remuneration was fixed at PKR 200,000 to 220,000** in between,
- **Mr. Pervez Lala VP** suggested that if the amount increases beyond this, alternatives may be considered.

Resolved that the auditors be re-appointed for FY at remuneration not exceeding PKR 200,000/- to 220,000 in between.

Agenda Item No 4. Chairman's Remarks – Mr. Zubair Motiwala

The Chairman, **Mr. Zubair Motiwala**, congratulated **Mr. Junaid Makda** on his successful year end, he welcomed all the members in the house. Further he congratulate Mr. Zia ul Haq Sarhadi for the Sitara-e-Imtiaz, continue his speech he addressed

- PAJCCI must work **jointly and cohesively on one page** to strengthen its role.
- Also prepare a document having all problems on one page from which common issues will be resolved
- There is enormous potential in Pakistan-Afghanistan trade, yet trade volumes have **declined drastically from USD 2.5 billion to nearly USD 1 billion or below.**
- A review is urgently required to assess why Afghan traders prefer imports from **China** instead of Pakistan, with a comparative analysis of **price competitiveness, quality, and reliability.**
- He highlighted that transit documentation is recognized but **bilateral exports are not being fully recorded**, thus depriving exporters of rebate benefits, so exports are properly reflected in Pakistan's trade statistics.
- He emphasized that Pakistan should **improve competitiveness**, address policy bottlenecks, and ensure consistency to recapture its share in Afghan and regional markets.
- He appreciated the overall work done by the PAJCCI and urged continuity while adopting **strategic move for future growth.**

Agenda Item No. 4 – Presentation of Performance Report

- A detailed **Performance Report** was presented.
- **Introductory remarks** were given by Secretary General Muhammad Shoaib, followed by **President Junaid Makda**, who shared achievements and challenges.
- **A detailed review of report presented to the House**

Discussion points included:



Mr. Zia-ul-Haq Sarhadi, Senior Vice President (SVP), thanked the House for extending congratulations on the conferment of **Sitara-e-Imtiaz** and proceeded to highlight pressing trade issues.

He informed that although a meeting had been held with Governor Kundi, the Chief Minister had yet to grant an appointment despite repeated requests. He pointed out that **6–7 months ago, 6,000 to 7,000 containers were moving through Torkham Border**, whereas today the number has dropped to merely a few hundred due to the **2% Infrastructure Development Cess (IDC) on exports and 1% on transit trade imposed by KPK**, which has also resulted in a significant decline in exports.

Mr. Sarhadi (SVP) further noted that the **NLC Terminal, inaugurated on August 14, 2025, has not become operational**. He added that tariff revisions are being undertaken without consulting PAJCCI. It was agreed during the meeting that **NLC must take PAJCCI on board before implementing any changes in tariffs**.

President Junaid Makda stressed and requested the **Chairman, PAJCCI**, to help resolve the chronic issue of IDC imposed by the KPK government, given its severe impact on trade and transit.

Mr. Sarhadi (SVP) also emphasized the urgent need to **reactivate Liaison Committee Meetings**, which previously served as an effective platform to address operational and petty issues, but have not been conducted for the past 6–7 months.

Mr. Pervez Lala, Vice President, endorsed the Chairman's recommendation that **both chapters of PAJCCI should align on one page** and prepare a consolidated document highlighting common issues. He further emphasized the importance of **actively engaging with the SIFC working group**, noting that it could serve as a vital platform for resolving trade and transit challenges. The members unanimously agreed to explore how **PAJCCI could effectively channel bilateral and transit trade issues through SIFC** for better outcomes.

Mr. Faizi, Former Senior Vice President, suggested that the issue of the **Infrastructure Development Cess (IDC)** required escalation to the **Chief Minister's level** in order to seek an effective resolution.

Mr. Idrees appreciated the overall performance of PAJCCI and raised the matter of **paper visas**. He suggested that paper-based visas should be introduced instead of relying solely on online systems.

In response, **Mr. Zia-ul-Haq Sarhadi (SVP)** clarified that in the past a "red pass" had been used for entry and exit, but currently only passport-based visas are allowed. The proposal sparked a debate among members.



Mr. Zubair Motiwala, Chairman PAJCCI, added that other countries, such as Iran, have facilitated visa issuance through chamber-to-chamber arrangements, and stressed that **a similar mechanism should be pursued with Afghanistan** to ease cross-border mobility.

Mr. Zubair Motiwala Chairman PAJCCI highlighted that this is a genuine issue and cited the example of Iran's paper visa, which he had personally used during his visit. He explained that the requirement of Afghan visas on passports creates problems, particularly when traveling to Europe. He assured that he would take up this matter with the concerned Embassy.

Mr. Junaid Makda President clarified that the paper visa system is currently not active; however, he agreed that the Chairman may raise this matter with the Embassy. He further emphasized that visa-related challenges on the Afghan side are significant, as Afghan members are facing prolonged delays in obtaining Pakistani visas. He informed the Committee that he is already in contact with the Ambassador and Commercial Attaché of Pakistan in Afghanistan regarding this matter.

Mr. Jawaid Bilwani President KCCI and Former President PAJCCI seconded the Chairman PAJCCI on the issue of visa on passport, terming it a matter of critical importance that should be escalated to the Prime Minister's level for resolution. He further suggested that PAJCCI formalize a committee and collect inputs from major exporters regarding the challenges faced in trade with Afghanistan. This, he emphasized, would support the preparation of the one-page document as advised by the Chairman PAJCCI.

Mr. Qazi Zahid, Ex-Officio PAJCCI, with the permission of the Chair, highlighted the serious challenges in receiving payments from Afghanistan due to inactive banking channels. He noted that members are often harassed by authorities, while the gap essentially lies at the policy level with the Ministry of Commerce and the State Bank. He urged the Chairman and President PAJCCI to take up this matter at the highest forums for resolution.

Mr. Junaid Makda, President PAJCCI, endorsed the Ex-Officio's request and assured that the matter would be taken up with higher authorities. He further emphasized the urgent need for a PAJCCI delegation to visit Kabul to jointly address critical issues including visas, tariffs, and overall trade facilitation.

Resolution – PAJCCI AGM

It was unanimously resolved that PAJCCI will escalate the issue of Infrastructure Development Cess (IDC) imposed by the KPK Government to the Chief Minister's level, as it has severely reduced trade volumes. The Committee urged NLC to operationalize the Torkham terminal without delay and ensure PAJCCI's consultation before tariff revisions. It was agreed to immediately reactivate Liaison Committee Meetings to address routine issues. Both chapters of PAJCCI will jointly prepare a one-page document for submission to the SIFC working group to channel bilateral and transit trade concerns. On visa facilitation, the House endorsed pursuing chamber-to-chamber arrangements similar to Iran's paper visa system, escalating the



matter to the Prime Minister, and engaging embassies to resolve delays faced by Afghan and Pakistani traders. The issue of inactive banking channels with Afghanistan will also be raised with the Ministry of Commerce and the State Bank. Finally, it was resolved that a PAJCCI delegation will visit Kabul to jointly address visas, tariffs, IDC, banking, and overall trade facilitation.

Closing of the Meeting

The Executive Committee and General Body members present in the house (Physical and Online) appreciated PAJCCI's overall performance during the year and acknowledged the comprehensive presentation delivered at the AGM.

Before conclusion, the House warmly congratulated Mr. Zia-ul-Haq Sarhadi on the conferment of the prestigious Sitara-e-Imtiaz.

A formal vote of thanks was extended to the Chair and all participants for their valuable contributions.

It was agreed that the next General Body Meeting will be convened in December 2025.