

8 Nov, 2018

Pg - Business

## Acquisition

# CCP approves Alipay's 45% stake in Telenor Microfinance Bank

It will pave the way for mobile payment platform's entry into Pakistan with an investment of \$185 million

SHAHBAZ RANA  
ISLAMABAD

The antitrust watchdog has allowed Alipay - an affiliate of online shopping giant Alibaba - acquisition of 45% stake in Telenor Microfinance Bank Limited, facilitating the company in starting its operations in Pakistan by the end of current year.

The Competition Commission of Pakistan (CCP) has approved Alipay (Hong Kong) Holding Limited's acquisition of shareholding in Telenor Microfinance Bank, according to a statement issued by the CCP on Wednesday.

The move will pave the way for the entry of world's largest mobile payment platform into Pakistan. Ant Financial, the parent company of Alipay and the financial services affiliate of Alibaba, had acquired the 45% stake with an investment of \$184.5 million in March 2018.

The CCP has given the approval at a time when China's biggest e-commerce company is anticipating a slowdown in its growth. Due to the slowing economic growth rate in China and trade war between the

world's two largest economies, the Alibaba Group has cut its estimate of revenue growth by around 5%.

Alibaba had revenues of \$12.4 billion in the quarter ended September 2018 with a 54% increase from a year earlier, but it was less than what analysts had expected, the New York Times reported last week.

In January 2017, Jack Ma, the founder of the Alibaba Group, had shown his intention to invest in Pakistan after holding a meeting with the then prime minister Nawaz Sharif on the sidelines of the World Economic Forum's annual meetings.

Founded in 2004 by Jack Ma, Alipay is part of the Alibaba Group, a Chinese multinational conglomerate specialising in e-commerce, retail, internet, artificial intelligence (AI) and technology.

Telenor Microfinance Bank is Pakistan's first scheduled micro-finance bank and provides micro-finance and related financial services.

The CCP's approval came only after the Islamabad High Court gave



GREEN LIGHT: The CCP has given the approval at a time when China's biggest e-commerce company is anticipating a slowdown in its growth. PHOTO: REUTERS

the order to its three members, including the chairperson who had been removed by the federal cabinet. In the absence of the chairperson, the CCP is not in a position to take any decision on the merger and acquisition requests.

The federal cabinet last month re-

moved three members of the CCP, two deputy governors of the State Bank of Pakistan (SBP) and heads of three commercial banks on the grounds that they had been appointed by the last government in violation of laid-down procedures.

Since January 2018, the CCP has

approved 66 mergers, acquisitions and joint ventures in different sectors including power generation, automotive, information technology, oil and gas, and food.

Some of the major transactions include the acquisition of Daraz.com by Alibaba Singapore Holding, acquisition of OMV (Pakistan) Exploration GMSH by Dragon Prime Hong Kong Limited, joint venture between Riaz Bottlers Private Limited and Lotte Chilsung Beverages Co Limited, acquisition of shareholding in Total Parco Marketing Limited by Pak-Arab Refinery Limited and the acquisition of Marshall Gas Private Limited's liquefied petroleum gas plant by Haseof Petroleum Limited.

Telenor - with its network and infrastructure - is also looking at the next growth segment as mobile broadband penetration is expected to slow down in the next five years. Telenor has a 23% market share in the Next Generation Mobile Services (NGMS) market, which puts it in the third place after Jazz (34%) and Zong (29%).

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# Regulator approves Alipay's TMB acquisition

By Our Staff Reporter

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ISLAMABAD: The Competition Commission of Pakistan (CCP) has approved Alipay Holding Ltd of Hong Kong to acquire 45 per cent stake in Telenor Microfinance Bank (TMB), paving the way for world's largest mobile payment platform's entry into the country.

Alipay is a part of the Alibaba Group, a Chinese multinational conglomerate specialising in e-commerce, retail, internet, artificial intelligence and technology. TMB is Pakistan's first scheduled microfinance bank, and provides microfinance and related financial services. Since January, the CCP has approved 66 mergers, acquisitions and joint ventures, in sectors including power generation, automotive, information technology, oil and gas, and food.

Some of the major transactions include the acquisition of Daraz.com by Alibaba Singapore Holding and OMV (Pakistan) Exploration GMBH by Dragon Prime Hong Kong Ltd among others.



## CCP approves world largest mobile payment platform entry in Pakistan

### **Our correspondent**

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Islamabad

The Competition Commission of Pakistan (CCP) has approved M/s Alipay (Hong Kong) Holding Limited's acquisition of 45 percent shareholding in M/s Telenor Microfinance Bank Limited, paving the way for the world's largest mobile payment platform's entry into Pakistan.

According to the CCP's statement issued here on Wednesday, founded in 2004 by Jack Ma, Alipay is a part of the Alibaba Group, a Chinese multinational conglomerate specialising in e-commerce, retail, Internet, AI and technology.

Telenor Microfinance Bank is Pakistan's first scheduled microfinance bank, and provides microfinance and related financial services.

Since January 2018, The Competition Commission of Pakistan has approved 66 mergers, acquisitions and joint ventures, in sectors including Power Generation, Automotive, Information Technology, Oil & Gas, and Food.

Some of the major transactions include the acquisition of Daraz.com by Alibaba Singapore Holding, the acquisition of OMV (Pakistan) Exploration GMBH by Dragon Prime Hong Kong Limited, the Joint Venture between Riaz Bottlers Private Limited and Lotte Chilsung Beverages Co Limited, the acquisition of shareholding in Total PARCO Marketing Limited by Pak-Arab Refinery Limited, and the acquisition of Marshall Gas Private Limited's Liquefied Petroleum Gas plant by Hascol Petroleum Limited.

## CCP approves world largest mobile payment platform entry into Pakistan

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Telenor Microfinance Bank

## CCP approves Alipay's acquisition

KARACHI: The Competition Commission of Pakistan (CCP) has approved M/s. Alipay (Hong Kong) Holding Limited's acquisition of 45 percent shareholding in M/s. Telenor Microfinance Bank Limited, paving the way for the world's largest mobile payment platform's entry into Pakistan.

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## CCP approves Alipay of Alibaba as first mover in Pakistan

**A**LIPAY secured the first mover advantage in online commerce and digital banking in Pakistan as the Competition Commission of Pakistan (CCP) formally approved Alibaba subsidiary to acquire 45 percent shares of the Telenor Microfinance Bank Limited Pakistan on Wednesday.

Alipay is a third-party mobile and online payment platform owned by the Chinese commerce giant Alibaba, founded in 2004. Billionaire owner Jack Ma led Alipay to overtake PayPal as the world's largest mobile payment platform in 2013. Alipay enjoys a 54 percent share in China's US\$5.5 trillion mobile payment market, by far the largest in the world.

Alibaba Group is a Chinese multinational conglomerate specializing in e-commerce, retail, internet, Artificial Intelligence (AI) and technology. Telenor Microfinance Bank is Pakistan's first scheduled microfinance bank, and provides micro-finance and related finan-

cial services.

It is worth mentioning that Telenor Microfinance Bank is Pakistan's first scheduled microfinance bank, and provides micro-finance and related financial services. Since January 2018, the CCP has approved a total of 66 mergers, acquisitions and joint ventures, in sectors including Power Generation, Automotive, Information Technology, Oil & Gas, and Food.

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## **CCP approves Alipay's acquisition of Telenor Microfinance Bank**

ISLAMABAD

STAFF REPORT

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# The Nation

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## CCP approves Alipay's acquisition of Telenor Microfinance Bank

OUR STAFF REPORTER  
ISLAMABAD

The Competition Commission of Pakistan (CCP) has approved M/s. Alipay (Hong Kong) Holding Limited's acquisition of 45% shareholding in M/s Telenor Microfinance Bank Limited, paving the way for the world's largest mobile payment platform's entry into Pakistan.

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# Morning Mail

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## CCP okays foreign takeover of local micro-financing bank

■ STAFF REPORT  
ISLAMABAD

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Since January 2018, the competition commission has approved 66 mergers, acquisitions and joint ventures, in sectors including power generation, automotive, Information Technology (IT), oil and gas and food.

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# CCP approves Alipay of Alibaba as first mover in Pakistan

## Statesman Report

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علی پے ہانگ کانگ ہولڈنگ، ٹیلی

نار مائیکروفنانس بینک کے 45

فیصد حصص کی خریداری کیلئے اہل قرار

اسلام آباد (خبرنگار خصوصی) مسابقتی کمیشن آف پاکستان نے مشہور کمپنی علی پے ہانگ کانگ ہولڈنگ کو ٹیلی نار مائیکروفنانس بینک لمیٹڈ کے 45 فیصد حصص کی خریداری کیلئے اہل قرار دے کر اسے پاکستان میں موبائل فون کے ذریعے تیز تر رقم کی ترسیل کا پلیٹ فارم قائم کرنے کی اجازت دے دی ہے 2004 میں ہانگ کانگ میں جیک ماہ کی سربراہی میں قائم ہونے والی علی بابا گروپ کی کمپنی علی پے الیکٹرانک کامرس میں دنیا کی سب سے بڑی کمپنی ہونے کا اعزاز رکھتی ہے رواں سال کمیشن نے 66 پاکستانی اور غیر ملکی کمپنیوں میں مرجر کی منظوری دی ہے۔



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علی پے ہولڈنگ کی ٹیلی نار مائیکرو فنانس  
میں شیئرز کے حصول کی درخواست منظور

کراچی (بزنس رپورٹر) مسابقتی کمیشن نے چین  
کی ملٹی نیشنل کمپنی علی بابا گروپ کے ذیلی ادارے علی  
پے ہولڈنگ لمیٹڈ کی ٹیلی نار مائیکرو فنانس بینک لمیٹڈ  
میں 45 فیصد شیئرز کے حصول کی درخواست منظور  
کر لی۔ اس اقدام سید نیا کے سب سے بڑے موبائل  
پے منٹ پلیٹ فارم کی پاکستان میں داخلے کی راہ  
ہموار ہوگئی ہے۔ علی پے 2004 میں جیک ما کی  
سربراہی میں بنائی گئی تھی جو چین کے کثیر القومی علی بابا  
گروپ کا حصہ ہے اور ای کامرس، ریٹیل انٹرنیٹ اور  
ٹیکنالوجی میں خاص مہارت رکھتا ہے۔



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## سی سی پی نے علی بابا گروپ کی ٹیلی نار مائیکرو فنانس بینک میں شیئرز کے حصول کی منظوری دے دی

اسلام آباد (نمائندہ خصوصی) سپیشل کمیشن آف پاکستان نے مشہور کمپنی علی پے (Alipay) ہولڈنگ لمیٹڈ کی ٹیلی نار مائیکرو فنانس بینک لمیٹڈ میں 45% شیئرز کے حصول کی درخواست منظور کر لی ہے جس سے دنیا کے سب سے بڑے موبائل پیمنٹ پلیٹ فارم کی پاکستان میں داخلے کی راہ ہموار ہو گئی ہے۔ علی پے 2004 میں جیک ما کی سربراہی میں بنائی گئی تھی جو کہ چین کے کثیر القومی علی بابا گروپ کا حصہ ہے اور ای کامرس، ریشیل، انٹرنیٹ اور ٹیکنالوجی میں خاص مہارت رکھتا ہے۔ جبکہ ٹیلی نار مائیکرو فنانس بینک پاکستان کا پہلا Scheduled مائیکرو فنانس بینک ہے جو کہ پاکستان میں مائیکرو فنانس اور متعلقہ مالیاتی خدمات فراہم کر رہا ہے۔ سپیشل کمیشن آف پاکستان نے رواں سال اب تک مختلف سیکٹرز میں 66 مرجز، ایکوزیشنز اور جوائنٹ وینچرز کی منظوری دی ہے۔ ان سیکٹرز میں پاور جنریشن، آٹوموٹیو، انفارمیشن ٹیکنالوجی، آئل اور گیس اور فوڈ سیکٹرز شامل ہیں۔

# روزنامہ اوصاف

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سی سی پی کی علی بابا گروپ کی ٹیلی نارمائیکرو  
فنانس بینک میں شیئرز کے حصول کی منظوری

اسلام آباد (اوصاف نیوز) سی سی پی نے مشہور کمپنی علی  
پے (Alipay) ہولڈنگ لمیٹڈ کی ٹیلی نارمائیکرو فنانس  
بینک لمیٹڈ میں 45% شیئرز کے حصول کی درخواست منظور  
کر لی ہے جس سے دنیا کے سب سے بڑے رہنما مل پیمنٹ  
پلیٹ فارم کی پاکستان میں داخلے کی راہ ہموار ہو گئی ہے۔ علی  
پے 2004 میں جیک ما کی سربراہی میں بنائی گئی تھی جو کہ  
چین کے شیر القومی علی بابا گروپ کا حصہ ہے۔





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## علی بابا گروپ کی ٹیلی نارمائیگر و فائننس بینک میں شیئرز کے حصول کی منظوری

اسلام آباد (نئی بات نیوز) کمپنیشن کمیشن آف پاکستان نے مشہور کمپنی علی بے (Alipay) ہولڈنگ لیڈنگ کی ٹیلی نارمائیگر و فائننس بینک لیڈنگ میں 45% شیئرز کے حصول کی درخواست منظور کر لی ہے جس سے دنیا کے سب سے بڑے موبائل پیمنٹ پلیٹ فارم کی پاکستان میں داخلے کی راہ ہموار ہو گئی ہے۔ علی بے 2004 میں جیک ما کی سربراہی میں بنائی گئی تھی جو کہ چین کے کثیر القومی علی (باقی صفحہ 4 بقیہ نمبر 6)

بابا گروپ کا حصہ ہے اور ای کامرس، ریٹیل، انٹرنیٹ اور ٹیکنالوجی میں خاص مہارت رکھتا ہے۔ جبکہ ٹیلی نارمائیگر و فائننس بینک پاکستان کا پہلا Scheduled مائیگر و فائننس بینک ہے جو کہ پاکستان میں مائیگر و فائننس اور متعلقہ مالیاتی خدمات فراہم کر رہا ہے۔ کمپنیشن کمیشن آف پاکستان نے رواں سال اب تک مختلف سیکٹرز میں 66 مرجز، ایکویزیشنز اور جوائنٹ وینچرز کی منظوری دی ہے۔ ان سیکٹرز میں پاور جنریشن، آٹوموٹیو، انفارمیشن ٹیکنالوجی، آئل اور گیس اور فوڈ سیکٹرز شامل ہیں۔



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## پاکستان میں مائیکروفنانس اور متعلقہ مالیاتی خدمات فراہم کر رہا ہے

آف پاکستان نے رواں سال ایک مختلف سیکٹرز میں 66 مہررز، ایکویڈیشن اور جوائنٹ وینچرز کی منظوری دی ہے۔ ان سیکٹرز میں پاور جنریشن، آٹوموٹیو، انفارمیشن ٹیکنالوجی، آئل اور گیس اور توڈی سیکٹرز شامل ہیں۔ اس سال کی نئی خاص ٹرانزیکشنز میں علی بابا سٹور ہولڈنگ کی جانب سے دراز۔com (Daraz.com) کا حصول، ڈریگن پرائم ہانگ کانگ لیٹڈ کی جانب سے O M V پاکستان Exploration GmbH کا حصول، ریانس بولڈرز پرائیویٹ لیٹڈ اور Lotte Chilsung Beverage کے جوائنٹ وینچر، پاک عرب ریفرنسز کی جانب سے ٹوٹل پارک لیٹڈ میں شیئرز کا حصول شامل ہیں۔

اسلام آباد (نیوز رپورٹر) سینیٹ میں آف پاکستان نے مشہور کمپنی علی بابا (Alibaba) ہولڈنگ لیٹڈ کی نیلی نار مائیکروفنانس بینک لیٹڈ میں %45 شیئرز کے حصول کی درخواست منظور کر لی ہے جس سے دنیا کے سب سے بڑے موبائل ہیمنٹ پلیٹ فارم کی پاکستان میں داخلے کی راہ ہموار ہوئی ہے۔ علی بابا نے 2004 میں جیک ما کی سربراہی میں بنائی گئی تھی جو کہ چین کے کثیر القومی علی بابا گروپ کا حصہ ہے اور ان کا سرس، ریشیل، اسٹریٹو، نیکیٹالوجی میں خاص مہارت رکھتا ہے۔ جبکہ نیلی نار مائیکروفنانس بینک پاکستان کا پلانڈ سڈولڈ مائیکروفنانس بینک ہے جو کہ پاکستان میں مائیکروفنانس اور متعلقہ مالیاتی خدمات فراہم کر رہا ہے۔

# جہانِ پاکستان

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علی بابا گروپ کی طرف سے ٹیلی نار  
مائیکرو فائننس بینک کے 45 فیصد  
شیئرز کی خریداری کی منظوری

اسلام آباد (کامرس رپورٹر) سابقتی کمیشن  
آف پاکستان نے علی بابا گروپ کی طرف سے ٹیلی نار  
مائیکرو فائننس بینک کے (باقی صفحہ 6 بقیہ نمبر 4)

بقیہ منظوری 4

45 فیصد شیئرز کی خریداری کی منظوری دیدی۔ بدھ  
کو سابقتی کمیشن آف پاکستان سے جاری اعلامیہ  
میں کہا گیا کہ معروف کمپنی علی پے (Alipay)  
ہولڈنگ لیڈنگ کے ٹیلی نار مائیکرو فائننس بینک  
لیڈنگ کے 45 فیصد شیئرز کی خریداری کی درخواست کی  
منظوری سے دنیا کے سب سے بڑے موبائل پیمنٹ  
پلیٹ فارم کی پاکستان میں داخلے کی راہ ہموار ہوگئی ہے۔