

Mr. Muhammad Arif Habib

Chairman

Mr. Arif Habib is the Chief Executive of Arif Habib Corporation Limited, the holding company of Arif Habib Group. He is also the Chairman of Fatima Fertilizer Company Limited, Aisha Steel Mills Limited, Javedan Corporation Limited (the owner of Naya Nazimabad) and Sachal Wind Power.

Mr. Arif Habib remained the elected President/Chairman of Pakistan Stock Exchange (formerly Karachi Stock Exchange) for six times in the past and was a Founding Member and Chairman of the Central Depository Company of Pakistan Limited. He has served as a Member of the Privatisation Commission, Board of Investment, Tariff Reforms Commission and Securities & Exchange Ordinance Review Committee. He is currently a member of the Prime Minister's Economic Advisory Council (EAC) and the Think-Tank constituted by the Prime Minister on COVID-19 related economic issues.

Mr. Habib participates significantly in welfare activities. He remains one of the directors of Pakistan Centre for Philanthropy (PCP), Karachi Education Initiative (KSBL) and Karachi Sports Foundation as well as trustee of Memon Health & Education Foundation (MMI) and Fatimid Foundation.

Corporate Responsibilities

Arif Habib Corporation Limited (Chief Executive)

As Chairman

Aisha Steel Mills Limited

Arif Habib Consultancy (Private) Limited

Arif Habib Foundation

Black Gold Power Limited

Fatima Fertilizer Company Limited

Fatimafert Limited

Karachi Sports Foundation

National Resources (Private) Limited

Pakarab Fertilizers Limited

Sachal Energy Development (Private) Limited

As Director

Arif Habib Equity (Private) Limited
Arif Habib Real Estate Services (Private) Limited
Fatima Cement Limited
International Builders and Developers (Private) Limited
NCEL Building Management Limited
Pakarab Energy Limited
Pakistan Business Council
Pakistan Engineering Company Limited
Pakistan Opportunities Limited

As Honorary Trustee/Director

Fatimid Foundation
Habib University Foundation
Karachi Education Initiative
Pakistan Centre for Philanthropy

Mr. Kashif A. Habib**Director**

Mr. Kashif A. Habib is the Chief Executive of Power Cement Limited. Being a member of the Institute of Chartered Accountants of Pakistan (ICAP) he completed his articleship from A.F. Ferguson & Co. (a member firm of Price Waterhouse Coopers), where he gained experience of a diverse sectors serving clients spanning the Financial, Manufacturing and Services industries. He has to his credit four years of experience in Arif Habib Corporation Limited as well as over nine years' experience as an Executive Director in cement and fertilizer companies of the group.

Corporate Responsibilities

Power Cement Limited (Chief Executive)

As Director

Aisha Steel Mills Limited
Alternatives (Private) Limited
Arif Habib Corporation Limited
Arif Habib Equity (Private) Limited
Arif Habib Foundation
Arif Habib Real Estate Services (Pvt.) Limited
Black Gold Power Limited
Fatimafert Limited
Fatima Cement Limited

Fatima Fertilizer Company Limited
Fatima Packaging Limited
Memon Health and Education Foundation
Nooriabad Spinning Mills (Private) Limited
Pakarab Fertilizers Limited
Rotocast Engineering Company (Pvt.) Limited
Safemix Concrete Limited
Siddqsons Energy Limited

Mr. Muhammad Ejaz

Director

Muhammad Ejaz is the founding Chief Executive of Arif Habib Dolmen REIT Management Limited, which has successfully launched South Asia's first listed REIT fund. He has been associated with Arif Habib Group since August 2008 and sits on the board of several group companies. He has spear headed several group projects when these were at a critical stage during their execution.

Prior to joining Arif Habib Group, Ejaz has served at senior positions with both local and international banks. He was the Treasurer of Emirates NBD bank in Pakistan and served Faysal Bank Pakistan as Regional Head of Corporate Banking group. He also served Saudi-Pak bank (now Silkbank) as Head of Corporate and Investment Banking. He also had short stints at Engro Chemical and American Express bank.

Ejaz did his graduation in Computer Science from FAST, ICS and did MBA in Banking and Finance from IBA, Karachi where he is a regular visiting faculty member. He has also conducted programs at NIBAF-SBP and IBP. He is a Certified Director and also a Certified Financial Risk Manager.

He actively participates in the group's CSR initiatives especially those which render services in the fields of health and education with emphasis on female literacy.

Corporate Responsibilities

Arif Habib Dolmen REIT Management Limited (Chief Executive)

As Director

Arif Habib Real Estate Services (Pvt.) Limited
REMMCO Builders & Developers Limited
Sachal Energy Development (Pvt.) Limited

Mr.Saeed Ahmad**Director**

Mr. Saeed Ahmad is a Fellow of the Institute of Actuaries, London. He holds a master's degree in Finance & Accounting from the London School of Economics and BSc (Hons) from Punjab University, Lahore with a gold medal. He also attended Senior Management Program of Harvard Business School at Boston, USA.

Mr. Saeed Ahmad has extensive Banking, Finance and Management experience of over 45 years. He started his career with Prudential Corporation, London in 1969 and then moved on to Banking and worked in SIBC Riyadh, an Associate of Chase Manhattan Bank, in Corporate Finance and as Head of Corporate Finance and International in Kuwait Asia Bank, Bahrain. Mr. Saeed Ahmad has worked as Head of Treasury, Credit and Marketing of Paris-based Union de Banques Arabes et Francaise at Bahrain, a subsidiary of Credit Lyonnais, Paris for several years. He also headed Islamic Investment and Financial Products Group at Faysal Islamic Bank of Bahrain-Manama, Bahrain.

Mr. Saeed Ahmad has also worked in the corporate sector at senior executive positions such as Vice President Finance & Chief Financial Officer at the biggest Saudi multinational group in Jeddah. Earlier, he was also heading a group of companies in England.

He was appointed by the Federal Government as Chairman of the Steering Committee for the Promotion of Islamic Finance in December 2013. This apex forum was responsible for developing a roadmap for Islamic Finance in the country.

Mr. Saeed Ahmad has also served at the State Bank of Pakistan as Deputy Governor, from January 2014 to March 2017. At State Bank of Pakistan, he contributed as Chairman / Member of several committees, playing a key role in decision making for the central bank. He chaired the Banking Policy Committee, Investment Committee of the Management, Management Committee on Information Technology, Payment Systems Policy Committee. He was also a member of the Monetary Policy Committee and Monetary Operations Committee. To meet the special skill requirements and develop human resources for an expanding Islamic Banking Industry, he played a pivotal role in the establishment of three Centers of Excellence in Islamic Finance in three leading universities of the country. With a focus on the smooth flow of financial services to priority sectors including Agriculture, Warehousing Receipts, Microfinance, SMEs, low-cost housing, Financial Inclusion, Digital Banking, Mr. Saeed Ahmad has played a key role in developing a number of innovative market instruments.

During 2014-17, Mr. Saeed Ahmad was Chairman of the Board of Directors of House Building Finance Company Limited, Pakistan Mortgage Refinance Company and EXIM Bank. He was Member, Policy Board of Securities and Exchange Commission of Pakistan, State Life Insurance Corporation and Zarai Taraqati Bank Limited. Moreover, he is a member of the Board of Governors as well as Board of Trustees of Pakistan Kidney and Liver Institute and Research Center, Lahore. Mr. Saeed Ahmad also chaired SAARC Payments Council, which is an international forum of SAARC countries to share experiences on payment systems.

Mr. Javed Kureishi

Director

Mr. Javed is a career Banker having spent 34 years with Citibank both in Pakistan and abroad across 5 countries in Middle East, Africa, Eastern Europe and Asia where he spent 9 years. Javed held a number of very Senior positions across Corporate Banking, Country, Risk and Regional Management. This included Corporate Bank Head, Middle East, Chief Executive Officer, Czech Republic, Asia Pacific Regional Head for Multinational Subsidiaries, and Asia Pacific Head of Public Sector. Javed has extensive knowledge of Asia Pacific having travelled to China 35 times.

Javed is presently working as a Senior Consultant to the International Finance Corporation (IFC) in Pakistan since Nov 2019.

Javed has a BA Hons in Economics from The University of Sussex, UK.

Javed is also a keen sportsman. He was Captain of Pakistan Under 19 Cricket team that toured India and Sri Lanka in 1978-79. He played first class cricket for PIA and Sind and represented Sussex Under 25, Combined English Universities. Javed also played Field Hockey for his University 1981-83.

Javed's other interests include Reading, Music and History.

As Director

Power Cement Limited

Pakistan Stock Exchange Limited

Pakistan Corporate Restructuring Company Limited

Fauji Foods Limited

Mr. Abdul Qadir Sultan

Director

Mr. Abdul Qadir Sultan is a Qualified Chartered Accountant from the Institute of Chartered Accountants of Pakistan (ICAP). He is currently working as the Chief Compliance and Risk Officer at SadaPay, one of Pakistan's fastest growing fintechs. The Company is funded by notable VCs including New York-based Recharge Capital, Kingsway Capital, Raptor Group, and others.

He completed his articleship from A.F.Ferguson & Co. one of the finest accountancy firms in Pakistan. He has a working experience of over 16 years in various diversified capacities. His last assignment was as the Head of Compliance and Risk Governance at Bank Alfalah Limited.

He is a certified director from ICAP and holds a diploma in Islamic Finance from CIMA (UK).

Mr. Sultan takes keen interest in the promotion of education, trade and industry and strongly advocates these causes through various professional, corporate and trade platforms.

Mr. Alamgir A. Shaikh

Director

Mr. Alamgir Shaikh is a businessman. He is associated with Chamber of Commerce and Industries where he served as Advisor to the office of Chairman Banking & Insurance Committee, Chairman Renovation Committee, Chairman & Advisor Export Committee and Hilal Foods and Import Development. He is also serving as President of Snooker Association of Pakistan and also represented Habib Bank and Karachi region as domestic hockey player. In 2014 he was appointed as Vice President of Asian Federation of Snooker. In honor of recognition to his efforts in the sports of snooker the President of Pakistan awarded him "President's Award for performance Excellence".

Mr. Abdullah Ghaffar

Director

Mr. Ghaffar is associated with Al Baraka Bank Pakistan Limited since July 2009. At present, he is serving Al Baraka as SEVP / Group Head – Corporate & Investment Banking. He is a member of the Bank's MANCOM, ALCO and CRMC. His professional experience spans over 32 years across various disciplines including Retail Banking, Corporate Finance, Capital Markets, Cash Management, Islamic Products & Services and Information Technology. Mr. Ghaffar graduated from the Institute of Business Administration (IBA), Karachi with an MBA and subsequently completed professional trainings in Islamic Banking from Darul-Uloom, Korangi and SBP-NIBAF. He has held managerial positions in leading financial institutions such as United Bank

Limited (Head of Islamic Banking) and Standard Chartered Bank (Associate Director – Islamic Banking).

Ms. Darakshan Zohaib

Director

Mrs. Darakshan Zohaib has completed her graduation and is now currently pursuing her career in the field of accounts as Association of Chartered Accountant (ACCA). She has completed her internships in Central Depository Company Limited (CDM), Hum Television Network and A.F Ferguson and Company as an Audit Trainee. Furthermore, she has achieved Academic Excellence Award 2009. She is also serving on the Board of Directors of Al-Abbas Sugar Mills Limited.