

DIRECTORS' PROFILE

Mr. Arif Habib

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 Arif Habib Dolmen REIT Management Limited, Fatima Fertilizer Company Limited, Aisha Steel Mills Limited, Javedan Corporation Limited (the owner of Naya Nazimabad) and Sachal Energy Development (Pvt.) Limited.

Mr. Arif Habib remained the elected President/Chairman of 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 has also served as 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. He is currently a member of the Prime Minister's Task Force on Foreign Direct Investment.

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

Other Corporate Responsibilities

As Chairman	As Director
Aisha Steel Mills Limited	Arif Habib Equity (Private) Limited
Arif Habib Dolmen REIT Management Limited / (Dolmen City REIT)	Arif Habib Consultancy (Private) Limited
Arif Habib Development and Engineering Consultants (Private) Limited (<i>formerly Arif Habib Real Estate Development Company (Private) Limited</i>)	Fatima Cement Limited
Arif Habib Foundation	International Builders and Developers (Private) Limited
Black Gold Power Limited	NCEL Building Management Limited
Fatima Fertilizer Company Limited	Pakarab Energy Limited
Fatimafert Limited	Pakistan Business Council
Javedan Corporation Limited	Pakistan Engineering Company Limited
Naya Nazimabad Foundation	Pakistan Opportunities Limited
Pakarab Fertilizers Limited	
Sachal Energy Development (Private) Limited	As Honorary Trustee/Director
Sapphire Bay Development Company Limited	Fatimid Foundation
	Habib University Foundation
	Karachi Education Initiative
	Memon Education Board
	Memon Health and Education Foundation
	Pakistan Centre for Philanthropy

Official Address : Arif Habib Centre, 23,M.T Khan Road, Karachi - 74000

Mr. Asadullah Khawaja

Mr. Asadullah Khawaja is the former chairman of Arif Habib Corporation Limited. He started his professional career with United Bank Limited and soon switched to investment banking with Investment Corporation of Pakistan (ICP) where he served in various executive positions before taking charge as the Managing Director.

Mr. Khawaja also held the additional charge as Chief Executive of Bankers Equity Limited (BEL) and National Investment Trust Limited (NITL). His foreign assignments include five years at Pakistan Embassy in London as Investment Counsellor. During his professional career he has served as Chairman Packages Limited, Chairman Pakistan Industrial Credit and Investment Corporation (PICIC) and also the Executive Director of Pakistan Credit Rating Agency. Mr. Khawaja has also served on the Board of Directors of prestigious institutions of domestic and international standings and the list of companies can be termed impressive. He has also served as the Chairman of the Board of PICIC Asset Management Company.

Mr. Khawaja completed his Bachelor of Arts in 1964 from Forman Christian College, Lahore.

Subsequently, he completed several local and foreign courses on banking, securities, industries management, investment analysis and portfolio management. Moreover, he has participated in various international seminars and workshops on investment oriented issues.

Other Corporate Responsibilities

As Director

Pak Elektron Limited

Pioneer Insurance

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Mr. Samad A. Habib

Starting off with a career at Arif Habib Corporation Limited; Samad built up his experience in sales, marketing and corporate activities working his way up through various executive positions. Joining Arif Habib Limited in 2004, he led the company as Chairman and Chief Executive playing a key role in the strategic direction of the company where he specialized in capital market operations and corporate finance building achieving a range of significant IPOs and private placements.

In 2011 he moved to Javedan Corporation Limited as a part of the driving force behind the transformation of the dilapidated cement plant to a living community. At Naya Nazimabad, Samad Habib has contributed to making a positive impact on society providing a quality lifestyle to the middle class of the city. His dedication and optimism is set to further transform the area with the largest commercial precinct development in the city presently under planning.

Other Corporate Responsibilities

As Chief Executive Javedan Corporation Limited Safemix Concrete Limited	As Director Aisha Steel Mills Limited Arif Habib Corporation Limited Arif Habib Dolmen REIT Management Limited / (Dolmen City REIT) Arif Habib Equity (Pvt.) Limited Arif Habib Foundation Arif Habib Development and Engineering Consultants (Private) Limited (<i>formerly known as Arif Habib Real Estate Development Company (Private) Limited</i>) Black Gold Power Limited Nooriabad Spinning Mills (Pvt.) Limited Memon Health and Education Foundation Pakarab Fertilizers Limited Pakistan Opportunities Limited Power Cement Limited Rotocast Engineering Company (Pvt.) Limited Sapphire Bay Development Company Limited Sukh Chayn Gardens (Pvt.) Ltd.
As Chairman NN Maintenance Company (Private) Limited	

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Mr. Kashif A. Habib

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.

Mr. Kashif A. Habib is dedicated to improving the country's energy situation and is engaged with experts to make renewable energy a more feasible and accessible solution not just for industry but also the masses.

Other Corporate Responsibilities

As Chief Executive

Power Cement Limited

As Director

Aisha Steel Mills Limited

Arif Habib Corporation Limited

Fatima Fertilizer Company Limited

Javedan Corporation Limited

MCB-Arif Habib Savings & Investments Limited

Arif Habib Equity (Private) Limited

Arif Habib Foundation

Arif Habib Development and Engineering Consultants (Private) Limited (*formerly Arif Habib Real Estate Development Company (Private) Limited*)

Black Gold Power Limited

Fatimafert Limited

Fatima Cement Limited

Fatima Packaging Limited

Nooriabad Spinning Mills (Pvt.) Limited

Pakarab Fertilizers Limited

Pakistan Opportunities Limited

Rotocast Engineering Company (Pvt.) Limited

Safemix Concrete Limited

Siddqsons Energy Limited

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Mr. Nasim Beg

Mr. Nasim Beg is the Chief Executive Officer of Arif Habib Consultancy (Pvt.) Limited, along with being the Vice Chairman of MCB-Arif Habib Savings & Investments Limited, an Asset Management Company that was conceived and set up by him and which he headed as Chief Executive till June 2011.

He qualified as a Chartered Accountant in 1970 and over the decades has had experience in the business world, including manufacturing, as well as in financial services, within and outside the country. Before joining the Arif Habib Group, Mr. Beg served as the Deputy Chief Executive of the National Investment Trust, which he joined during its troubled period and played an instrumental role in its modernisation and turn around. He also served as the acting Chief Executive of NIT for a few months. He has also been associated at top-level positions with other asset management and investment advisory companies.

Mr. Beg has also held senior level responsibilities in the automobile industry. During his tenure as the Chief Executive of Allied Precision (a subsidiary of the Allied Engineering Group), he set up a green field project for the manufacture of sophisticated indigenous components for the automotive industry under transfer of technology licenses with Japanese and European manufacturers.

His initiation to the financial services business was with the Abu Dubai Investment Company, UAE, where he was a part of the team that set up the company in 1977. He was the founding Chairman of the Institute of Financial Markets of Pakistan, which was sponsored by the Securities & Exchange Commission of Pakistan (SECP). He has served on several committees set up by the SECP for developing the Capital Markets, including the one that authored the Voluntary Pension System. He has also held the Chairmanship of the Mutual Funds Association of Pakistan. In addition, he has also been a member of the Prime Minister's Economic Advisory Council (EAC).

Other Corporate Responsibilities

As Chief Executive

Arif Habib Consultancy (Pvt.) Limited

As Director

Aisha Steel Mills Limited

Arif Habib Corporation Limited

MCB-Arif Habib Savings & Investments Limited

Power Cement Limited (Chairman)

Pakarab Fertilizers Limited

Naymat Collateral Management Company Limited

As Other Officeholder

Asghari Beg Memorial Trust - Trustee

Lady Dufferin Hospital – Advisor to Managing Committee

The Garage School (Safi Benevolent Trust) – Consultant

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Mr. Muhammad Ejaz

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.

Other Corporate Responsibilities

As Chief Executive

Arif Habib Dolmen REIT Management Limited

As Director

Aisha Steel Mills Limited

Arif Habib Corporation Limited

Arif Habib Real Estate Services (Pvt.) Limited

Javedan Corporation Limited

REMMCO Builders & Developers Limited

Sachal Energy Development (Pvt.) Limited

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Ms. Zeba Bakhtiar

Ms. Zeba Bakhtiar is a renowned name all over Pakistan. She belongs to the province of Baluchistan, and is the daughter of Mr. Yahya Bakhtiar, a prominent barrister and political figure in the history of Pakistan who had played a key role in framing of the 1973 Constitution of Pakistan as the attorney general, when he served in Prime Minister's cabinet.

Ms. Zeba Bakhtiar studied at St. Josephs Convent Quetta, Karachi Grammar School, Kinnaird College Lahore and Baluchistan University. She began her acting career in 1988 from PTV. In 1999, she established a film production company Nirvana films and in 2004 Sagar Entertainment for television production. In 2012 she was selected in the Eisenhower Fellowship South Asia program to study possibilities of using media for social change and development. In 2017, she made a career shift to her paternal family's business of real estate development in Quetta and began her first real estate development project "Bakhtiar Mall" in the heart of Quetta city.

She is honorary President for Diya women's football club (Pioneers of women's football in Pakistan) and supports women's empowerment and career development at every opportunity. In September 2020 she was appointed President of Women's Chamber of Commerce and Industry.

Other Corporate Responsibilities

As President

Women's Chamber of Commerce and Industry

As Director

Arif Habib Corporation Limited

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Khawaja Jalaluddin Roomi

Khawaja Jalaluddin Roomi is the Chairman of Masood Roomi – one of the most modern and vertically integrated textile setups exporting globally with professionals onboard in multi-faceted business domains comprising of Textiles, Trading & Real Estates Development.

He is an MBA with professional accreditations and certifications from Switzerland in the field of textiles and finance from UK. His diversified professional experience, rich business portfolio and associations with various Government, Semi Government and Public Limited Companies, have helped them institutionalize pragmatic business solutions.

Besides serving on the boards of few corporate entities he is also actively involved in various philanthropic projects for the wellbeing of the society.

He holds prestigious designations some of which are mentioned below:

- Chairman Punjab Social Security Health Management Company
- Ex-President DG Khan, Multan Chamber of Commerce and Industries
- Director Punjab Board of Investment & Trade, Member Pakistan Business Council
- Chairman Institute of Cardiology Multan
- Former Chairman board of management Nishtar medical college and hospital

Other Corporate Responsibilities

As Chief Executive

Roomi Holdings (Pvt.) Limited

Masood Fabrics Limited

Masood Holdings (Private) Limited

Masood Roomi Textile Mills (Private) Limited

Masood Apparels (Private) Limited

Roomi Home (Private) Limited

Masood Roomi Foods (Private) Limited

As Director

Roomi Fabrics Limited

Official Address : 5 Officers Colony, Multan