

PROFILE

Mr. Asadullah Khawaja

Mr. Asadullah Khawaja is the 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.

PROFILE

Mr. Arif Habib

Mr. Arif Habib is the Chairman of Arif Habib Group and Chief Executive of Arif Habib Corporation Limited, the holding company of Arif Habib Group. He is also the Chairman of Fatima Fertilizer Company Limited, Power Cement Limited, Aisha Steel Mills Limited, Javedan Corporation Limited (the owner of Naya Nazimabad), Sachal Energy Development (Pvt) Limited and Arif Habib Dolmen REIT Management 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 been 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 has also remained a member of the Prime Minister's Task Force on attracting Foreign Direct Investment (FDI) and a member of Advisory Committee of Planning Commission.

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

Other Directorships / Corporate Responsibilities :

| Sr. | Name of Company / Firm / Entity |
|------------|--|
| 1 | Arif Habib Corporation Limited |
| 2 | Power Cement Limited |
| 3 | Aisha Steel Mills Limited |
| 4 | Javedan Corporation Limited |
| 5 | Fatima Fertilizer Company Limited |
| 6 | Sachal Energy Development (Pvt) Limited |
| 7 | Fatimafert Limited |
| 8 | Arif Habib Dolmen REIT Management Limited |
| 9 | Arif Habib Development and Engineering Consultants (Pvt) Limited |
| 10 | Sapphire Bay Development Company Limited |
| 11 | Black Gold Power Limited |
| 12 | Essa Textile and Commodities (Pvt) Limited |
| 13 | Arif Habib Foundation |
| 14 | Naya Nazimabad Foundation |
| 15 | Pakistan Engineering Company Limited |

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| 16 | Arif Habib Equity (Pvt) Limited |
| 17 | Arif Habib Consultancy (Pvt) Limited |
| 18 | Fatima Cement Limited |
| 19 | International Builders and Developers (Pvt) Limited |
| 20 | NCEL Building Management Limited |
| 21 | Pakarab Energy Limited |
| 22 | Pakistan Business Council |
| 23 | Pakistan Opportunities Limited |
| 24 | Fatimid Foundation |
| 25 | Habib University Foundation |
| 26 | Karachi Education Initiative |
| 27 | Memon Health and Education Foundation |
| 28 | Memon Educational Board |
| 29 | Pakistan Centre for Philanthropy |

PROFILE

Khawaja Najamuddin Roomi

Khawaja Najamuddin Roomi currently serves as the CEO of Masood Roomi. Mr. Roomi is a distinguished alumnus of several prestigious institutions. He earned his MBA from the renowned Said Business School at the University of Oxford and a Bachelor of Arts degree in Economics with a minor in Global Studies from the University of California.

Since assuming the role of CEO at Masood Roomi, he has demonstrated exceptional acumen in managing the day-to-day operations, finances, marketing, and strategy of Roomi Fabrics Ltd, Masood Fabrics Ltd, Roomi Holdings, and Masood Holdings, within one of Pakistan's largest diversified textile groups.

In addition to his extensive experience in managing large-scale operations, Mr. Roomi has pioneered efforts in establishing a groundbreaking joint venture with Metro AG of Germany, navigating international business landscapes, and positioning the company for sustained growth and innovation. Furthermore, he has been pivotal in strategic investment decisions, demonstrating a keen eye for opportunities in both public and private markets across Pakistan, as well as in the rapidly expanding real estate sector of the country. He is also responsible for the establishment of 17 MW solar power projects to partly fulfill Masood-Roomi's energy demands through renewable energy, making Masood-Roomi one of the largest producers of renewable energy for private use.

Mr. Roomi is a founding member of the Jalaluddin Roomi Foundation, a charitable organization committed to uplifting marginalized communities. His initiatives have ensured access to safe drinking water and education for those in need. Beyond his professional and philanthropic endeavors, Khawaja's diverse interests in philosophy and current affairs highlight his well-rounded perspective. His proficiency in multiple languages and IT skills further enhance his contributions.

PROFILE

Mr. Nasim Beg

Mr. Nasim Beg is the Chief Executive Officer of Arif Habib Consultancy (Pvt) Limited.

He qualified as a Chartered Accountant in 1970 and over the decades has had experience in manufacturing, as well as in financial services, both within and outside the country. He joined the Group in the year 2000 to conceive and set up an Asset Management Company, namely Arif Habib Investments, which became the market leader and was converted into a joint venture with MCB in 2011 to benefit from the bank's branch network.

The Group's shareholding in this company was sold to MCB in 2023. 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 into the financial services business was with the Abu Dhabi 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).

Directorships / Corporate Responsibilities :

| Sr. | Name of Company / Firm / Entity |
|------------|--|
| 1 | Arif Habib Consultancy (Pvt.) Limited |
| 2 | Arif Habib Corporation Limited |
| 3 | Aisha Steel Mills Limited |
| 4 | Power Cement Limited |

PROFILE

Mr. Abdus Samad

Starting his career at Arif Habib Corporation Limited, Mr. Samad A. Habib developed his experience in sales, marketing and corporate activities working his way up through various executive positions.

In 2004, Mr. Samad A. Habib joined Arif Habib Limited leading the company as its Chairman and Chief Executive. He played a key role in shaping the strategic direction of the company where he specialized in capital market operations and corporate finance. Several noteworthy Initial Public Offerings (IPOs) and successful private placements took place under his stewardship, showcasing his exceptional financial acumen and deep market insight.

Mr Samad A. Habib transitioned to Javedan Corporation Limited, in 2011, as the driving force behind the transformation of a dilapidated cement plant to a vibrant living community, Naya Nazimabad. Mr. Samad A. Habib has been pivotal to advancing positive societal change, providing the city's middle class an elevated standard of living. His dedication, passion for social betterment and optimism are set to further transform the area with the largest commercial precinct development in the city presently under planning.

In 2019, Mr. Samad A. Habib took on the role of CEO at Safemix Concrete. Guided by his strategic acumen, Safemix Concrete has undergone a remarkable transformation from a lossmaking entity to a profitable enterprise.

Directorships / Corporate Responsibilities :

| S. No. | Name of Company / Firm / Entity |
|---------------|--|
| 1 | Javedan Corporation Limited |
| 2 | Arif Habib Corporation Limited |
| 3 | Safemix Concrete Limited |
| 4 | Aisha Steel Mills Limited |
| 5 | Power Cement Limited |
| 6 | Arif Habib Dolmen REIT Management Limited |
| 7 | Arif Habib Equity (Pvt) Limited |
| 8 | Arif Habib Development and Engineering Consultants (Pvt) Limited |
| 9 | Black Gold Power Limited |
| 10 | Nooriabad Spinning Mills (Pvt) Limited |
| 11 | Pakistan Opportunities Limited |
| 12 | Rotocast Engineering Company (Pvt) Limited |
| 13 | Sapphire Bay Development Company Limited |
| 14 | Sachal Energy Development (Pvt) Limited |
| 15 | Sukh Chayn Gardens (Pvt) Ltd |

PROFILE

Mr. Muhammad Kashif

Mr. Kashif A. Habib is the Chief Executive of Power Cement Limited. As 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) gaining invaluable insight across sectors, catering to clients across the Financial, Manufacturing, and Services industries.

He has to his credit four years of experience in Arif Habib Corporation Limited as well as over a decade's experience as an Executive Director in cement and fertilizer companies of the group. This exposure not only enriched his understanding of diverse corporate dynamics but also enabled him to refine his strategic decision-making capabilities.

Kashif is deeply committed to enhancing the country's energy landscape. He remains engaged with experts to establish renewable energy as a viable and readily available solution, benefiting not only industries but also the public at large.

Directorships / Corporate Responsibilities :

| Sr. | Name of Company |
|------------|--|
| 1 | Arif Habib Corporation Limited |
| 2 | Power Cement Limited |
| 3 | Aisha Steel Mills Limited |
| 4 | Safemix Concrete Limited |
| 5 | Javedan Corporation Limited |
| 6 | Fatima Fertilizer Company Limited |
| 7 | Sachal Energy Development (Pvt) Limited |
| 8 | Arif Habib Equity (Pvt) Limited |
| 9 | Arif Habib Development and Engineering Consultants (Pvt) Limited |
| 10 | Black Gold Power Limited |
| 11 | Essa Textile And Commodities (Pvt) Limited |
| 12 | Nooriabad Spinning Mills (Pvt) Limited |
| 13 | Pakistan Opportunities Limited |
| 14 | Rotocast Engineering Company (Pvt) Limited |
| 15 | Fatimafert Limited |
| 16 | Fatima Cement Limited |
| 17 | Fatima Packaging Limited |
| 18 | Siddiqsons Energy Limited |
| 19 | BioMasdar Pakistan Limited |
| 20 | All Pakistan Cement Manufacturer Association |

PROFILE

Mr. Muhammad Ejaz

Mr. Muhammad Ejaz is the founding Chief Executive of Arif Habib Dolmen REIT Management Limited, Pakistan's pioneering REIT Management company. He has been associated with Arif Habib Group since 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 has also served as a 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.

Directorships / Corporate Responsibilities :

| Sr. | Name of Company / Firm / Entity |
|------------|--|
| 1 | Arif Habib Corporation Limited |
| 2 | Arif Habib Dolmen REIT Management Limited |
| 3 | Javedan Corporation Limited |
| 4 | Arif Habib Development and Engineering Consultants (Pvt) Limited |
| 5 | Sachal Energy Development (Pvt) Limited |
| 6 | Sapphire Bay Development Company Limited |

PROFILE

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. She served as President of Quetta Women's Chamber of Commerce 2020-21.

In 2021, Zeba partnered with "BETI" a social impact organization to increase outreach and service to women in the areas of empowerment and inclusion.

Directorships / Corporate Responsibilities :

| Sr. | Name of Company / Firm / Entity |
|------------|--|
| 1 | Arif Habib Corporation Limited |
| 2 | Center of Trade Quetta (Pvt.) Limited |