

Mr. Arif Habib

Mr. Arif Habib is the Chairman of Aisha Steel Mills Limited. He is also the Chairman of Pakarab Fertilizers Limited, Fatima Fertilizer Company Limited, Fatimafert Limited, Javedan Corporation Limited and Sachal Energy Development (Pvt.) Limited. He is also the Chief Executive of Arif Habib Corporation 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. Over the years he has been nominated on the Board of Directors of a number of companies by the Government of Pakistan.

Mr. Habib participates significantly in welfare activities. He is one of the trustees of Fatimid Foundation and Memon Health & Education Foundation as well as a director of Pakistan Centre for Philanthropy, Karachi Education Initiative and Karachi Sports 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
Javedan Corporation Limited
Karachi Sports Foundation
Pakarab Fertilizers Limited
Sachal Energy Development (Private) Limited

As Director

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

As Honorary Trustee/Director

Fatimid Foundation

Karachi Education Initiative

Memon Health and Education Foundation

Pakistan Centre for Philanthropy

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

Dr. Munir Ahmed

Dr. Munir gained a B.E (Metallurgy) degree in 1978 from Dawood College of Engineering & Technology Karachi, MS (Metallurgy) in 1982 and a Ph.D. (Metallurgy) in 1985 from Institute of Material Science, University of Connecticut, USA.

He holds 36 years rich experience in progressively senior positions. Prior joining Aisha Steel Mills Limited, he was associated with Peoples Steel Mills Limited as Managing Director where he served for 15 years at various senior positions including General Manager (Project / BMR), General Manager (Operations) and Director Operations. He also headed EPRF (ENAR Petroleum Refining Facilities).

Dr. Munir served as Member (Industrial Project) in Dr. A.Q. Khan Research Laboratories from June 2009 to June 2014, and also contributed as Chief Scientist from 2002 to 2009.

Dr. Munir contributed significantly in the field of Metallurgy and Material Engineering through his researches and publications. Till date he has published 45 articles in Journals and proceedings of International repute. He was also invited by University of Connecticut, USA in June 1989 as a Visiting Scientist to carry out research in the field of thin film superconductors. He was honored with Special Creativity award by National Science Foundation, USA, on the basis of "Exceptional Creativity" shown in his research work on surface modification. Last but not the least, his services were tributed with Sitara-e-Imtiaz by the Government of Pakistan for his contribution in the field of Metallurgy.

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

Mr. Nasim Beg

Mr. Nasim Beg, a Fellow Member of the Institute of Chartered Accountants of Pakistan, 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. With over forty-five years of experience in the business world including industry and the financial services (in and outside the country), Mr. Nasim Beg is one of the most highly experienced professionals of the country.

Before joining the Arif Habib Group, Mr. Beg served as the Deputy Chief Executive of NIT, 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 has also been a member of the Prime Minister's Economic Advisory Council (EAC).

Corporate Responsibilities

Arif Habib Consultancy (Pvt.) Limited (Chief Executive)

As Director

Aisha Steel Mills Limited

Arif Habib Corporation Limited

Arif Habib Dolmen REIT Management Limited (non-executive Chairman)

MCB-Arif Habib Savings & Investments Limited (Vice Chairman)

Pakarab Fertilizers Limited

Pakistan Opportunities Limited

Power Cement Limited (non-executive Chairman)

Safe Mix Concrete Limited

Silk bank Limited

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

Mr. Kashif A. Habib

Mr. Kashif A. Habib is the Chief Executive of Power Cement Limited and Safe Mix Concrete 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 five years' experience as an Executive Director in cement and fertilizer companies of the group.

Corporate Responsibilities

Power Cement Limited (Chief Executive)

Safe Mix Concrete Limited (Chief Executive)

As Director

Aisha Steel Mills Limited

Arif Habib Corporation Limited

Arif Habib Equity (Private) Limited

Arif Habib Foundation

Arif Habib Real Estate Services (Pvt.) Limited

Black Gold Power Limited

Bubber Sher (Pvt.) Limited

Fatimafert Limited

Fatima Fertilizer Company Limited

Fatima Cement Limited

Javedan Corporation Limited

Memon Health and Education Foundation

Nooriabad Spinning Mills (Private) Limited

Pakarab Fertilizers Limited

REMMCO Builders & Developers Limited

Reliance Sacks Limited

Rotocast Engineering Company (Pvt.) Limited

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

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 Bank in Pakistan and served Faysal Bank Limited as Regional Head of Corporate Banking group. He also served Saudi-Pak Bank as Head of Corporate and Investment Banking. He also had short stints at Engro Chemical and Shoaib Capital.

Mr. Ejaz did his graduation in Computer Science from FAST ICS and did MBA in Banking and Finance from IBA, Karachi where he is also 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 and is the Managing Trustee for Jinnah Foundation Memorial Trust, which renders 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

Aisha Steel Mills Limited

Arif Habib Corporation Limited

Arif Habib Real Estate Services (Pvt.) Limited

Javedan Corporation Limited

Power Cement Limited

REMMCO Builders & Developers Limited

Sachal Energy Development (Pvt.) Limited

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

Mr. Ahsan Ashraf

Mr. Ahsan Ashraf is a seasoned Corporate and Investment Banker. He holds MBA degree from IBA-Karachi and is a CFA charter holder awarded by CFA Institute (USA). He brings over a decade long work experience in the field of Corporate Banking, Advisory, Project Finance, Syndications, Debt & Equity Capital Markets and Mergers & Acquisitions. He has a proven track record of leading and forming winning teams and successfully turning around segments into high yielding profitable strategic business units. Presently serving as the Head Wholesale Banking Group South, he has been instrumental in playing his due role in the transformation of the bank as one of the serious players of the industry. His deep knowledge of the corporate sector, strong clientele, regulatory relationships and broad banking experience, drive the continued strengthening of the bank's foot stamp in the largest market of the country. He is a strong finance professional, with excellent credentials and deep experience built on a reputation for clear strategic insights, strong analytical skills, and great team building skills. His vision is to continually leverage his robust professional experience to build / drive / deliver business plans incorporating strong financial control environment.

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

Mr. Bilal Asghar

Mr. Bilal Asghar has been associated with the banking industry since 22 years. He has enriched experience working with multi-national and local banks covering Corporate and Investment Banking, SME & Commercial Banking, Special Assets Management, Islamic Banking, Transaction Banking, Consumer Finance and Retail Branch Distribution. In addition to his present assignment, he also represents on the Board of other companies. Mr. Bilal is a graduate in Business Administration from University of Southern California, Los Angeles. He is also a Certified Director from Centre of Executive Education, IBA duly approved by SECP.

Other corporate responsibilities:

As **Director:**

Agritech Limited

DHA Cogen Limited

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

Mr. Javed Iqbal

Mr. Javed Iqbal is a Chartered Financial Analyst and has a Masters degree in Business Administration. He was a senior corporate banker and worked at major banks at Pakistan for about two decades before retiring from banking and starting his own business. He has served on Boards of Fatima Fertilizer, ABL Asset Management, HUBCO, Atlas Power and Cyan Limited in the past.

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

Mr. Rashid Ali Khan

Mr. Rashid has completed his graduation (BS) Masters (MBA) from Cornell University, Ithaca, New York, USA.

He has twenty- seven years of experience in Global Finance Management and Business Development in both OECD countries and Emerging Markets. He has a multi-tiered professional background in banking, finance, consumer marketing and corporate restructuring at senior executive level; including the implementation of large- scale computer systems and proprietary telecom networks for Citibank in Europe and Saudi Arabia. In addition, he has successfully launched Islamic Banking in Pakistan. He has also founded a successful Telecom Fixed Line business and a Real Estate Development company, both of which have achieved a unique branding in their respective markets.

Other corporate responsibilities :

Bank of Khyber - Director

NRSP Micro finance Bank Ltd. - Director

Pakistan Engineering Company - Director

Sukh Chayn Real Estate Development - Director

Nayatel Ltd. - Chairman

Micronet Ltd. - Chairman

Namal University - Director

Hayatabad Medical Complex - Director

Elementary Education Foundation - Director

Kurmung Zor – Home for Street Children – Director

Mianwali Development Trust - Trustee

Trustee of Insaf Welfare Trust – Trustee

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