

Directors' Profile

Mr. Ali Jehangir Siddiqui **Chairman**

Mr. Ali Jehangir Siddiqui is Chairman of the Board of Directors and also the member of HR, Remunerations & Nomination Committee of the Bank.

Mr. Ali J. Siddiqui is Chairman of JS Private Equity Management, Pakistan's largest private equity firm, which he founded. From 2002-2003 he was an Executive Director of JS Investments Ltd, at the time the largest private sector mutual fund manager. Prior to JS Group, Mr. Siddiqui was a Director with Crosby, a private equity firm, and was based in Hong Kong. In 2014, he was honored by the World Economic Forum as a Young Global Leader. Mr. Siddiqui holds a B.A. in Economics from Cornell University. He is a board member of Acumen, one of the world's leading social enterprise investors.

Ms. Nargis Ghaloo **Director**

Ms. Nargis Ghaloo is an Independent Director and also a member of HR Remunerations & Nomination Committee of the Bank. She is the Chairperson of State Life Insurance Corporation of Pakistan.

She did her Masters (M.A) in English from University of Sindh in 1981 and cleared the competitive examination in 1982.

She has extensively attended local and international professional training courses, workshops, seminars and conferences.

Ms. Nargis Ghaloo joined Civil Services in 1982. She has vast professional experience on senior management positions with provincial as well as Federal Government Departments in diversified fields such as public sector management, administration, financial, judicial, health, insurance and planning etc.

She also holds Directorship on the Board of several Public & Private Sector Companies. She is a Certified Director from Pakistan Institute of Corporate Governance (PICG) and has also attained Certificate in Company Direction from Institute of Directors, U.K.

Mr. Shahab Anwar Khawaja **Director**

Mr. Shahab Anwar Khawaja is an Independent Director and also the Chairman of the Audit Committee. Mr. Khawaja was a senior civil servant and served the Government of Pakistan in various capacities for 36 years. He retired as Federal Secretary to Government of Pakistan.

As Secretary Privatization, he supervised the Privatization Ministry and Commission. He also served as Secretary of the Privatization Board and was responsible for transacting the entire privatization program of public sector enterprises in the country. Earlier he served as Secretary Ministry of Industries and Production for three years. He has served as CEO of the Competiveness Support Fund – a JV of Government of Pakistan & USAID.

As CEO of Small and Medium Enterprises Development Authority (SMEDA), he managed all Federal Government support initiatives to this very large sector of the economy. During these years a number of developments were achieved to help SME growth especially for higher value addition through the acquisition of improved technology.

Mr. Khawaja's last engagement was in the private sector when he headed Fertilizer Manufactures of Pakistan Advisory Council as its Executive Director from June 2012 to June 2015.

He holds a Master of Science degree in Chemistry and holds Post Graduate Diploma in Development Administration from Birmingham University, UK.

Mr. Adil Matcheswala
Director

Mr. Adil Matcheswala is a Non-Executive Director and also a member of the Audit Committee. He is the CEO and founding Director of Speed (Private) Limited, a company incorporated in Pakistan that is a large retailer and distributor for a number of leading international brands such as Nike, Tag Heuer and Timex.

Mr. Matcheswala started his professional career in the financial services industry in 1992 and until 2002 was the Head of the Equity Sales Division of Jahangir Siddiqui & Co. Ltd. and Bear Stearns Jahangir Siddiqui Limited.

He has previously served as the Chairman of the Board and Chairman of the Audit Committee of JS Global Capital Ltd. as well as a Director of the BSJS Balanced Fund Ltd.

He graduated from Brown University with an A.B. in Economics.

Mr. Ashraf Nawabi
Director

Mr. Ashraf Nawabi is Non-Executive Director and also the chairman of Risk Management Committee of the Bank.

Mr. Ashraf Nawabi is a senior banker over 40 years of experience. He was a founder of Prime Commercial Bank Limited and remained on its Board of Directors for three years. Since 1990, he has been the Advisor to Emirates NBD Bank PJSC which is the largest bank in the UAE. Since 1989, he has also been one of the major shareholders and Director of Alliance Insurance Co. PSC in the UAE. For five years he was a Director of Union National Bank PJSC, the fourth largest

bank in the UAE. Prior to joining Emirates NBD Bank, he was the Chief Executive Officer of United Bank Limited – Middle East for seven years.

Mr. Nawabi is also a Director and Chief Executive Officer of First Jamia Services Limited in Lahore and L & N (Private) Limited in Karachi since 1991 and 2006 respectively. Both institutions provide education related services.

He graduated from the University of Karachi.

Mr. Kalim-ur-Rahman
Director

Mr. Kalim-ur-Rahman was formerly President & CEO of JS Bank Limited. He is a Non-Executive Director and also a member of the Risk Management Committee of the Bank. He holds the Director's certification from the Pakistan Institute of Corporate Governance as well as the Institute of Directors in London.

Mr. Rahman is a seasoned banker with 50 years of experience in both international and domestic banking. He has served in various leading international and domestic banks, including Grindlays Bank PLC in the UK and Pakistan, Middle East Bank Ltd. in the UAE and Pakistan as General Manager of South Asia, Emirates Investment Bank in the UAE as General Manager and Askari Commercial Bank in Pakistan as President and CEO.

He did his Senior Cambridge from Burn Hall School and B.Sc. (Hons) from Government College, Lahore. He had a first class academic career throughout, and his name is inscribed on the College Role of Honor. He is a Fellow of the Institute of Bankers in Pakistan as well as the Institute of Chartered Secretaries and Managers, Pakistan.

Mr. Munawar Alam Siddiqui
Director

Mr. Munawar Alam Siddiqui is a Non-Executive Director and also a member of the Risk Management Committee of the Bank.

Mr. Munawar Alam Siddiqui retired, as an Air Commodore from the Pakistan Air Force in 2003. His last post was Assistant Chief of Air Staff (Administration) at Pakistan Air Force Headquarters. For his meritorious services to the PAF, he was awarded Tamgha-e-Imtiaz (Military) and Sitara-e-Imtiaz (Military).

He was commissioned in the GD(P) Branch of the Pakistan Air Force in 1974. He is a qualified flying instructor and has flown over 8000 hours on different aircraft including C-130, Boeing-707 and Dassault Falcon 20. He has served as a VVIP and Presidential pilot during his tenure of service and has held various key Command and Staff appointments in the PAF. He served as

Director of Air Transport at Air Headquarters from 1996 to 1998 and commanded an operational air force base with over 8,500 personnel from 2000 to 2002.

Mr. Siddiqui holds an M. Sc. in Defence and Strategic Studies from Quaid-e-Azam University, an M. Sc. in Strategic Studies from Karachi University, a B. Sc. (Honours) in War Studies from Karachi University and B. Sc. Avionics from Peshawar University. He is also an alumna of the National Defence University.

Presently Mr. Siddiqui is Advisor to JS Investments Limited and previously he was Chairman of JS Investments Limited from 2004 to 2013. Currently he is Chairman of Peregrine Aviation (Pvt) Limited and serves as a director on the boards of Jahangir Siddiqui & Co. Limited, JS Bank Limited, JS ABAMCO Commodities Limited, Hum Network Limited and Jahangir Siddiqui & Sons Limited.

As part of the CSR initiative he works as a director on the boards of Fakhr-e-Imdad Foundation, Karachi Education Initiative, Karachi School for Business & Leadership and Karigar Training Institute. Previously he was Chairman/Director of Mahvash & Jahangir Siddiqui Foundation.

Mr. G.M. Sikander
Director

Mr. G.M Sikander is an Independent Director and also a member of the Audit and HR, Remunerations & Nomination Committees. He has been a career civil servant having served the Government of Pakistan in various capacities for 39 years. He retired as Federal Secretary of the Housing and Works Division.

He has served as Assistant Commissioner and Deputy Commissioner in various districts of Punjab and contributed significantly towards social sector development. While serving as Deputy Commissioner of Kasur he single handedly established a public school on self-help basis which has now become a Degree College with almost 5,000 students.

Mr. Sikander has previously served as Secretary to the Government of the Punjab and NWFP provinces and headed the departments of Services, Establishment, Information & Tourism, Housing & Physical Planning, Baitul Maal, Social Security and Cooperatives. He also served as Principal Secretary to five Chief Ministers in the Punjab for a record period of almost 10 years.

After retirement, he serves as a Director and Chairman of the Audit Committee on the Board of Directors of National Fertilizer Marketing Limited. He is also a Trustee of the Hamza Foundation in Lahore which is a foundation dedicated to supporting and educating deaf and mute students. He is also a Life Trustee of the Marafi Foundation in Kuwait which is engaged in the development of public health and education sectors in Gilgit Baltistan.

Mr. Sikander received his M.A. in Political Science from Punjab University and completed a Diploma in Development Administration from the University of Birmingham. He has also done the advanced National Management Course from the then PASC Lahore and a special course in Development Administration from NIPA Lahore for DMG officers.

Mr. Khalid Imran
President and CEO

Mr. Khalid Imran is the President and CEO of JS Bank Limited. He has over 40 years of diversified banking experience in Pakistani and foreign banks. He started his career with BCCI, where he worked for 16 years in different capacities. He was Joint General Manager of BCCI Middle East Region. He then worked for Commercial Bank of Dubai PJSC. On his return to Pakistan in 1991, he was a member of the core team which established Prime Commercial Bank Limited. He served Prime Bank in the capacity of Senior Executive Vice President and continued with Prime Bank through its acquisition by and merger into ABN Amro Bank in Pakistan and the subsequent acquisition of ABN Amro Bank in Pakistan by Royal Bank of Scotland. He joined JS Bank in 2012.

He received his BBA (Hons) and MBA from Karachi University.