

MR. MUHAMMAD KHALIL UR REHMAN - DIRECTOR

Mr. Muhammad Khalil ur Rehman is a senior executive at JS Bank Limited with over 43 years of diversified experience in banking (operations, Risk and reengineering). He has been associated with American Express Bank since 1993 and has held various senior positions in Operations and credit administration in different cities.

Prior to this, he has worked at Mashreq Bank Limited and United Bank Limited. Mr.Rehman is a Certified Business Process Reengineer from the United States and is also a Diploma Associate of the Institute of Bankers in Pakistan. He is certified Director from Pakistan Institute of Corporate Governance.

Mr. Rehman received his Bachelors (Hons) in Commerce from the University of Punjab and completed his Masters in Commerce from Hailey College of Commerce.

MR. AKBAR KAZMI - CHAIRMAN

Mr. Kazmi is a Director in JS Group. Mr. Kazmi has a Private Equity, Investment Banking and Corporate Finance background with experience across diverse sectors including Steel, Glass, Power, Oil & Gas, Fertilizer, Cement, Sugar, Chemicals, Infrastructure & Ports, Advertising, Transportation, Financial sector and others.

He has served in the JS Group under various capacities for over 12 years including senior positions in the Private Equity Group, Corporate & Investment Banking Group and Principal Finance Office. Prior to JS Group, Mr. Kazmi worked as the Group Head of Investment Planning and Monitoring (equivalent to CIO) for Army Welfare Trust (''Askari Group''), which is one of the two largest conglomerates in Pakistan and as an Investment Manager at ''Fauji Foundation'', one of the other large conglomerates in Pakistan. Prior to investment management for these organizations, he worked at London and Scottish Marine Oil Company (LASMO, now ENI S.p.A.) and Citibank N.A in Pakistan.

Mr. Kazmi has held several Board of Directors positions in various listed and unlisted companies including Ghani Glass Limited, Lucky Cement Limited, Dadex Eternet Limited, Capital Asset Leasing Corporation Limited, Hascol Limited, Optimus Limited and others.

Mr. Kazmi graduated from the Institute of Business Administration (''IBA'') Karachi with an MBA and also has a Masters in Economics from the University of Karachi.

MR. FOUAD FAHMI DARWISH, VICE CHAIRMAN

Fouad joined Global Investment House, Kuwait (Global) in 2010 to oversee its brokerage regional network, introduced and implemented multi-market & multicurrency trading capabilities. He is involved in assessing the Global's competitive position and monitoring market rank & market share of its different brokerage operations and accordingly establishing strategic objectives.

Fouad leads and works with a management team across the primary MENA markets. He is also in close coordination with the Global's partners in India & Palestine where it has very successful brokerage set-ups. He has been very effective in transforming Global's brokerage network from a retail oriented proposition to a more customer focused and institutional service provider.

Fouad is also responsible for establishing strategies highlighting Global's dominating geographical presence boasting Global's overtaking DMA brokerage proposition; amalgamating the trading platforms to offer its clients the convenience of multi-market, multi-currency trading capabilities; establishing the "One-Stop-Shop" concept highlighting the importance of account maintenance, pre-trade and post-follow up; developing and instituting marketing strategies; incorporating Global's cross-selling culture across the diverse brokerage operations; establishing problem/error avoidance controls & procedures adhering to best practices in compliance and risk management in addition to bringing up to date all policies & procedures in sync with new and emerging Capital Market Authority (CMA) directives; transforming Global Brokerage as serious contender for the premiership of the regional brokerage service providers and becoming a significant contributor to the Global's net bottom-line.

Fouad is a member of the Information Technology committee at Global, and on the Board /Management Committees of Global Securities Egypt, Global Jordan, Al Oula Brokerage Kuwait, MAPE Advisory Group India and Lotus Brokerage Palestine.

Fouad has a total experience of 16 years in the financial industry in between Canada, UAE & Kuwait; and has previously worked for Equion Securities, CM Oliver & ING Bank of Canada, Central Bank of the UAE and National Bank of Abu Dhabi, brokerage arm of Abu Dhabi Financial Services Company. He has been very successful in incorporating his financial services know-how, experience and knowledge gained during his five years as a regulator in the Central Bank of the UAE to improve the policies & procedures, compliance, ethics and proper streamlining of many institutions he joined. Fouad is a regular panelist/speaker in regional leading conferences/seminars on key topics related to the capital markets including regulations, introduction of new products such as Derivatives and Securities B&L etc

MR. KHURSHID HADI, DIRECTOR

Mr. Hadi schooling was in the UK and later he graduated from the Institute of Chartered Accountants in England and Wales. Subsequently, he was admitted as a Fellow of that Institute as well as the Institute of Chartered Accountants of Pakistan.

Mr. Hadi is the Founder Partner of the accounting practice of Taseer Hadi Khalid & Co., which today is one of the largest accounting and consultancy institution in Pakistan. THK is the member firm of KPMG, the largest accounting firm in the world. Until 1977 Mr. Hadi was the Senior Operating Partner in Pakistan then he moved to Dubai to assume the responsibility of managing the joint practice of Peat Marwick Taseer Hadi & Co. These firms have provided training, professional education and job and career opportunities to thousands of Pakistan and other South Asian professionals.

After ten years in the Middle East and the US, Mr. Hadi returned to Pakistan to launch a series of investments over the next 10 years in the fields of financial, industrial and commercial inter alia: First Leasing Corporation, Saitex Pharmaceuticals, Newline Publications and the Pizza Hut and Nandos franchise concepts in the food area.

Mr. Hadi is currently the Chairman of the THK Technology group which comprises customized software development, CRM and Compliance services and HR management and systems, focusing on the financial and banking industries. Mr. Hadi serves on several boards in the public and private sectors.

Mr. Hadi periodically contributes to several national and international publications including Dawn, Newline and has been published in the Int'l Herald Tribune, New York Times and the Boston Globe. Mr. Hadi was the correspondent for the Far Eastern Economic Review for several years.

MR. AMMAR T. HAJEYAH, DIRECTOR

Ammar has over 10 years of experience in Asset Management and Banking. He is currently Vice President of GCC Asset management in Global Investment House, managing GCC Asset Management Business. He joined Global in February 2005 as an Investment Analyst. Prior to Global, he worked in Gulf Bank - Kuwait as a senior customer service representative from 2002 to 2005. He holds MBA degree from Kuwait Maastricht Business School and a BSc degree in Business Administration (Finance) from Kuwait University.

Ammar is a member of the Board of Director of International Finance Company (IFC) – Kuwait. He is also the Chairperson of Safi Holding Company - Kuwait.

MR. FARID MASOOD , DIRECTOR

Farid Masood is the Head of Advisory Services and Asset Management for the Islamic Corporation for the Development of the Private Sector (ICD, Islamic Development Bank's private sector arm) with operations spanning Africa, Middle East and Asia. He is also a member of the management committee and investment committee of ICD and represents ICD on the board of several investee companies and investment funds. He is actively involved in the creation, management and oversight of several new investment fund initiatives including a USD 400 million private equity platform, a USD 250 million SME platform and a USD 300 million income fund platform.

Before joining ICD, he was CEO of KASB Securities (affiliation with Merrill Lynch) in Pakistan, where he was responsible for the brokerage, investment banking, private equity and propriety trading business of the firm. He was also actively involved in advising governments and corporations on financial restructuring, privatization, project finance and mergers and acquisitions and completed transactions over USD 5 billion. Prior to his return to the Middle East region, he worked as a principal consultant / investment banker for PricewaterhouseCoopers in the US, advising energy and telecommunication companies on new venture development and cross-border M&A.

Farid holds a Bachelors and Masters in Systems and Information Engineering from the University of Virginia (USA) and a Masters from the University of Cambridge (UK).

MR. ABDUL HAMID M. MIHREZ, CFA, DIRECTOR

Abdul Hamid brings over 12 years of experience in investment banking, asset management and capital markets. He is currently responsible for managing a portfolio of special situation assets worth USD 600 million which entails proactive management of the underlying positions, focusing on creating and enhancing the value and ensuring an orderly asset disposition. Abdul Hamid is a board member of a number of regional and international companies in the sectors of real estate, insurance, food, industrial and financial services.

During his career, he has led or co-led a number of investment banking transactions worth over USD 700 million covering valuations, financial advisory, mergers & acquisitions, capital raising, bond issuance, financial restructuring and listing assignments. Abdul Hamid started his career in the asset management field where he was a member of the management team of 2 mutual funds.