

STANDARD CHARTERED BANK (PAKISTAN) LIMITED
BOARD OF DIRECTORS

MR. SHAZAD DADA	CEO/ EXECUTIVE DIRECTOR
MR. CHRISTOS PAPADOPOULOS	NON EXECUTIVE DIRECTOR & CHAIRMAN OF THE BOARD OF DIRECTORS
MR. RAHEEL AHMED	NON EXECUTIVE DIRECTOR
MR. VINOD RAMABHADRAN	NON EXECUTIVE DIRECTOR
MR. NAJAM I. CHAUDHRI	INDEPENDENT NON EXECUTIVE DIRECTOR & CHAIRMAN AUDIT COMMITTEE
MR. PARVEZ GHAS	INDEPENDENT NON EXECUTIVE DIRECTOR
MRS. SPENTA KANDAWALLA	INDEPENDENT NON EXECUTIVE DIRECTOR



SHAZAD DADA
CEO/ EXECUTIVE DIRECTOR

Shazad is the Chief Executive Officer and member of the Board of Directors of Standard Chartered Bank (Pakistan) Ltd., effective 3 October 2014.

Shazad is a graduate with honours from University of Pennsylvania with Bachelors of Science and Bachelors of Arts degrees, and also has an MBA from the Wharton Business School, University of Pennsylvania. He is a seasoned banker and a prominent capital markets professional, with over 20 years of diverse experience with renowned financial institutions in the United States and Pakistan.

Prior to joining Standard Chartered, he was the Chief Executive Officer and Managing Director of Barclays Pakistan. His experience spreads across Corporate, Investment and Retail Banking. Shazad was additionally the Head of Regional Transaction Services Steering Committee for Asia and India, UAE & Pakistan.

He has also worked at the Deutsche Bank Securities Inc in New York for over 15 years in various capacities; last as the Managing Director in the Mergers, Acquisitions, and Corporate Advisory Group and was Head of Media M&A practice in the Americas.

Moving back to Pakistan in late 2005 to head Deutsche Bank AG Pakistan as the Managing Director, Chief Country Officer and Head of Global Banking, Shazad has played an instrumental role in leading the turnaround of their Pakistan franchise.

Shazad is on the Board of Trustees of Developments in Literacy (DIL) Pakistan and a member of the Board of Directors of Sui Southern Gas Company Limited, The Karachi Stock Exchange and AISEC. He has held various senior level positions in the past, including Chairman of Pakistan Mercantile Exchange, Member Board of Governors of British Overseas School, Council Member of Institute of Bankers and also Pakistan Banks Association, where he has played a key role in shaping the overall banking industry in Pakistan to its current prominence. Besides this, Shazad is also associated with various reputed charitable organizations.

He is an avid golfer with a keen interest in chess and a number of sports including tennis.

Shazad is married to Samira and has three children, two sons and a daughter.



CHRISTOS PAPADOPOULOS
CHAIRMAN & NON EXECUTIVE DIRECTOR

Christos is the Regional Chief Executive Officer for the Middle East, North Africa, and Pakistan & Chairman Islamic Banking, Standard Chartered Bank.

Between 2006 and 2010, he was Global Head of Financial Institutions for Standard Chartered Bank where he was instrumental in the development of our very successful FI business. Prior to joining Standard Chartered, Christos was a senior banking partner with KPMG in London. He was also Chairman of KPMG Kuwait and a member of the board of KPMG, Middle East & South Asia.

Christos has worked extensively overseas and has lived in Europe, the Middle East and Asia.

Christos is a graduate of the London School of Economics and a member of the Institute of Chartered Accountants of Scotland.



RAHEEL AHMED
NON EXECUTIVE DIRECTOR

Raheel is a seasoned Consumer Banker with over 23 years of experience across Asia, Europe, Middle East and Africa. He joined Standard Chartered from Citigroup in UK where he was the Senior Credit Risk Manager for Europe. During his 13 years with Citibank, Raheel worked in Pakistan, UAE and UK in a variety of roles including Risk Management, Audit, Sales and Distribution.

In July 2004, Raheel joined Standard Chartered in Dubai as Regional Head of Consumer Credit for Middle East and South Asia. He then moved to Pakistan to head the Consumer Bank for Pakistan and Sri Lanka. Raheel took over as Regional Head of Consumer Banking Africa in January 2007. He developed & led the transformation of the Consumer Bank in Africa to deliver strong growth in financial & balance sheet performance in addition to building a robust and sustainable business model.

He subsequently moved as the Group Head of Distribution Channels in June 2009 where he was responsible for building and implementing the Distribution Channels strategy across Branches, Phone Banking, ATMs & online banking. He led strategic initiatives like the branch re-design to retail formats, consolidation of call centers into large hubs and the rollout of 'SCB Way'.

In June 2012, Raheel was appointed as the Regional Head of Consumer Bank, Middle East, Pakistan & Africa overseeing strong growth across these emerging markets. He was subsequently given the additional role of Global Head Islamic Retail Clients. Under his leadership, Standard Chartered launched its first Islamic Banking proposition in Africa.

In November 2014, Raheel was appointed as the Global Head, Strategic Transformation, Retail Clients. Under this role, Raheel will focus on capturing efficiencies for reinvestment and managing the re-alignment of the business to the new strategy.

Raheel has an MBA from the Institute of Business Administration, Karachi, and a bi-major in Finance and Marketing.

Raheel is married and has three daughters. He likes playing golf, driving fast cars and spending time with his family. He also actively supports a charity organization that provides educational assistance to children from deprived communities in his home town of Karachi.



VINOD RAMABHADRAN
NON EXECUTIVE DIRECTOR

Vinod is currently Chief Risk Officer, MENAP and Country Risk Officer, UAE. Since December 2013, he is assigned an additional role of Chief Risk Officer, Islamic Banking for SCB Group.

Vinod joined the Bank in 1989 as a management trainee. During his 25 years stint with SCB, Vinod has worked across geographies for over 18 years in almost all areas of the Bank such as Branch Banking, Operations, Corporate Relationship Management, GSAM, Group Audit, Trade Finance, Financial Markets, Market Risk and lately as the MENAP Regional Head of Wholesale Bank Credit Risk.

Vinod is a trained Chartered Accountant, CFA and a member of the Institute of Bankers, London. He is married and blessed with 2 sons, aged 17 and 8. Vinod enjoys travelling, history, behavioral economics and spending quality time with his family and friends.



NAJAM I. CHAUDHRI

INDEPENDENT NON-EXECUTIVE DIRECTOR & CHAIRMAN OF AUDIT COMMITTEE

Najam has 39 years of professional experience in the Accounting profession. His career commenced with A. F. Ferguson & Co. (A member firm of PriceWaterHouseCoopers), a leading Chartered Accountancy firm from where he retired in June 2007 as Senior Partner. He is a fellow member of the Institute of Chartered Accountants in England & Wales and the Institute of Chartered Accountants of Pakistan.

Najam has worked in various senior positions and is a very well respected professional.

He has been an active member of various organizations in Pakistan such as the Institute of Chartered Accountants where he has held different offices from Council member to Vice President and later President. He has also served on the committee of the Corporate Governance in Pakistan; Technical Advisor – Education Committee of International Federation of Accountants (IFAC), Member of the Sub-Group on Tax Reforms and Public Finance of the Economic Advisory Board (under the Chairmanship of Dr. Hafeez Pasha) and as a Committee Member on Reform Process Leading to Functional Separation between Audit & Accounts (under the Chairmanship of Mr. M.U. Beg).

Najam has also been a Member of the Government of Pakistan's Pay & Pension Committee and State Bank of Pakistan's Restructuring Committee to examine proposals for divesting non-core functions such as Retail Cash Management and Prize Bonds Scheme which led to the formation of the SBP Banking Services Corporation. He has also been the Director of Karachi Stock Exchange and a member of the Ad-Hoc Public Accounts Committee of Sindh.

Najam is presently an active member of the Sindh Privatization Commission, Government of Sindh, Sindh Province Pension Fund Board, Government of Sindh; Provincial Finance Commission, Government of Sindh and is the Vice Chairman of the Karachi Council for Foreign Relations. He is also a 'Certified Director'.



PARVEZ GHIAS
INDEPENDENT NON-EXECUTIVE DIRECTOR

Parvez is Chief Executive Officer and Director at Indus Motor Company Limited (IMC) since August 2005. IMC is a joint venture between House of Habib, Toyota Motor Corporation and Toyota Tsusho Corporation and is engaged in manufacturing and marketing of Toyota and Daihatsu brand automobiles. IMC is a listed company with 33% market share of the automobile market; it employs over 2,000 people and presently has an annual turnover of Rs. 72 billion.

Prior to joining IMC, Parvez Ghias was Vice President and CFO at Engro Chemical Pakistan Limited, a leading fertilizer producer with major investments in PVC manufacturing, bulk chemical terminal, industrial automation/controls and food businesses. He held this position since 1994 and his responsibilities besides CFO included oversight of Information Systems, Risk Management, Legal, Tax, Administration, Supply Chain Management, Public Affairs and the CSR functions.

Parvez Ghias joined Engro formerly Exxon Chemical Pakistan an Exxon Corporation affiliate in 1980 and over the next 25 years undertook various assignments in Information Systems, Controllers/Treasurers and Human Resources, including overseas assignments with Exxon Chemical at Hong Kong and Canada. At the time of the employee led buyout of the Company from Exxon Corporation in 1991, Parvez Ghias was the Human Resources Manager and facilitated the transaction for the employees that enabled them to seek the ownership of the company stock.

At Engro Chemical Pakistan, Parvez Ghias served a member of the Board of Directors for 12 years until April 2006 and was also a member of the board at Engro Vopak Terminal Limited, Engro Polymer and Chemicals Ltd., the two major joint ventures with reputable international organizations and a director of the Arabian Sea Country Club.

Prior to joining Exxon Chemical he worked for Unilever in the Middle East between 1974 - 1980.

Parvez Ghias is a fellow of the Institute of Chartered Accountants from England & Wales and member of Audit/Assurance, Finance/Management and Information Technology faculties of the Institute. He holds a bachelors degree in Economics and Statistics. Currently he is member of the task force constituted by the Securities Exchange Commission of Pakistan to revamp the Code of Corporate Governance and has earlier served on various committees of the Overseas Chamber of Commerce and Industries and Management Association of Pakistan. He has served

on various committees of the Overseas Chamber of Commerce and Industries and Management Association of Pakistan.

Parvez serves as an Independent director of Standard Chartered Bank and Dawood Corporation and is a member of their Board committees. He is also the current Chairman of the Pakistan Automobile Manufacturers Association. He is also a 'Certified Director' and a faculty member at Pakistan Institute of Corporate Governance.

Parvez Ghias takes keen interest in sports and plays golf.

Parvez is married to Zeba and has two children. Zeba undertakes voluntary work for charities in education and health sector; son Omar went to McGill University turned to professional golfing playing international circuit and engages in financial trading; daughter Kulsoom is an Assistant Professor at the Aga Khan University Hospital; she graduated from the University of Virginia and holds a Ph.D. degree in cancer biology from Northwestern University.



SPENTA CAPTAIN KANDAWALLA
INDEPENDENT NON-EXECUTIVE DIRECTOR

Spenta is Director of Captain Chemical Industries, the leading manufacturer of silicates in Pakistan. Concurrently she has been Managing Director of Kandex Sales Pvt. Ltd, which successfully introduced Honda automobiles into Pakistan. From 2000-2010 she served on the Board of State Life Insurance Corporation of Pakistan, one of the country's largest state owned enterprises and was the first woman in the long history of the corporation to hold this position. From 2004-2011, Spenta served on the Board of Engro Foods Ltd and during her tenure saw the company grow from inception to a highly successful public company with global operations.

Spenta is an active member of civil society. She is Founding Trustee of the i-Care Foundation, Pakistan's first Donor Advised Fund. She is Trustee of the Layton Rehmatullah Benevolent Trust, a renowned chain of 17 eye hospitals across Pakistan, which has to date treated over 22 million patients completely free of charge. She is Managing Trustee of the Captain Foundation, and is on the Board of Governors of Liaquat National Hospital and the Jinnah Society. She is Chairperson of the Parsi General Hospital and is a Founder Trustee of Al Mehrab Tibbi Imdad Cancer Hospice. Until recently she has also served on the Pakistan Boards of the World Wildlife Fund and United World Colleges. Spenta is also a 'Certified Director'.

Spenta is a founder member of the Business Leadership Council of Wellesley College, and has served as International Chair. She is a member of the Alumnae Leadership Council of Wellesley College, and a member of the President's Advisory Council on Global Education of Wellesley College. She also serves on the Advisory Council, Pakistan Scholars Program, Woodrow Wilson Institute.

Spenta attended Karachi Grammar School following which she received a B.A. in Political Science from Wellesley College.

She is married and has two daughters and three grandchildren.