

1. Tariq Jamil

Address: 43-B, Justice Sardar Iqbal Road, G-V, Lahore

Mr. Tariq Jamil has over five decades of experience in financial services and industry. He has served as Chairperson of PACRA's Board since 2018. His career includes senior executive roles at Habib Bank Limited, Bank of Credit and Commerce International, and the National Bank of Georgia, as well as CEO positions at Hoechst Ravi Chemicals and Hoechst Ravi Polymers.

Mr. Tariq Jamil's professional experience covers core banking systems, digital financial services, and regulatory compliance. He has worked as a consultant to financial institutions on technology assessments and implementation, including engagements involving the State Bank of Pakistan. He holds a degree from Punjab University and a Postgraduate Diploma in Business and Finance from Georgia State University.

2. Najaf Yawar Khan

Address: House No. 335, Street # 7, Cavalry Grounds, Lahore

Mr. Najaf Yawar has over 35 years of post-qualification experience in academia, business, and corporate finance. He has served as an Independent Director on the PACRA Board since 2017.

Mr. Najaf Yawar is currently a Professor and Chairperson of the Management Studies Department at GC University, Lahore. In parallel, he has served as a director of Pronto Promo (Private) Limited since 1994. His professional background also includes roles in corporate finance, including Director of Finance at Nasco Group International, Tangier, and work as an independent management consultant. He holds an MBA from LUMS and an MSc in Information Management from Lancaster University, UK.

3. Sikander Afzal Khan

Address: 169, Sarwar Colony, Sarwar Road, Lahore, Pakistan

Lt. Gen. (Retired) Sikander Afzal Khan was appointed as a Director of PACRA in December 2022. He has nearly 40 years of experience in leadership, organizational management, and strategic planning from his service in the Pakistan Army.

During his military career, he commanded two infantry divisions and a corps and held instructional and staff appointments. He also served in senior roles with United Nations peacekeeping missions in Somalia and Liberia. Post-retirement, he serves as an advisor to policy and economic forums and is a board member of Gulab Devi Hospital, Lahore, and Liaquat National Hospital, Karachi. He is a graduate of the Command and Staff College, Quetta, and the National Defence College, Islamabad, and holds a degree in Defence and Strategic Studies from Quaid-e-Azam University.

4. Mumtaz Hussain

Address: Plaza No. 8, Sector – B, Commercial Area, Phase – 5, DHA, Lahore

Mr. Mumtaz Hussain has over 35 years of experience across the corporate, and financial sectors. He has been a shareholder of PACRA since 2004. His professional background includes corporate finance, investment banking, and mergers and acquisitions.

He has held senior positions at organizations including Nishat Group, Prime Bank, and WorldCall Telecom Group. In 2004, he established an advisory firm and has since been involved in transactions across telecommunications, power, technology, and banking sectors. He has also been associated with ventures such as Tasdeeq and TenX. Mr. Hussain holds an MBA from LUMS.

5. Saniya Ali

Address: House No 72-FF, DHA-IV, Lahore

Ms. Saniya Ali has over eight years of experience working in strategy, partnerships, and policy, primarily with social impact organizations. Her work has focused on sustainable agriculture, climate resilience, food security, and social enterprise.

She has served as Strategy & Partnerships Associate at Rizq Trust, where she worked on program design and partner engagement. Her experience also includes policy research at LUMS, project work with development partners, strategic roles with an edtech platform, and governance and marketing responsibilities at Integrated Equities Limited. She holds a degree in Economics and Political Science from LUMS and has represented Pakistan at international forums.

6. Muzaffar Ahmad Virk

Office Address: House 249D, Street 23, Sector F11/2, Islamabad

Mr. Muzaffar Ahmad Virk has over 35 years of experience in the oil and gas sector, with a background spanning finance, strategy, operations, and stakeholder management. He has been a director at PACRA since 2023. His career includes roles at Deloitte Touche Tohmatsu, Tullow Pakistan Developments Limited, and senior leadership positions in SIM Oil Limited, MISAB Resources, and Currentage International Marketing (Private) Limited.

Mr. Virk has been involved in exploration, development, and production projects, including managing commercial agreements and joint venture arrangements with public and private sector stakeholders.

7. Asif Nathani

Address: G-K1/7 Young Husband Road, Punjabi Club, Near Customs House, Karachi

Mr. Asif Nathani is a finance and investment professional with experience in capital markets and logistics. His background includes investment analysis, portfolio management, and business operations.

He holds qualifications in economics and professional accountancy (ACCA). His investment activities span logistics, supply chain businesses, and equity markets, with a focus on long-term value investing in the Pakistan Stock Exchange.

8. Usman Haider

Address: Plaza No. 8, Sector – B, Commercial Area, Phase – 5, DHA, Lahore

Mr. Usman Haider has over 28 years of experience in finance and advisory services. He was appointed CEO of PACRA in 2023 and has been a shareholder since 2011. His experience includes project finance, debt syndication, mergers and acquisitions, and financial restructuring across multiple sectors.

He began his career with Southern Electric and WorldCall Telecom Group and later co-founded an advisory firm in 2004. He has also been associated with businesses including Tasdeeq, TenX, and Agrilift. Mr. Haider holds an MBA from the Institute of Business Administration (IBA), Karachi.

9. Zafar Abbas *Independent Director*

Address: House No 23, Street No 1, Sarwar Colony, Sarwar Road, Cantt, Lahore

Major General Zafar Abbas (Retd) has over four decades of experience in military service, public administration, and corporate governance. Commissioned into the Pakistan Army in 1968, he held various command, staff, and diplomatic assignments and was awarded the Hilal-i-Imtiaz (Military).

Following retirement, he served as Chairman of the National Fertilizer Corporation of Pakistan, Ghee Corporation of Pakistan, and PACRA. He has also acted as an advisor to international investors and participated in international forums.

10. Murium Hadi *Independent Director*

Address: House No 312, Street 16, F-10/2, Islamabad Capital Territory

Ms. Murium Hadi has over 20 years of experience in financial inclusion, with a focus on expanding access to financial services for underserved segments. Her work spans digital financial services, inclusion policy, social protection programs, and market research.

She has led and advised initiatives for institutions including the World Bank and the Asian Development Bank. Previously, she served as Women's Financial Inclusion Advisor at Karandaaz Pakistan. She holds an MSc in International Finance from Leeds University Business School and a certification in Financial Inclusion Policy from the Frankfurt School of Finance & Management.

11. Khalid Aziz Mirza *Independent Director*

Office Address: Sector F8/3, House No. 13, Street 7, Islamabad

Mr. Khalid Aziz Mirza has over 50 years of experience in finance, regulation, and public policy. His career includes roles in international investment banking and senior positions at the World Bank and IFC.

He has served as Chairman of the Securities & Exchange Commission of Pakistan (SECP), the Monopoly Control Authority, and the Competition Commission of Pakistan (CCP). He currently serves on boards and is engaged in academic and policy-related activities.

12. Amir Mahmood *Independent Director*

Office Address: Plot No. 4 Block D1 Gulberg 3 Lahore

Mr. Amir Mahmood is a Fellow Chartered Accountant with over 25 years of experience in strategic finance, corporate advisory, and executive management. His career spans aviation, telecommunications, manufacturing, education, healthcare, and consulting sectors.

He has served in senior leadership roles including CEO, Group CFO, and Board Member, with experience in mergers and acquisitions, restructuring, transformation initiatives, and cross-border operations.

13. Sheikh Muhammad Iqbal *Independent Director*

Office Address: House No 177, Tech Society West Canal Bank Road, Sector C, Lahore

Sheikh Muhammad Iqbal has over three decades of experience in business development and finance across textiles, energy, consumer businesses, and policy-oriented institutions in Pakistan and international markets. He has been serving as Lead, Business Development at Nishat Chunian Limited since March 2025. He served as Chief Executive Officer of the Pakistan Textile Council from October 2022 to December 2024. From 2012 to 2022, he worked roles related to power and infrastructure projects including assignments with AES Corporation and Mitsui & Co. (Japan). His prior roles include Chief Executive at Altern Energy Limited, Chief Financial Officer at AES Lal Pir and AES Pak Gen, Financial Controller at McDonald's Pakistan, and General Manager Finance at Nishat Mills Limited. He holds an MBA from Lahore University of Management Sciences (LUMS) and an MSc in Botany from Government College Lahore.

14. Fayzan Hannan *Independent Director*

Office Address: 80/1-B3, Sector 7A, Korangi Industrial Area, Karachi, Pakistan

Mr. Fayzan Hannan has over 24 years of experience in investment management and business leadership. His activities include portfolio management and investments in real estate and listed equities.

He is a CFA Charterholder and has an academic background from the United Kingdom. His professional focus includes value-based investing, risk management, and long-term capital allocation.