

## Audit Committee

- a) Sheikh Mukhtar Ahmad  
*Chairman*
- b) Farrakh Qayyum
- c) Mubashir A. Akhtar
- d) Sheikh Jalees Ahmed

### Terms of Reference:

The committee determines appropriate measures to safeguard the bank's assets, ensures consistency of accounting policies, reviews financial statements and recommends appointment of and coordinates with external auditors. The committee is also responsible to ascertain the internal control system including financial and operational controls, ensuring adequate and effective accounting and reporting structure, determining and monitoring the compliance with best practices of corporate governance.

## Strategic Planning & Monitoring Committee

- a) Abdul Aziz Khan  
*Chairman*
- b) Sheikh Jalees Ahmed
- c) Mohammad Waseem Mukhtar
- d) Mohammad Aftab Manzoor

### Terms of Reference:

Strategic plans of the bank, annual operating plan, proposals for acquisition, divestures and alliances are considered by the committee for recommendation to the Board. The committee among other things monitors progress against annual plan / budget. Besides overseeing certain management committees and groups, it also approves filing of legal suits and criminal complaints.

## Risk Management Committee

- a) Abdul Aziz Khan  
*Chairman*
- b) Muhammad Waseem Mukhtar
- c) Nazrat Bashir
- d) Mohammad Aftab Manzoor

### Terms of Reference:

The primary functions of the committee are monitoring of management's adherence to prudent and sound risk policies, assessing the ever changing risk profile and providing risk appetite to the business units. It also ensures development of risk management principles to build stakeholders' confidence, safeguard and enhance reputation. The committee approves proposals regarding rescheduling / write-offs and filing of recovery suits. Overseeing of certain management committees and groups is also undertaken by the committee.

## e-Vision Committee

- a) Mohammad Naeem Mukhtar  
*Chairman*
- b) Mohammad Waseem Mukhtar
- c) Pervaiz Iqbal Butt
- d) Mohammad Aftab Manzoor

### Terms of Reference:

One of the key missions of e-Vision committee is to provide strategic direction for e-banking and adoption of evolving technology. Strategic plans for IT infrastructure and implementation of medium to long term plans, including alternate delivery channels, is reviewed by the committee. The committee provides assistance to the Board with insights regarding international developments in the field of e-banking adoption. It also oversees performance of IT steering committee and IT Group.

## Human Capital Committee

- a) Sheikh Jalees Ahmed  
*Chairman*
- b) Abdul Aziz Khan
- c) Mohammad Waseem Mukhtar
- d) Tasneem M. Noorani
- e) Mohammad Aftab Manzoor

### Terms of Reference:

The committee defines the organization structure and functional responsibilities of each group. It approves staff strength, key appointments, salary revisions, bonuses and any special allowances. It nominates the management personnel on the board of any company / subsidiary. It also recommends amendments in Human Resources policies to the Board. Besides monitoring performance of Human Resources Group, the committee also oversees certain management committees.

The most important skill to acquire now is learning how to learn new ideas and concepts

