

## Management Committee

Mohammad Aftab Manzoor  
*Chairman*  
Muhammad Jawaid Iqbal  
Zia Ijaz  
Fareed Vardag  
Tariq Mehmood  
Javed Iqbal  
Azfar Naqvi  
Shafique Ahmed Uqaili

### Terms of Reference:

The committee monitors and reviews all matters pertaining to the Bank's operations. It discusses and implements improvements in operational structure / model based on emerging global trends and innovation.

The committee is responsible to review annual business plan and evaluating new products / initiatives for recommending to the Board and its committees.

Besides, acting as a Basel II Steering Committee, it also approves risk procedures and product programs for recommending it to the Board's Risk Management Committee.

## Assets & Liabilities Committee (ALCO)

Mohammad Aftab Manzoor  
*Chairman*  
Muhammad Yaseen  
Azfar Naqvi  
Fareed Vardag  
Muhammad Jawaid Iqbal  
Zia Ijaz  
Asim Tufail

### Terms of Reference:

ALCO oversees management of the Bank's liquidity position, maturity and interest rate gaps and pricing strategy. ALCO monitors the Bank's capital position for regulatory requirements as well. Investment activities of the Bank are reviewed by ALCO together with the formulation of future strategies. Besides implementing transfer pricing policy, ALCO also reviews foreign currency exposure of the Bank.

## Compliance Committee

Iqbal Zaidi  
*Chairman*  
Muhammad Sardar Khawaja  
Tariq Mehmood  
Fareed Vardag  
Azfar Naqvi

The committee is responsible for periodically reviewing anti-money laundering framework and "Know Your Customer" mechanism. It also suggests quality assurance processes for ensuring compliance of SBP Prudential Regulations along with monitoring of suspicious transactions. The committee recommends to the Management Committee / Board for approval, periodical submission of IRAF to SBP.

## Human Resources Committee

Mohammad Aftab Manzoor  
*Chairman*  
Muhammad Jawaid Iqbal  
Tariq Mehmood  
Zia Ijaz  
Azfar Naqvi  
Shafique Ahmed Uqaili

### Terms of Reference:

The committee ensures that HR policy guidelines are complied. It ensures remunerations / rewards are aligned with performance evaluation and are benchmarked with market including recruitment, training, promotions, awards and retirements. As a key function, it also reviews career moves and development needs.

## I.T. Steering Committee

Mohammad Aftab Manzoor  
*Chairman*  
Azfar Naqvi  
Zia Ijaz  
Tariq Mehmood  
Javed Iqbal  
Asim Tufail

### Terms of Reference:

I.T. Steering Committee gives strategic direction to IT Group for formulation of IT plans. It reviews the performance of major projects and approves major hardware and software acquisitions for e-Banking / automation besides overseeing staff and training requirements of IT Group.

We are inquisitive people with an appetite to learn new things

