

**STANDARD CHARTERED BANK (PAKISTAN) LIMITED
BOARD OF DIRECTORS**

MR. SHAZAD DADA	CEO / EXECUTIVE DIRECTOR
MR. SUNIL KAUSHAL	NON EXECUTIVE DIRECTOR & CHAIRMAN OF THE BOARD OF DIRECTORS
MR. VINOD RAMABHADRAN	NON EXECUTIVE DIRECTOR
MR. NAJAM I. CHAUDHRI	INDEPENDENT NON EXECUTIVE DIRECTOR & CHAIRMAN AUDIT COMMITTEE
MR. PARVEZ GHIAS	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.

Shazad is a graduate with honors 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 21 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 the Chairman of Pakistan Mercantile Exchange, and of the Board of Trustee of DIL (Developments in Literacy) Pakistan. He is a member of the Board of Directors of The Karachi Stock Exchange, Sui Southern Gas Company Limited and AISEC. He has also held various senior level positions in the past, including Chairman of Pakistan Banks Association and Council Member of Institute of Bankers, Pakistan, 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 a 'Certified Director' as well.

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

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



SUNIL KAUSHAL

CHAIRMAN & NON EXECUTIVE DIRECTOR

Sunil is the Regional Chief Executive Officer for Africa and Middle East and also serving as Non Executive Director on the Boards of Hong Kong and Nigeria.

He is a Chartered Accountant with 27 years of banking experience across the Middle East, ASEAN, Greater China and most recently as Regional CEO, South Asia. Previously, as CEO and Consumer Banking Head of Taiwan, he oversaw the integration of three acquisitions and led the Consumer Banking business to become the third largest for the Group. Sunil co-led key corporate and institutional banking businesses in the UAE and Singapore and expanded the SME footprint across the network as Global Head of SME.

Before joining Standard Chartered in 1998, Sunil held various banking positions at a number of leading international financial institutions.

He is based in Dubai.



VINOD RAMABHADRAN
NON EXECUTIVE DIRECTOR

Vinod is currently Chief Risk Officer, MENAP and Country Chief Risk Officer, UAE. Since December 2013, for SCB Group.

Vinod joined the Bank in 1989 as a management trainee. During his 26 years stint with SCB, Vinod has worked across geographies for over 19 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 18 and 9. Vinod enjoys traveling, 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 40 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. He is also a 'Certified Director'.

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 SubGroup 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.



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 - 80.

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. He has been a member of the task force constituted by the Securities Exchange Commission of Pakistan to revamp the Code of Corporate Governance

and has also 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 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.