

## **SIMA KAMIL**

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### **PROFESSIONAL EXPERIENCE**

#### **State Bank of Pakistan**

August 2020 to August 2023

#### **Deputy Governor**

Responsible for Financial Inclusion, Digital Financial Services, Islamic Banking, Information Technology and Human Resources. Key achievements were the launch of a Gender Intentional policy for the Financial Sector (Banking on Equality); implementation of Pakistan's Instant Payment System – Raast; Digital Customer on boarding initiatives; frameworks for Fintech facilitation, encouraging mortgages and the licensing of Digital Banks. Member of the Monetary Policy Committee.

#### **United Bank Ltd (UBL)**

June 2017 to July 2020

#### **President and CEO**

UBL is Pakistan 2<sup>nd</sup> largest private bank providing the full range of banking services through 1400 branches as well as an international presence. Major achievements include revitalizing Branch Banking; setting up a Digital Banking vertical which is considered amongst the best in the country and a major transformation of Compliance/AML systems. The bank's international footprint was rationalized in an orderly manner to exit non-performing, low potential jurisdictions.

#### **Habib Bank Ltd (HBL)**

April 2001 to May 2017

#### **Head - Branch Banking**

January 2011 to May 2017

Responsible for Retail, Consumer, Rural and Commercial Banking. This role oversaw HBL's domestic branch network of over 1,650 branches with a workforce of over 9000. During this period HBL became Pakistan's largest and most profitable bank, primarily due to the effective use of the branch network.

#### **Head - Corporate & Investment Banking**

May 2004 to January 2011

Responsible for the Corporate and Investment Banking business of HBL in Pakistan, covering the full range of public sector, local corporates and multinationals. During this period the business became the leading unit in Pakistan in terms of size and customer base.

**Corporate Banking Head (South), Karachi**

April 2001 to May 2004

Managed a portfolio of over 300 corporate relationships. Responsible for transforming the business into a professional, respected and competitive unit.

**Standard Chartered Grindlays Bank**

May 2000 to April 2001

**Senior Credit Officer - Pakistan**

May 2000 to April 2001

Primary Responsibilities included risk management on a country basis for both Standard Chartered Bank and Standard Chartered Grindlays Bank.

**ANZ Grindlays Bank**

May 1989 to May 2000

**Regional Executive - Corporate, Karachi**

December 1998 to May 2000

Responsible for ANZ Grindlays Bank's Corporate Banking in Karachi.

**Head of Credit Pakistan**

January 1997 to December 1998

Responsible for Risk Management for the Pakistan operations of ANZ Grindlays Bank.

**Manager Middle East Credit and Country Risk****ANZ Banking Group, Melbourne, Australia**

December 1994 to November 1996

Responsible for Country Risk Analysis and Limit Allocation for the 40 countries where ANZ was represented.

**Manager Credit and Marketing - Lahore**

November 1990 to November 1994

Responsible for Credit and Marketing for the Corporate Banking business of the bank at Lahore.

**Relationship Manager, Corporate Bank, Karachi**

May 1989 to November 1990

**American Express Bank, Karachi**

1986 to 1988

**Relationship Manager, Corporate Bank**

1986 to 1988

## **BOARD POSITIONS HELD**

- First Mirco Finance Bank (now HBL Microfinance Bank) - Director while at HBL
- HBL Asset Management Company – Director while at HBL
- United National Bank, United Kingdom – Director while at UBL
- UBL Bank (Tanzania) Ltd – Chair while at UBL
- UBL (Switzerland) Ltd. – Chair while at UBL
- Deposit Protection Corporation – Chair while at State Bank of Pakistan

## **Current Board Positions**

- Karachi Grammar School – Chair Board of Governors
- SECP – Member Policy Board
- Pakistan Mobile Communications Ltd (Jazz) – Member Board of Directors
- Jubilee General Insurance – Member Board of Directors
- British Asian Trust – Member of the Pakistan Advisory Council
- British International Investment – Member of the Pakistan Advisory Committee
- NOWPDP – Member of the Board

## **Other**

- Awarded Honorary Doctorate by Kingston University for contribution to the Banking Sector and support of inclusivity in business leadership
- Certified Director from Institute of Business Administration, Karachi

## **EDUCATION**

- Master of Business Administration - 1985 (City University - London)
- B.A. (Hons) Business Studies - 1984 (Kingston University - Surrey)
- GCE ‘O’ and ‘A’ Levels (Karachi Grammar School - Karachi)