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| **MS. SIMA KAMIL**  **(FEMALE INDEPENDENT DIRECTOR)** |  |

Sima Kamil is a seasoned financial sector leader and currently serves as an independent director on the Agritech Limited board. Her career is marked by significant leadership roles, including her tenure as Deputy Governor at the State Bank of Pakistan (SBP) from August 2020 to August 2023. At the SBP, she was responsible for key areas such as Financial Inclusion, Digital Financial Services, and Islamic Banking. Her notable achievements at SBP include the launch of the Gender Intentional policy for the Financial Sector (Banking on Equality) and the implementation of Pakistan's Instant Payment System, Raast.

Prior to her role at the SBP, Ms. Kamil was President and CEO of United Bank Ltd (UBL), where she led the bank from June 2017 to July 2020. Her contributions at UBL included revitalizing branch banking and establishing a strong Digital Banking division. Earlier in her career, she held key positions at Habib Bank Ltd (HBL), including Head of Branch Banking and Head of Corporate & Investment Banking.

Ms. Kamil's educational foundation includes a Master of Business Administration from City University - London. Her extensive experience and leadership make her a valuable asset as an independent director.