

**Mr. Muhammad Akhtar Javed**  
*Executive Director,  
Banking Policy & Regulations Group,  
State Bank of Pakistan.*



Mr. Muhammad Akhtar Javed is a seasoned central banker with over 25 years working experience in the areas of policy, supervision and inspection at State Bank of Pakistan (SBP) along with sound educational background in the field of accounting and commerce. He has been associated with the State Bank since 1996. He possesses strong interpersonal and leadership skills.

Currently he is heading Banking Policy & Regulations Group (BPRG) of SBP as Executive Director (ED). As ED-BPRG, his core areas include overseeing the process of policy formulation & implementation in the areas of Foreign Exchange Regime, Banking Conduct and Banking Regulations.

Mr. Javed is well-known in the banking circles for spearheading the adoption of international accounting, capital & liquidity standards. He is currently serving on ICAP's Accounting Standards Board (ASB) as SBP representative and is consistently representing SBP at various international banking forums.

To his credit, there are a number of regulatory initiatives including issuance of five NoCs to digital only banks, adoption of IFRS-9 in Pakistan, issuance of Prudential Regulations, Corporate Governance framework, Digital Bank Regulations, Policy of Cloud Computing adoption, Branchless Banking/Agent based banking. In addition, under his dynamic leadership, SBP was led out of FATF grey list and established a strong AML/CFT regime for Pakistani financial institutions by bringing them in line with global best practices/FATF requirements.

Being an outstanding resource on banking policy and supervision, he also has excellent grip on foreign exchange related matters pertaining to Investments, International Trade (Import/Export), Commercial and Home Remittances, etc.

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