Ahmad Moiz

FCA | Sitara-i-Imtiaz (Pakistan's third-highest civilian award)

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PUBLIC SERVICE PROFILE

Ahmad Moiz is a Fellow Chartered Accountant and recipient of the Sitara-i-Imtiaz, Pakistan's third-highest civilian award, conferred by the President of Pakistan. His 17-year career spans financial sector regulation, policy reform, development finance, energy-sector restructuring, and institutional market design.

Over more than a decade at the Securities and Exchange Commission of Pakistan, he has led policy design and regulatory development across non-bank finance, digital lending, capital markets, and sustainable finance. His work has covered a portfolio exceeding PKR 1.8 trillion and served more than 12 million borrowers.

He has translated global best practice into country-specific reform frameworks, including Pakistan's first digital lending standards, its inaugural ETF regime, and employer pension fund structures aligned with international models. His recent work includes Pakistan's largest-ever syndicated financing for the energy sector - USD 4.5 billion - and service with the Prime Minister's Task Force on structural power-sector reforms.

CORE COMPETENCIES

- Policy & Regulation: Financial Sector Policy Reform; Non-Bank Finance Regulation; Digital Finance & Fintech; Capital Markets Development; Legislative Drafting; Consumer Protection Frameworks.
- Development Finance: Sustainable & Climate Finance; Financial Inclusion; Infrastructure & Project Finance; Syndicated & Structured Finance; Privatisation & Transaction Advisory; Pension & Post Retirement Savings.
- Governance & Engagement: Government Policy Dialogue; Stakeholder & Donor Coordination; AML / ATF Compliance; Cybersecurity Standards (Finance); OECD Global Forum Compliance; International Training (IMF, SEC).

PROFESSIONAL EXPERIENCE - 17 YEARS

Prime Minister's Task Force on Implementing Structural Reforms in the Power Sector

October 2024 to present

- Renegotiated energy tariffs with private and public sector power generation companies, with expected savings of over PKR 4 trillion over the remaining lives of these power plants.
- Negotiated Pakistan's largest ever self-sustainable structured financing for the energy sector: a PKR 1.225 trillion (USD 4.5 billion) syndicated loan, arranged with the participation of 18 leading commercial banks at KIBOR minus 90 bps.

Senior Consultant

November 2025 - April 2026

Led the privatization of two Power Distribution Companies with accumulated losses of over PKR 1 trillion (USD 3.8 billion), covering transaction structuring, investor outreach, and regulatory liaison.

Policy Analysis and Reform Support

October 2023 - March 2024

Provided data-driven policy analysis and recommendations on complex energy finance, tariff regulation, and sector reform matters to support evidence-based decision-making at the ministerial level.

Securities and Exchange Commission of Pakistan - Specialized Companies Division

June 2016 - present

Built a progressive career across regulatory, policy, and financial sector development roles within SECP's Specialized Companies Division, covering Non-Bank Finance Companies (NBFCs), Asset Management, Capital Markets, and Digital Finance.

Additional Joint Director - Non-Bank Finance Companies Wing

Specialized Companies Division | September 2022 - present

Led policy, regulation, and development of Pakistan's non-bank lending sector, covering Microfinance, Leasing, Housing Finance, Infrastructure Finance, Discounting, Consumer Finance, BNPL, Digital Lending, and Investment Banks. The mandate oversaw a portfolio exceeding Rs. 250 billion (USD 1 billion), with approximately 12 million active borrowers.

- Spearheaded Pakistan's first digital lending regulatory framework, incorporating cybersecurity guidelines and robust borrower protection measures drawn from global regulatory benchmarks.
- Secured Google's Pakistan-specific App Store policies for digital lenders, establishing responsible lending guardrails at the platform level - a first in the region.
- Formulated and issued an all-encompassing set of requirements for digital Nano lenders, including an annual profit rate cap and introduction of the in duplum rule for the first time in Pakistan.
- Conducted sustained policy dialogue with the State Bank of Pakistan, telecom regulators, fintech associations, LEAs, and international development partners to align digital finance regulation with national financial inclusion objectives.
- Represented SECP at local and international forums and standard-setting bodies on digital finance and consumer protection in emerging markets.

Additional Joint Director - Asset Management Companies Wing

Specialized Companies Division | July 2020 - September 2022

Shaped the development of Pakistan's PKR 1.8 trillion (USD 10 billion) non-bank finance sector, spanning Mutual Funds, Pension Funds, Investment Advisory, and Securities & Futures Advisory Services.

- Developed the fixed rate mutual funds regulatory framework.
- Developed the Exchange Traded Funds (ETF) regulatory framework, enabling the launch of Pakistan's first Smart Beta (equity) ETF and Total Treasury (debt) ETF.
- Revamped the private pension system and enabled Employer Pension Funds similar to USA 401(k) plans, paving the path for transformation of the Government of Khyber Pakhtunkhwa defined benefit pension system to a defined contribution model.

Deputy Director - Asset Management: Mutual Funds and PE/VC

Specialized Companies Division | July 2019 - June 2020

- Supported the successful launching of two PE&VC funds - a technology startup fund and a motion picture fund - establishing a regulatory pathway for alternative investment vehicles in Pakistan.

Deputy Director - REITs & Pension Wing Funds

Specialized Companies Division | June 2016 - June 2019

- Regulated and facilitated South Asia's first and only Shariah Compliant Rental REIT scheme through its nascent years.
- Designed Pakistan's first subsidized contributory retirement benefit system for informal sector workers, extending retirement savings access to over 60 million previously uncovered citizens.

OMV Pakistan Exploration Gesellschaft m.b.H and OMV Maurice Energy Limited

Corporate Accountant / Payroll Supervisor | September 2014 - May 2016

- Prepared IFRS-compliant statutory financial statements for entities with balance sheets of USD 140-184 million and managed SAP FI-based oil and gas asset accounting.
- Led payroll processing aggregating USD 28 million per annum, including Employee Share Ownership Plan administration on OMV AG (Vienna) shares.
- Provided cost recovery audit support and personal income tax advisory for OMV subsidiaries in Yemen and Romania, demonstrating cross-jurisdictional financial management capability.

PricewaterhouseCoopers Pakistan

April 2009 - August 2014

Five years of progressively senior experience across assurance, tax, and human resources at one of the world's leading professional services firms, serving clients in Telecommunications, Energy, Financial Services, and the Not-for-Profit sector.

- Led audit engagement planning, supervision, and review; managed client relationships with senior management and presented findings to Partners.
- Provided comprehensive corporate tax, Sales Tax (VAT), and Federal Excise Duty advisory and compliance services for Telecom, Cement, Microfinance, and Oil & Gas clients.
- Contributed to PwC's audit trainee induction process, including candidate assessment and selection, developing early people leadership skills.

INTERNATIONAL TRAINING & PROFESSIONAL DEVELOPMENT

- IMF Capacity Development Center, Dalian, China - Fintech Market Development and Policy Implications.
- U.S. Securities and Exchange Commission - Training programmes on Whistleblower Protections & Asset Repatriation; Corporate Governance & Capital Formation for SMEs; AML/ATF examination and risk mitigation.
- Advanced Certificate in AAOIFI Shariah Standards - Centre for Excellence in Islamic Finance, IBA Karachi.
- ICAP seminars on IFRS and International Standards on Auditing (ISA).
- Digital Disruptions & Global Trends in Islamic Financial Services Industry - EY Bahrain.
- Application of Real Indices in Islamic Finance Institutions - MIT Research Seminar.

PROFESSIONAL QUALIFICATIONS & EDUCATION

- Fellow Chartered Accountant - Institute of Chartered Accountants of Pakistan (ICAP) | Winter 2012.
- Cambridge GCE Advanced Level (A-Levels) | Summer 2007.
- Cambridge GCE Ordinary Level (O-Levels) | Summer 2005.

TECHNICAL & LANGUAGE SKILLS

- Financial Systems: SAP FI (Production E&P module), ORACLE Hyperion Reporting.
- Office Productivity: Microsoft Office Suite (Excel, Word, PowerPoint, Visio) - advanced proficiency.
- Audit Software: PwC Aura, MyClient.
- Languages: English (fluent, written and spoken) | Urdu (fluent, written and spoken).

PERSONAL

- Nationality: Pakistani.
- Date of Birth: February 4, 1990.
- Location: Islamabad, Pakistan.