
Malik Muhammad Babar Ayyaz Takes Charge as Bank of AJK President CEO



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MIRPUR (AJK): Malik Muhammad Babar Ayyaz has assumed charge as President and Chief Executive Officer (CEO) of the State-owned Bank of Azad Jammu & Kashmir (BAJK), according to an official announcement issued by the bank.

A seasoned banking professional with more than 27 years of experience in Pakistan's financial sector, Mr. Ayyaz brings expertise in corporate banking, commercial banking, Islamic banking, SME finance, strategic planning, business transformation and institutional leadership.

Before joining BAJK, he served for nearly 17 years at The Bank of Punjab (BOP), where he held several senior positions. During his tenure, he played a key role in strengthening corporate and investment banking operations and developing SME and commercial banking businesses.

Mr. Ayyaz holds an Executive MBA from Lahore University of Management Sciences (LUMS), where he graduated with distinction and earned a place on the Dean's Honour Roll.

Speaking on the occasion, Chief Secretary AJK and Chairman BAJK Khushkal Khan congratulated the bank team, saying the appointment of an experienced banker would help enhance financial inclusion, support SME growth and take the institution towards achieving a nationwide commercial banking licence.

Mr. Ayyaz said BAJK would focus on strengthening financial performance, accelerating digital

transformation, expanding Islamic and SME banking, improving customer services, enhancing governance and promoting sustainable growth across Azad Jammu & Kashmir.