Muhammad Iftikhar Javed

Director – Distribution, Marketing and Business Strategy



Muhammad Iftikhar Javed is a seasoned banking professional with almost three decades of diversified experience in the financial services sector, specializing in consumer banking, strategic business planning, and digital transformation. As Director Distribution, Marketing & Business Strategy at Adamjee Life, he brings a proven track record of managing large-scale business portfolios, driving revenue growth, and leading impactful, innovative initiatives across the consumer banking industry.

Before joining Adamjee Life, Mr. Iftikhar held multiple senior leadership roles at Bank Alfalah. During his tenure, he successfully led high-impact transformation projects and launched several pioneering initiatives in product development, digital onboarding, and process automation enhancing customer convenience and loyalty while ensuring stringent control mechanisms. His strategic acumen significantly improved key business performance indicators and operational efficiency.

Prior to Bank Alfalah, he held senior positions at MCB Bank and United Bank Limited, where he led regional sales operations and built high-performing teams.

He holds a Master's degree in Economics and a Bachelor's degree in Statistics and Economics from the University of Punjab. He has also completed numerous executive education programs from LUMS and the Frankfurt School of Finance & Management, with a focus on leadership, strategic decision-making, and sustainable business management.

Mr. Iftikhar is known for his dynamic leadership, deep market insights, and ability to implement customer-centric, tech-driven solutions that align with organizational goals and deliver long-term value.