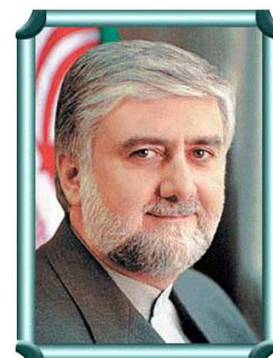


**DR. MAJID GHASSEMI**  
**CEO & Board Member**  
**Bank Pasargad**



**Education**

<b>1992 - 1999</b>	MPHIL, PHD in Economics, University of Southampton Southampton, U.K.
<b>1978 - 1980</b>	MBA, Fairleigh Dickinson University, New Jersey, U.S.A
<b>1971 - 1975</b>	B.A. in Commerce, Alameh Tabatabaei University
<b>1967 – 1971</b>	High School Diploma in Mathematics, Dar-ol-Fonoon

**Experience**

<b>2005 – Present</b>	Founder, CEO & Board Member - Bank Pasargad
<b>2004 – Present</b>	Member of the Board of Trustees of Qazvin University of Medical Sciences
<b>2008 – Present</b>	Chairman – MIDHCO Holding Company
<b>2012 - Present</b>	Founding Member and President - Khatam University
<b>2012 - Present</b>	Member of the Board of Directors of the Credit Fund in support of writers, journalists and artists
<b>2013 – Present</b>	Chairman of the Board - Iran Management Association (IMA)
<b>2013 – Present</b>	Chairman of the Board of Directors of the Council of Scientific Associations of Iran
<b>2013 – Present</b>	Member of the Board of Trustees of Pardis Technology Park
<b>2013 – Present</b>	Member of the Board of Trustees of Shahid Beheshti University
<b>2017 – Present</b>	Member of the Supreme Council of Science, Research and Technology
<b>2018 – Present</b>	Member of Research & Technology Council, Ministry of Education
<b>2018 – Present</b>	Member of the Board of Trustees of the Higher Banking Education Institute of Iran
<b>2019 – Present</b>	Member of Central Bank of Iran’s Supreme Education & Research Council
<b>2019 – Present</b>	Member of the Executive Committee for the recruitment of region 1 of Iran's Higher Education Plan (including universities in Tehran and Alborz provinces)
<b>2012 - 2014</b>	Vice President of Economic Research at the Strategic Research Center of the Expediency Council
<b>2005 – 2013</b>	Member of the Board of Directors of Industries and Mines Holding of the Mostafafan & Janbazan Foundation
<b>2005 – 2014</b>	Secretary of the Macroeconomics, Business and Administration Commission, Expediency Council

<b>2002 – 2005</b>	Chairman of Pishro Iran Financial & Investment Company
<b>2001 – 2005</b>	Member of the Board of Trustees of Imam Khomeini International University
<b>1997 - 2003</b>	Chief Advisor to Managing Director - National Iranian Steel Company
<b>1999 – 2005</b>	Member of the Consolidation Commission of the Expediency Council
<b>1998 – 2001</b>	Chairman of the Board of Trustees of the Pension Fund of Steel Industry Employees of Iran
<b>1997– 2001</b>	Chairman - Isfahan Steel Melting Joint Stock Company
<b>1997 – 2003</b>	Advisor to the Minister of Industries, Mines & Commerce
<b>1996 – 1998</b>	Founder and Chairman - Niroo (Energy) Investment Company
<b>1995 – 1997</b>	Member of the Economic Advisory Council to the President of Iran
<b>1992 – 1993</b>	Acting Vice-Minister for Planning and Economy of the Ministry of Energy
<b>1989 – 1990</b>	Acting Vice-Minister for Education and Construction of the Ministry of Energy
<b>1989 – 1997</b>	Vice-Minister of Energy & Deputy Minister for Industry and Logistics of the Ministry of Energy
<b>1986 – 1989</b>	Governor - Central Bank of Iran
<b>1986 – 1989</b>	Member of National Economic Council
<b>1986 – 1989</b>	Chairman - National Money and Credit Council
<b>1986 – 1989</b>	Chairman - Supreme Council of the Banks
<b>1985 - 1986</b>	Member of the Supreme Council of the Banks
<b>1985 – 1986</b>	Chairman of the Board - Iran Overseas Investment Bank, London, U.K.
<b>1985 – 1986</b>	Managing Director - Bank Melli Iran
<b>1984 – 1986</b>	Board Member - Kish Development Organization
<b>1982 – 1985</b>	Member - Joint Board of Directors of Nationalized Insurance Companies
<b>1982 – 1985</b>	Member - Foreign Exchange Reserve Commission, Central Bank of Iran
<b>1982 – 1985</b>	Director - Foreign Exchange Supervision Department, Central Bank of Iran
<b>1982 – 1985</b>	Deputy Director of Foreign Exchange Committee - Central Bank of Iran
<b>1981 – 1982</b>	Member of the ship purchase committee of the Economic Council
<b>1981 – 1982</b>	Member of Central Bank's BTC Committee (Bilateral Transaction Committee)
<b>1981 – 1986</b>	Member of the Currency Allocation Committee of the Economic Council
<b>1981 – 1982</b>	Deputy Director of Foreign Exchange Transaction Department - Central Bank of Iran
<b>1980 – 1981</b>	In Charge of Letters of Credit, Foreign Exchange Department - Central Bank of Iran

#### **Teaching Experience**

- International Banking – High Banking Education Institution
- Foreign Banking – Allameh Tabatabaai University
- Monetary Policies - Allameh Tabatabaai University

- Advanced Monetary Policies– High Banking Education Institution
- Foreign Banking – Tehran University
- Money & Financial Markets – Tarbiyat Moddarres University

#### **Guidance Instructor & Advisor to MBA & PHD Student Theses in the Following Subjects**

- Central banking
- Monetary instruments in the law of banking operations without usury
- Investigating issues raised in letters of credit
- The role of specialized banks in economic development
- Investigating the process of European monetary union
- Comparative study of Tehran Stock Exchange
- Capital market in Iran - performance and weaknesses
- Evolution of banking in Iran - from usurious banking to usury-free banking operations
- Monetary instruments in Islamic banking
- Optimal composition of banknotes in Iran
- Liquidity and budget deficit in Iran - an attitude based on the monetary base and the government's debt to the central bank
- Liquidity and budget deficit in Iran - an attitude based on money and foreign borrowing
- Economic stabilization and exchange rate
- Inflation in Iran and its monetary cause
- Inflation in Iran - cost or liquidity pressure
- Foreign policy and its interaction with the oil economy in Iran
- Foreign trade and exchange rate - a perspective on Iran's economy
- Optimal allocation of currency in Iran - usable tools

#### **Research & Studies**

- "Development of software for calculating foreign exchange obligations in Iran" - 1982
- "Presenting Agricultural Economy in the First Agricultural Congress in Iran" - 1987
- "Analytical report of economic budget deficit assessment" - 1990
- Accounting budget deficit and economic budget deficit- 1991
- "Orientation of Planning for Iran' Economy with emphasis on Economic Reform and Stabilization" - 1991
- "Forecasting the Economy of Country based on the Government's approved budget" - 1993
- "Important factors affecting capital market performance" - 1993
- "Economics Achievement of Iran at a glance" - 1994
- "Analysis of Investment Firms based on economic effects and functions" - 1996
- "Interaction of Economics and Politics - How do they interact?" - 1996
- "Evaluation of National Money and role of IMF policies" - 1997
- Monetary base and liquidity: Calculation of devaluation of the National Currency" - 1998
- "Design and monitoring of the preparation of the National Water Supply Document" - 1998
- "The incompatibility of weakening the national currency with Iran's economy" - 1999
- "Management of domestic manufacturing and the role of foreign purchases" - 2000
- "Employment in Iran (Looking to the Future)" - 2001
- "Inflation and weakening of the domestic purchasing power of the national currency and the status of foreign exchange obligations" - 2003
- "Role of electronic banking in Lowering the Cost of Banking" - Article Presented at the Conference on Islamic Banking - 2012
- "Monetary and Foreign Exchange Currency Policy and its impact on businesses" - Article Presented at the Conference of leading Corporations - 2012
- "Administrative Health Management at Bank Pasargad" - Article Presented at the Conference Administrative Health - 2012
- "Key Factors in the Success of a Project and Provision of a Total Centralized Software Solution" - Article Presented at the Conference on Core Banking - 2013
- "Recommendations for Improving the Economic Situation of the Country" - Article Presented at the TEDx Conference at Sharif University - 2013
- "The Effects of Monetary Policy on Economic Growth in Recent Years" - Article Presented at the Twenty-Fourth Islamic Banking Conference - 2013
- "Efficiency Growth, Iran's Today necessity of Business Environment, with regard to Bank Pasargad's Experience" - Article Presented at the Efficiency National Gathering - 2013

- "Necessary Area to Utilize the Country's Economic Opportunities in Entrepreneurship" - Article Presented in Economic, Investment and Commercial Opportunities, Based on the 11<sup>th</sup> Country Administrative Strategies at Economic Planning - 2013
- "Efficiency in Banking Industry" - Article Presented at the Conference on Human resource Development - 2014
- "Future Survey in Banking Industry" - Article Presented at the Iran future Survey Association Gathering - 2014
- "Productivity in the banking industry" - Article presented at the Scientific Meeting of the Management and Efficiency at the Faculty of Engineering of Tehran University - 2013
- "Pasargad Financial Group Approach in the field of Technology Commercialization" - Article presented at the Launch Conference of the Golden Point Insignia - 2013
- "Virtual banking and Promotion of Bank Performance" - Article Presented at the Fourth Conference of Successful Chief of Banks Branches - 2013
- "Mobilization of Financial Resources and Internal Credit for the Development of Capacity Provided in Upstream Oil Industry" - Article Presented at the Conference in the New System Contracts for Oil Industry - 2013
- "Efficiency in the Country's Banking Network" - Article Presented in the Fifth Productivity Award 1404 - 2014
- "The Role of the Banking System in Achieving Overall Economic Policy of Resistance" - Article Presented at the National Productivity Award - 2014
- "The role of the Banking System in Achieving Overall Economic Policy of Resistance" - Article Presented at the Iran Scientific Association's, Scientific and Technical Meeting for Economic of Resistance and Banking System - 2014
- "Banking System Obstacles during the past three decades" - Article Presented in Islamic Banking Conference - 2014
- "Conceptual Study of The Resistance Economic"- Article Presented in a One-day Workshop on Educational-Scientific Economic Policy of Resistance for the Alborz Province - 2014
- "The New Banking Challenges in the Country and Suggestions to Overcome them" - Article Presented in Meeting Seminar of Banks and IT Companies - 2014
- "The Role of Research in Iran and the World" - Article presented at the Center of the Expediency Council - 2014
- "International Banking Transactions in Post Sanctions Era of Iran" - Article Presented at Islamic Banking Conference - 2015
- "The Status of Scientific Associations in Achieving the Stale Mega Policies" - Article Presented at the Conference on the Role of Scientific Association in Sixth Development Plan - 2015
- "The Conceptual Survey of Resilient Economy" - Presented in Applied Scientific Seminar of Resilience Economy - 2015
- "The Importance and Connection Between Social Responsibilities and Green Banking in Companies" - Presented at 32<sup>nd</sup> of General Assembly Sessions of ABA - 2015
- "The Role of Advanced Technology in the Executive Optimization to Empower Disable People" - Presented at National Meeting of the UNESCO Joint Consultative National Commission in Tehran - 2015
- "The Role of Scientific Associations in Quality Improvement of Higher Education" - Presented at the Meeting of the Role of Scientific Association in Quality Improvement of Higher Education - 2015
- "The Effect of the Economic Situation on the Risk Management of the Financial Institutions" - Presented at Second Conference of Risk Management and Financial Engineering - 2015
- "Biotech General Outlook" - Presented in the First National Gathering of Biological Economy and Iran Biological Market - 2015
- "The Role of Banking System in Iranian Economy" - Presented at the Third Iran – Europe Gathering in Zurich – 2016
- The opening speech of the 3rd Iranian Bio-Electromagnetism Conference - 2016
- "Creating a suitable platform for the purpose of interaction of banks with international banking" -Presented in the 27th Islamic Banking Conference – 2016
- "Entrepreneurship and employment of graduates" - Presented in the 4th conference on scientific progress and development of the country - 2017
- "Challenges of the banking industry in complying with international financial reporting standards" - Presented in the conference of banks and financial and credit institutions, supervision and accounting - 2017
- "The importance of banks' investments in the country's economy" - Presented in the international management conference - 2017
- "Organizational culture with a developmental approach" - 2017
- "Private sector investment in the field of technology, science and innovation" - 2017
- "Monitoring the frontiers of knowledge at the international level" - 2017
- "Development of the university with the aim of achieving the ideal university" - 2017
- "Entrepreneurship and sustainable development" - 2017
- "Organizational culture with a professional ethics approach" - 2017
- Speech at the Islamic Banking Conference on the subject of "Impact of macroeconomic variables on the resources and expenses of the country's banks" - 2017
- Speech at the 2<sup>nd</sup> Conference on strategies for the Development of Industrial Culture with the topic of "Strategic subtleties of resistance economy to strengthen organizational culture" - 2017

- Speech at the second international conference on knowledge management (KW4D) with a resource management approach on the topic of "Intellectual capital in knowledge management and organizational success" - 2018
- Speech at the 13th International Conference on Strategic Management with the topic of "Achievements and experiences of Pasargad Financial Group from a strategic point of view" - 2019
- Speech at the Conference of the Promotion of five universities and the top five units of the country to the international level with the topic of "Financing solutions and the connection of universities with industries" - 2019
- Speech at the World Anti-Corruption Day conference on the topic of "Management challenges in Iran" - 2019
- Speech at the 9th National Conference of Technology and Innovation Management on the subject of "Institutionalizing management and innovation and technology in production and scientific chains" - 2019
- Speech at the 14th National Quality and Productivity Conference with the topic of "Productivity development in Pasargad Bank and Financial Group" - 2019
- Speech at the 4th Organizational Culture Conference and 4th Management Social Responsibility Award on the subject of "Commitment to social responsibility by management" - 2019
- Speech in the Human Capital Challenges Seminar on the topic of "Human capital challenges in the third millennium with emphasis on the role of the government" - University of Industry & Mines - 2019
- Speech at the 7th National Conference on the Scientific Progress & Development of Iran on the topic of "Positioning Iranian universities and examining the state of higher education in Iran and finding an efficient model for higher education" - 2019
- Speech at the 6<sup>th</sup> Conference on the Resilience Economy & the Banking System on the topic of the "Importance of banks' investment in the country's economy" - University of Science and Technology - 2019
- "Pasargad Bank's development model in line with the creation of national wealth" - Presented at the Research Center of the Islamic Council - 2019
- "Prospects of Iran's steel industry" - Presented at the 9th International Conference of Material Engineers and Metallurgy of Tehran University - 2019
- "Scientific leadership" - Presented at the 3<sup>rd</sup> International Conference on Knowledge Management - 2019
- "Resilient organizational culture and crisis management" - Presented at the 5<sup>th</sup> National Conference on Organizational Culture with a crisis management approach and social responsibility award - 2019
- "The role of scientific associations in society, government and industry from the perspective of future research" - Presented during the specialized meeting of the Commission of Scientific Associations of the Ministry of Science, Research and Technology - 2019
- "The role of people in non-oil activities in the economy" - Presented at the 8<sup>th</sup> annual meeting of the Council of Islamic Associations of Iran - 2019
- "Examining the banking law document" - Presented in the Conference on Iran's Banking Law - 2020
- "The basic challenges of the banking system in Iran" - Presented in the specialized meeting of management, economy, commerce and legal affairs of Ataf Supreme Council - 2020
- "Knowledge-oriented leadership and its role in digital transformation and technological human capital excellence" - Presented in the 4th International Conference on Knowledge Management - 2020
- "Plans and actions of Pasargad Bank in the direction of realizing a resilient economy and protecting the national economy from the damage of sanctions" - Presented in the interview of Sharif Radan University, the experience of successful managers 2020
- "The role of culture in the economic development of the country in the age of new technologies" - Presented in the 6<sup>th</sup> National Conference on Organizational Culture with the approach of culture in the age of new technologies - 2020
- "Competence development and digital talent management" - Presented at the 9th scientific development conference of the country - 2020
- "International Day of Science in the service of peace and development" - Presented at the conference on the role of scientific unions in the country's sustainable development - 2021
- "The importance of investment by banks in national development (Japan's economic miracle)" - Presented at the scientific conference of Dr. Gholamreza Eslami Bidgoli - 2021
- "Governance of innovation towards scientific wisdom" - Presented at the 5th Knowledge Management Conference - 2021
- "The role of innovation and technology drivers" - Presented in the conference of the Iran Management and Innovation Association of the University of Science and Technology - 2021
- "Knowledge-based economy from the perspective of Pasargad Financial Group" - Presented at the conference of the Chemistry Association - 2021
- "Importance of Private Sector Decisions in Good Governance" - Presented at the Council of Scientific Societies Quarterly Conference - 2021
- "Contemporary thinking of accounting and emerging technology" - Presented in the 20th National Accounting Conference of Iran - 2021
- "Solutions for improving productivity in manufacturing with a focus on human capital and the optimal allocation of industries" - Presented in the first conference on the productivity of production factors - 2022

- "Corporate governance based on social and environmental issues in the social responsibility of organizations" - Presented at the 7th National Conference on Organizational Culture and Social Responsibility Award - 2022
- "The cultural approach of wise leaders" - Presented at the 7th National Conference on Organizational Culture and Social Responsibility Award - 2022
- "Investigating the investment situation in Iran and the necessity of allocating financial resources to the productive sectors of the economy" - Presented in the 13th meeting of financial managers of the country - 2022
- "Solving the challenges of the agricultural sector by looking at the new technology and scientific development of the country" - Presented in the 10th conference on the progress and scientific development of the country 2022
- "Economic stability, inflation control and production growth" - Presented by Darsi Amin annual conference on monetary and exchange policies, economic stabilization, governance and policy making - 2022
- "Factors affecting the improvement of the country's budgeting system" - Presented at the first conference of the Council of Scientific Associations of 4<sup>th</sup> of Tir - 2022
- "The review of the effects of the 1402 budget on curbing inflation and the growth of the country's production" - Presented at the first conference of the Council of Scientific Associations of 4<sup>th</sup> of Tir - 2023
- "The Role of Leaders in Digital Transformation Governance" - Presented at the 2nd National Digital Transformation Conference - 2023
- "Spatial economy and its application in agriculture" - Presented at the second digital transformation conference - 2023
- "The general policies of the Iranian Financial Management Association" - Presented in the 1401 financial year annual meeting of the Iranian Financial Management Association - 2023
- "Examining the 7th development plan bill from the point of view of water, energy, sea-based economy and environment" - 2023
- "The role of digital transformation of banks in the development of the country's digital economy" - Presented in the national conference of digital transformation in the banking industry - 2023
- "The role of knowledge capital in economic development" - Presented at the 6th International National Conference on Knowledge Management - 2023
- "The place of human value from the point of view of philosophy, engineering and management" - Presented in the conference of philosophy and engineering - 2023
- "The development of research, science, technology and innovation in Khatam University on the path of becoming a 4<sup>th</sup> generation university" - Presented in the 5th Research and Technology Festival of Khatam University - 2023
- "Industrial development strategies of the country, challenges and solutions" - Presented in the third quarterly conference of the Council of Scientific Associations of Iran - 2023
- "Improving financial resilience in organizations" - Presented in the 14th edition of the Iranian Financial Management Award - 2023
- "The role of culture in the development of social media (the effectiveness of creating culture in social networks)" - Presented in the 8th National Conference on Organizational Culture - 2023
- "Developing a culture of sustainability and social responsibility" - Presented in the 8th Management Social Responsibility Award - 2023
- "Research and development strategies in the era of digital economy" - Presented at the 15th National Research and Development Conference - 2023
- "Transforming education with a look at the role of scientific associations" - Presented in the 11th conference on scientific progress and development of the country - 2023
- "The effect of the Central Bank's reputation on monetary and foreign exchange policies" - Presented at the Central Bank's National Reputation and Credit Conference - 2024
- "The role of financial leaders in the new era" - Presentation at the Annual General Meeting for the financial year 1402 of the Iranian Financial Management Association - 2024
- "Digital transformation with a human-centered approach" - Presented in the 3<sup>rd</sup> National Conference on Digital Transformation - 2024

### **Research Studies in English**

- Forecast of Wheat Production in the USA For the Year 1980 - Nov. 1979
- Iran Economy-Policy Developments up to 1980 - June, 1980
- A Study of Urban Household Demand in Iran - 1992
- A Study of Urban Household Budget Survey in Iran - 1992
- Measurement of the Demand Function of Urban Households in Iran: Rotterdam versus AIDS - July 1993
- Measurement of the Demand Function of Urban Households in Iran - 1993
- Doing Business in Iran – Canada Business Gathering in Montreal, Ontario, Calgary – Sep. 1994
- Rationing - Dec. 1994
- Economic Ties, IR. Iran Canada Presented in Iran – Canada Chamber of Commerce as the Chairman - 1995
- Estimation of Urban Household Demand in Iran - 1996

- Iran Economy and Non-Governmental Public Institutions – the Performance of Mostazafan & Janbazan Foundation, Crans Montana, Switzerland - 2003