

Sadia Rafique

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Objective

To contribute towards the successful achievement of organizational goals by utilizing my education, experience and coaching skills.

1. Personal Information

1. Date of Birth 15-11-1986
2. Father's Name Muhammad Rafique
3. NIC # 81302-8117099-0
4. Religion Islam

2. Professional Education

Degree	Institution	CGPA/ Division	%age	Year
PhD (Finance)	Foundation University, Rawalpindi Campus	3.91	In Progress	
MS (Finance)	SZABIST Islamabad	3.20	85%	November, 2013
MBA (Finance)	International Islamic University, Islamabad	3.35	75%	July, 2009
BBA Hons.	International Islamic University, Islamabad	2.93	71%	August, 2008
HSSC (Pre Medical)	Kashmir Model College, Mirpur	1 st Division	61.4%	June, 2004
SSC	Kashmir Model College, Mirpur	1 st Division	70.35%	2001

3. Professional Experience

Lecturer at MUST

- Currently, I am serving as a Lecturer in MUST Business School on contractual basis from November 07, 2017.
- Also Worked as Lecturer on Contract from April 30, 2015 to October 30, 2015 at DBMS, MUST then as Lecturer on Contract from December 29, 2015 to June 30, 2016 at MUST Business School.

- I served as a Visiting Lecturer in Department of Business and Management Sciences at Mirpur University of Science and Technology (MUST) from October 2012 to April 2015.
- Worked as lecturer in Information Technology Department at Mirpur University of Science and Technology from March 2010 to July 2010.

Internship

Askari Commercial Bank, Mirpur AJK from June 2006 to August 2006.

4. Research work/Publications

1. “Insider Ownership and Discretionary Accruals: Empirical Evidences from Pakistani Listed Companies”, Interdisciplinary Journal of Contemporary Research in Business, Vol. 3 No. 7, 2011.
2. “Volatility Linkages between Equity Markets of Pakistan, India, Singapore and Hong Kong: A GARCH BEKK Approach”, Journal of Economics and Behavioral Studies, Vol. 4 No. 1, 2012 pp. 47-54.
3. Impact of Macroeconomic Variables on Stock Market Returns: Evidence from Asian Countries.
4. Entrepreneurial Characteristics among Business Students of Pakistan.
5. Impact of Corporate Governance and Ownership Structure on Agency Cost: Evidence from Pakistani Listed Companies

5. Skills

STATA, EViews, SPSS, AMOS, MS Excel, Power Point, MS Word.

6. References

Available upon request.