SABTAIN FIDA (PhD)

Assistant Professor/Incharge R&D Centre, Department of Management Sciences
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ACHIEVEMENTS

- Launch of BS Fintech program
- Job placement of 300+ graduates in NUML
- Teaching cases published
- Consultancies and projects
- Product launch of prime minister youth business loan scheme at Askari Bank

SPECIAL ASSIGNMENTS

- Associate Focal Person National Business Education Accreditation Council
- Organising Corporate Advisory Board Meetings
- Arranging job fairs
- Credit policy exceptions reporting to BOD at Askari Bank Ltd
- Nationwide State Bank of Pakistan Refinance Scheme Management at Askari Bank Ltd

INNOVATIVE TEACHING PEDAGOGIES

- Role Playing
- Financial Documentaries
- Financial Gamification

SKILLS

- Curriculum Development in Finance
- Consulting & Executive Training
- Applied Research
- Industrial linkages and PR Management
- Teamwork
- Leadership
- Decision Making under Stress

ENTERPRENEURIAL VENUTRES

- Co-Founder WomenVenturely
- Co-Founder Gulraiz Collection

HONORS and AWARDS

- Chancellor Honor Roll in PhD
- Cash Prize by Askari Bank for JAIBP
- Cash Prize by Askari Bank for AIBP

CAREER PRIORTIES

- Teaching
- Research
- Trainings
- Consultancies
- Industrial Linkages

NATIONALITY

Pakistani

SUMMARY

I am a seasoned academic professional with seven years of corporate-sector experience in the financial industry, coupled with eight years of experience in teaching, research, and industrial linkages. I hold a PhD in Finance, a Fellowship of the Chartered Banker Institute, UK, and a Fellowship of the Institute of Bankers Pakistan. I am also a candidate for the Chartered Management Accountant (CMA) qualification from the Institute of Cost and Management Accountants International.

During my academic career, I have held the administrative office of Industrial Linkages alongside my teaching responsibilities and helped 10% of graduating students secure jobs and internships. I am also actively involved in national and international consultancy, training, and development initiatives. I currently head departmental level R&D office.

EXPERIENCE

Assistant Professor, Department of Management Sciences National University of Modern Languages Islamabad	09/2022 -Till date	Pakistan
Lecturer, Department of Management Sciences National University of Modern Languages Islamabad	08/2018 - 09/2022	Pakistan
Manager Grade (MG) Askari Bank Ltd	05/2012 - 08/2018	Pakistan
Officer Grade-I Askari Bank Ltd	02/2012 - 04/2012	Pakistan
Management Trainee Officer (MTO) Askari Bank Ltd	08/2011 - 12/2011	Pakistan

ACADEMIC QUALIFICATION

PhD	01/2015 - 12/2021
MS	09/2010 - 12/2012
MBA	09/2008 - 08/2010
BSc	09/2006 - 08/2008

PROFESSIONAL CERTIFICATIONS

Chartered Management Accountant (CMA) Institute of Cost and Management Accountants (ICMA)	01/2026 – In Progress Islamabad, Pakistan
Associateship IBP Institute of Bankers Pakistan	06/2014 – 12/2015 Islamabad, Pakistan
Chartered Bankers Associate Chartered Bankers Institute	01/2013 – 05/2014 United Kingdom, Pakistan

RESEARCH & CONSULTANCIES

Research Profile

- Google Scholar Citations 397
- H-Index 3
- I-Index 2
- Cumulative Impact factor 13.8

Published Research

- Research Articles 4
- Case Studies 1

Under review or Under Process Research

- Journal Articles – In progress 5
- Case Studies – Under review 2

Research Supervision

- Undergraduate 2
- Graduate 5

Trainings, Research Projects and Consultancies

- National Research Project 1 (Rs.13.971 million)
- National and International Consultancies 2 (USD 27,000)
- Trainings Delivered 22 (1080+ trainees)

ACADEMIC QUALIFICATION

Institute	Degree	Year	Specialization
Shaheed Zulfiqar Ali Bhutto Institute of Science and Technology, Islamabad	PhD	2021	Finance
Mohammad Ali Jinnah University	MS	2012	Finance
International Islamic University, Islamabad	MBA	2010	Finance
University of the Punjab, Lahore	BSc	2008	Economics & CS

PROFESSIONAL QUALIFICATIONS & MEMBERSHIPS

Institute	Degree	Year	Subject	Specialization	Duration
Institute of Cost and Management Accountants (ICMA) International	Chartered Management Accountant (CMA)	2026	Accounting	Management Accounting	In-progress
The Institute of Bankers Pakistan	Associateship of IBP	2015	Banking	Banking	6 months
Chartered Bankers Institute, UK	Chartered Banker Associate	2014	Banking and Finance	Islamic Finance	1.5 years

DISSERTATION TOPIC

PhD: Impact of Internal & External Environment and Corporate Governance Practices on Risk Framework: Nested Testing Modeling of Pakistani Banking Sector (PCD No. 26769)

MS: Technical Analysis of Individual Stocks. Empirical Evidence from Pakistani Stock Market.

TEACHING & RESEARCH INTERESTS

Teaching: Islamic Finance, Financial Modelling, Business Analytics, Financial Risk Management, Introduction to Business Finance, Corporate Finance, Portfolio Management, Introduction to Accounting, Financial Accounting

Research: Green Finance, Risk Management, Corporate Governance, Case Based Applied Research

TEACHING EXPERIENCE

Sep 2022- Till date Assistant Professor, Department of Management Sciences, National University of Modern Languages Islamabad

Sep 2018- Sep 2022: Lecturer, Department of Management Sciences, National University of Modern Languages Islamabad

April 2018 – Jul 2018, Visiting Lecturer, University of Central Punjab, Rawalpindi Campus.

INNOVATIVE TEACHING PEDAGOGIES

- Role playing learning in financial environment with real world issues.
- Financial gamification, focusing on investment, risk analysis and portfolio management skills.
- Financial film making based on wide range of themes aligned with core areas of contemporary finance.

STRATEGIC INITIATIVES – NATIONAL UNIVERSITY OF MODERN LANGUAGES

- Securing sponsorship from industrial partners for needy students under “Lit the light” initiative
- Launch of Capital Market Desk to facilitate students learning of stock market through industry

collaboration with Munir Khanani Securities.
- Secured corporate sponsorship of Rs.0.10 million for various departmental activities.
- Collaborating MOU between NUML and Trade Expeditors United Professional Development Center to jointly offer training programs in more than 20 domains.

PROFESSIONAL EXPERIENCE

Corporate Credit Risk Analyst, Credit Division, Head Office, Askari Bank Ltd

[Manager Grade (MG)] (May 2012 – Aug 2018)

- Managing credit portfolio of corporate sector of south region, with average ticket size being PKR 500Mn and above

Management Trainee Officer, Foreign Trade Department, Askari Bank Ltd

[Officer Grade-I] (9 Feb 2012– 13 April 2012)

- Extensive three months on job training in Blue Area Main Branch and Centralized Foreign Trade Unit (CFTU) Rawalpindi in imports and exports section.

Management Trainee Officer, General Banking Operations, Askari Bank Ltd

[Officer Grade-I] (1 Aug 2011 - 5 Sep 2011 & 17 Oct 2011 – 16 Dec 2011)

- Comprehensive three months on job training of General Banking Operations in Aabpara Branch & I-9 Industrial Area Branch Islamabad.

SPECIAL ASSIGNMENTS

In Charge R&D Center, Department of Management Sciences, NUML

[Sep 2025 till date]

- Responsible for developing, publishing, and disseminating high-quality case studies.
- Leads departmental research initiatives, ensuring academic rigor and industry relevance.
- Manage R&D projects, collaborations, and knowledge-sharing platforms

Core Member Accreditation Team- National Business Education Accreditation Council

[Sep 2025 till date]

- Coordination and processing of academic data related to R&D
- Extracting administrative data related to Department of Management Sciences including R&D budget and spending

In Charge Case Cell, Business and Economics R&D Center, Faculty of Management Sciences, NUML

[Jul 2024 Aug 2025]

- To ensure the development, publication, and dissemination of high-quality case studies.
- Coordinate with faculty members and industry experts to identify and document real-world cases relevant to management sciences.

Head FMS Placement Office, Faculty of Management Sciences, NUML

[Oct 2018 till Jul 2024]

- Main responsibilities include organizing job fair and campus drives for FMS
- Organizing industrial tours, corporate grooming sessions and alumni sessions
- Trained more than 1000 students on CV writing, interview skills, job hunting process, and corporate orientation
- Facilitated more than 300 students in securing jobs and internships

Head Capital Market Desk, Department of Management Sciences, NUML

[07Nov2022 till date]

- Train students to invest in stock exchange though demo accounts provided by brokerage houses
- Facilitate students in opening actual accounts with brokers for actual investments

Credit Policy Exception Reporting, Askari Bank Limited

[March 2013– Dec 2016]

- Quarterly analysis of exceptions to standard credit policy, raised by all credit branches. Determine underlying factors that caused the deviation, precautionary measures being taken to mitigate the risk
- Preparation of comprehensive report, for onward submission to Board of Directors

State Bank of Pakistan Refinance Scheme Management, Askari Bank Limited

[March 2013– Aug 2018]

- Arrange Export Finance Scheme and Long-Term Finance Facility limit of Askari Bank from State Bank

of Pakistan.

- Arrange data of all Pakistan credit branches, calculate requirement of each branch and allocate the limit accordingly

RESEARCH PUBLICATIONS

- Fida, S., Saeed and Ghafoor, A. (2026) Financial Flows and the Green Growth: Investigating Moderating Role of Energy Consumption and Energy Transition in Asian Economies. Global Business Review. (**Scopus Q2**, WoS, **ABS 1**, ABDC B, Impact Factor 2.0) (Accepted)
- Fida, S., Iqbal, M.Z. and Ali, W. (2024), Climate responsive innovations at Karachi Steel. Emerald Emerging Market Case Studies, Vol. 14 No. 4. https://doi.org/10.1108/EEMCS-10-2023-0402 (**Scopus Q4, ABS 1**)
- Fida, S., & Saeed, S., (2023) Modelling emission consequences of sectoral value-added: Exploring mediation of financial development and moderation of environmental regulations in European Union. Journal of Cleaner Production, 139373. https://doi.org/10.1016/j.jclepro.2023.139373 (**Scopus Q1**, ABDC A, **ABS 2**, Impact Factor 11.9).
- Fida, S., & Naveed, M., (2021). Novel insights into banking risk structure: empirical evidence from nexus of financial, governance, and industrial landscape through nested tested modeling. Cogent Business and Management, 8(1), 1-24 (**Scopus Q2**, WoS, **ABS 1**)
- Mansoor, M., Fida, S., Nasir, S., & Ahmad, Z. (2011). The impact of job stress on employee job satisfaction a study on telecommunication sector of Pakistan. Journal of Business Studies Quarterly, 2(3), 50-56.

RESEARCH WORK IN PROCESS

- Multilevel Nexus of Corporate Governance Mechanism, Bank Specific and Industry Level Factors with Financial Performance: Empirical Evidence from Banking Industry of Pakistan
- Bank Risk Taking Structure in Light of Macro-Financial and Corporate Governance Contrivance: Empirical Insights from Banking Industry of Pakistan
- Journey from Incubate to Incubator – Case Study on Alt Ventures
- Case study of first indigenously designed electric car of Pakistan -NUR-E
- Dynamic of sectoral value added and green trade: Examining mediating role of financial development across Asian economies
- Financial flows and Ocean Economy: Mediating role of environmental taxes across Asian economies
- Role of taxes in ecological sustainability and economic growth: Empirical evidence from European Economies
- Fiscal Policy tools to regulate Greenhouse Gas Emissions: Mediating role of Trade Ties in EU

RESEARCH WORK UNDER PUBLICATION PROCESS

- Eminabadi Barfi: Building Sweets Chain Store from Scratch (Emerald Emerging Market Case Studies)
- Farm to Home: Revolutionizing the Quick-Commerce Industry (The Case Journal)
- Financial Anxiety-Induced Investor Response: The Moderating Effect of AI-Driven Decision-Making (Journal of Business Research)

RESEARCH PROJECTS & CONSULTANCIES

- Empowering Women Entrepreneurs in Industry 4.0: Development of a Digital Skills Training Curriculum and AI-Driven Impact Assessment Framework for Pakistan. (Ref no. 101105/R-ID/HEC/NRPU/HEC/2024-25, Funding Amount HEC: PKR8.47 million, Tech Valley's contribution is PKR 5.50 million [Total Worth PKR 13.971 million]. Tenor: Two years July 2025-July 2027, Funding Agency: Higher Education Commission of Pakistan, Research Role: Co-PI)
- Consultancy engagement for GMCI USA amounting to USD15,000 [PKR 4.215 million], involving the comprehensive development of professional certification curricula, development of a strategic learning roadmap, competency frameworks, and robust evaluation and assessment mechanisms to ensure high-quality consultant training and accreditation (2025)
- Consultancy service to GMCI USA amounting to USD12,000 [PKR 3.360 million], primarily involved development of advanced curriculum for professional certification, applied cases, excel based dashboard, and evaluation framework (2026)

CURRICULUM DEVELOPMENT

- Book chapter "Pitching and Investor Deck Preparation" in comprehensive curriculum developed for promoting women entrepreneurship under HEC NRPU project (2026)
- Developed curriculum of Women Leaders in Muslim Societies for MS level degree program in Women, Leadership, and Seerah Studies, an initiative of Federal Government (July, 2025)
- Developed scheme of studies for launch of BS Fintech Program at Department of Management Sciences, National University of Modern Languages, Islamabad (Spring 2025)
- Developed the examination and evaluation system for banking sector professionals for National Testing Service (NTS) (August, 2025)

RESEARCH PROJECT PROPOSAL SUBMISSIONS

- Dynamics of Socio-Economic and Technological Fabric: A Thematic Investigation of CPEC Development on Rural Economy of Pakistan (CPEC- Collaborative Research Grant, HEC/R&D/RGA/CPEC/2022/22522, Funding Agency: Higher Education Commission of Pakistan, Proposed Funding of PKR24.52 million, submission year: 2022)
- PAK-UK Educational Gateway Mobility Partnership for Faculty in collaboration with University of Bradford, UK (Proposed Funding of PKR25.36 million, Funding Agency: British Council, Submission year: 2023)
- Designing an Impact Assessment Framework for NADRA Growth Training Effectiveness (Research Project Number: MGT02, Funding Agency: National Database Registration Authority of Pakistan, Proposed Funding PKR2.95 million, Submission year: 2024)
- Inhouse Consultancy Proposal (ICP) Resources Utilization: Commercialization of Ibn-e-Rushd Block (Funding Agency: NUML, Funding Amount: PKR3.75 million, Submission year: 2024)
- Consultancy for Independent Expert Panelist(s) for Oversight of a Sensitive, High- Visibility Recruitment Process in PakistanUSD489,500 (PKR137 million). Funding Agency: Mirco Merger Pvt. Ltd, Submission year:2025)

TRAININGS DELIVERED

- Training on Cash Flow Management for SMEs by Small and Medium Enterprise Development Authority (SMEDA) (June, 2026)
- Training on Accounting and Bookkeeping for SMEs by Small and Medium Enterprise Development Authority (SMEDA) (June, 2026)
- Training on Financial Planning and Budgeting for SMEs by Small and Medium Enterprise Development Authority (SMEDA) (June, 2026)
- Trained 200 female business students and entrepreneurs through five training sessions to develop entrepreneurial pitch deck for seed funding (Mar-May 2026)
- Delivered training to fresh graduates and early- and mid-career professionals on CV writing, interview skills, and job-switching strategies at the TE-Professional Development Center (Nov 2025)
- Delivered training to faculty members of Faculty of Management Sciences NUML on "How to write case studies" organized by FMS Business and Economics R&D Center (Mar 2025).
- Training of focal persons of NUML regional campuses on "Strategic Initiatives and HEC Requirements for Placement Offices" organized by NUML Professional Development Center (Sep2023)
- Webinar sessions on effective use of Placement Office by Universities – Ask Developments (29Sep2022)
- Mentoring Session on "Investor Pitch and Demo Day" to incubates at NUML Business Incubation Center (25May2022).

TRAININGS ATTENDED

AI and Digital Technology Adoption in Higher Education - NUML

[19May2025 – 20May2025]

- The workshop was organized by the Executive Development Center NUML. The workshop focused on the integration of artificial intelligence and emerging digital technologies to enhance teaching, learning, and administrative practices in higher education institutions.

Use of Power BI for Data Analytics – ComYabi Consulting

[31Jul2024]

- The workshop provided practical training on data visualization, dashboard creation, and analytical reporting using Microsoft Power BI for effective data-driven decision-making.

Case-Based Teaching in Business Education – LUMS

[15Dec2023 – 16Dec2023]

- The workshop focused on the effective use of case-study methodology to enhance critical thinking, problem-solving, and interactive learning in business education.

Workshop on Implementation of Career & Internship Framework

[24Oct2023]

- The workshop focused on strategies for effective implementation of career development and internship frameworks to enhance student employability and industry engagement.

NBEAC Industry-Academia Liaison – Higher Education Commission

[30Nov2022 – 01Dec2022]

- Two days training at IMS University of Baluchistan by NBEAC highlighted the avenues of industry-academia liaison to promote problem solving research endeavors and increase academic contribution in industry consultation.

SUMMITS/CONFERENCES/SYMPOSIUMS ORGANIZED

- Head of Sponsorship Committee in first International Conference "Re-imagining the Real Estate" organised by department of Accounting and Finance (2024)
- NUML 1st C-Suite Summit 2023: Utilizing industries academia research synergies to overcome business challenges (01June2023)
- Greenovation Summit: A combined approach to address environmental challenges using collaborative approach of Industry and Academia (2023)

WORKSHOPS/CONFERENCES/SYMPOSIUMS ATTENDED

- Three days industrial tour of Karachi with industrial partner Trade Expeditors Pvt. Ltd. Corporate tour included visit of Qasim International Container Terminal, Rajbay Textile, and industrial zones (June, 2025)
- Workshop on Case Studies Teaching and Writing Training at LUMS, 15 and 16 January, 2024.
- Faculty Development Program on key topics of knowledge construction, professional behavior, doing research, leading through diversity inclusion and belonging leadership, writing winning proposal, student engagement and university structure. 04th – 08th July, 2022, NUML Islamabad.
- National online conference on Pakistan's economic challenges and way forward, 7th April, 2021, NUML Islamabad
- International online symposium on empowering SMEs for sustainable future, 31st March, 2021, NUML Islamabad
- Two days faculty development program organized by NUML, covering Inculcating mindfulness among students through changing pedagogical strategies, Aug 2019
- One day workshop organized by NUML on online teaching methodologies, recording software and Learning Management System
- World Financial Forum – International financial symposium on financial resilience during crises period and financial inclusion, SZABIST Islamabad 31Dec2020
- Capacity Development Workshop related with PLOs and CLOs, NUML Islamabad 08Sep2020
- New Global Financial Order- International web symposium on financial sustainability, SZABIST, Islamabad, 22May2020
- Faculty Development Program- Themes included changing patterns of statistical models and inculcating ethical Islamic values among students 27-29 Aug 2019
- 2nd International Applied Business Research Conference at IIUI, 9-10 Dec 2009
- 1st Applied Business Research Conference at IIUI, 21Feb2009

CURRENT JOB ASSIGNMENT

- Teaching students of undergraduate and graduate level through on campus and online mode.
- Research supervision of post graduate level students.
- Maintain liaison and linkages with industry for applied research.
- Conduct applied research through funding from Higher Education Commission of Pakistan
- Offer academic and industrial trainings and consultancies
- Conduct research on economic and financial issues
- Supervise student's internship programs and research projects at undergraduate and graduate level respectively
- Evaluate research proposals of MBA/MS/PhD scholars

- Maintain a high-quality learning environment
- Curriculum and program development and enhancement
- Quality student advising and mentoring
- Extending support in HEC initial and continuing accreditation of Business School
- Community responsibility includes participation in professional developmental activities outside the University, such as but not limited to community events
- Organize and conduct field trips as needed
- Provide facilitation in research publications, organizing conferences, securing research projects, and consultancies.

RESEARCH SUPERVISION

- Internal and External Governance Determinants of Financial Performance: Evidence from Modaraba Companies of Pakistan (Ijaz Hussain, NUML MBA/MS Fall 2020, Completed)
- Nexus of Financial and Environmental Factors with Economic Prosperity and Ecological Sustainability: Empirical Insights from European Economies (Rizwan Ali, NUML BBA Spring 2022, Completed)
- Nexus of Country Level Factors and Ecological Parameters with Economic Development: Empirical Evidence from Advanced Economies (Sakina Batool, NUML BSAF Spring 2022, Completed)
- Role of Nature of Assets and R&D in firm value: Empirical Evidence from Pakistani Engineering Industry (Hira Malik, MBA/MS, Fall 2023)
- Company Level and Macroeconomic Determinants of Firm Efficiency: Empirical Investigation of Chemical Industry of Pakistan (Iqra Asif, MBA/MS, Fall 2023)
- The contribution of sectoral growth in balance of payment with mediating role of financial development: empirical evidence from Asian economies (Zoha Zakir Abbasi, MBA/MS, Fall 2024)
- Role of Financial Flows in Ocean Economy of Asian Countries: Moderating Role of Country Level Governance and Environmental Taxes (Maryam Umer, MBA/MS Spring 2025)
- The Role of Financial and Economic Dynamics in Financial Stability: A Cross-Country Analysis with the Moderating Role of Governance (Muhammad Faizan Anwar, MSBA, Fall, 2025- In Progress)

INTERNAL EXAMINAR MBA/MS PROPOSAL/FINAL DEFENSE

- Impact of financial development and petroleum price on trade openness: a comparative analysis of Pakistan and Bangladesh (Junaid Ali, NUML Spring 2022)
- Impact of Green Infrastructure on Value of Residential Properties in Twin-cities using Hedonic Model (Rida Bashir, 351 MSBA/Ibd/F20, Spring 2022)
- Impact of financial diversity on bank stability (Hareem Ali, MBA NUML-S24-40889, Spring 2026)
- Impact of Housing Society Prestige on Value of Residential Properties (Ahsan Ali, MBA NUML-S24-1034, Spring 2026)

INTERNAL EXAMINAR PHD PROPOSAL DEFENSE

- Role of Investor Sentiments and Theoretical Share Prices: A Case of KSE 100 Index and S&P350 Index (Namra Iqbal, 833 PhD/MS/S19, NUML Fall 2021)
- The Micro and Macro Antecedents of Delisting Phenomenon in Pakistan: An Empirical Cross-Country Analysis (Hafiz Muhammad Adnan Hanif, NUML-F20-33596, Fall 2023)

ENTERPRENEURIAL VENUTRES

- Co-Founder Women Venturely, a non-for-profit entity aimed at enabling females to start entrepreneurial ventures https://womenventurely.com
- Registration of business titled “Medi-Soft Solutions” with NUML BICON, aiming to provide software solutions to medical and other industries in USA through strategic partnership with US firm. (07Dec2022-Oct-2023)
- Gulraiz Collection online boutique (2013)

PREVIOUS JOB ASSIGNMENT AT ASAKRI BANK LIMITED

- Corporate credit risk analyst with job description of managing credit portfolio of south region
- Total 7 years of banking experience in different capacities and departments
- Main responsibilities included performing qualitative and quantitative analysis of credit proposals to identify inherent credit risk, market risk, economic risk, liquidity risk & performance risk

- Conducting industrial analysis across multiple sectors of economy in order to ascertain current trends and risk level of particular sector of the economy in which client is operating
- Devise a strategy to mitigate the risk by negotiating tangible and intangible security from client
- To ensure compliance of internal SOPs and regulatory requirements laid down by regulator
- Coordinate and facilitate in internal, external and SBP audit
- Prepare MIS and reports for consumption of senior management

ACHIEVEMENTS

- Passed banking certifications of JAIBP and AIBP comprising of four semesters in consecutive first attempt
- Development of Prime Minister Youth Business Loan "PMYBL" financing product at Askari Bank
- Eight A grades in finance courses at graduate and post graduate level
- 1ST position in computer science department of Govt. Post Graduate College Chakwal at intermediate level
- Second position in Govt. Post Graduate College Chakwal at BSc level
- Policy level MIS preparation related with credit policy exception raised by all branches of Askari Bank Limited, for onwards submission to board of directors.
- Chancellor honor roll in PhD Finance for securing highest grade in passing batch.

COMPUTER SKILLS

MS Office (MS Word, MS Excel and PowerPoint), GRETL, STATA, E-Views