Dr. Saifullah Khan

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SKILLS SUMMARY:

Data Analystics, FinTech, Financial Management, Financial & Corporate Accounting, Business Tax, Audit, SCM

PROFESSIONAL EDUCATION

PhD	Finance and Accounts	2025	FAST University, Islamabad	1st Div/ CGPA 3.80/ 87%
MS	Finance and Accounts	2018	Islamic International University, Isl	1st Div/ CGPA 3.85/ 81%
MBA	Finance and Accounts	2012	Quaid-i-Azam University, Islamabad	1st Div/ CGPA 3.20/ 70%
BSc	Math & Comp. Sci.	2008	PMA Abbottabad	1st Div/ CGPA 3.30/ 81%
FSc	Pre-Engineering Gp.	2004	BISE Abbottabad	1st Div/ 71.5%
Matric	Science Group	2002	BISE Abbottabad	1st Div/ 77%
ACMA	Managerial Level-II	2016	ICMAP Islamabad	In Progress

PROFESSIONAL CERTIFICATIONS AND DIPLOMAS

Diploma	IAS and IFRS	ICMAP Islamabad
Certification	Advanced Accounting in QuickBooks	ICMAP Islamabad
Certification	Public Procurement	ICMAP Islamabad
Workshop	Financial Integration	Quaid-i-Azam University, Islamabad
Workshop	Competence Management	Quaid-i-Azam University, Islamabad
Workshop	Business Communication	FAST University, Islamabad

RESEARCH WORK AND PUBLICATIONS

Research Article

1. Firm value adjustment speed through financial friction in the presence of earnings management and productivity growth: Evidence from emerging economies
[Journal Name: Humanitiess and Social Sciences Comm. (HJRS Category: W), (IF: 3.5, Q1)]
2. Financial frictions and stock return: A novel least minus more frictional factor for asset pricing models in emerging economies
[Journal Name: PLOS ONE, (HJRS Category: W), (IF: 3.2, Q1)]
3. Capital structure performance in a real word paradigm of financial frictions: Firm-level strategies for adaptation and survival in emerging economies
[Journal Name: International Rev. of Economics and Fin.,(HJRS Category:W),(IF: 3.4, Q1)]
4. The Impact of Fintech Integration and Big Data Analytics on Financial Stability in Emerging Markets: A Comprehensive Analysis
[Journal Name: International Rev. of Economics and Fin.,(HJRS Category:W),(IF: 3.4, Q1)]
5. How Fintech is Transforming Accounting, Auditing Practices: Exploring its Economic, Social, and Environmental Impact
[Journal Name:Finance Research Letter, (HJRS Category:W),(IF: 3.4, Q1)]
6. Digital Economy and Information Asymmetry in the Stock Markets: A Case Study of United States (In Review)
[Journal Name: PLOS ONE (JIF: 2.6, Q2)]
7. An AI Driven Approach to Predict Stock Market Volatility in the BRICS Region in Volatile External Environment
(In Review) [Journal Name: Borsa Istanbul Review, (JIF: 6.3, Q1)]

Book Chapter: Firm Value Adjustment Speed: Hidden Drivers of Performance in Emerging Markets

Books
1. Data Analysis with Python and R- Programming

PhD Thesis: Financial Frictions and Firm Fundamentals: Explaining the role of earning management, firm'sproductivity growth and financial development (2024)

MS THESIS: Performance Persistance Of Open Ended Mutual Funds I Nthe Short And Log Term Horisons

WORK EXPERIENCE

NUML University, Islamabad

ASSISTANT PROFESSOR **PhD, MS, MBA, BBA, BS(AF), BS(FinT), BS(BA)**

sEP-2026 to Present **Department of Management Sciences**

Courses Taught	Program	Courses Taught	Program
Management Accounting	BS(AF)	AI in Business	BS(BA)
Data Analysis	BS(BA)		

University of Wah, Wah

ASSISTANT PROFESSOR **BBA, BS(AF)**

Mar-2026 to Sep-2026 **Department of Management Sciences**

Courses Taught	Program
Behaviour Finance	BS(AF)
Corporate Finance	BBA(AF)
Financial Risk Management	BS(AF)
Financial Modeling	BBA

NUML University, Islamabad

LECTURER **BS(AF), BS(FinT), PhD, MS, MBA,**

Sep-2025 to Mar-26 **Department of Accounting and Finance**

Courses Taught	Program
International Finance	MS(MG)
Advance Financial Mgmt.	MS(MG)
Management Accounting	BS(AF)
Real Estate Management	BS(AF)
Accounting Fundamentals	BS(FinT)
Public Finance	BS(BA)
Administrative Law	BS(GP)

FAST University, Islamabad

LECTURER **PhD, MS, MBA, BS(AF), BS(Business Analytics), BS(FinTech)**

Nov-2021 to Jul-2025 **Department of Management Sciences**

Courses Taught	Program
Advance Financial Management	MBA/ MS
Financial Accounting	BS(FinTech), BS(AF)
Business Finance	BS(AF)
Data Analysis	BS(AF
Business Statistics	BS(BA)

FAST University, Islamabad

INSTRUCTOR **BBA, BS(AF), BS(FinTech), BS(Business Analytics)**

Aug-2019 to Sep-2021 **Departmetn of Management Sciences**

Courses/ Labs Performed	Program

Basic Econometrics	BBA
Corporate Accounting I& II	BS(FinTech)
Methods in Business Research	BS(Acounting and Finance)
Statistical Inference	BS(Business Analytics)
Business Statistics	BBA
IT in Business	BS(Acounting and Finance)
Computer Science in Business Problem Lab	BS(Fintech)

FAST University, Islamabad

ASSISTANT ACCOUNTS OFFICER

Feb-2016 to Aug-2019 **Accounts Operations**

Accounts Receivables Management: Accounts Receivable Functions (Primary Function). Manage the preparation of the campus budget at the end of the year. Receipt of customer payments process cheque payments and direct deposits.

Bookkeeping: Posting of Journal Vouchers, Bank Receipt Vouchers. Establish and maintain cash controls during exams.

Bank Reconciliation: Establish, maintain and reconcile the general ledger with the receipt amounts. Prepare and reconcile bank statements with the available journals.

Fee Management: Establish and maintain student fee accounts. Ensure data is entered into the system in the relevant heads. Issue cheques for all accounts due in time. Ensure security for all credit cards and verify charges



FREELANCING UAK TEAM,

FREELANCERACCOUNTING, FINANCE, HR, SCM, AND MARKETING

Apr-2014 to Feb-2016 **Management Sciences**

Accounting Projects: Done a lot of accounting projects for UK, Canada, Australia, and France-based countries. Performed accounting consultancy for the UK firms as well.

Supply Chain Projects: Done a lot of projects of supply chain regarding, corporate procurement, public procurement**, warehousing, store management, logistics, and shipping, etc.**

HR Projects: Performed many projects for the UK-based firm in the HR domain relating to Staffing, Compensation and Benefits, Recruitment, Training and Developments, and HR policies, etc.

Marketing Projects: Performed many marketing-related projects as well like consumer behaviors in Malaysia, Branding, Marketing, Sales management, advertisement management and direct and personal marketing, etc.

Shifa International Hospital

PROCUREMENT COORDINATOR

March-13 to Apr-14 **Accounts & Supply Chain Operations (Projects & Maintenance)**

Accounts of Procurement of Hospital & Projects Items: Ensure full compliance of procurement activities with Shifa rules and regulations, policies, and strategies. Support procurement planning through collaboration with project personnel and Managers in the preparation of the procurement plan.

Project Management: Assist and facilitate the development and implementation of a procurement management system in respect of planning, awarding, administering, and monitoring all matters related to procurement for the project. The agreement, Manual Purchase orders, Service Legal agreements, and technical specification report preparation for the projects in hand. Availability of complete backup of the materials before the start of the project.

Material and Store Management: Managing the central warehouse and store for the availability of items for the hospital's daily routine and other units in different cities. Allotting Batch numbers to each item, Specify their material types, and managing them in their specific stores. Managing each item at its par level and reorder at the minimum level.

Procurement Database System Management through Accounting and Auditing: Maintain and update the procurement monitoring system and provide feedback on purchase orders to requesting office. Support requisition/procurement processes and sourcing strategies by defining with the requesting entity the best way of

providing goods, works, and services, including procurement deadlines for each stage. Prepare shortlists of suitable contractors/suppliers.

Logistics Management: Liaison with the logistics unit or projects on receipt of goods, equipment, and services are given obtaining the proper delivery report, or relevant certificates, and that proper inventory is taken. Ensure availability of all supporting documents for audit and review purposes. Conduct market research to determine sources of supplies by using Shifa and other external sources

Pepsi Cola International Haidri Beverages

FRANCHISE COORDINATOR

Sep 12-Mar 13 **Sales and SCM Operational Support**

Operation Support: Drafting different Memos, approvals, contracts, legal documents, and letters. Work closely with the seniors to develop strategies and ensure deadlines are met. Further keeping the approvals for the sales personals on the SAP ERP. Keeping the records of sales agreements and contracts and safe custody and ready to use.

Reports Preparation and Analysis: Analysing the market, including competitors and consumers. Closely monitors and analyses sales volumes, market share trends, and competitive activity. Establishment of both annual and monthly Sales & Marketing objectives. Annual Sales Plan and providing monthly and quarterly updates.

Shipping Management: Liaison with the shipping department and dispatch the material for the north countryside and to foreign as well.

TRAINING AND CERTIFICATIONS:

Masood Textiles Mills, MTM Faislabad

INTERNEE FINANCE AND SCM DEPARTMENT

June - July-12

1. Prepare RFP and RFQ according to the request.
2. Maintenance of all related documents i.e. case file, quotation & approval.
3. Made PO's or Contracts for the relevant vendor.
4. Negotiating prices and expedites the delivery process.
5. Update department head about all latest and pending requests for the relevant segment.
6. To update the department head with the current situation I.e. in case of non-availability, price change

PTCL HQ, ISlamabad

INTERNEE FINANCE DEPT

July- Sep 2011

1. Treasury, Tax, Procurement, Cost, Budgeting, Revenue, and fixed asset department
2. Procurement of National and International items
3. Procurement Documentations in compliance with internal auditors
4. Procurement Through tenders and direct suppliers

COMPUTER SKILLS SET:

1. **Corporate Software's:** ERP Oracle, SAP, MS Excel Advance, AutoCAD, C++
2. **Academic & Misc**: SPSS, Peach Tree, Quick Book, R, NVIVO, EViews, AMOS, Stata, MS Visio