



# International Conference

# Re-imagining the Real Estate

## Sustainable Market Growth and Urban Planning



**ABSTRACT BOOKLET**

Conference Dates

**4 & 5** December  
**2024**

Venue

Jinnah Auditorium, Salam Block  
NUML, Sector H-9, Islamabad



Faculty of Management Sciences  
National University of Modern Languages Islamabad  
[www.numl.edu.pk](http://www.numl.edu.pk)



# International Conference Re-imagining the Real Estate Sustainable Market Growth and Urban Planning

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## Conference Overview

The international Conference on Real Estate (ICRE 2024), titled Reimagining the Real Estate: Sustainable Market Growth and Urban Planning, is scheduled for December 4-5, 2024, at the National University of Modern Languages (NUML), Islamabad. Organized by the Faculty of Management Sciences, the event brings together academics, policymakers, and industry professionals to address the pressing challenges and opportunities within Pakistan's real estate sector. As one of the largest real estate markets in Asia, Pakistan sees an annual investment of approximately \$5.2 billion, with the sector valued at over \$700 billion. However, issues such as a lack of centralized platforms, speculative pricing, urban sprawl, mismanagement, and unregulated housing societies continue to undermine its potential. Additionally, property valuations remain inconsistent due to reliance on speculative trends and artificially induced rates, further hampering transparency and informed decision-making.

The conference provides a platform for critical discourse on themes including the creation of digital marketplaces, improving valuation practices, managing urban sprawl, and addressing regulatory gaps in land ownership and housing societies. It will also explore the role of technology, such as blockchain and smart contracts, in promoting transparency and efficiency. Moreover, the event will delve into the challenges faced by Real Estate Investment Trusts (REITs) in Pakistan and their potential to attract both domestic and foreign investors. With an emphasis on sustainable urban development and actionable policy insights, ICRE 2024 seeks to reshape the future of real estate in Pakistan, encouraging growth while addressing key social, economic, and environmental concerns.

Submissions from researchers and practitioners are encouraged to present original insights that contribute to advancing the real estate sector toward greater transparency, efficiency, and sustainability.





## Conference Themes

- ✓ Making Real Estate Sector a Market
- ✓ Valuation Practices and Challenges
- ✓ Zoning Rules and Urban Sprawl
- ✓ Land Ownership and Record Management
- ✓ Housing Societies: Bridging Regulation Gaps
- ✓ Under Invoicing and Tech-Based Solutions
- ✓ REITs and Stock Market Dynamics







## Conference Vision

The real estate sector in Pakistan cannot be fully considered a market due to the absence of a centralized platform that facilitates direct interaction between buyers and sellers to discover appropriate deals for their properties. This forum will provide an opportunity for initiating the debate specifically for real estate market regarding steps needed to formalize it in order to attain understanding of market dynamics, pricing information to create competitive and efficient market structure. This is especially important when the issue of unauthorized housing societies in major cities including Islamabad that can put the concept of sustainable urban areas in jeopardy in future.

The conference intends to:

- Foster dialogue on creating a centralized real estate platform to enhance transparency.
- Share innovative valuation methods and technological advancements reshaping market dynamics.
- Formulate policy recommendations that address current regulatory and market challenges.
- Facilitate networking opportunities that promote strategic partnerships and collaborative initiatives.



# Message from the Rector Patron-in-Chief



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Maj Gen Shahid Mahmood Kayani HI(M), Retd  
Rector, NUML

I am delighted to welcome you to the "Re-imagining the Real Estate: Sustainable Market Growth and Urban Planning" international conference. This prestigious event embodies NUML's dedication to fostering academic excellence and addressing key challenges facing Pakistan's real estate sector, one of the nation's most crucial economic drivers. In Pakistan, real estate faces significant hurdles, from the lack of a centralized platform for transparent transactions to issues of urban sprawl, under-invoicing, and speculative pricing. By bringing together academic scholars, industry experts, and policymakers, this conference aims to develop solutions that promote sustainability, efficiency, and transparency in the sector. The discussions here will not only influence policy but also foster industry practices that drive sustainable economic growth. NUML has long been a proponent of bridging the gap between academic research and practical, impactful solutions for societal and economic challenges. This conference is a testament to our unwavering commitment to contributing meaningfully to national development. I extend my sincere gratitude to the Faculty of Management Sciences and the organizing committee for their relentless efforts in making this event possible. I look forward to insightful discussions and the actionable outcomes that will emerge from this platform.



# INTERNATIONAL SPEAKERS



**Professor Oskar Kowalewski**  
IESCG School of Management  
France



**Dr. Muhammad Zubair Mumtaz**  
Associate Professor  
College of Business Administration  
University of Bahrain



**Dr. Ajay Kumar**  
GITAM School of Business



**Dr. Sneh Bhardwaj**  
Federation University  
Australia



**Professor Dr. Alberto Carlo**  
Institute of Sea  
Federal University of Sao Paulo  
Brazil

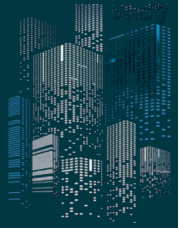


**Ms. Zinzi Magoda**  
Cape Peninsula  
University of Technology



**Dr. Ritesh Patel**  
India

# SESSION EXPERTS



**Professor Dr. Karim  
Ullah**

Professor  
IM Sciences, Peshawar



**Mr. Shaaf Najib**

Research Fellow  
PIDE, Islamabad



**Dr. Imran Arshad**

Riphah International  
University, Islamabad

**Professor Dr.  
Muhammad Naveed**

Professor of Finance  
Bahria Business School  
Bahria University, Islamabad



**Dr. Afsheen Abrar**

Assistant Professor  
NUML, Islamabad



**Mr. Azwar  
Muhammad Aslam**

Research Associate  
PIDE, Islamabad

**Dr. Shujaat Farooq**

Director Research  
PIDE, Islamabad



**Dr. Tauqeer  
Hussain Shah**

S3h NUST University,  
Islamabad



**Mr. Azwar  
Muhammad Aslam**

Research Associate  
PIDE, Islamabad

**Dr. Fauzia Mubarik**

HOD, Dept. of Accounting &  
Finance  
NUML, Islamabad



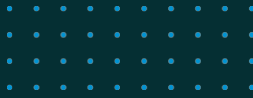
**Dr. Zahoor Khan**

Associate Professor  
IM Sciences,  
Peshawar



**Dr. Mubashir Hassan  
Zia**

Allama Iqbal Open  
University, Islamabad



# ACADEMIC SESSIONS



**Session 1: Making Real Estate Sector a Market**

**Venue:** Video Conference Room (VC), Rumi Block NUML

**Session Chair:**

**Prof. Dr. Karim Ullah (IM Sciences, Peshawar)**

**Discussants:**

- Mr. Shaaf Najib (PIDE)
- Dr. Imran Arshad (Riphah International)

<b>Time</b>	<b>Title</b>	<b>Authors</b>
12:00 PM	Lecture by International Speaker: Pakistan's Real Estate Socio-economic footprints and Challenges	Dr. M. Zubair Mumtaz, Bahrain University
12:15 PM	Tech-Based Solutions for Real Estate Market Sustainability	Ms. Zinzi Magoda, Cape Peninsula University of Technology
12:30 PM	Eco-Premiums in Housing Societies: A Measure of Prestige and Sustainable	Dr. Iftikhar Hussain Adil (S3h, NUST, Islamabad)
12:45 PM	Analysis of the Regulatory Aspects of the Cooperative Housing Societies in Islamabad	Moazzam Ali (AIOU, Islamabad)
13:00 PM	The Impact of Overconfidence and Disposition Effect on Perceived Investment Performance in Pakistan's Real Estate Sector: The Moderating Role of Grit	Dr. Ahmed Hassan Jamal (AIOU, Islamabad)
13:15 PM	Discussion and Q & A session	Moderated by session chair
13:30 PM	Closing Remarks and certificate & souvenir presentation	Session Chair and Conference organizer
13:40 PM	Group Photo in front of Rumi Block, NUML	
14:15 PM	Lunch (Sarachy NUML)	





## **Eco-Premiums in Housing Societies: A Measure of Prestige and Sustainable Living**

**Iftikhar Hussain Adil**

**Associate Professor, School of Social Sciences and Humanities (s3h)**

**NUST Islamabad**

### **Abstract**

This study investigates whether the development of green spaces, parks, greenbelts, and socio-economic amenities contributes to the creation of a distinct identity and prestige among consumers, leading to premium pricing and competitive advantages. To explore this, we develop a prestige measure incorporating a composite pollution index, greenness score, and availability of socio-economic amenities, validated through artificial intelligence techniques. Utilizing hedonic pricing models, including Ordinary Least Squares (OLS) and Stochastic Frontier Analysis (SFA), we assess the influence of these factors on property values. Our analysis reveals that greenness and socio-economic amenities significantly increase property values, contributing to premium pricing and competitive advantages, while higher pollution levels correlate with reduced value and competitiveness. These findings underscore the importance of environmental and socio-economic features in defining property prestige and appeal, offering valuable insights for investors in real estate markets of emerging and developing countries, particularly where urban environmental quality is pivotal.

**Keywords:** Information cascade, Socio-Economic and Environmental Preferences, Hedonic Model, Python, SFA







**Session 2: Valuation Practices and Challenges**

**Session Chair:**

**Prof. Dr. Muhammad Naveed (Ex-Dean FMS, Bahria University)**

**Discussants:**

- Dr. Afsheen Abrar (A& F NUML Islamabad)
- Mr. Azwar (PIDE)

Time	Title	Authors
15:45 PM	Lecture by International Speaker: Valuation Practices and Challenges	Professor Oskar Kowalewski IESCG School of Management, France
16:00 PM	Real Estate Investment Trusts in Pakistan: Reliability, Transparency, and Challenges	Muhammad Mansoor Ali and Saima Shafique
16:15 PM	Pakistan's Real Estate Taxation: Evaluating the Impact of Abrupt Policy Shifts	Muhammad Ashfaq Ahmed, Ikram Ali Malik, and Nasreen Nawaz
16:30 PM	Financial and Regulatory Hurdles for Real Estate Firms Going Public in Pakistan	Mr. Abdul Mannan and Dr. Faid Gul
16:45 PM	Strategic Roadmap for Sustainable Urban Development and Housing Solutions in Pakistan	Mr. Muhammad Abdullah
17:00 PM	Assessing conditional volatility among REITS and Stock returns; Evidence from Pakistan	Anum Shafique and Nousheen Tariq Bhutta
17:15 PM	Discussion and Q & A session	Moderated by session chair
17:30 PM	Closing Remarks and certificate & souvenir presentation	Session Chair
17:40 PM	Group Photo in front of Rumi Block, NUML	
17:50 PM	Hi-Tea (VC Room NUML)	



## **Real Estate Investment Trusts in Pakistan: Reliability, Transparency and Challenges**

**Muhammad Mansoor Ali**

Assistant Professor (Accounting and Finance, NUML, Islamabad)

**Saima Shafique**

Associate Professor (Economics, NUML, Islamabad)

### **Abstract**

The Real Estate Investment Trusts (REIT) Regulations, 2015, marked a pivotal shift in Pakistan's real estate sector, formalizing it as corporate entities under the Securities and Exchange Commission of Pakistan's jurisdiction. These regulations facilitate public-private partnerships and public offerings, creating investment opportunities for private firms. However, long-term business sustainability for project-based firms is influenced by external factors such as political instability, volatile foreign exchange markets, and monetary restrictions. Reliable information is crucial for financial planning, project forecasting, and shareholder wealth management, yet the regulations lack provisions ensuring comprehensive data availability at registration and record offices or standardized real estate valuation methodologies.

Using cement and steel consumption as proxies for real estate sector output, this study examines the impact of per capita income, remittances, government markup payments, and inflation through a VAR model. Results indicate significant positive effects of per capita income, remittances, and inflation, while government markup payments negatively impact output. Furthermore, the absence of tax shelters, insurance mechanisms, and protections against climatic and exchange rate uncertainties underscores the sector's vulnerability. These findings emphasize the need for robust reforms to enhance transparency, valuation standards, and risk mitigation strategies.

**Keywords:** REIT Regulations, real estate sector, public-private partnership, financial planning, valuation standards, proxy variables, VAR model, risk mitigation.





## Financial and Regulatory Hurdles for Real Estate Firms Going Public in Pakistan

**Mr. Abdul Mannan**

**Dr. Faid Gul**

Department of Management Sciences

National University of Modern Languages, Islamabad, Pakistan

### Abstract

The real estate sector in Pakistan, a key economic driver, faces persistent financial and regulatory challenges that impede its growth and sustainability. This paper investigates the barriers encountered by real estate firms in going public, focusing on the lack of a cohesive policy framework, inconsistent property valuation methods, and administrative inefficiencies. Issues such as outdated valuation practices, excessive documentation, and disintegrated record-keeping between the Deputy Commissioner (DC) and Federal Board of Revenue (FBR) undermine transparency and investor confidence. Additional hurdles include high listing costs, limited accessibility for small investors, and inadequate expertise in Initial Public Offerings (IPOs). Political interference and technological gaps exacerbate these challenges, necessitating reforms.

By benchmarking Pakistan's REIT frameworks against developed markets, the paper highlights best practices and proposes solutions, including unified property valuation standards, digitalized record-keeping systems, and investor education initiatives. These reforms aim to create a transparent, efficient, and investor-friendly real estate market in Pakistan.

**Keywords:** real estate sector, Pakistan, regulatory challenges, property valuation, IPOs, transparency, REITs, investor confidence, policy reforms.







**Session 3: Zoning Rules and Urban Sprawl**

**Session Chair:**

**Dr. Shujaat Farooq, Director Research (PIDE)**

**Discussants:**

- ♦ Dr. Tauqeer Hussain Shah (S3h NUST)
- ♦ Mr. Azwar, Research Fellow (PIDE)

<b>Time</b>	<b>Title</b>	<b>Authors</b>
09:00 AM	Lecture by International Speaker: Comparative Analysis of Real Estate Practices: Lessons from Australia for Enhancing Pakistan's Market	Dr. Sneha Bhardwaj Federation University, Australia (Online)
09:15 AM	Impact of Zoning Policies on Urban Sprawl in Islamabad Capital Territory	Kashif Hameed and Masood Ali Khan
09:30 AM	Zoning Regulations as Tools for Mitigating Urban Sprawl: A Case Study of Islamabad	Dr. Ghulam Sarwar Sandhu
09:45 AM	Measuring the Connectedness Among the Real Estate Assets and Asian Markets: A Portfolio Diversification Perspective	Ritesh Patel and Mitesh Patel India (Online)
10:00 AM	Sustainable Practices in Urban Development	Professor Dr. Alberto Claro Institute of Sea Federal University of Sao Paulo Brazil
10:15 AM	Redefining Gendered Spaces in Real Estate for Inclusive Development	Aqleem Fatimah (Punjab University)
10:30 AM	Discussion and Q & A session	Moderated by session chair
10:45 AM	Closing Remarks and certificate & souvenir presentation	Session Chair
10:50 AM	Group Photo in front of Rumi Block, NUML	
11:00 AM	Hi-Tea (VC Room NUML)	



## **Comparative Analysis of Real Estate Practices: Lessons from Australia for Enhancing Pakistan's Market**

**Dr. Sneha Bhardwaj**

Lecturer, School of Accounting and Finance,  
Federation University HUFED, Shijiazhuang (China)

### **Abstract**

This study analyzes the Australian real estate purchase process, focusing on digital platforms like Domain.com.au and Realestate.com.au, the 20% deposit requirement, and the role of conveyancers in loan finalization. It highlights government involvement in collecting stamp duties and examines challenges faced by builders and buyers due to rising construction costs. The study identifies key practices from the Australian model that could improve Pakistan's real estate market.

Recommendations include increasing transparency through mandatory display of sold prices on digital platforms, standardizing open inspection dates, and incorporating real estate agency ratings to inform buyer decisions. The analysis also emphasizes the benefits of property auctions for enhancing market efficiency and explores seller autonomy through platforms like Sellmyplace.com. By adopting these practices, Pakistan's real estate sector could benefit from improved transparency, efficiency, and equity, fostering a more informed and sustainable market environment.

**Keywords:** Australian real estate, transparency, digital platforms, property auctions, regulatory reforms, Pakistan real estate.









## Sustainable Practices in Urban Development

**Professor Dr. Alberto Claro**

Institute of Sea Federal University of Sao Paulo Brazil

### Abstract

Urban development plays a pivotal role in shaping sustainable cities, balancing economic growth with environmental preservation. Sustainable practices in urban development focus on efficient land use, green infrastructure, and resource optimization to address challenges such as urban sprawl, environmental degradation, and socio-economic inequality. These practices integrate renewable energy, waste management systems, and eco-friendly construction to minimize the environmental footprint of urbanization. Moreover, sustainable urban planning emphasizes compact city designs, mixed-use developments, and public transportation systems to reduce congestion and carbon emissions. Effective governance and public-private partnerships are essential to implementing sustainable strategies, ensuring compliance, and fostering community engagement. This paper explores innovative frameworks and policies that align urban growth with global sustainability goals, highlighting their socio-economic and environmental benefits. By adopting these practices, urban centers can achieve resilience, inclusivity, and long-term viability.

**Keywords:** Sustainable urban development, green infrastructure, urban planning, eco-friendly construction, compact city designs, resource optimization, public-private partnerships, environmental preservation.



## Redefining Gendered Spaces in Real Estate for Inclusive Development

**Aqleem Fatimah**

PhD Scholar, Department of Gender Studies, University of the Punjab  
Lahore

### Abstract

This study delves into the socio-economic dimensions of gender dynamics within the real estate entrepreneurship landscape, proposing the conceptual framework "FemRestate" to explore female-driven innovation in this traditionally male-dominated sector. Drawing upon intersectional feminist discourse and employing qualitative research methods, the study investigates how women entrepreneurs navigate systemic barriers, harness digital ecosystems, and realign their entrepreneurial strategies to align with the Sustainable Development Goals (SDGs). It examines the unique challenges faced by women, including institutional hurdles and cultural constraints, while highlighting their ability to innovate and adapt to evolving market conditions.

The findings underscore the critical role of gender inclusivity in fostering sustainable development and equity in the real estate domain. By unveiling these dynamics, the research offers actionable insights and a comprehensive framework to promote inclusivity and empowerment for women entrepreneurs. This study serves as a vital resource for policymakers, practitioners, and stakeholders aiming to drive sustainable gender equity in the real estate sector.

**Keywords:** FemRestate, Gender Dynamics, Real Estate Entrepreneurship, Intersectional Feminism, Sustainable Development Goals (SDGs)

**Session 4: Land Ownership and Record Management**

**Session Chair:**

**Dr. Muhammad Zuabir Mumtaz (Online) and Dr. Fauzia Mubarik HOD A&F (NUML)**

**Discussants:**

- Dr. Zahoor Khan (IM Sciences, Peshawar)
- Dr. Mubashir Hassan Zia (AIU Islamabad)

<b>Time</b>	<b>Title</b>	<b>Authors</b>
12:00 PM	International Speaker: Transferring Real Estate Ownership using Block Chain Applications	Yaser Mohammad Ali (Bahrain Online)
12:15 PM	Impact of Taxation and Behavioral Factors on Real Estate Investment Decisions: A Case	Dr. Muhammad Ehsan Javaid (AIU)
12:30 PM	Corporate Sustainability in Real Estate: A Cross-Sectional Current Research and Future Agenda	Dr. Ajay Kumar (GITAM School of Business, Hyderabad Campus, India Online)
12:45 PM	Land Commercialization for Private Investment and Economic Growth	Dr. Saima Mansoor, Dr. Saba Anwar, and Ms. Aamna Abid
13:00 PM	Legal Challenges and Reforms in Strengthening the Role of Local Government in Preventing Land Grabbing in Pakistan	Mehwish Bhatti and Yusra Jamil (NUML Hyderabad Campus)
13:15 PM	Social Change and Housing Patterns: Insights from Village Saleem Khan, Khyber Pakhtunkhwa	Siham Javid and Dr. Tauqeer Hussain Shah (S3h NUST)
13:30 PM	Discussion and Q & A session	Moderated by session chair
13:40 PM	Closing Remarks and certificate & souvenir presentation	Session Chair and Conference organizer
13:50 PM	Group Photo in front of Rumi Block, NUML	
14:15 PM	Lunch (Sarachy NUML)	





## **Impact of Taxation and Behavioral Factors on Real Estate Investment Decisions: A Case Study of Islamabad**

**Dr. Muhammad Ehsan Javaid**

Lecturer, Department of Business Administration  
AIQU

### **Abstract**

The real estate market in Pakistan faces significant challenges due to the current economic scenario, characterized by high taxes and regulatory constraints imposed by the government. These factors have increased transaction costs, reducing overall investment in the sector. Despite these challenges, some individuals continue to invest, highlighting the influence of behavioral factors such as financial literacy, investment experience, perceived risk, and broader economic conditions on investment decisions.

This research identifies key determinants that either facilitate or impede investment under these circumstances. A structured questionnaire was administered to investors and real estate dealers in Islamabad, revealing that perceived risk and high taxation are major barriers to investment. However, financially literate investors demonstrated adaptive strategies to mitigate these challenges. The findings emphasize the need for government policies to reduce the impact of high taxation, enhance investor confidence, and attract new investments to revive the sector. This study offers valuable insights for policymakers, investors, and market stakeholders.

**Keywords:** Real Estate Market, Economic Scenario, High Taxation, Regulatory Challenges, Perceived Risk and Financial Literacy



## **Corporate Sustainability in Real Estate: A Cross-Sectional Current Research and Future Agenda**

**Dr. Ajay Kumar**

Assistant Professor, GITAM School of Business,  
Hyderabad Campus, India.

### **Abstract**

This study examines the intersection of corporate sustainability, real estate development, and urban planning, focusing on current practices and future research directions. Corporate real estate strategies increasingly integrate Environmental, Social, and Governance (ESG) principles, aligning with urban sustainability goals. Green real estate developments and office market regeneration significantly contribute to sustainable urban growth, with real estate markets serving as indicators of sustainability and resilience. Case studies, such as Manchester's corporate-led sustainable regeneration initiatives, highlight the success of these strategies.

Future research should adopt holistic approaches to sustainability, expanding beyond traditional ESG criteria to address broader social and environmental responsibilities in urban planning. Key areas include the financialization of green real estate, innovations like green bonds, and smart, sustainable urban regeneration to reduce carbon footprints and promote social equity. Cross-disciplinary approaches combining real estate management, urban planning, and sustainability science are essential for addressing climate and health challenges, shaping the future of sustainable urban development.

**Keywords:** corporate sustainability, ESG, green real estate, urban planning, sustainable development, urban regeneration, green bonds.









# International Conference Re-imagining the Real Estate Sustainable Market Growth and Urban Planning

## CONFERENCE COMMITTEES

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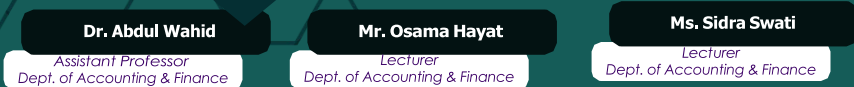
# Liaison Committee



# Marketing Committee



# Correspondence Committee (Local Guests)





# Correspondence Committee

(International Guests)

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**Dr. Abdul Wahid**

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Dept. of Accounting & Finance*

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**Dr. Shehla Akhtar**

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**Mr. Asad Yaqoob**

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Lecturer  
Dept. of Accounting & Finance

**Mr. Ali Imran Sheikh**

Lecturer  
Dept. of Accounting & Finance



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