

MUHAMMAD USMAN MALIK

House No. 348, Street No. 35, Block-C, Pak PWD Housing Society,
Islamabad| Cell # 0333-5790721| Email: usmanmalik836@gmail.com

Curriculum Vitae

ACADEMIC APPOINTMENTS

RISE PREMIER (Pakistan) Lecturer	April 2024 - Present
Foundation Islamabad University (Pakistan) Lecturer in Finance	Jan 2023 – April 2024
QASMS, Quaid-i-Azam University, Islamabad (Pakistan) Teaching & Research Associate	Oct 2018 – Dec 2022

VISITING ACADEMIC POSITION

QASMS, Quaid-i-Azam University (Pakistan)	Spring-2024 - Present
Allama Iqbal Open University (Pakistan)	Spring-2024 – Present
Capital University of Science and Technology (Pakistan)	Spring-2023 – Present
International Islamic University (Pakistan)	Fall-2020 – Present
Bahria University Islamabad (Pakistan)	Fall-2023 – Present
Fatima Jinnah Women University Rawalpindi (Pakistan)	Fall-2022 – Present
Rawalpindi Women University (Pakistan)	Fall-2023 – Present
Riphah International University Islamabad (Pakistan)	Fall-2022 – Present
IQRA University Islamabad (Pakistan)	Spring-2024 – Present
Arid Agriculture University Rawalpindi	Fall-2025 - Present
Foundation University Islamabad (Pakistan)	Spring-2022 – Fall-2022

TRADING & INVESTMENT EXPERIENCE

Independent Investment Advisor <i>Provided investment advice and consultancy to individuals investing in Islamabad stock exchange</i> <i>Provided consultancy including independent valuation of Wahdat Poultry Farm in a private equity transaction</i>	(Jan 2020 – Present)
Trading & Investment Advice <i>Managing a trading account privately for an investor and providing investment advice</i>	(Jan 2021 – Present)

EDUCATION

University of Sannio, Italy <i>PhD Finance (Corporate Governance, Firm Performance and Firm Value: A Mediated Analysis on European Financial Markets)</i> <i>Supervisor Name: Prof. Paolo Esposito</i> <i>Professor of Accounting in University of Sannio, Benevento, Italy</i>	2025
Riphah International University, Islamabad <i>MS Finance (Role of Entrepreneurship Education on the Relationship Between Financial Literacy and Entrepreneurial Intention)</i>	2020
Quaid-i-Azam School of Management Sciences, Quaid-i-Azam University, Islamabad <i>MPA (Finance)</i>	2018

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**Quaid-i-Azam School of Management Sciences, Quaid-i-Azam University,
Islamabad**

2015

BBA (Finance & Accounts)

PROFESSIONAL QUALIFICATIONS

- Financial Analysis Certificate
- Building a Financial Model in Excel
- Behavioral Finance Certificate
- Math for Corporate Finance Certificate
- Excel Certificate
- Fixed Income Certificate
- Startup/ E-Commerce Valuation Certificate
- Mining Valuation Certificate
- Sensitivity Analysis Certificate
- Managing Restricted Funds
- Managing Cash Flow
- Financial Literacy
- Financial Planning
- FP&A Rolling Cash Flow Forecast
- Business Valuation Certificate

PEER-REVIEWED PUBLICATIONS

Published

- Shafi, N., Shaheen, W. A., Arfeen, M. I., & Malik, M. U. Entrepreneurial Career Males Vs Females, who has Stronger Intentions? Alhamd Multidisciplinary Research Journal (AMRJ), 2(2), 241-256.
- Malik, M. U., Malik, Q. A., & Dar, I. B. Advertisement and Consumer Buying Behaviour: A Case of Firm's Financial Performance in Pakistan, Turkey and Malaysia. Journal of Law & Social Studies (JLSS), 5(2), 322-337.
- Esposito, P., & Malik, M. U. (2023). Coping Value Destruction in Welfare and no Profit Sector in Developing Countries. A research note from Pakistan NGOs. WELFARE E ERGONOMIA, (2022/2).
- Malik, M. U., & Shah, S. Z. A. (2021). Impact of Paternalistic Leadership on Knowledge Sharing Behavior with the Mediating Role of Affective Commitment and Power Distance as Moderator. Journal of Innovative Research in Management Sciences, 2(2), 1-15.

Conference Papers

- Muhammad Usman Malik, "Impact of Liquidity Management on Profitability in the Pakistani Commercial Banks", proceedings of the 2nd international conference Business and Management Perspectives in the Asian Context: Challenges and Prospects 19-21, 2017 at Lahore Business School, the University of Lahore, Pakistan
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TEACHING EXPERIENCE

Foundation University, Islamabad 2023 – 2024

Emerging Issues in Financial Markets, Advanced Financial Management, Financial Management, Financial Risk Management, Managerial Finance, Financial Reporting, Intermediate Financial Accounting, Strategic Finance, Finance for Managers, Accounting for Managers, Statistical Inference, Project Development and Evaluation

Quaid-i-Azam University, Islamabad 2024 – Present

Entrepreneurship, Fundamentals of Finance, Financial Management, Government and Society in Pakistan, Financial Economics, Financial Risk Management, Fundamentals of Economics, Application of ICT, Project Management

Bahria University, Islamabad 2023 – Present

Financial Econometrics, Financial Economics, Financial Risk Management, Financial Reporting, Business Mathematics, Business Statistics

Capital University of Science and Technology (CUST) 2023 – Present

Global Finance, Financial Management, Principles of Auditing, Financial Risk Management, Principles of Marketing, Introduction to HR Management

International Islamic University, Islamabad 2020 – Present

Financial Accounting, Entrepreneurship, Marketing Management, Principles of Marketing

Riphah International University, Islamabad 2022 – Present

Cost Accounting, Financial Accounting, Financial Management, Analysis of Financial Statements

Fatima Jinnah Women University, Rawalpindi 2022 – Present

Advanced Accounting-II, Financial Management, Analysis of Financial Statements, Financial Markets and Institutions, Corporate Finance

Rawalpindi Women University 2023 – Present

Contemporary World Business, Entrepreneurship, Corporate Finance

IQRA University, Islamabad 2024 – Present

Financial Risk Management, Financial Reporting

Arid Agriculture University, Rawalpindi 2025 - Present

Performance Audit & Evaluation, Investment and Portfolio Management

COURSE DEVELOPMENT & LEADERSHIP

BS (Accounting & Finance) Finance and Investment (FUI, Pak)

Validation (2024), Transforming-the-curriculum (TTC 2023) and Revalidation (2024)
NBEAC (2024)

MS Finance (FUI, Pak)

Development and validation (2024)

Modules: Emerging Issues in Financial Markets, Qualitative and Quantitative Techniques, Corporate Finance, Strategic Finance, Special Topics in Finance

TRAININGS

Training Workshop on Paving Pathways to Social Cohesion	2023
Training Workshop on RESEARCH TOOLS & TECHNIQUES "SPSS"	2019
Training Course on Leadership Skills	2016

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PROJECTS

- Analysis of financial statements of Bestway Cement Pvt Ltd.
 - Ratio Analysis of Hascol Petroleum Pvt Ltd.
 - Project on Corporate Governance (A Pakistani Perspective)
 - Project on Credit Scoring Model
 - Research Report on Factors of Production in Islam
 - Business Plan on Biotech Gas Co. (Energy You Need)
 - Research Report on the Management Performance of PIA
 - Research Report on E-banking in Pakistan
 - Project on Absorption costing
 - Project on Standard costing and variance analysis
 - Project Report on Marketing Strategies of Nestle
 - Research Report on Pak-China economic corridor
 - Project on HR (Mobilink)
 - Project on Role of HR in Business in the Pakistani Scenario
 - Project on Business Ethics (Unethical and ignorant behavior of Pharmacists in Pakistan)
 - Project on Brain Drain in Pakistan
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SKILLS

- Microsoft office
 - Internet Surfing
 - SEO
 - SAP
 - SPSS
 - E-views
 - Stata
 - SmartPLS
 - R-Studio
 - Python
 - AMOS
 - Peach-tree
 - QuickBooks
 - Analytical skills
 - Academic Research
 - Academic Writing
 - Curriculum Development
 - Online lectures
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INTERESTS

- Reading Books, Magazines, Newspaper and Business Articles
 - Watching Movies
 - Playing Cricket
 - Travelling
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REFERENCES

Prof. Dr. Syed Zulfiqar Ali Shah

Dean Faculty of Management Sciences
International Islamic University, Islamabad
Tel: 0300-5103453, Email: zulfiqar.shah@iiu.edu.pk

Dr. Um-e-Laila

Associate Professor
Jinnah School of Public Policy & Leadership
National University of Science and Technology, Islamabad
Tel: 0332-9837967, Email: dr.umelaila@s3h.nust.edu.pk

Dr. Noman Shafi

Assistant Professor
Quaid-i-Azam School of Management Sciences,
Quaid-i-Azam University, Islamabad
Tel: 0321-5066626, Email: nomanshafi@qau.edu.pk

Dr. Muhammad Junaid

Assistant Professor
Quaid-i-Azam School of Management Sciences,
Quaid-i-Azam University, Islamabad
Tel: 0300-5317066, Email: junaid@qau.edu.pk

Dr. Jaleel Ahmed Malik

Associate Professor, HOD (Accounting & Finance Department)
Capital University of Science and Technology, Islamabad
Tel: 0320-5078865, Email: dr.jaleel@cust.edu.pk
