**Aysha Sami Latif**

**Personal Data**

Father’s Name Abdul Sami Latif

Languages English, Urdu and Pushto

Address: Shah Qabool House, No. A-a 3169, Area Shah Qabool (Dabgari), Peshawar City. 0333-9419769, ayshasami@uop.edu.pk

**Career Summary**

**Lecturer at Quaid-e-Azam College of Commerce, University of Peshawar (November 2010 till date)**

* Editor of magazine “The Quaid”
* Coeditor of Newsletter
* Planning of learning activities that meet needs of students
* Have taught following courses:

Budgeting and Standard Costing Profit Planning and Cost Analysis

Business Mathematics Quantitative Techniques in Business

Economy of Pakistan Micro Economics

Principles of Accounting Business Statistics

Managerial Economics Advanced Research Methods

Financial Statement Analysis Financial Risk Management

Strategic Financial Management

Research Methods in Human Resource Management

Seminar in Contemporary Business Issues (research based)

**Lecturer at Sarhad University of Science and Information Technology (May 2010 – November 2010)**

* Subject Specialist of Money Banking and Financial Institutions

**Relationship Manager-Assets at Allied Bank Limited (November 2009 – May 2010)**

Major Responsibilities:

* Processing of loan proposal for approvals by providing sufficient and accurate credit information including risk evaluation to the control unit on all required credit facilities.
* Obtaining, retaining and ensuring adequacy of documentation.
* Obtaining approvals for deferrals for specific periods.
* Regularly monitoring the credit lines and ensuring timely renewal.
* Managing the loan account on a stand-alone basis.
* Ensuring compliance with prudential or other regulatory requirements.
* Promptly informing the extending unit of approval terms, cancellation, expiration and reduction (or other amendment) of any facility.

**Credit Analyst at MCB Bank Limited (July 2007 – November 2009)**

Major Responsibilities:

* Responsible for processing of all credit proposals pertaining to Peshawar Region.
* Scrutiny of all security documents.
* Risk and financial analysis according to regulations, market dynamics, SBP Prudential Regulations, risk management framework.
* Offsite monitoring of credit portfolio including watchlisting and declassification from watchlist category.
* Responsible for analysis/submission of weekly statements of Peshawar Circle.
* Collecting credit information in which loan growth trends, quality trends, and loan product concentration are included.
* Processing of other requests including mark-up reduction, enhancement/reduction in credit limit, change in security, etc.

**Education**

* PhD-Management with major in Finance (in-progress), Institute of Management Sciences, Peshawar.
* MS-Management with major in Finance, Institute of Management Sciences, Peshawar.
* Master of Commerce, University of Peshawar.
* Bachelor of Commerce, University of Peshawar.

**Distinctions**

* Distinction in MS-Management from Institute of Management Sciences, Peshawar
* Gold Medal in Master of Commerce from University of Peshawar
* Distinction in Bachelor of Commerce from University of Peshawar

**Skills**

* Excellent planning, organizing, leading and evaluating skills.
* Financial statement analysis.
* Familiar with banking operations and excellent loan processing knowledge.
* Excellent communication and writing skills.

**Professional Qualification**

* JAIBP (Junior Associateship of Institute of Bankers Pakistan)
* First Stage Cleared
* Second Stage Cleared
* Third Stage Cleared

**Research Work (Published)**

* Influence of Institutional ownership on earnings quality: Evidence for firms listed on the Pakistan Stock Exchange, (2017), Pakistan Business Review, 19(3), 668-685.
* The effectiveness of corporate governance in constraining earnings management in Pakistan, (2015), The Lahore Journal of Economics, 20(1), 135-155.

**Research Work (Unpublished)**

* International stock market linkages: A new perspective.
* Corporate governance and firm performance – The case of Pakistan
* Impact of outliers on socio-economic factors affecting Cumulative Grade Point Average (CGPA) of University students
* Validity of asset pricing models: Evidence from the Karachi Stock Exchange

**Research Conference**

* Participated in a research conference organized by Abasyn University and Islamia College University on 3rd and 4th April, 2013 and presented research paper titled as validity of asset pricing models: evidence from the Karachi Stock Exchange.

**Workshops and Seminars Attended**

* 9 Weeks “In-Service Certified Training Program” for lecturers of University of Peshawar.
* 2 Days “Professional Course on Peachtrea, Quick Books and Tally”, APTECH Institute of Information Technology.
* 2 Days workshop on “Financial Modeling”, Quaid-e-Azam College of Commerce, University of Peshawar.
* 6 Days training on “Application of Quantitative Techniques in Research-II”, Institute of Management Sciences, Peshawar.
* 3 Days training on “Credit”, National Institute of Banking and Finance, Islamabad.
* Workshop on “Credit Analysis”, MCB Staff College, Islamabad.
* 2 Days training on “Credit Proposals”, MCB Staff College, Islamabad.
* Workshop on “Credit Handbook”, MCB Staff College, Islamabad.