

HAMZA KAMRAN

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EDUCATION

University of Massachusetts Amherst Isenberg School of Management

Bachelor of Business Administration in Finance

Amherst, MA

Candidate, May 2026

Track: Financial Risk Management, Alternative Investments & Financial Analyst

- Cumulative GPA: 3.76, Major GPA: 3.925 Dean's List, Chancellor's Award Scholarship Recipient
- Coursework: Corporation Finance, Financial Modeling, Investments, Bank Management, Quantitative Investments, Financial Engineering, Capital Markets, Risk Management, Advanced Investments, Financial Technologies

College of Social & Behavioral Sciences

Bachelor of Science in Managerial Economics

Candidate, May 2026

- Cumulative GPA: 3.76, Major GPA: 3.814; Dean's List, Chancellor's Award Scholarship Recipient
- Coursework: Intermediate Statistics for Business and Economics, Econometrics, Decision Analysis, Industrial Organization, Managerial Economics, AI in Economics

EXPERIENCE

AI Next

Director of Innovation

Karachi, Pakistan

Aug 2025 – Present

- Lead product innovation and strategic positioning for AI-powered banking solutions, translating predictive analytics and automation into enterprise-ready systems for customer retention, engagement, and decision-making.
- Shape product vision and go-to-market narratives for Deposit Attrition Management (DAM) and Client AI Response & Engagement (CARE), collaborating with AI engineers and banking experts to align technical execution with real-world banking workflows.

Massachusetts Small Business Development Center (MSBDC)

Summer Intern – Boston & Southeast Region Offices

Newton, MA

June 2025 – Sept 2025

- Support small business clients with Google funded AI driven financial modeling, ratio analysis, and pro forma statements using Excel-based AI tools.
- Draft business plans, pitch decks, and conduct market research to enhance funding readiness and strategic growth.

Re-Volt Charging Inc.

Strategy & Financial Modeling Intern

Waltham, MA

March 2025 – May 2025

- Conducted infrastructure utilization analysis across Level 2 and DCFC chargers using Stable Auto and National Grid data; synthesized KPIs (sessions/day, kWh/session) into briefs and dashboards to guide ROI forecasting and site planning.
- Supported budgeting and capital planning efforts by modeling installation costs, financial incentives, and pricing strategies; delivered Excel-based forecasts and stakeholder reports to inform EV charger deployment strategy.

JS Group

Finance, Investment Banking, and Wealth Management Internships.

Karachi, Pakistan

May 2023 – January 2025

- Conducted equity research and supported deal execution at JS Global Capital's Investment Banking Department, contributing to client-ready models and insights on portfolios exceeding PKR 144 billion.
- Performed risk assessments and financial analysis at JS Investments Ltd., helping evaluate over PKR 107 billion in mutual and pension funds to inform strategic asset management.
- Advised on diversified ultra-HNW client portfolios at JS Bank Ltd., achieving a 100% return rate for new clients and tailoring wealth management plans using market risk forecasting.

LEADERSHIP & PROJECTS

Formula One Club UMass

Vice President

Amherst, MA

May 2024 – Present

- Lead strategic planning, operations, and outreach initiatives, building on prior marketing success that drove a sixfold increase in event attendance and sustained club growth throughout the academic year.

Pakistan Stock Exchange

Independent Stock Trader

Karachi, Pakistan

February 2021 – December 2022

- Achieved 150% ROI by scaling a PKR 1M portfolio through independent research, technical analysis, and data-driven entry/exit strategies aligned with macroeconomic trends.

SKILLS AND CERTIFICATIONS

Software: Python, Financial Modeling, SAS, Data Analysis, AI, Research, MS Office | Language: English, Urdu, Hindi