Syed Muhammad Hamza

138/4 10th Street Khayaban-e-Bukhari Phase VI, DHA Karachi, Pakistan   
+92 303 3305489 - [syedmuhammad.06981@khi.iba.edu.pk](mailto:syedmuhammad.06981@khi.iba.edu.pk)

**Professional Summary**

Focused professional with strong interpersonal skills and ability to achieve desired results in a fast-paced, highly competitive, multi-tasking environment. Profoundly detailed and organized in the approach to work and follow through to create value. Exemplifies the ability to multi-task and work on multiple projects simultaneously.

**Work History**

|  |  |
| --- | --- |
| 2021 - Current | **Relationship Manager – Assistant Vice President**  ***Corporate and Institutional Banking Group, Meezan Bank Limited***   * Managed portfolio worth over PKR 3.0 Bn comprising 250+ clients. * Established deep-rooted customer relationships based on a thorough knowledge of each customer’s history, market standing, existing and future needs. * Generated new business via out marketing activities and existing network. * Formulated strategic plans to achieve annual financing goals, including individual goal setting and account-specific business plans. * Formulated strategy for digital transformation of business operations. * Worked in liaison with major branches (150+) across the country to capture business opportunities. * Managed a team of Assistant Relationship Managers. * Directed client satisfaction through regular client meetings and discussions covering service levels, product offerings, and new business opportunities. * Made customer retention efforts with personal involvement in complaint resolution, account closures, and inquiries. * Reviewed credit applications and credit proposals. * Exhibited high degree of credit acumen, partnering successfully with credit risk managers, and serving as part of the first line of defense in identifying and managing risk. * Adhered to laid out processes and procedures and ensure appropriate and adequate documentation. * Ensured oversight on operational activities including transaction accuracy and execution of shariah compliance standards and policies is in order. * Resolved customer issues and escalated to the appropriate person / department timely. * Handled queries of Internal and External Audit as well as audit by State Bank of Pakistan. * Demonstrated respect, friendliness, and willingness to help wherever needed. |

|  |  |
| --- | --- |
| 2017 - 2021 | **Assistant Relationship Manager – Assistant Manager**  ***Commercial Banking Department, Meezan Bank Limited***   * Managed Supply Chain Finance (SCF) portfolio worth PKR 2.0 Bn comprising 140+ clients. * Worked with Team Leader to manage assigned customer relationships and financing portfolios. * Prepared Credit Proposals and Client-specific Shariah Process Flows. * Worked towards target goals set in KPI and assisted Team Leader to explore new customers  and business with good credit quality. * Executed client instructions and handled day to day account management and client interaction/requests. * Updated Team Leader on any arising client issues and provided support to undertake risk assessments. * Worked in liaison with major branches across the country to ensure smooth flow of transactions. * Assisted Team Leader with credit facility reviews, including new submissions and annual renewals. * Adhered to laid out processes and procedures and ensure appropriate and adequate documentation. * Executed SCF financing transactions and ensured implementation of shariah compliance standards and policies. * Participated in team-building activities to enhance working relationships. |

**Accomplishments**

Owing to my organized manner of work and outstanding relationship with customers, the bank promoted me to Assistant Manager-I in 2019 and to Assistant Vice President (Relationship Manager) in 2021.

**Education**

|  |  |
| --- | --- |
| 2022 | **Masters in Business Administration**  ***Institute of Business Administration (IBA)*** - *Karachi* |

|  |  |
| --- | --- |
| 2017 | **Bachelor of Science**: **Accounting and Finance**  ***Institute of Business Administration* (IBA)** - *Karachi* |

|  |  |
| --- | --- |
| 2013 | **A Level's**  ***Nixor College*** - *Karachi* |

|  |  |
| --- | --- |
| 2011 | **O Level's**  ***Beaconhouse School System, Defence Campus*** - *Karachi* |

**Certifications**

1. Moody's Analytics Certification: Commercial Loans to Business and Financial Accounting for Lenders
2. JAIBP - Level 2 Qualified, The Institute of Banking Pakistan
3. Data Science Orientation Certificate – IBM & Coursera

**Skills**

|  |  |
| --- | --- |
| * Business Relationship Management * Leadership and Teamwork * Customer Service Management * Risk Management * Account Management * Public Speaking | * Time Management * Financial Analysis * Negotiation skills * Human Resources * Credit Analysis * Crisis Management |

**References**

|  |  |
| --- | --- |
| * **Dr. Waqar Masood**   Former Secretary of Finance, Ministry of Finance | * **Faisal Anwar Malik**   Head - Supply Chain Finance Unit, Meezan Bank Limited |