

# SYED HISHAM ALI HUSSAIN

Dubai, UAE

+971585809217 | [hishamhussain17@gmail.com](mailto:hishamhussain17@gmail.com)  
[www.linkedin.com/in/hishamalihussain](https://www.linkedin.com/in/hishamalihussain)



## EDUCATION

### IBA Karachi

Bachelor of Science Major: Economics, Minor: Mathematics, Electives: Accounting  
Software: Microsoft Office, Outlook, Oracle, SPSS, STATA, MATLAB.  
Languages: English (Fluent), Urdu (Fluent), Arabic (Basic)

**December 2019**

*Karachi, Pakistan*

### Southshore School For A Level Studies

A-Level Subjects: Economics, Accounting and Mathematics

### The C.A.S. School

O-Level Subjects: Economics, Accounting, Additional Mathematics and Business Studies

## PROFESSIONAL EXPERIENCE

### Habib Metropolitan Bank - Regional Office (SIRAT-Credit Hub)

*Relationship Associate*

**August 2022 till Present**

*Lahore, Pakistan*

- Looking after the Credit Risk for Commercial / Corporate of the Northern Region of Pakistan having Job Responsibilities of thorough credit evaluation for the approval process and subsequent monitoring of accounts in compliance with SBP (State Bank of Pakistan) guidelines.
- Identification and Assessment of Risk Indicators: Analysis of the complete risk profile of the clients including credit risk, market risk, transaction risk and economic risk in tandem with the Prudential Regulations. Carrying out systematic grading of the clients on the basis of the indicators.
- Input for Decision Making for Credit Facilities: Undertaking thorough scrutiny of the credit proposal and formatting a detailed draft identifying problem areas / opportunities. Further submitting recommendations / comments making an integral part of the credit decision and discuss the credit packages with the RGM thereby making an informed decision so as to ensure efficient processing of the customer's request and securing the bank interest
- Peer Group Analysis and preparation of Credit Approval Memorandum: Comparison of Industry trend through financial performance and production efficiency of firms and companies like steel industry, sugar Industry, Textile Industry and Plastic Industry etc.
- Industry Reports reviews on yearly basis: Preparation of Industry reviews on quarterly & seasonal basis. I conducted sector studies to analyze comparison of industry through financial performance and production efficiency of firms and companies like steel industry, textile industry, plastic industry & sugar industry.

- ◆ Analyzing customer's financial condition and authorizing their credit lines
- ◆ Minimizing bad debt risk, maximizing accounts receivable collections
- ◆ Assisting with order management
- ◆ Preparing reports about the degree of risk in lending money to clients
- ◆ Analyzing client records and using the data to recommend payment plans
- ◆ Monitoring progress of existing finance

- ◆ Reviewing loan requests
- ◆ Assessing clients' financial status
- ◆ Evaluating credit worthiness and risks
- ◆ Contacting clients to gather financial data and documentation
- ◆ Analyzing risks and approving or rejecting loan requests
- ◆ Calculating financial ratios (e.g. credit scores and interest rates)
- ◆ Setting up payment plans
- ◆ Maintaining updated records of finance

### Habib Metropolitan Bank - Head Office (SIRAT-Credit Hub)

*Relationship Associate*

**June 2021 – August 2022**

*Karachi, Pakistan*

- Developed and expanded the customer base and increased the corporate / SME – commercial banking product volume by presenting strategies/ideas tailored to all or specific needs.
- Processed credit proposal and e-memos duly undertaking the financial analysis w.r.t. their business turnover and profitability as well as in accordance with SBP's PR and Bank's Credit policy
- Responsible for replying to Credit Department queries regarding the proposals, and if necessary then presenting credit proposal in front of CCC (Central Credit Committee).

- Ensuring timely and accurate execution of credit proposals for onward submission to credit committee.
- Liaison with other departments in order to carry out smooth flow of transaction for the timely execution and submission of credit proposal and Shariah Process flow.
- Managed renewals of the existing portfolio including their routine financial transaction affairs with regards to funded and non-funded credit facilities.
- Ensured proper recovery of monthly/quarterly installments and maintaining client rating (Quantitative and Qualitative) in core banking system and monitor credit exposure and reporting there on to ensure correct utilization of credit limit as per terms and conditions of approval.
- Obtained regularly stock reports, insurance, yearly financials, BBFS from the customers as and when required.
- Ensured limits implementation and draw down takes place only after receipt of proper documentation in accordance with approval and legal opinion.
- Managed and prepare all types of credit related statements/ reporting to HO/SBP as and when required
- Coordinating with existing customers and maintaining relationship with them.
- Managed Import / Export activities of the branch including Guarantees efficiently in a controlled manner and in accordance with local regulations as well as Bank's standard and controls.

### **CAREEM (Subsidiary of UBER)– Head Office**

**June-October 2020**

*Supply Coordinator*

*Karachi, Pakistan*

- Responsible for city supply growth (acquisition), franchising networking management and operations.
- Strategically studied different markets segments and potential demographical areas to capture our target audience that led to on boarding multiple captains on a daily basis.
- On boarded multiple captains on Go, Go Mini, Bikes and Rikshas: Achieved 14% growth in Go Mini Project and 10% Growth in Bike project single handedly.
- Managed to attain and train 28 Careem Now Captains in 4 days through cross utilization.
- On boarded several captains through retailers and referrals.
- Head of the team which performed exceptionally well on ground BTL and won most number of registrations in 2 days.

### **INTERNSHIPS**

#### **SHAUKAT KHANUM CANCER HOSPITAL – Head Office**

**July-August 2019**

*Finance Internee*

*Lahore, Pakistan*

- Conducted ratio analysis on excel using Financial Statement along with the Manager Finance.
- Adjusted accounting entries and posted marketing income in oracle. Coordinated in finalization of monthly accounts on excel.
- Reconciled bank statement with the general ledger. Reconciliation of Stock Patient Assessment.
- Kept an audit on purchase orders, MRNs and delivery challans. Recorded entries in Hospital HIS System

#### **HABIB METROPOLITAN BANK - Regional Office**

**June-July 2018**

*Corporate Internee*

*Lahore, Pakistan*

- Worked in General Banking which includes Account Opening.
- Facilitated counterparties with KYC by providing necessary documents and information.
- Worked at Foreign Guarantees, Trade and Credit Department.

#### **LOCAL BODIES ELECTION**

**August-December 2015**

*Senior Representative Officer*

*Karachi, Pakistan*

- Developed and organized a team of IBA students to support our campaign.
- Conducted data analysis of the demographics within each constituency. Mapped targets to achieve maximum votes and created a marketing campaign to ensure maximum impact.
- Assisted in door to door counseling and visits to households, schools and shops to maximize exposure and expand the network.
- Monitored and crossed checked each polling stations to avoid the threat of vote rigging.
- Above activities resulted in winning the Campaign (Constituencies UC 18 and UC 25)

#### **MOVENPICK HOTELS – Head Office**

**June-July 2012**

*Corporate Internee*

*Karachi, Pakistan*

- Drafted minutes of the weekly Board Meeting
- Tallied ledgers of various accounts and prepared parking vouchers daily. Assisted the Chartered accountant with documentation.
- Worked at the finance office of Arabian Sea Enterprises, owners of hotel operations in Pakistan.

### **REFERENCES**

References Available Upon Request

\*Available to join immediately