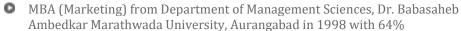
MOHAMMED JAVED KHAN telcobhpc@vahoo.co.in/ telcobhpc@yahoo.co.in **7860701234/91-294-2430220** Senior level professional offering over 21 years of experience with 14 years' Key Skills experience in Commercial Vehicle, Cars and Construction Equipment Finance. Scaling new heights of success and leaving a mark of excellence in assignments Loan Disbursement which involve analytical capabilities and professional growth in Business **Development & Expansion** Strategic Planning **Profile Summary** Recovery & Collections Proficient in handling the collection operations for minimizing the delinquency level and accomplishing the assigned targets Experienced in implementing the recovery strategies in case of payment **Business Strategy & Execution** defaults; understanding the reasons behind the default and accordingly providing options to regularize payment New Business Development Skills in streamlining customer services functions by designing innovative systems & processes to generate high value propositions for the customers Strategic Alliances & Partnerships Ensuring early delinquency control, nonstarter management and skip tracing **Profit Centre Operations** Preparing collection plans, delegating the targets and developing overall and case specific strategies to recover money Proven expertise in branch operations, ensuring effective management to Statutory Compliance accomplish overall corporate objectives A competent professional with analytical bent of mind, customer-Team Building & Leadership orientation with skills in back-end & front-end operations A Career Timeline Sterling Lab, Hero-Motors, Bangalore as Udaipur Manager (Rajasthan) as Marketing Sales Manager Since Jul'02 May'96 to Dec'00 Jan'01 to Nov'01 Dec'01 to Jun'02 Tata Motor Finance, ICICI Bank, **Delhi as Deputy** Udaipur Vice (Rajasthan) as President/Regional Executive Collection Manager-Northern India







Nov'10 till date



- B.Sc. from College of Science Udaipur, M.L. Sukhadia University, Udaipur, Rajasthan in 1995 with 63%
- Certificate Course in Computers from Center for Electronics, Design and Technology (CEDT) – Govt. Of India Enterprise, Aurangabad

Since Jul'02 with Tata Motor Finance, Delhi as Deputy Vice President/Regional Collection Manager-Northern India

Growth Path:

2002-2003-Area Manager -CG

2004-Sr. Branch Manager-North East

2005- Sr. Branch Manager-Jharkhand

2005-2007-Sr. Branch Manager-Rajasthan

2007-2009-State Head PV -Rajasthan

2009-2010-State Business Head-MP

2010-2014-State Business Head-CG & Vidharbha

2014 - 2016 - State Business Head-UP1

Since 2016 -Regional Manager Collections

Key Result Areas:

- Formulating effective collection & repossession and ensuring timely receipt of money from clients & recovery of bad debts
- Excellence in execution
- Micro level planning in terms of Product-wise market share, IRR and NPA, dealer relationship management & dealer channel funding, employee attrition control & employee productivity
- Cross Sell products like general & Life insurance along with inventory funding to dealers, repossession, repossession Stock & yard management along with Auction ,refurbishment & enhancing resale price of the products, legal action planning on delinquent customers
- Monitoring subscriber's accounts & developing reports to ensure compliance with legal statutes & initiating strong legal action in case of continuous payment default
- Supervising overall functioning of processes; ensuring compliance to the agreed SLA levels
- Assessing customer feedback, evaluating the improvement areas & providing critical inputs
- Rendering regular feedback to the collections team on the portfolio performance, quality of sourcing, turnaround and market trends
- Liaising with various departments within organisation to gain support / resolve issues
- Generating & analysing MIS reports in coordination with stakeholders to help them in decision making process related to churn control

Highlights:

- Best SBH (Profit centre Head) Jharkhand in 2004
- Best State head sales and collections in 2008
- Best SBH (Profit Centre Head) CG Vidharbha 2013
- Best SBH(Profit Centre Head) UP1 2014
- Best Employee Manager In employee engamenet survey by Non Hewitt in 2014
- High Scorer in Development centre by Non Hewitt in 2016
- 6 promotions in 15 years

Dec'01 to Jun'02 with Hero-Motors, Udaipur (Rajasthan) as Sales Manager

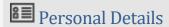
Jan'01 to Nov'01 with ICICI Bank, Udaipur (Rajasthan) as Executive

May'96 to Dec'00 with Sterling Lab, Bangalore as Manager Marketing



Trainings Attended

Presentation Skills, Time Management, Telco Challenge Trophy, Out Bound Training Program, Winning Global Managers, World Wide View



- In-Plant Training from Lake Palace Hotel (Member of Taj Group), Udaipur Rajasthan
- Market Analysis of Cement Industries of South Rajasthan at J.K. Cement Works, Nimbahera, Rajasthan
- Analyzing the Growing Market of Audio Video CD Players of Videocon at Videocon International Ltd., Aurangabad
- HRD and Welfare Activities in Videocon at Videocon International Ltd., Aurangabad

Date of Birth: 12th June 1973

Languages Known: Hindi, English, Marwari, Mewari, Gujrati, Marathi, French and

Urdı

Present Address: Flat No. 1203, Ramses The Nile, Sector-49, Gurgaon

Permanent Address: 9 Paneri Upvan Fatehpura, Udaipur - 313001 (Rajasthan)