

MOHAMMED JAVED KHAN

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Key Skills

Loan Disbursement

Strategic Planning

Recovery & Collections

Business Strategy & Execution

New Business Development

Strategic Alliances & Partnerships

Profit Centre Operations

Statutory Compliance

Team Building & Leadership

Senior level professional offering over 21 years of experience with 14 years' experience in Commercial Vehicle, Cars and Construction Equipment Finance.

Scaling new heights of success and leaving a mark of excellence in assignments which involve analytical capabilities and professional growth in Business Development & Expansion



Profile Summary

- ▶ 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 defaults; understanding the reasons behind the default and accordingly providing options to regularize payment
- ▶ Skills in streamlining customer services functions by designing innovative systems & processes to generate high value propositions for the customers
- ▶ Ensuring early delinquency control, nonstarter management and skip tracing
- ▶ 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 accomplish overall corporate objectives
- ▶ A competent professional with analytical bent of mind, customer-orientation with skills in back-end & front-end operations



Career Timeline

Sterling Lab,
Bangalore as
Manager
Marketing

May'96 to Dec'00

Hero-Motors,
Udaipur
(Rajasthan) as
Sales Manager

Dec'01 to Jun'02

ICICI Bank,
Udaipur
(Rajasthan) as
Executive

Jan'01 to Nov'01

Tata Motor Finance,
Delhi as Deputy
Vice
President/Regional
Collection Manager-
Northern India

Since Jul'02

Education

Certification

Work Experience

Nov'10 till date

- ▶ MBA (Marketing) from Department of Management Sciences, Dr. Babasaheb Ambedkar Marathwada University, Aurangabad in 1998 with 64%
- ▶ 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

Previous Experience



Trainings Attended

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



Personal Details

- ▶ 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 Urdu

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

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