



# MOHAMMAD ARIF KHAN

Expert in Banking, Automobile, Car Leasing, Oil & Gas, Steel, Hospitality

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## Core Competencies

- Business Strategy and Roadmap
- Sustainable Business Growth
- Sales and Turnaround Strategies
- Risk Mitigation
- Client Relationship Management
- P&L Operations
- Brand Management
- Operations Management
- Budgeting
- Market & Customer Analytics
- Strategic Alliances & Partnerships
- Developing & Expanding Verticals
- Performance/Talent Management
- Multi-Functional Leadership
- Multi Cultural team management
- Sick units turnaround specialist

## Achievements

### Fleet Expansion at Suhail Bahwan Automobiles

#Successfully Handled Key Accounts from key sectors like Telecom, FMCG, Food & Beverages, Logistics, Government Projects, Transportation.

# Started with 900 vehicles in 2012, grown the fleet to 2500 vehicles.

#Revenue increased by 25% YOY basis.

#Started with inhouse Renault Brand & made this brand as most preferred brand with our accounts.

#Prospect business opportunities with corporates and institutions and thrive for long term contracts by directing proposals and negotiations.

#Directed my efforts to translate efficiency in guaranteed deployment and utilization of assets, as well as revenue and profit growth.

#Increased gross profit by 35% through fleet optimization, cost reductions, adopting judicious mix of leasing and retail segments, and leveraging business towards high-end profitable segments

#Successfully added multi products while convincing Senior Management for healthy product mix.

#Got rewarded multiple times in 9 years of career while handling 100+ corporate accounts efficiently.

## Executive Summary

A results-driven professional with expertise in developing and executing **Go-to-Market strategies**, expanding business verticals, and driving sustained **business growth**. Skilled in **relationship management**, fostering collaboration across all levels of an organization, and successfully leading **turnaround situations** by building **high-performing teams**. Proven ability to direct and mentor teams of 100+ members, promoting a culture of **innovation** and **continuous improvement**. Demonstrated success in **reducing administrative overheads by 50%** through **process optimization**, while maintaining high service standards.

## Professional Summary

- Over **25 years of proven experience** in leading strategy and operations to strengthen revenue, market position, and profit growth across diverse industries.
- Accomplished **Sales and Business Development professional** with a strong business acumen, entrepreneurial mindset, and a vision for driving success.
- Recognized as a thought leader and innovator in advancing the strategic direction of businesses through **leadership and organizational growth**.
- Expertise in driving **continuous improvement, operational scalability**, and **sustainable growth** in evolving markets.

## Industry Exposure

Extensive experience across diverse sectors including **Automobile | Car Leasing & Rental, Hospital Management, Retail Banking | Oil & Gas | Steel**, contributing to strategic growth and operational success in each field.

### Key Account Manager at Suhail Bahwan Automobiles Group SAUDI ARABIA (Jul 2012 – Jun 2021)

#### Key responsibility

- Consistently exceeded growth and profitability targets, while promoting a performance-driven culture.
- Led P&L achievement, business development, and maintained strong customer relationships.
- Managed cost control, set competitive rental & lease rates, and optimized fleet disposal strategies.
- Fostered client relationships and provided cross-functional leadership to drive operational efficiency and brand growth.
- Devising & implementing the fleet disposal plan and finalization of used car price to sell the individual and traders in local market.
- Ensuring the maintenance of fleet including the control of vehicle cost and vehicle workshop average days/ Off hire days; monitoring and refining strategies for ensuring the long-term financial viability of the organization

## Operational Excellence at ICICI Bank

#Increased net profit by 25% during 2011-12 and implemented strategies that generated 35% more customers through tailored services.

#Boosted the liability book by 25 Crores and improved sales performance by 85% through employee reward schemes.

#Excellence in 3rd party products like ICICI Prudential & ICICI Lombard & generated 120 million revenue

#Awarded Insurance Champion 4 times in 4 years stint with the bank

## Leadership in Retail Management at Essar Steel Ltd.

#Developed a vendor network of over 200 contacts, reducing costs and increasing revenues by 250 million.

#Won supply contracts with Tata Motors, Rampur Distillery, Voltas, Ashok Leyland for their vendor network

#Eliminated mediators & directed supply to OEM's thus reduced duplicate material menace

#Initiated cut to length Steel Sheets to reduce time, cost & efforts to the OEM's.

#Grabbed 40% market share in 12 months rigorous market efforts.

## Expansion of Retail Outlet Network in Essar Oil Limited

#Visited extreme rural areas where pure petroleum products was not available  
Challenged Oil Mafia to ensure fair trade

#Recognized as the Star Performer among the team of 04 TSM's and appreciated across the North Zone.

#Created history in maximum appointment of franchisees in 18 months time frame.

## Market Expansion at Auto Dealerships

Played a key role in expanding corporate sales by establishing new corporate accounts and driving significant revenue growth.

## Education

### ● 1996 MBA

**AMU Aligarh**

### ● 1993 B.Sc Chemistry

**Rohilkhand University**

## Branch Manager – Retail Banking Operations | ICICI Bank Limited, New Delhi, (Sep 2008 – Jun 2012)

### Key responsibility

- Managed all sales, service, and business development operations, including branding, pricing, and promotional strategies.
- Ensured compliance with company policies and government regulations.
- Streamlined loan agreements for efficiency and accuracy.
- Enhanced staff productivity by resolving conflicts, conducting performance reviews, and managing training, hiring, and payroll processes.
- Arranged multiple road shows to generate quality leads while putting our Kiosks in Corporate Parks
- Aggressively penetrated Salary segment while adding hundreds of salary accounts overnight.

## Retail Outlet Manager | Essar Steel Ltd., Rudrapur, INDIA (Sep 2006 – Aug 2008)

### Key responsibility

- Developed a vendor network of 200+ contacts, reducing costs and increasing revenues by 250 million.
- Devised and implemented retail marketing strategies to boost brand awareness.
- Grew market share by 35% through a strong vendor network and customer-focused services.
- Led branding initiatives with effective marketing campaigns to enhance engagement and visibility.
- Reduced Middlemen & Distributors while opening Company's outlet in Industrial areas thus supplying Quality material directly from Factory to the customer location.

## Territory Sales Manager | Essar Oil Ltd. (Apr 2005 – Aug 2006)

### Key responsibility

- Successfully appointed 43 franchisees (Petrol Pumps) in 04 Districts within six months.
- From LOA handover to pump commissioning, multiple processes diligently initiated & controlled
- Deftly increased visibility & retention of the all the franchisees in a period of extreme crisis for private oil companies
- Represented Essar Oil to the remotest areas & villages where local masses never saw Quality Fuel Stations due to dominance of Govt Owed Fuel Marketing Companies.
- Developed Cheapest franchisee model to empower rural & weaker sections to start their business locally

## Dealerships of Mitsubishi, Opel, Ford, Honda & Hyundai in Delhi (Apr 1997 – March 2005)

### Key responsibility

- Started with Mitsubishi Dealer as Deputy Manager – Corporate Sales
- Joined Opel as Asst Manager – Corporate Sales
- Worked with Ford Dealer as Asst Manager – Corporate Sales
- Worked with Honda Dealer as Manager – Corporate Sales / Luxury segment
- Worked with Hyundai Dealer as Showroom Manager – Retail Sales
- Started Cold Calls in Delhi & NCR Corporate Areas
- Developed Corporate Relationship with the companies
- Arranged test drives and product shows at clients premises
- Selling Accessories with each delivery
- Referrals from Customers for sales expansion
- Awarded many times for exceptional sales achievements