

# SAKET KAPOOR

## Banking Professional

### OBJECTIVE

Chronicles success with an experience of 26 years in banking industry, specializing in Branch Banking Sales and Operations; aiming to leverage expertise in relationship management, business development, and streamlining operations to drive organizational growth

### CONTACT

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### EDUCATION



MBA (Finance and Marketing) from  
LBSIM, Delhi in 1998

B.Com. (Hons) from Delhi University,  
Shivaji College in 1996

### CORE COMPETENCIES



Affluent Banking Wealth  
Management

Customer Relationship  
Management

Portfolio Management

Digital Transformation

Bank Productivity  
Improvement

Management Reporting

P&L Management



### PROFILE SUMMARY

- **Central Process – liability Products / Service, Compliance, regulatory reporting and Offsite Branch control and Monitoring.**
- Played a pivotal role in developing productive channels and compliance for **CASA, NRI , Retail Trade & Forex and Digital Banking across north and west of India.**
- Acquired and managed **working capital business for SME clients** and managed their portfolio
- Managed **corporate banking relationship/ portfolio** including current account forex and working capital portfolio within the business banking segment; additionally, managing treasury and derivative transactions for trade customers
- Pivotal in Improved efficiency & TAT in **customer service delivery** by reorganizing daily operations, best of the collaboration with the colleagues for optimal output
- Ensured smooth progress of day-to-day business cycle, turning around operations in rapidly changing environments and maintaining excellent metrics (such as efficiency, productivity, quality).
- An enterprising professional with exceptional **negotiation & influencing skills**; multi-tasker and flexible with skills in working in any kind of environment & under high pressure



### WORK EXPERIENCE

Oct'11-Jun'24: YES Bank Ltd., New Delhi

**Unit Head -Central Monitoring, Compliance and Process Team - Offsite Branch- Retail**  
**Key Result Areas:**

- Worked with a team of over 25 professionals to oversee branch control, central monitoring, branch processes, and daily MIS/performance dashboards covering various aspects of branch operations, customer service, compliance, and learning.
- Mitigated regulatory and compliance gaps in the Branch process and Liability/ fee Product in line with defined guidelines and coordinating with various stakeholders in business, audit, Compliance and training teams
- Monitored overall branch operations, Compliance and providing regular updates to senior management and Onsite teams through daily, weekly, and monthly dashboards.
- Analyzed branch performance through triggered-based reporting and analytics.
- Ensured regulatory, board, and management reporting on compliance, branch operations, service standards, and learning initiatives.
- Supported execution of complex transactions across on service, Compliance and Regulatory aspects to all business and frontend teams.

**Zonal Head - GEVP – Trade / Forex / Cash Management Services and Digital Banking, Product, Compliance, sales and management reporting**

- Worked across NCR and North zones with over 450 branches, focusing on cash management and digital penetration and leveraging on BC channel of the bank.
- Implemented CMS and digital banking initiatives to enhance current account and TASC book in both new acquisitions and existing relationships.
- Conducted market analysis to identify opportunities for expanding or improving Digital product penetration across markets in line with Regulatory and compliance parameters.

## PERSONAL DETAILS

**Address:** B 22 Third Floor Kirti Nagar,  
India 110015

**Date of Birth:** 9<sup>th</sup> December 1975

**Languages Known:** English, Hindi and  
Punjabi

### Regional Head – Affluent Banking – North and West Delhi-

- Managed a team of 10 cluster heads and 75 relationship managers handling individual and corporate business.
- Focused on portfolio penetration, cross-selling, revenue generation, and increasing incremental liability and fee income from assigned customers.
- Cultivated enduring relationships with high-value clients through active listening, effective communication, and dynamic interpersonal skills.

### Zonal Product & Sales Manager for Trade & Foreign Exchange –West Zone

- Managed 185 branches across Gujarat, Rajasthan, and Madhya Pradesh in the West Zone, encompassing retail branch banking and locations in emerging markets.
- Collaborated with a team of 4 regional managers and 18 cluster product and sales managers to achieve trade FX revenue targets.
- Developed and expanded into new catchments by identifying overall business opportunities and enabling branch and local teams for comprehensive TFX business growth.

### Cluster Business Leader - SME Branches - NCR

- Served as Regional Head for SME branches in NCR, overseeing operations, cultivating strategic business relationships, and promoting sales and cross-sales of banking and third-party products. Emphasized wealth management, including FDs, CASA, insurance, trade and forex, loans, and mortgages to achieve revenue and profitability targets.
- Prioritized providing priority banking services to high-value, medium, and small enterprise customers, ensuring prompt resolution of queries and issues to enhance customer satisfaction and foster repeat and referral business.

### Cluster Business Leader – VP/ Senior Vice President – NCR

- Managed various clusters and branches across NCR zones: South, North, and West Delhi.
- Formulated strategic visions and objectives aimed at enhancing business efficiency and profitability across the branches.
- Oversaw human resources functions including recruitment, performance evaluation, employee retention, and compensation and benefits administration.

### Aug'03-Sep'11: ICICI Bank Ltd., New Delhi as Cluster Branch Manager



### Key Result Areas:

- Acquired business banking clients including current account onboarding, new trade forex clients and working capital clients; managed their portfolio and day-to-day banking needs
- Managed sales, operations, compliance, and learning while achieving financial objectives and ensuring customer satisfaction for corporate and high-net-worth individual (HNI) clients.
- Managed Nehru Place and Punjabi Bagh clusters, consisting of 8-10 branches each, supported by a team of over 100 branch operations and sales professionals, including branch managers and operations managers. Spanning across North and South Delhi.

### Apr'01-Jul'03: Global Trust Bank Ltd., New Delhi as Assistant Manager (Backup Branch Manager)

### Aug'00-Mar'01: IDBI Bank Ltd., Chandigarh as Assistant Manager

### Jul'98-Aug'00: Bank of Punjab, New Delhi as Executive