

DEEPAK PATEL

SENIOR BANKING OPERATIONS, PAYMENTS & TRANSFORMATION EXECUTIVE

Core Operations | Digital Assets & Payment Rails | Enterprise AI Acceleration

Kingdom of Bahrain | +973 36 55 40 01 | deepspat@gmail.com | [LinkedIn](#) | [Website](#) | Open to GCC executive opportunities

EXECUTIVE PROFILE

Banking operations, payments and transformation executive with 25+ years across the GCC and India, including 18+ years in enterprise leadership within a government-backed, regulated Bahrain financial institution. Most recently served as Assistant General Manager - Operations in a CBB-approved senior management role reporting to the CEO, with enterprise accountability for banking operations, payment infrastructure, treasury servicing, digital transformation, regulatory delivery and operational resilience. Led two core-banking migrations across his career, GCC-RTGS implementation and digital operating-model transformation, combining board-level strategic input with disciplined execution across critical banking infrastructure, controls and customer journeys. Equipped with deep operational expertise and specialized training in digital assets, blockchain, and AI platforms—ready to lead next-generation banking transformation projects.

25+	18+	2	89%
YEARS IN BANKING	YEARS IN ENTERPRISE LEADERSHIP	CORE-BANKING MIGRATIONS	DIGITAL ONBOARDING ACHIEVED

CORE EXECUTIVE EXPERTISE

- Enterprise Banking Operations
- Treasury Operations & Servicing
- AML, KYC, EDD & Sanctions Controls
- Enterprise Operating Models
- Blockchain & Stablecoin Literacy
- Payments, Clearing & Settlements
- Operational Resilience & BCP
- Risk, Controls, KRIs & Audit Readiness
- Process Automation & Re-engineering
- AI Adoption & Acceleration
- Core Banking Transformation
- Regulatory Governance & CBB Compliance
- Digital Onboarding & Customer Operations
- Vendor, Contract & Cost Optimisation
- Next-Gen Payment Ecosystems

SELECTED ENTERPRISE IMPACT

- Scaled digital onboarding to 89%, reduced branch dependency and moved operational processing towards exception-led, control-first customer journeys.
- Led Eskan Bank's GCC-RTGS implementation with regional central-bank and banking stakeholders, positioning the institution among the first five banks in Bahrain to adopt the platform.
- Directed two core-banking migrations across his career, covering financing, payments, cards, treasury, customer operations and reconciliation, with controlled transitions and continuity protection.
- Reduced processing errors by 70%, accelerated turnaround times by 30% and embedded approximately 25% recurring annual cost efficiencies through automation, stronger controls, vendor optimisation and enterprise workflow redesign.
- Represented Operations across Management, Risk, IT Steering and Business Continuity Committees, with senior engagement involving regulators, government stakeholders and regional banking institutions.
- Strategically bridging traditional finance and future-proof tech by deploying digital payment ecosystems, applying deep functional literacy in digital assets (stablecoins and blockchain), and utilizing enterprise AI tools to optimize operational workflows.

PROFESSIONAL EXPERIENCE

Assistant General Manager - Operations | Eskan Bank, Bahrain

Jan 2014 - Nov 2025

Government-backed regulated financial institution | Executive-level and CBB-approved senior management appointment

- Held enterprise-wide accountability for banking operations, payment infrastructure, treasury servicing, customer delivery, digital transformation, regulatory execution and operational resilience.
- Directed operating strategy across domestic and cross-border payments, digital channels, treasury processes, customer journeys and enterprise controls, aligning priorities with regulatory expectations and national financial objectives.
- Produced a board-level strategic paper setting the direction for platform modernisation, core architecture, automation, cloud-oriented initiatives, integration frameworks and data-led decision-making.
- Owned operational readiness for EFTS, RTGS, GCC-RTGS, SWIFT, remittances and ISO 20022, leading multi-bank integration, process alignment, controls and stakeholder coordination.
- Directed cross-functional transformation across Operations, Technology, Finance, Risk, Compliance and business teams, covering core banking, digital onboarding, automation, fintech partnerships and operating-model improvement.
- Strengthened AML, KYC, sanctions, EDD, fraud-risk and regulatory-reporting controls and represented Operations on Management, Risk, IT Steering and Business Continuity Committees.

SELECTED TRANSFORMATION HIGHLIGHTS

Core Banking	Governed requirements, UAT, parallel runs, issue escalation, business readiness and cutover controls across two migrations delivered during his career.
Regional Payments	Led operational implementation and stakeholder coordination for GCC-RTGS involving regional central banks, banking peers and internal technology teams.
Digital Operating Model	Redesigned onboarding and servicing workflows, embedded control integration and advanced exception-led processing, contributing to 89% digital onboarding.

EARLIER ESKAN BANK PROGRESSION

Senior Operations Manager | Eskan Bank, Bahrain

Jan 2009 - Dec 2013

- Directed payments, clearing, settlements, retail-finance servicing, reconciliation and customer operations, strengthening service stability, governance and delivery performance.
- Established SOPs, workflow architecture, KRIs and audit-ready controls; supported IBAN adoption, SWIFT enhancements, BCRB/JBOS connectivity and regulatory-reporting modernisation.

Operations Manager | Eskan Bank, Bahrain

Jan 2007 - Dec 2008

- Rebuilt operational stability across payments, lending, settlements, customer servicing and ATM operations, improving accuracy, turnaround and risk control.
- Led a core-banking migration through testing, parallel run, transition and go-live while safeguarding business continuity and strengthening documentation and audit readiness.

EARLIER CAREER - ICICI BANK

Manager - Operations & Finance | ICICI Bank, Bahrain

Feb 2005 - Dec 2006

- Led a 30-person specialist team supporting a network of more than 300 branches; reduced transaction turnaround by 30% through process enhancement and automation.
- Strengthened AML, KYC and compliance controls through partnership across Operations, Technology and Risk; recognised with multiple executive performance awards and top-tier ratings.

Assistant Manager - Branch Banking | ICICI Bank, Bahrain

Jun 2004 - Jan 2005

- Spearheaded the Bahrain branch launch, directing the operational rollout of core products and services while securing all required regulatory approvals and commercial licenses
- Supported the establishment of running branch operations in Bahrain and managed ATM operations, contributing to governance, compliance, customer acquisition and 99% service availability.

Senior Officer - NRI Centralised Operations | ICICI Bank, India

Apr 2000 - May 2004

- Supported centralised operations serving a network of more than 300 branches and led a 30-person team across remittances and customer servicing.
- Implemented AML/KYC frameworks and supported the introduction of ACH, Insta Transfer and Lock Box remittance products.

EDUCATION & PROFESSIONAL CREDENTIALS

2026	Certified Blockchain & Digital Assets Financial Professional Track (CBDA)	DACFP, USA
2022	Postgraduate Program in Digital Transformation	Purdue University, USA
2020	Professional Certification in Fintech Application, Ethics & Risk	The University of Hong Kong
2015	MBA - Banking, Finance & Operations	Sikkim Manipal University, India
1999	Bachelor of Commerce & Economics	Mumbai University, India

CONTINUOUS PROFESSIONAL DEVELOPMENT

AI, AUTOMATION & DATA AI accelerator program and Career Empowerment; AI and Robotic Process Automation; AI for Financial Services; Python Fundamentals; Big Data Principles.	TRANSFORMATION & PROCESS EXCELLENCE Business Process Re-engineering; Project Management and Earned Value Management; Customer Experience Transformation; Process Automation.
GOVERNANCE, RISK & QUALITY ISO 27001; ISO 9001; ESG Awareness; Operational Risk and Control Development.	FINANCIAL SERVICES INNOVATION Blockchain and Digital Assets; Fintech; Payments and ISO 20022 Readiness; Murabaha and Islamic Finance.

LANGUAGES & MOBILITY

Languages: English (Fluent) Arabic (Conversational)	Location & Mobility: Bahrain Open across the GCC
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