

# SATYALAXMI RAO

[rao.satyalaxmi@gmail.com](mailto:rao.satyalaxmi@gmail.com) | +91-9480002140

## WORK EXPERIENCE

---

**Consultant, Freelance** –providing advisory services in Human Resource & Administration and Banking Operations **Jan 2019-Present**

- Advising the **Human Resource department at IGNOU**, counselling sessions for the students for **Organizational Development**

**Bank of India**, a Public Sector Bank owned by Government of India as *Senior Manager – Forex*

**Dec 1981-Sep 2018**

### FOREX department head

Overall in-charge of FOREX department of Malleswaram Branch, Bengaluru with a business turnover of **INR 400 crores**

- Operations and compliance related to export and imports business, collection and realization of bills related to export and imports
- Handle inward and outward remittances for individuals as well as companies under Liberalized and Non-Liberalized sanctions
- Advising and Issuing of **Letters of Credit, Letters of Undertakings and Buyers Credits**, collection and negotiating of bills both under foreign and inward Letters of Credit
- Follow up and liasoning with RBI, FEDAI, Commerce and Industry department under Government of India
- Mobilizing and opening of **NRE, NRO, FCNR, RFC, EEFC** accounts both in savings and current schemes
- **Treasury operations** such as rates and conversions for 6 currencies - USD, GBP, EUR, CAD, AUD & JPY to INR and vice-versa

### Past Roles

Extensive experience across multiple departments such as Third Party Transactions, ADC Products, DPO and Administration of branch

**Human Resource & Administration as Branch Manager**, Banashankari, Bengaluru

- **Establishment work** related to branch infrastructure and staff welfare (inclusive of salaries and bill payments)
- **Organizing and participating** in meetings, competitions and off-sites for both **official and recreational purposes**
- **Cash operations**, approval for cash lodgments from currency chest, checking of cash at the beginning and end of business day
- All work related to **RTGS, NEFT, Cash receipts & withdrawals** and authentication of related transactions

### **Third Party Transactions**

- Mobilization of all products related to insurance, mutual funds etc.

### **All Delivery Channel (ADC) Products**

- Mobilization and follow up for all kind of **Credit and Debit cards**, various **Mobile Applications** and **Internet Banking**

### **Demat Processing Office (DPO)**

- Handled operational aspects of dematerialization of shares and mobilization of DEMAT accounts along with regular follow ups

### Key Achievements

- **Exceeded targets of INR 200 Cr** (in total) in Retail Term Deposits for **3 continuous years, highest in Karnataka Zone**
- **Exceeded set year end targets by 20% YoY** in the **3 categories** of deposits, advances and third party products
- Exceeded **Non Performing Asset (NPA)** target for 2 continuous financial years **reducing NPA by 100%** from previous year
- **Increased FOREX Business by INR 3 Cr** in a **Single Year**, the highest increase for **South division** (AP, Kar, Ker, Tel & TN)
- **Awarded** for achieving the **Highest Single Premium** in 3rd Party Insurance Products in Star Union Daichi

## PROFESSIONAL ENHANCEMENTS

---

- HRDS for Companies in Simplex Engg. & Foundry Works
- Certification for Core Banking Solutions in Finacle
- Certification in Trade and Finance from IIBF

## EDUCATIONAL QUALIFICATIONS

---

**Indira Gandhi National Open University (IGNOU), M.B.A** in Human Resources

**1998-2000**

**Pandit Ravishankar University, M.Sc.** in Physics

**1981-1983**

**Pandit Ravishankar University, B.Sc.** in Physics, Chemistry and Mathematics

**1977-1980**

## EXTRAMURAL ACTIVITIES

---

- Sports -played state level Volleyball & Basketball
- Music aficionado, listening and singing
- Avid reader especially of classic literature
- Voluntary work at orphanage (Belaku Shishu Nivas)