

Smt. Charulatha S. Kar holds a Master's Degree in Commerce from the University of Mumbai specialising in Banking and Finance. She has done post-graduate Diploma in Treasury and Forex Management from the ICFAI, Tripura. She is also a Certified Associate of the IIB&F.

She has also completed the Advanced Management Program at The Wharton School, University of Pennsylvania, USA as part of the Leadership and Executive Education Programme of the RBI.

She joined RBI as an officer in 1991 and has worked in various RBI Regional and Central offices at Ahmedabad, Chennai and Mumbai. She is currently the Chief General Manager-in-Charge of the Department of Government and Bank Accounts of Reserve Bank of India (RBI).

Her areas of expertise include government banking, internal financial accounts, information technology and payment and settlement systems. She has been a Member of Faculty in the RBI Training College at Chennai for over five years. She has also been on deputation to the Training institute of the Central Bank of Oman at Muscat for two years.

She has represented the RBI in International Working Groups of the Committee on Payment and Settlement Systems, Bank for International Settlements which studied and published reports on Innovations in Retail Payments, Role of Non-banks in Retail Payments and Fast Payments. She has also represented RBI as a speaker and resource person many domestic and international forums / seminars and workshops.