

Ahswarya Krishnamurthy

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Summary

Accomplished FinTech Strategist & Startup Operator with over 10 years of experience driving growth, operational excellence, and digital transformation across startups and high-growth organizations. Expertise in scaling operations, process optimization, and executing strategic initiatives in FinTech, Payments, RegTech, PropTech, and SaaS. Proven ability to quantify impact (20–50% efficiency gains) & align cross-functional teams. Passionate about leveraging technology to solve business challenges

Professional Skills

Strategic Planning & Execution | Business Operations | Chief of Staff Function | Startup Scaling | Business Development | Process Optimization | Cross-functional Leadership | Financial Strategy | Stakeholder Management | Data-Driven Decision Making | Digital Transformation | Product Strategy | Go-To-Market | Regulatory Strategy | Market Research and Strategy

Education

Shri Ram College of Commerce (Delhi University) Bachelor of Commerce (Hons.) First Division	2010-2013
Indira Gandhi National Open University Post Graduate Diploma in Urban Planning and Development	2020-2021
Institute of Chartered Accountants of India Cleared Intermediate Level	2011-2012
Purdue University Post Graduate Program in Digital Marketing	2024-2025

Experience

Maternity Break | (Temporarily stepped back from full-time roles to focus on family.) Apr '25 - Present

Independent Consultant | Inkvest Consulting (Self-employed) Aug'24 - Apr'25

Business Strategy & New Initiatives: Part time consultant for streamlining operations and strategizing new initiatives for business growth for Real estate, SaaS and a few D2C businesses in Tier 1 and Tier 2 cities.

Process Improvement: Streamlined new customer onboarding, payment processes reducing administrative overhead by 25%.

Infinyte Club | Founding Team Member (Early-stage FinTech Startup) Sep'22 - Jul'24

(Early stage fintech startup offering alternative investment assets funded by Elevation capital)

Strategic Leadership: Developed frameworks for alternative assets (startup equity, ESOPs), increasing valuation by 15%.

Finance Process Transformation: Streamlined compliance workflows, reducing costs by 20%.

Talent Acquisition & Culture: Built high-performing teams, reducing time-to-hire by 30%

Customer Growth & Onboarding: Designed scalable onboarding processes, improving new customer retention by 40%.

Partnerships & Valuation: Established strategic partnerships, contributing to a 15% valuation increase.

Rain Technologies (Rain.us) | Product Solution Consultant Apr'22 - Sep'22

(Financial Wellness platform offering Early Wage Access to the working class)

Client Growth: Managed end-to-end B2B client lifecycle, achieving 95% satisfaction and closing 9+ integrations in 6 months , expanding the client base by 25%.

Product Innovation: Conceptualized employer portal, enhancing user engagement.

Process Optimization: Redesigned KYC, repayments, and agreement flows, reducing drop-offs by 50%.

Sales Enablement: Delivered technical presentations, cutting lead conversion time by 33%.

Digiotech Solutions (Digio.in) | Senior Product Evangelist Feb'21 - Apr'22

(SaaS platform aiding the digital transformation journey of Indian businesses)

Market Expansion: Identified new revenue streams, driving 25% business growth.

SaaS Scaling: Led product launches (Recurring Payments, KYC), contributing to 35% revenue growth.

Sales Leadership: Managed 70+ B2B clients, achieving >75% conversion rate.

Regulatory Strategy: Drafted RBI-compliant frameworks for Account Aggregator Business.

Alt Invest (Previously PropShare Capital) | Associate, Operations & Strategy

Nov'18 - Jan'21

(One of India's largest Fin-tech Investment platform in fractional ownership of commercial real estate)

Process Health Checks: Built an end-to-end customer onboarding dashboard, improving operational efficiency by 50%.

Portfolio Management: Managed a real estate portfolio worth USD 35 Million, maintaining a 98% client retention rate.

Investor Relations: Led relationships with 500+ investors, achieving a 98% satisfaction rate and addressing complex queries related to audits, cash flows, and IRR analysis.

Strategic Insights: Conducted financial diligence, prepared investment reports, authored industry research content for investor updates.

Textron India | Executive, Head of Business Unit Finance

Sep'17 - Mar'18

(Ransomes Jacobsen- Supplier of high-quality turf equipment, utility vehicles and golf carts)

Financial Strategy: Designed a financial restructuring plan, increasing profitability by 15%.

Cost Optimization: Implemented logistics improvements, reducing expenses by 30% and improving operational efficiency.

PricewaterhouseCoopers (PwC), Management Trainee and Analyst

Mar'13 - Aug'17

Finance Audits & Benchmarking: Identified audit gaps for **20+ clients** and recommended improvements

Project Management: Led statutory audit engagements, identified areas of weaker control & recommended improvements.

Revenue Growth: Negotiate an increase of ~20% on the client fee. Achieved a 12% increase in productive billing budget.

Performance Recognition: Awarded '**Above and Beyond**' for outstanding performance and contributed to CSR initiatives.