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Top 8 Wonder Women Leading Fintech Industry in India

By Sneha Kulkarni

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Women are leading the world in every sector possible, with gender equality in question women are more motivated to leave a mark on this society. With the steady growth of the Indian startup ecosystem, an increasing number of women are pursuing the entrepreneurial dream and succeeding in their businesses. In a short period of time, India's fintech market, which is one of the world's largest fintech hubs, has seen the rise and development of a number of female leaders.

While there are many women who are making waves in the fintech sector. Here is a list of few women who are changing the face of India's Fintech sector (no particular order):



Upasana Taku, Co-founder, Mobikwik

Upasana co-founded MobiKwik in 2009 with the aim of making payments in India easier. Upasana has deep experience in payments, having previously served as a senior product manager for PayPal in Silicon Valley and HSBC in San Diego, California. MobiKwik co-founder Upasana Taku founded the business from the ground up, and it now has 32 million users and 100,000 vendors, transacting between 500,000 and 1,000,000 transactions every day.

Taku comes from a Kashmiri background, but her professor's parents worked in Gujarat, in western India. She was born in Gandhinagar, went to school in Surat, and earned an engineering degree from NIT Jalandhar.

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Hansi Mehrotra- Founder of The Money Hans

Hansi is the author of the 'The Money Hans' blog which focuses on financial literacy and investor education. She began posting her blog on LinkedIn and was named to the inaugural Top 10 Voices for Money & Finance list after just a few entries. Hansi was the Asia Pacific head of wealth management for Mercer's Investment Consulting firm, based in Australia and Singapore, before becoming an entrepreneur. In India, she was in charge of a range of initiatives, including the

creation of investment options for the New Pension System.

Her qualifications include a degree in private wealth from Wharton/Institute for Private Investors (IPI), the CFA Institute's Chartered Financial Analyst (CFA) charter, and a graduate diploma in applied finance and investments from the Securities Institute of Australia (now FINSIA).

Named on 2015 LinkedIn TopVoices for Finance, 2017 and 2018 PowerProfiles for India, TopVoices for India 2018, and now TopVoices for India 2020. In India, she was one of the first #CFAwomen.



Smriti Tomar- Founder of InvestoAsia

Smriti, the founder, and CEO of Stack Finance aims to make financial planning open and affordable for India's 440 million millennials (who account for 70% of household income) so that they can achieve financial stability and independence.

Stack Finance is India's first personal finance platform for millennials, with the aim of assisting them in leading a more financially responsible lifestyle. Stack helps millennials avoid wasting money and start making smart financial choices by automating their savings, finances, and financial planning.

She worked as a data analyst at EXL services, focusing on the overseas finance

and banking industry, especially Citibank in Latin America, prior to this venture. She is passionate about and excels in three fields, each of which complements the others: marketing and product management; developing a venture that promotes financial services literacy, accessibility, and personalization; and women's business success.



Sucharita Mukherjee, Co-founder, and CEO, Kaleidofin

Sucharita is enthusiastic about ensuring that everyone has access to financial services. She is a firm believer in "finance for freedom." Kaleidofin, a fintech platform that personalizes financial solutions for underserved consumers, is her co-founder and CEO. Mukherjee co-founded the IFMR group and most recently served as the company's group chief executive officer.

She previously worked in credit derivatives and structured finance at Morgan Stanley and Deutsche Bank in London.

In 2016, Economic Times named her one of the "top 40 under forty" business leaders in India. In 2017, she was named one of India's top 20 fintech progress makers and received the IIM Ahmedabad Young Alumni Achievers Award.



Meghna Suryakumar, Founder and CEO, Crediwatch

Meghna was a lawyer who ran her multinational law firm with offices in New York and India. She graduated from Columbia Law School and holds a Stanford Business School Certificate in Entrepreneurship. Crediwatch was established as a result of her previous experience with finding alternative sources of data to find risk information on M&A goals.

She hopes to realize her passion for solving big complex problems at Crediwatch by using AI, machine learning, and natural language processing to provide a dynamic "Trust Score" on the unbanked SME, an untapped potential worth billions of dollars.

Crediwatch is an information intelligence platform that offers big data risk analysis to businesses, assisting them in the deployment of intelligence while making credit decisions.



Sayali Karanjkar, Co-Founder, PaySense

Sayali Karanjkar, the co-founder of PaySense, a fintech company based in Mumbai, is working to make credit more available and affordable to all. Sayali Karanjkar has worked in organizational and strategic consultative positions in major companies (AT&T and ATKearney) in the United States for over 14 years. Sayali has a Kellogg MBA, a Masters of Engineering Management from Northwestern University, and a Bachelors in Computer Science from the National University of Singapore. Prashanth Ranganathan, Sayali's co-founder, was laying the groundwork for his fintech company in early 2015. PaySense began operations and lending in May 2016 after the two joined forces.

PaySense EMI, the company's personalized line of credit, works similarly to a personal loan in that it can be used to make quick transactions, both online and offline, through low-interest EMI plans. The maximum amount of credit that can be disbursed is Rs 5 lakh.



Simmi Sareen, Founder and CEO, Loans4ME

With over 22 years of financial services experience and an MBA from London Business School, Simmi Sareen is a chartered accountant with an MBA from London Business School. At GreenFunder (formerly Loans4SME), Simmi assists startups, social enterprises, and climate-friendly businesses in obtaining timely and relevant funding.

GreenFunder provides high-growth companies with cash flow-linked financing for asset acquisitions and working capital. They help sustainable startups grow with a network of more than 50 lenders and a portfolio of advisory services tailored to young, creative businesses.



Hardika Shah is the founder and CEO of Kinara Capital, an Indian fintech that helps small business owners gain access to capital. Hardika spent 20+ years with Accenture as a strategic consultant, heading large teams and executing on ambitious ventures for multinational businesses around the US, EU, and Asia-Pacific.

Hardika is an Ashoka Fellow, has received the Sankalp Forum's Financial Inclusion Award, and won the People's Choice Live Audience Award at The Wall Street Journal's Financial Inclusion event. She is also an Ashoka Fellow.

Hardika Shah earned her MBA from a joint program at Columbia Business School and UC Berkeley's Haas School of Business. She holds a B.A. in Computer Science from Knox College in Illinois, USA.