



RANVIR SINGH

Founder, CEO & MD
RING & KISSHT

His business mantra is “Do well by doing good”

An IIT Bombay graduate and IIM Bangalore post-graduate, Ranvir has an extensive experience of over 15 years in consulting several large banks, insurance partners, MFIs, and other key players in the financial services industry.

In the past, he has worked with McKinsey and Company as an Associate Partner for over eight years and is among the founding members of The Fintech Association for Consumer Empowerment (FACE). Ranvir is a visionary, who foresaw the powerful role of data and information in financial services and co-founded Kissht Finance in 2015 and later Ring in 2021.

At RING, Ranvir, along with the board members and CEO, sets the long-term strategic roadmap and defines priorities for the company to increase shareholder value and stay ahead of the competitive landscape. His vision is to provide easy access to credit to the 150 Mn underserved Indians.





KRISHNAN VISWANATHAN

Founder & Exec. Director
RING & KISSHT

His business mantra is “Build the best product for the customer – Success will automatically follow”

An IIT Delhi graduate, Krishnan is a technology enthusiast with several patents credited to his name. After finishing his MBA from Yale University, USA, he started his career with McKinsey & Company in India where he served 40+ institutions, banks, NBFCs, life insurance companies in India and Southeast Asia, specializing in retail financial services.

Krishnan moved out of McKinsey in 2013 and went on to start a consulting company and later co-founded Kissht Finance in 2015 & RING in 2021. Krishnan leads the overall strategic way forward for the company while directly overseeing critical go-to-market functions. An avid reader and travel enthusiast, Krishnan is also an ardent squash and football player.





KARAN MEHTA

Founder & CTO
RING & KISSHT

His business mantra is “Make effective use of technology to make things affordable, practical and easier for people”

A post-graduate in Information Networking from Carnegie Mellon University, Pennsylvania, Karan is a seasoned entrepreneur. He has a profound knowledge of AI, ML and deep tech, successfully leveraging them to substantially improve the fintech landscape.

He began his corporate journey in 2011 with the Chicago-based hedge fund Citadel Investment Group, where he learned the tricks of the trade on building financial technologies by maneuvering through the dynamic and fast-paced ecosystem to deliver state-of-the-art and cutting-edge products. Fuelled by the belief that a corporate entity would never be able to match the rapid adaptability of a start-up, he set off on his entrepreneurial path with Swipe Payments, a mobile POS solution.

Building on his experience with Swipe Payments he then went on to become the co-founder of Kissht in 2015. In 2021, he co-founded Ring, with the objective to provide customers with a unified and seamless platform to meet all their payment needs.





SONALI JINDAL

Founder & COO
RING & KISSHT

Her business mantra is “Passion, research and action is the key to success”

A post-graduate from IBS Hyderabad, Sonali has a demonstrated history of working across various business functions in the Fintech industry.

She possesses technical expertise in SAS and CHAID and specializes in credit risk assessment at various stages of the customer lifecycle, in the domain of retail assets. By rising to the highest ranks of India’s conventionally male-dominated business world at a very young age, Sonali is a role model for women empowerment.

Prior to co-founding Ring in 2021 and Kissht Finance in 2015, she has worked as an analyst with HDFC Bank and Deutsche Bank in areas like Retail banking, Scorecard Development, Business Development and improvement of cross-holding ratio with risk factorization, Fraud Analytics, Credit Risk assessment.

At Ring, Sonali has played a pivotal role in revamping the corporate identity of the company and has brought in new innovations across business divisions.

