

BIOGRAPHY

T. R. Ramachandran

Group Country Manager, India and South Asia



T. R. Ramachandran (Ram) joined Visa in 2015 as the Group Country Manager for India and South Asia. He is responsible for the overall management and strategy development and execution across all aspects of Visa's South Asia business in India, Sri Lanka, Bangladesh, Nepal, Maldives and Bhutan.

Ram brings a wealth of knowledge to his role, with more than 25 years of experience across banking, Cards & payment products, investments, insurance and Fintech across Asian markets.

Prior to Visa, Ram was the MD & CEO of Aviva Life Insurance in India, and Chairman of Aviva Sri Lanka for six years helping build the company into a leading insurance player in the region, turned the company to profitability while launching India's first suite of digital and online insurance products.

Previously, Ram was the Country Head for Retail Banking with Citibank capping a two-decade stint that included leading the Mortgages & Business Banking team as well as the Credit Card & Payment Products team at the bank. During his tenure at the Bank, Ram held diverse positions across the business including Business Development, Consumer Finance, Marketing and Product Management functions.

Ram serves on the board of USIBC and on the governing council of IAMA. He is a regular contributor to magazines and newspapers in the areas of Fintech, Innovation and Leadership, a guest lecturer at several B-schools, and participates as a speaker and panelist in many industry and public forums. In his spare time, Ram is a mentor and advisor to several start-ups and Fintechs, an avid reader and a keen golfer.

Ram holds an MBA from the Bharatidasan Institute of Management, and is an alumnus of Columbia Business School's CSEP Advanced Management Program.