



**Srividhya Ramarathnam**  
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Srividhya Ramarathnam leads the txtWeb initiative in India, an initiative that aims to impact and empower over 700 million mobile users in India who have a mobile phone but do not have internet access. txtWeb enables anyone with a mobile phone to discover and consume content just by SMSing keywords (very much like entering domain names into internet browsers) or search terms to ONE national number (92433 42000 for India), and receive back the information.

Srividhya played a pivotal role in piloting txtWeb and her current focus is to take txtWeb broad to ensure we deliver on our goals of value creation for our users and impacting the people who need it the most. She has been instrumental in driving the adoption of txtWeb with users and developers. txtWeb launched just last year and has over 3 Million unique users and crossed 1 million active user mark with 3000+ apps, ranging from social networking to rural farm prices to travel & entertainment

txtWeb has been recognized for its Innovation and impact on millions:

- **Zinnov Awards & Recognition 2012 Award for “Innovation – Potential to Solve Large Problems”** category
- **mBillionth South Asia Award 2012** for “A game-changing innovation in the m-Infrastructure” category.

Prior to joining Intuit, Srividhya was the Director of Consumer Marketing at Ocwen Financial Services where she was responsible for driving the cross-sell and partnership marketing strategy for Ocwen. She has diverse global experience having worked in the US in Financial Services and Management Consulting. Srividhya was with Capital One’s Auto Finance and Small Business Banking divisions and has worked in various capacities from operational consulting to marketing analytics. As a management consultant she has worked with clients ranging from startups to Fortune 500 companies on their customer relationship management strategies.

Srividhya holds an MBA from Indian Institute of Management, Lucknow and a degree in Electronics and Communication engineering from Pondicherry Engineering College.