

Ram Palaniappan - Biography

Ram Palaniappan is the founder and CEO of EarnIn, which aims to build a more equitable financial system and free people from the traditional payment cycle, giving them control of their money, starting from when they earn it.

An innovative entrepreneur, Ram's career spans over two decades, founding multiple fintech startups, with a passion for helping people achieve more financial peace of mind. Ram was inspired to start EarnIn after he helped his employees at his previous company when they needed money before payday by writing them personal checks.

A regular speaker on fintech, financial services, start-ups, entrepreneurship, and financial well-being at top industry events, including Startup Grind Global Conference, Montgomery Summit, Startup Week Cincinnati, Purdue University's Krannert Executive Forum, and FinTech Silicon Valley, among others. His insights have been featured in top media, including The New York Times, The Wall Street Journal, Forbes, CNBC, Fox Business, and more.

In 2021, Ram was honored as the Gold Globee winner of "Innovator of the Year" for empowering community members to confront financial challenges exacerbated by the pandemic.

Ram earned an MMS from the Birla Institute of Technology and Science and an MBA from Purdue University's Krannert School of Management.