

VARUN MAHAJAN

Fractional CTO | AI & Technology Leader | Cloud Architecture & Security

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SUMMARY

AI and technology leader with 23 years of experience founding and scaling ventures, leading enterprise AI and cloud transformation, and building AI-native platforms. Most recently led AI and Technology at Basic Home Loan, where I built HOM-i, India's first AI home loan assistant, while holding CISO responsibilities. Currently co-founder of Avuvo AI Pvt Ltd, building Niyra (niyra.ai), a personal AI chief-of-staff platform.

Combine strategy with hands-on delivery. I design the roadmap and ship working systems with small specialist teams. Available for Fractional CTO, AI advisory, and cloud leadership engagements on contract or full-time basis.

CORE COMPETENCIES

AI & Automation: LLMs and agentic systems, AI assistants, workflow automation (n8n, Slack, WhatsApp, CRM), AI product strategy.

Cloud: Google Cloud (Professional Cloud Architect), AWS, Azure, multi-cloud migration, Kubernetes, Terraform / IaC, BigQuery.

Security: Cloud security architecture, IAM, network security, encryption and key management, CISO-level governance and risk.

Leadership: Fractional CTO, team building and hiring, P&L, fundraising, go-to-market, stakeholder and partner management.

PROFESSIONAL EXPERIENCE

Co-Founder, Avuvo AI Pvt Ltd Mar 2026 – Present

Gurugram, India

- Co-founded to scale, enhance, and commercialise Niyra, taking it full-time after leaving Basic Home Loan.
- Niyra (niyra.ai) is a personal AI chief-of-staff platform: multi-channel (WhatsApp, Telegram, Discord, web, voice), read+write Google Workspace integration (Gmail, Drive, Docs, Sheets, Calendar), persistent vector memory, a cron automation engine, browser automation, and 40+ tools with sub-agents and an MCP server.
- Full-stack build on Vercel, Fly.io, and Supabase, with dual payments (Stripe + Razorpay), BYOK across major model providers, and India-first WhatsApp / UPI support. Live in private alpha.

Founder, Indya AI Labs (UK) May 2024 – Present

United Kingdom

- Solo UK venture where Niyra was created before moving to Avuvo AI Pvt Ltd (India) to scale. Continues as the vehicle for independent product work.

Head of AI & Technology, Basic Home Loan Feb 2025 – Feb 2026

Gurugram, India

- Single-handedly designed and built HOM-i, India's first AI-powered home loan assistant, using generative AI and ML to deliver instant credit assessment, property evaluation, APF status tracking, and lender matching via text, voice, and video in 30+ Indian languages including Hinglish.
- In beta, HOM-i analysed 300,000+ customer profiles and 200,000+ property profiles, supporting roughly Rs 30,000 crore (~\$3.6B) in sanctioned home loans; trained on 600,000 call transcripts and 2M+ minutes of advisor conversations.
- Led the AI and technology function and held acting CISO responsibilities: cloud security architecture, identity and access management, and security governance.

Head of Marketing & Pre-Sales, Nimesa Oct 2024 – Jan 2025

India

- Led marketing and pre-sales for an AWS-native cloud data protection and disaster recovery platform.

CEO & Founder, QwikSkills Oct 2020 – Mar 2024

India

- Founded and scaled an AI-powered cloud upskilling platform from roughly \$40K to \$1.5M ARR in 10 months; raised \$500K in funding.

- Grew to 75,000+ active users with personalised, AI-driven learning paths.
- Established partnerships with AWS, Google Cloud, and Microsoft Azure as an authorised training provider.

Cloud Solution Architect, Pravika Web Solutions May 2018 – Oct 2020

Gurugram, India

- Architected scalable multi-cloud solutions, improving infrastructure performance by 40% and reducing cloud costs by 25%.
- Led cloud migration and digital transformation projects, including infrastructure security consulting.

Earlier Experience

Solutions Architect, Globe Internet Web Solutions (2013–2015): IoT solutions, monolith-to-microservices migration, and AWS cost optimisation. Commercial leadership roles at STK / Santok Ltd (UK) and BLU Products (US), and network engineering at Beyond Tele Services.

CERTIFICATIONS & RECOGNITION

- Google Cloud Certified Professional Cloud Architect
- Google Cloud Professional Cloud Network Engineer
- Managing Security in Google Cloud Platform
- Certified Scrum Professional (CSP)
- LinkedIn Top Voice (2026); Google Cloud Hero, BigQuery: Analytics & Machine Learning

PUBLICATION

From Compliance to Cost Optimization: AI's Role in Modern Cloud Security Strategies.

EDUCATION

Bachelor of Computer Applications (BCA), Mewar University.

LANGUAGES

English (full professional), Hindi (full professional), Punjabi (native).