



## Kavitha Subramanian

### PARTNER

WASHINGTON, DC

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### OVERVIEW

Kavitha brings an insider's perspective—and a business-minded approach—to complex financial services matters. With more than 15 years in the field, her background spans senior in-house leadership at nationally recognized banks and FinTech firms, private practice, and government relations. She helps clients navigate regulatory change, launch and scale products, structure strategic partnerships, and manage legal risk—all with an eye toward achieving the business objective, not simply avoiding the regulatory obstacle.

Her deep experience spans consumer finance, bank regulation, payments, digital assets, data privacy, artificial intelligence (AI) governance, and transactional matters involving financial services and FinTech companies. She has worked inside a bank, advised FinTech companies that rely on bank partnerships, represented credit unions, and worked with federal regulatory agencies. That experience gives her a firsthand understanding of how regulatory requirements, business objectives, and consumer considerations can look different from different sides of the table—and how to bring those perspectives together to solve problems. She also has significant experience drafting and negotiating the agreements that underpin these relationships, including bank-FinTech partnership agreements.

### Industry

Financial Services & Capital Markets

### Services

Alternative Commercial Finance  
Artificial Intelligence  
Banking & Finance  
California Consumer Privacy Act  
Capital Markets  
Colorado Privacy Act Resource Center  
Consumer Financial Services  
Credit Unions  
Crypto, Digital Assets, & Blockchain  
Data Privacy & Cybersecurity  
Financial Institutions M&A and Regulatory Compliance  
Fintech  
Private Equity  
Securities & Commodities  
Regulatory & Enforcement  
State Privacy Laws

Kavitha's career in financial services began in Washington, DC, during the financial crisis, where she worked on financial regulatory reform and followed the congressional hearings shaping the industry's response. That experience led her to pursue a legal career at the crossroads of policy, regulation, and financial services. She attended law school at night while continuing to work on financial regulatory matters during the day, developing an early appreciation for the practical application of law to business and policy challenges.

As an in-house lawyer, Kavitha worked alongside business teams to launch regulated products, build compliance and risk frameworks, structure partnerships, and understand how products actually reach and impact consumers. She worked with regulators and executives, monitored any consumer feedback, and translated complex legal requirements into processes and products that work in practice. These experiences inform her approach to legal advice: Rather than simply determining what a business can or cannot do, she focuses on finding a thoughtful path forward that balances regulatory requirements, business objectives, and risk tolerance. She views the lawyer-client relationship as a shared endeavor, taking ownership of issues while working closely with in-house counsel, business leaders, and boards to develop solutions that protect the organization and support its growth.

Kavitha also advises clients at the growing intersection of financial services, technology, and data, including on data privacy and governance and issues arising from the use of consumer data and AI to develop financial products and services. As regulatory frameworks evolve and new technologies reshape the industry, she helps clients assess risk, identify opportunities, and turn legal uncertainty into practical strategies for moving forward responsibly.

## Experience

### FINANCIAL PRODUCTS & REGULATORY STRATEGY

- Advised banks and credit unions on regulatory filings involving charter conversions, domestic and international expansion, and transactions subject to the Bank Merger Act, Bank Holding Company Act, and Community Reinvestment Act, and assisted bank and FinTech business teams in negotiating related corporate agreements.
- Advised on and secured regulatory approvals for new and first-to-market financial products across lending, credit cards, payments, deposits, earned wage access, buy now/pay later, cryptocurrency, and digital assets.
- Led regulatory examination and supervision matters involving the FDIC, OCC, Federal Reserve, CFPB and state banking regulators, including resolving matters that enabled continued growth of lending, banking-as-a-service (BaaS) and payments businesses.

## Experience

- Built and scaled compliance management programs for consumer financial products, including programs addressing fair lending, UDAAP, FCRA, ECOA, AML/BSA, and state and federal licensing requirements.

### **BANK-FINTECH PARTNERSHIPS & TRANSACTIONS**

- Structured and negotiated bank-FinTech partnership agreements involving BaaS, lending, payments, deposits and other financial products, bringing regulatory and transactional perspectives to both sides of the relationship.
- Drafted and negotiated consumer credit asset purchase agreements, bank-partner agreements, servicing agreements, credit agreements, model-licensing agreements and data privacy agreements.
- Advised on securitization and capital markets transactions involving consumer credit assets.
- Conducted regulatory due diligence for institutional investors evaluating FinTech companies and acquisitions, identifying compliance risks before investment.

### **DATA PRIVACY, AI, & RISK MANAGEMENT**

- Built enterprise data governance and privacy compliance frameworks to support AI-driven product development and growth.
- Established compliance and information security programs addressing consumer data, cybersecurity, privacy and regulatory requirements.
- Advised on fair lending and model risk management for AI-driven credit models, including controls and monitoring designed to support compliant use of AI in consumer finance.
- Led third-party risk, audit, and incident-response programs addressing financial, privacy, and cybersecurity risks.

## Experience

### REGULATORY EXAMINATIONS & GOVERNMENT RELATIONS

- Led regulatory examinations and formal supervisory matters involving the FDIC, OCC, Federal Reserve, CFPB and state banking regulators, helping clients navigate complex regulatory issues and maintain the ability to grow their businesses.
- Advised financial institutions on emerging federal financial regulations and represented industry stakeholders in discussions with federal regulators, including the CFPB, NCUA, Treasury, Federal Reserve, FinCEN, and FTC.
- Developed government and legislative strategies for financial services companies and represented industry stakeholders before Congress and federal agencies on financial regulatory reform, consumer protection, privacy, payments, and related policy matters.

## Recognition

- American Bar Association, Business Law Section
  - Consumer Financial Services Committee
  - Banking Law Committee
- South Asian Bar Association of North America
- Women in Housing & Finance, Inc.
- Corporate Counsel Women of Color (CCWC®)

## Education

- J.D., George Mason University Antonin Scalia Law School
- B.A., Georgetown University
  - Dean's List
  - Government & English
  - Alpha Phi Omega, President

## Admissions

- District of Columbia
- Virginia

## Community Leadership

- Rise Against Hunger MidAtlantic Region, Corporate Council
- Alpha Phi Omega, Georgetown University Chapter, Alumni Board Member