



V.R. Govindarajan

Co-founder CEO and Chairman of the Board, Perfios Software Solutions Pvt Ltd

As a co-founder, CEO of Perfios, Govi is responsible for setting and executing the vision for the company and ensuring that Perfios becomes the most trusted name in its chosen area of focus – technology platform for fintech activities and the Personal Finance software space. Under his leadership, Perfios has been a pioneer in the Real-time credit decisioning space, powering most of the Banks, NBFCs and fintech companies in the digital lending area.

Govi has more than 30 years of experience in the IT industry in both US and India. Prior to co-founding Perfios Software, Govi was a co-founder, CTO and member of the Board at Aztecsoft, a pioneer in the Offshore Product Development space. Under Govi's technical leadership, Aztecsoft grew to be a strong technology-oriented company, went public in the Indian markets with operations in India, US and Europe. Earlier in his career, Govi has worked extensively in the database technology area with Digital Equipment Corporation (DEC) and IBM in the US. Govi has a MS in Computer Science from University of Massachusetts, Amherst and a BE in Electrical and Electronics Engineering from Indian Institute of Science, Bangalore. He is quite active in various fintech events and is a frequent speaker in various conferences.