

## **Mr. V.R. Govindarajan (Govi)**

### **Co-founder & CEO**

Govi has more than 32 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.

Earlier in his career, Govi has worked extensively in the database technology area with Digital Equipment Corporation (DEC) and IBM. Govi has a MS in Computer Science from University of Massachusetts, Amherst and a BE in Electrical and Electronics from Indian Institute of Science, Bangalore.

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 the Personal Finance software space in India.

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 and his team have expanded the activities of Perfios to the South East Asian region and UAE market, after having established its leadership position in India. He is quite active in various fintech events and is a frequent speaker in various conferences.