**Harshil Mathur** 

**CEO and Co-founder**

Harshil started Razorpay after discovering the

dismal state of online payments in India. He

graduated from IIT Roorkee in 2013 and started

working at Schlumberger.

With an idea to change the way online payments

functioned in India, Harshil quit his full-time job

and founded Razorpay with his Co-founder,

Shashank Kumar in 2014 to simplify online

payments.

Razorpay is one of the only two India-focused

companies to be selected for the prestigious Y

Combinator (YC) programme. Along with 33 reputed investors, the company is also backed by GIC, Ribbit Capital, Sequoia Capital India, Tiger Global Management, Y Combinator, Matrix Partners and Mastercard with a funding of $366.5 Mn from Series A, B, C, D and E rounds.

Three years since its founding, Razorpay rebranded itself in 2017 as Razorpay 2.0, a Converged Payments Solution company with a product suite designed to ease businesses of managing concerns around the flow of money in their financial systems. In 2019, Razorpay acquired two companies - Opfin, a Payroll and HR Management Software company, to solve for seamless automation of a business’s entire payroll process and Thirdwatch, an Artificial Intelligence (AI) driven company specialising in big data and machine learning for real-time fraud prevention. Progressing in its journey that started with Razorpay 2.0, the Company also launched it’s neobanking platform, RazorpayX and lending platform, Razorpay Capital - both designed to power the financial systems for disruptive companies.

Razorpay has been charting exponential growth since its inception. In the last six years, the company has powered digital payments for over 5 Mn businesses including the likes of Facebook, Airtel, BookMyShow, Ola, Zomato, Swiggy, Cred, ICICI Prudential among others and is all set to reach 10 Million businesses by 2021. In the last six months, Razorpay has witnessed a 40-45% growth, month-on-month. The company now plans to further solidify its position as one of the largest full-stack fintech companies in the country. Razorpay also expects a 4x growth in its revenue in this year, 2021.

While Harshil is a mechanical engineer by degree, he has been coding since his schooldays, some of the codes on which Razorpay runs were written by him. And behind that cool and calm demeanour is a Black Belt in Karate; Harshil likes to practice Karate in his free time.

Harshil was featured in an eclectic list of 30 promising young Indian talent under the age of 30, by Forbes magazine (2017), 40 Under 40 by Fortune India (2019), featured as LinkedIn’s Power Profiles in India (Technology) in 2019, featured in Entrepreneur magazine as ‘Top 35 Under 35’ entrepreneurs (2021), recently he also got recognized under Forbes 30Under30 ASIA

class of 2021.