



**Arif Khan**  
**Chief Innovation Officer, Razorpay**

Arif Khan is the Chief Innovation Officer (CIO) at Razorpay. As the CIO, Arif is primarily responsible for leading the Banking, Risk Management, Regulatory Affairs, and Public Policy teams toward the larger organizational vision of fine-tuning Razorpay's offerings in the digital payments space. He plays a key role in leading engagement with banks, networks, regulators, and strategic partners to drive innovation at Razorpay. Arif is responsible for accelerating the adoption of new payment and banking platforms and products.

As a veteran of the Banking and Financial services industry, Arif brings his expertise in working with various stakeholders and an in-depth understanding of the sector spanning over two decades.

This is Arif's 2nd stint as the CIO of Razorpay. He held the role earlier between 2017-2019. Prior to rejoining Razorpay, he held a stream of leadership positions at organizations such as NPCI, MasterCard, PWC, and HDFC Bank.

Arif holds a Postgraduate degree in Business Management from XLRI-Jamshedpur and has been instrumental in pushing the boundaries of organizational growth throughout the span of his illustrious decades-long career.