

Razorpay Associate Director Interview – Q&A

Preparation

March 5, 2026

Panel 1: Saurabh Guru (Hiring Manager)

Focus: Strategic vision, leadership maturity, cultural fit, and ability to own the function

Q1: Why are you leaving PayPal for Razorpay?

Approach: Frame it as moving toward something, not away from something.

“PayPal gave me a world-class foundation in support operations at scale — vendor governance, SLA frameworks, global escalation management. But I’m at a point where I want to build, not just maintain. Razorpay is in an exciting inflection point — pre-IPO, rapid product expansion, and the Indian payments ecosystem is where the next decade of fintech innovation will happen. I want to be part of shaping a support function that’s IPO-ready and strategically embedded in the business.”

Q2: How would you structure the support org at Razorpay if you had a blank slate?

Approach: Show director-level thinking — don’t just describe tiers, describe a philosophy.

“I’d build around three pillars: (1) Product-aligned pods rather than generic L1/L2/L3 — so your Payment Gateway team, RazorpayX team, and Banking team each have dedicated support specialists who deeply understand the merchant journey. (2) A proactive intelligence layer — using ticket pattern analysis and merchant health scores to catch issues before they escalate. (3) A strategic operations backbone — SLA governance, vendor management, and quality frameworks that make us audit-ready and IPO-compliant.”

Q3: What’s your 90-day plan if you join?

Approach: Be specific but show you’ll listen before acting.

“First 30 days: Listen and map — understand the current team structure, pain points,

merchant escalation patterns, and existing tooling. Days 30–60: Identify the top 3 high-impact gaps — likely around SLA consistency, knowledge management, or cross-functional handoff with engineering. Days 60–90: Deliver one visible quick win and present a 6-month strategic roadmap to leadership."

Q4: How do you handle pushback from engineering or product teams?

"I lead with data and shared outcomes. At PayPal, when engineering deprioritized support tooling requests, I built a business case showing that a specific integration gap was causing 15% of repeat contacts. I framed it as a retention problem, not a support problem — that changed the conversation. I'd bring the same approach here: always tie support asks to merchant experience and revenue impact."

Q5: What does 'IPO readiness' mean from a support operations perspective?

"It means your support function can withstand scrutiny — predictable SLAs with documented governance, clear vendor contracts with risk mitigation, auditable quality frameworks, and a data story that shows operational maturity. At PayPal, I was part of tightening vendor SLAs and building compliance-ready reporting. I'd bring that playbook to Razorpay and adapt it for the Indian regulatory context — RBI guidelines, NPCI compliance, and data localization requirements."

Panel 2: Vinoth Sankaranarayanan

Focus: Technical depth, process engineering, cross-functional collaboration, and operational excellence

Q1: Walk me through how you'd handle a major payment gateway outage affecting thousands of merchants.

Approach: Show structured incident management thinking.

"Immediate triage: Confirm scope — how many merchants, which products, which payment methods. Activate the war room with engineering, product, and merchant communications. For support: deploy a proactive communication blast to affected merchants before they call in, set up a dedicated escalation queue, and prepare scripted responses with ETAs. Post-resolution: conduct a blameless RCA, identify support's role in the communication chain, and update runbooks. At PayPal, I managed similar large-scale incidents and the key learning was — merchants forgive downtime far more readily when communication is early, honest, and frequent."

Q2: How do you measure support team effectiveness beyond CSAT and AHT?

"I look at leading indicators, not just lagging ones. Merchant effort score — how hard did they have to work to get resolution? First contact resolution rate by product line — this tells you where knowledge gaps exist. Escalation-to-resolution ratio — are escalations being resolved or just passed around? And repeat contact rate — this is the strongest signal of whether you're solving root causes. I also track support-driven product feedback loops — how many product improvements originated from support insights."

Q3: How would you approach vendor management for Razorpay's support operations?

"Start with a clear insource vs. outsource strategy — what's core and what's commodity. At PayPal, I led a vendor insourcing initiative where we brought high-complexity merchant interactions back in-house because vendor partners couldn't maintain the required product depth. For Razorpay, I'd evaluate: which product lines need in-house expertise (likely RazorpayX and banking), and where can vendors handle volume efficiently (likely standard payment gateway queries). Then build tight SLA governance — weekly scorecards, monthly business reviews, and contractual penalties tied to quality, not just volume."

Q4: How do you ensure knowledge management stays current in a fast-moving product environment?

"Three things: (1) Embed support in the product release cycle — support should be in sprint demos and have early access to staging environments. (2) Create a 'knowledge freshness' metric — flag any article not updated in 30 days for review. (3) Assign product-aligned knowledge owners within the support team who are accountable for their domain. At PayPal, we reduced knowledge-related escalations by 25% after implementing this model."

Q5: How would you build the technical support capabilities for Razorpay's API and integration products?

"API support requires a different talent profile — people who can read logs, understand webhooks, and troubleshoot integration flows. I'd create a technical support engineering pod that sits between traditional support and engineering. They'd handle complex integration queries, contribute to developer documentation, and serve as the escalation path for merchant developers. This also becomes a great talent pipeline into product and engineering roles."

Panel 3: Renju Balu

Focus: People leadership, team development, cultural alignment, and stakeholder management

Q1: How do you build and retain a high-performing support team?

"Three pillars: clarity, growth, and recognition. Clarity means every team member knows what success looks like for their role — not just metrics, but behaviors and impact. Growth means structured career paths — I create individual development plans and ensure people see support as a launchpad, not a dead end. Recognition means celebrating wins publicly and consistently. At PayPal, I reduced attrition in my team by focusing on internal mobility — helping people move into QA, product, and operations roles, which paradoxically made people want to stay longer because they saw the possibilities."

Q2: How do you manage performance issues within your team?

"Early, directly, and with empathy. I use a framework: (1) Set clear expectations upfront. (2) When performance gaps appear, have a private, specific conversation — not 'you need to improve,' but 'here's the gap I see, here's what good looks like, and here's the support I'll provide.' (3) Document and follow through. I've found that most performance issues stem from unclear expectations or skill gaps rather than attitude — and those are solvable."

Q3: How do you manage up — keeping leadership informed without overwhelming them?

"I believe in structured transparency. At PayPal, I established a weekly operations digest for leadership — a one-page summary covering: key metrics vs. targets, top 3 merchant escalations, emerging risks, and one strategic initiative update. This eliminated ad-hoc 'what's going on?' questions and built trust. For Razorpay, I'd adapt this to include IPO-relevant operational health indicators."

Q4: Tell me about a time you had to drive a significant change that faced resistance.

"When I led the vendor insourcing initiative at PayPal, there was resistance from finance (cost concerns) and from the existing vendor partner. I addressed finance by building a total-cost-of-ownership model that showed insourcing would reduce repeat contacts and escalations, saving more than the headcount cost. For the vendor, I structured a

phased transition that protected their revenue during the shift. The key was making every stakeholder feel heard while keeping the strategic direction firm. The result was a 20% improvement in resolution quality for the insourced queues."

Q5: How do you think about diversity and inclusion in building teams?

"I believe diverse teams make better decisions — especially in support, where you're serving merchants across different industries, regions, and scales. Practically, this means: diversifying hiring channels, structured interviews to reduce bias, and creating a team culture where different perspectives are actively sought in problem-solving. At PayPal, working with global teams taught me that inclusion isn't just about hiring — it's about whose voice gets heard in the room."

Q6: What's your leadership style in one sentence?

"I lead with context, not control — I give my team the 'why' behind decisions and trust them to figure out the 'how.'"

Bonus: Cross-Cutting Questions (Any Panelist)

Why Razorpay over other fintech companies?

"Razorpay is the full-stack payments leader in India — not just a gateway but a complete financial platform. The IPO trajectory means the support function will be under a spotlight, and that's exactly the kind of high-stakes, high-impact environment where I do my best work. Plus, the India payments ecosystem — UPI, NACH, BBPS — is the most dynamic in the world right now."

What don't you know about this role that concerns you?

"I'd want to understand the current maturity of Razorpay's support data infrastructure — what's instrumented, what's not, and how decisions are currently being made. At PayPal, we had robust data pipelines, and I know that may be at a different stage here. But honestly, that's also an opportunity — building the data foundation is something I've done before and find energizing."

Where do you see yourself in 3 years?

"Leading a broader operations or merchant experience function at Razorpay — one that encompasses support, onboarding, and merchant success. I want to help build the operational backbone that supports Razorpay's next phase of growth, whether that's

post-IPO scaling or international expansion."