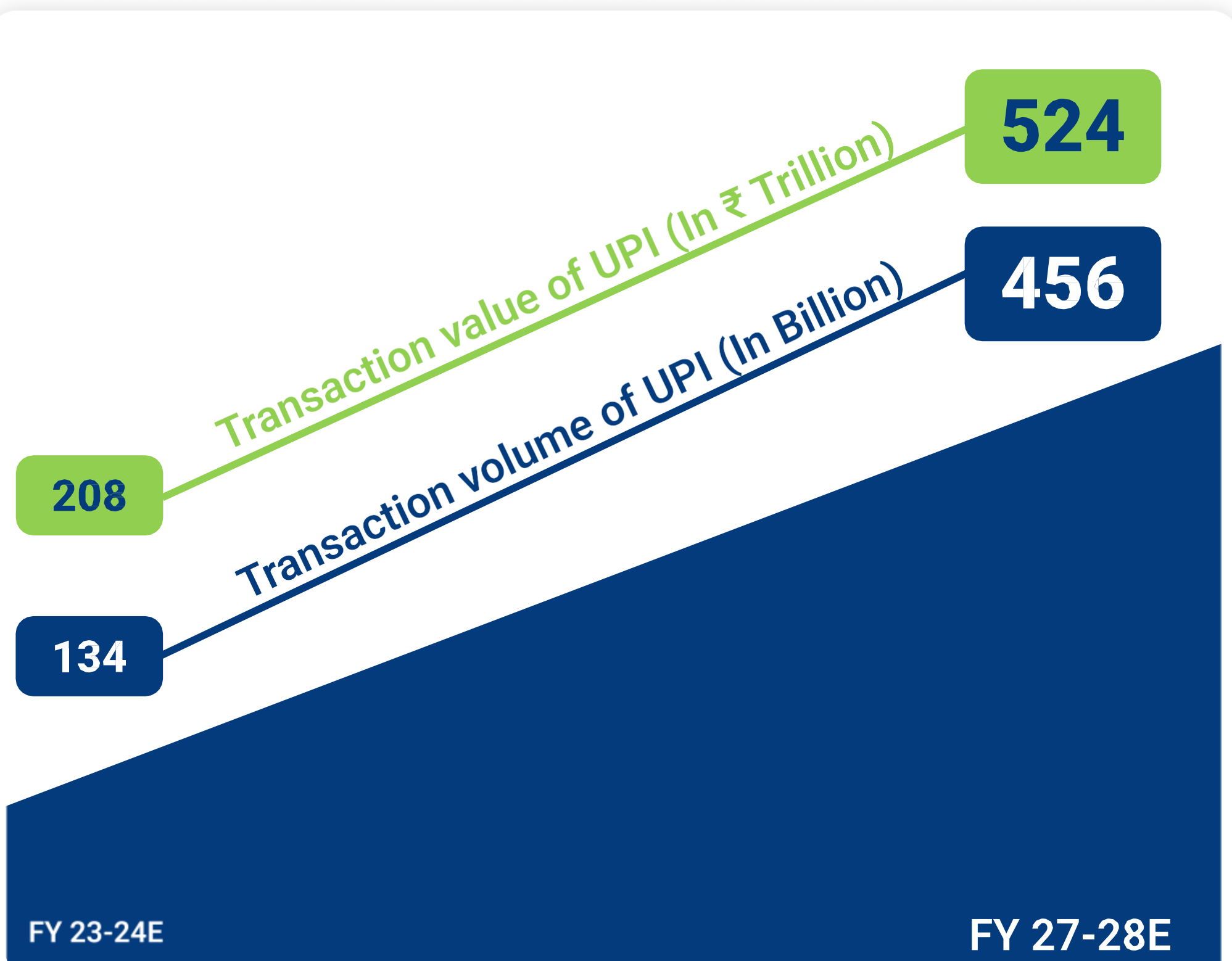




Presenting key aspects of
India at a turning point

India's Path to a Cash-Free Future



Rising Digital Payments in India

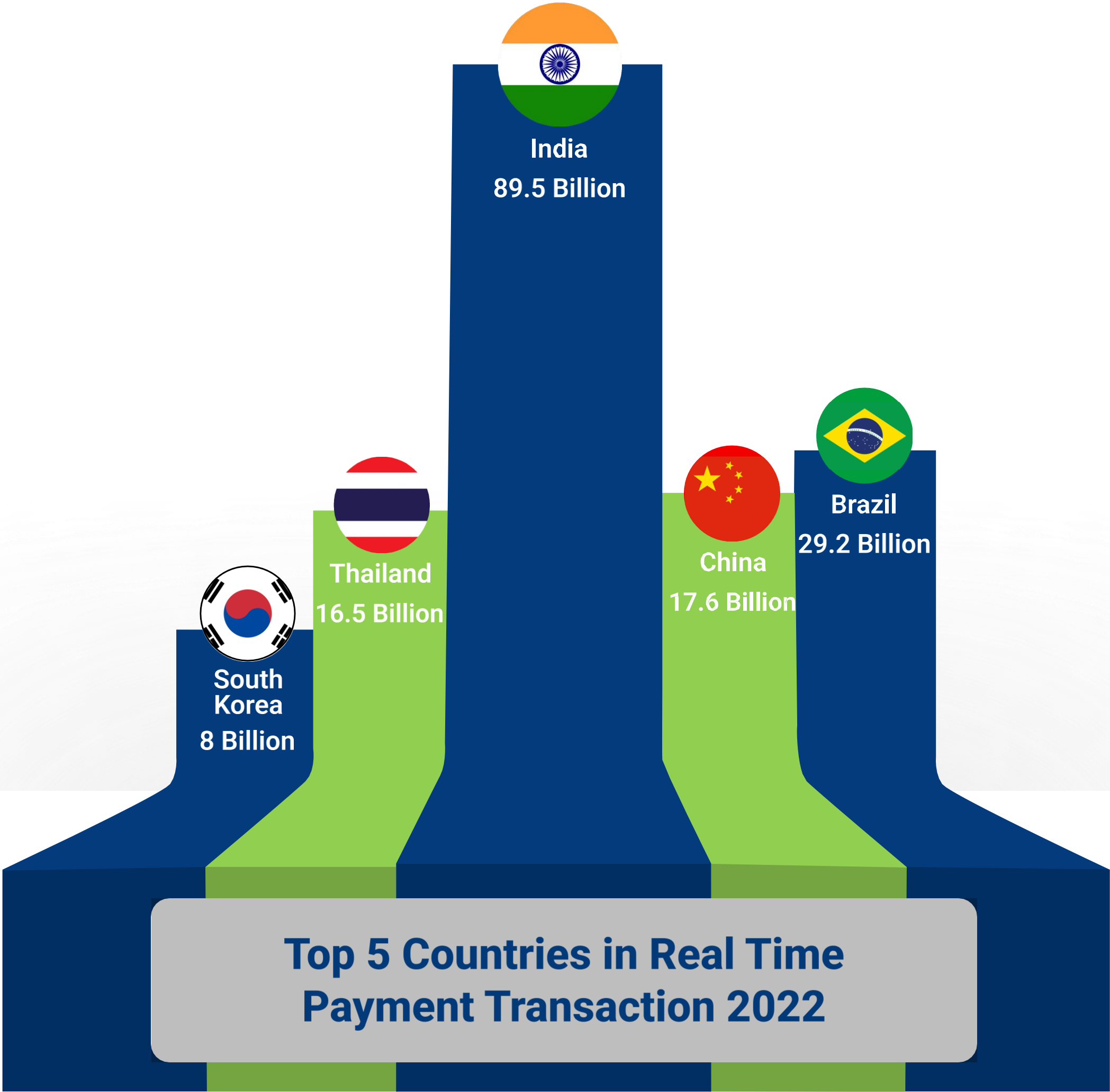
E= Estimate

Source: RBI, NPCI, PwC Analysis

Note: This visual representation does not correspond to the actual data.

India v/s World

India accounts for **46%** of the Global Real-time payments
India's transactions exceed the next 4 leading countries combined

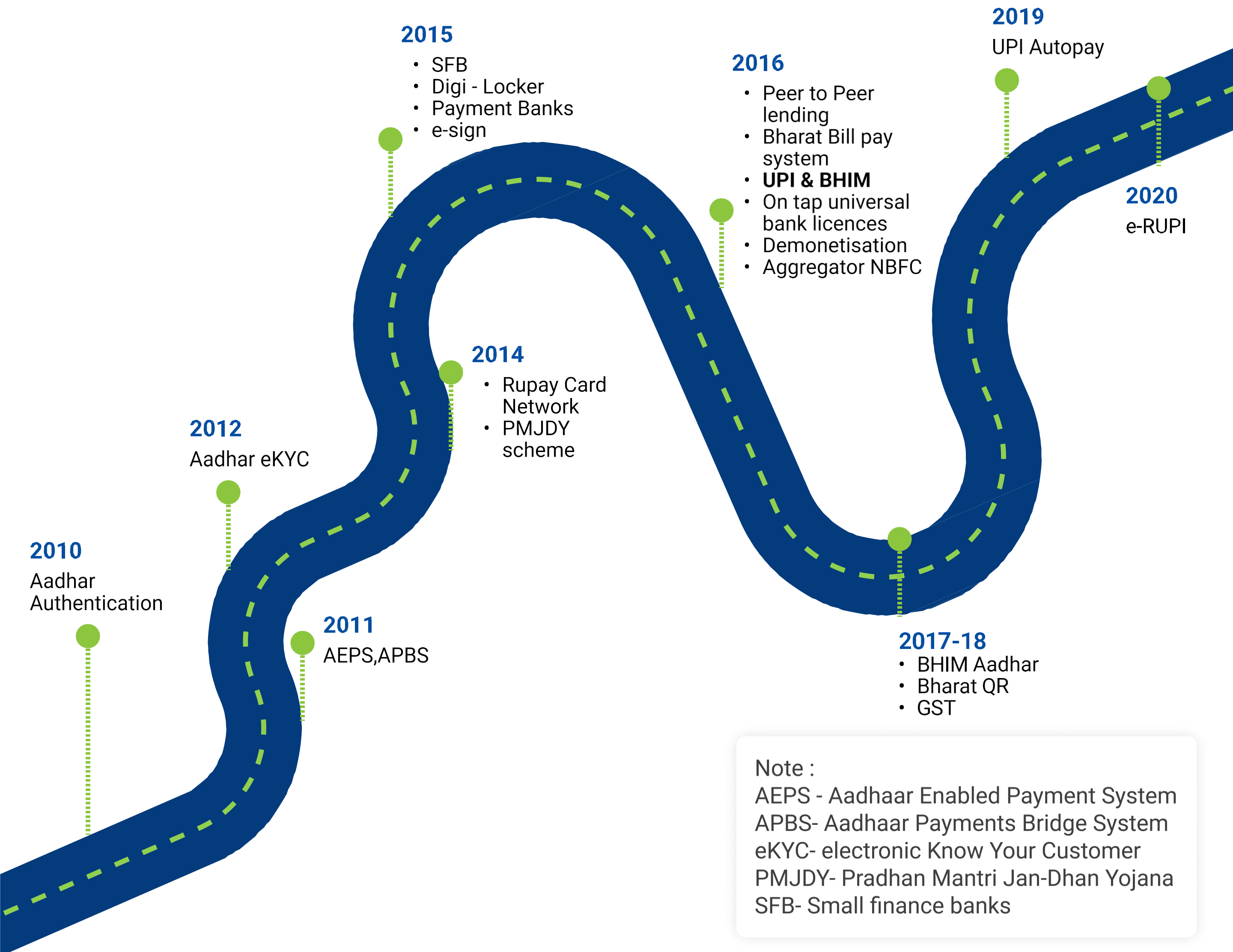


No. of Transactions in 2022

Source: MyGovIndia

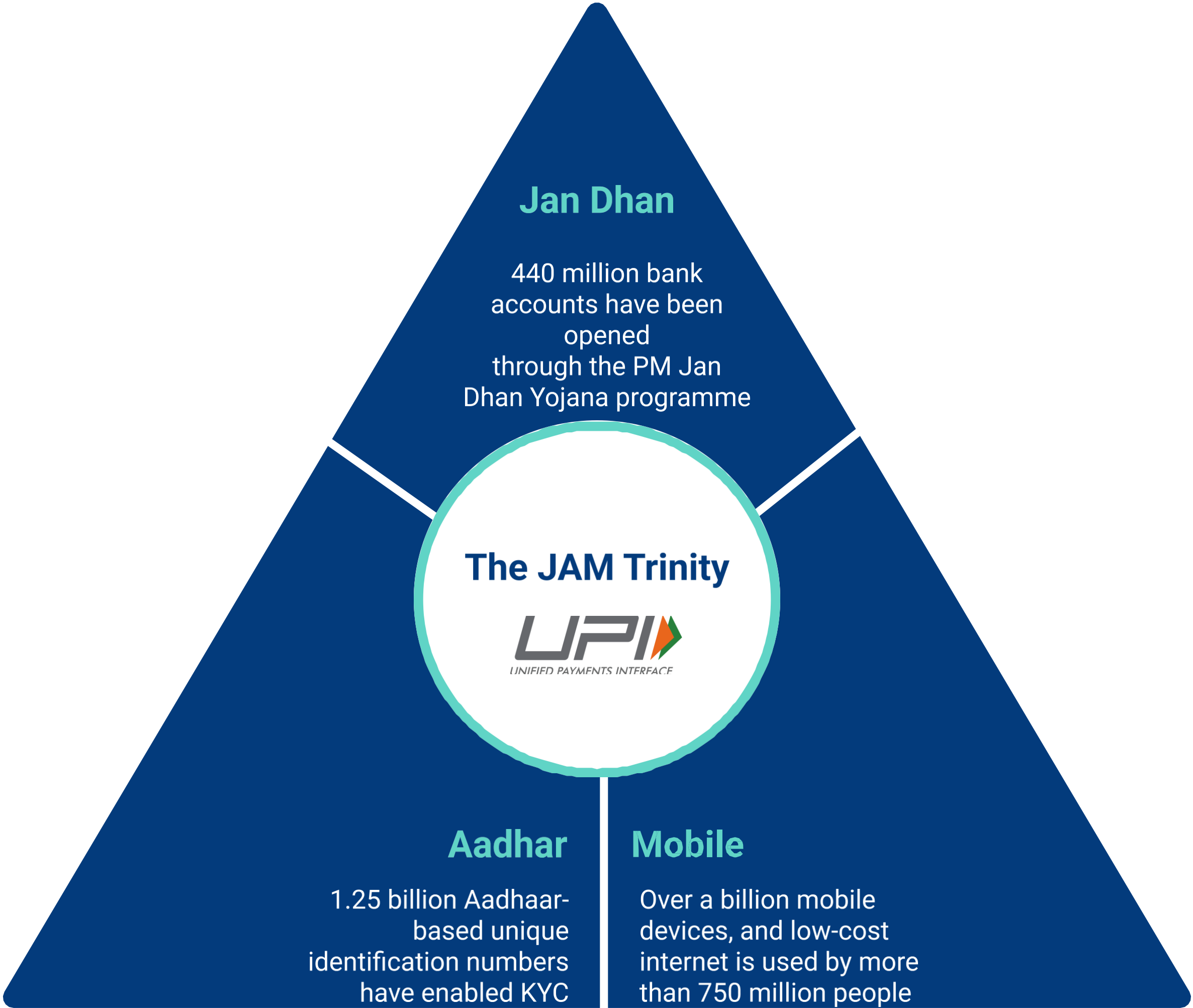
Note: This visual representation does not correspond to the actual data.

Behind India's Digital Payments Revolution



Digital Payment Enablers

The India Stack infrastructure and the introduction of UPI have created the **limitless potential** to stimulate creative offerings and services to users

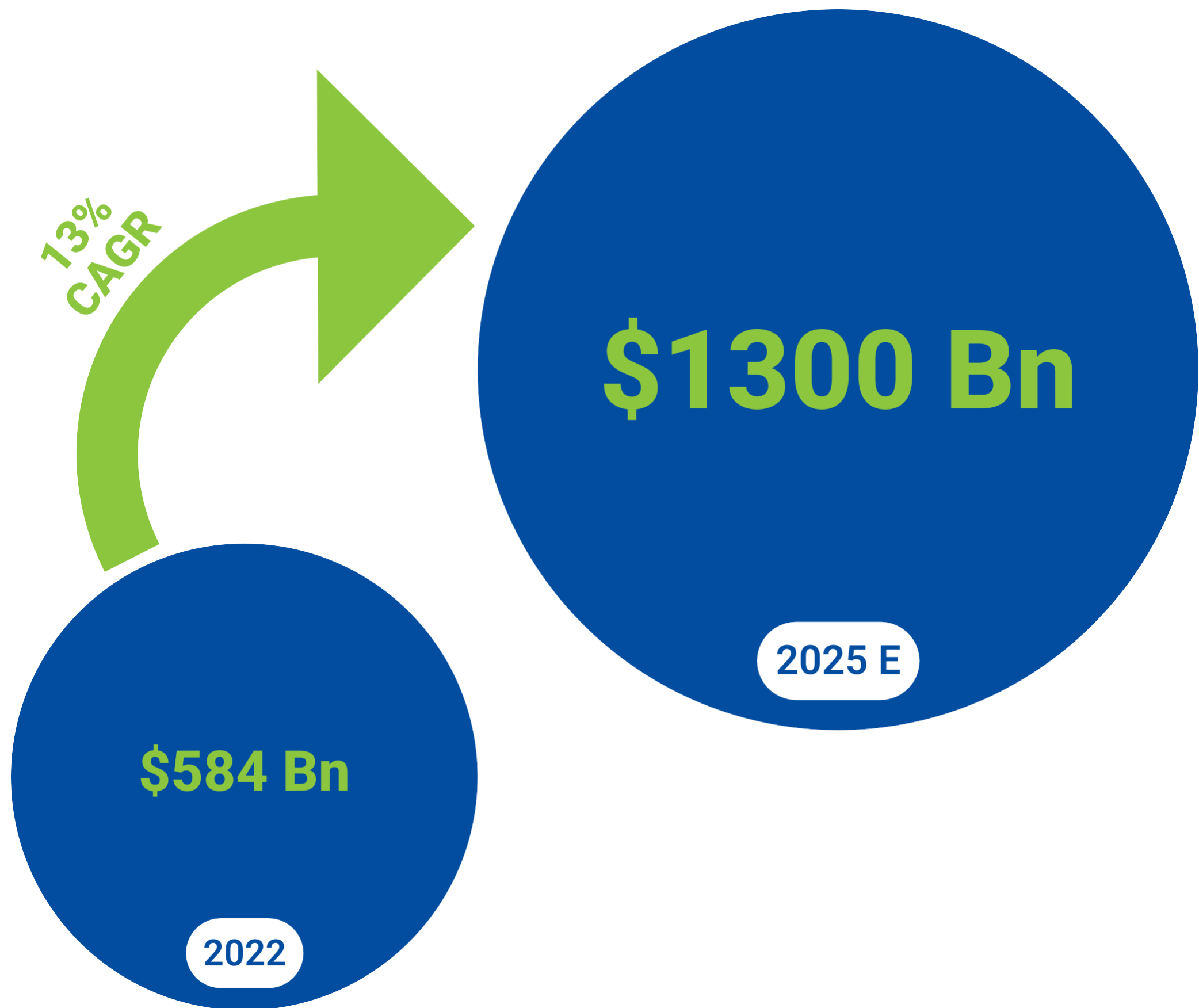


Source: IBEF

Note: India Stack is the moniker for a set of open APIs and digital public goods that aim to unlock the economic primitives of identity, data, and payments at population scale.

Transforming Indian Economy

The success of digital payments in India had a **positive impact on the economy**, leading to financial inclusion, reducing the use of cash, and boosting the fintech industry



India To Become A **Trillion-Dollar Fintech Market** By 2025

E= Estimate

Source: Inc42

Note: This visual representation does not correspond to the actual data.

Global Adoption of UPI eco-system

After successful launch in Singapore, France and various south Asian countries, India has signed MoUs with **13 more countries to adopt UPI**



Future of Digital Payments

e₹, the digital version of the Indian rupee issued by RBI as a **CBDC**, will reduce time frame and expedite cross-border transactions.

With Rising digital payments trend, India is expected to become a **Fintech market** opportunity worth **\$2.1 trillion** by 2030.

NPCI also launched new features like **credit line on UPI, UPI Lite X** for offline payments, etc. to boost digital inclusivity.



CBDC = Central Bank Digital Currency
Note: This visual representation does not correspond to the actual data.

Numbers That Matter



No. of Digital Transactions in FY23 *

58% ↑
114 Bn

Digital Transactions in 2022

90 Bn

Digital Economy Contribution to India's GDP by 2026

20%

Credit Card Spending in FY23 * ~ ₹14 Tn

↑ 47%

UPI's Market share in retail digital transaction

75%

Value of Digital Transactions in FY23*
₹2087 Tn

↑ 19%

*(FY23 vs FY22)

Source: RBI, indbiz.gov.in

Disclaimer

And don't forget to **follow**



We believe in the power of us

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