

A hand is shown from the bottom right, holding a glowing, interconnected network of white dots and lines that represents a digital economy. The background is dark with faint, abstract patterns of dots and lines, suggesting a complex digital environment. The text is overlaid on two blue rectangular boxes.

DPIs in Action for
Vibrant Digital Economies

As of 2008, India was
one of the world's
most unbanked: <20%

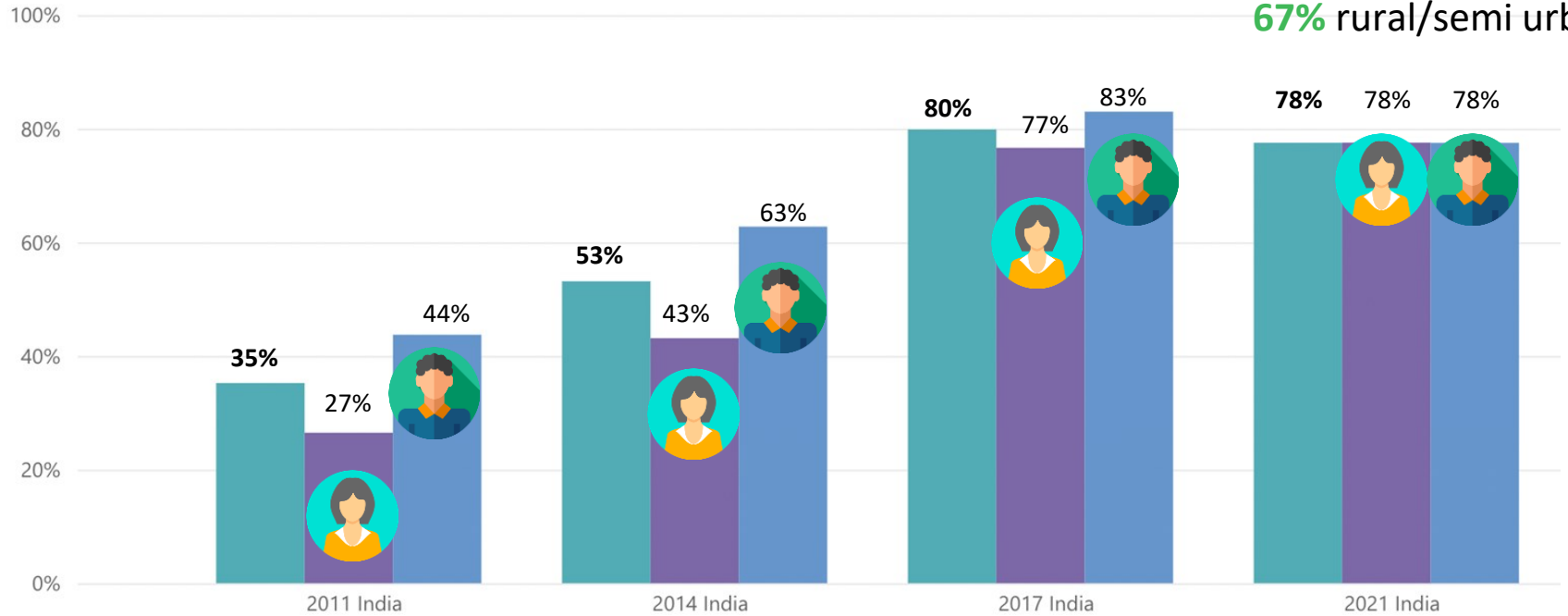


India also had 20-40% leakages in
\$50Billion
spent on G2P payments



In 9 years, India's banking penetration shot up from to ~80% using a digital ID, closing the gender gap!

Indicator ● Account (% age 15+) ● Account, female (% age 15+) ● Account, male (% age 15+)



DPI helped transform a cash-based economy in Brazil



2020

Brazil rolled out **interoperable payments** via 'PIX'

2022

300+ participating banks + fintechs;
140 Million users (80% of adults)
financially addressable

71 Million (~50%) had not used digital payments the year before

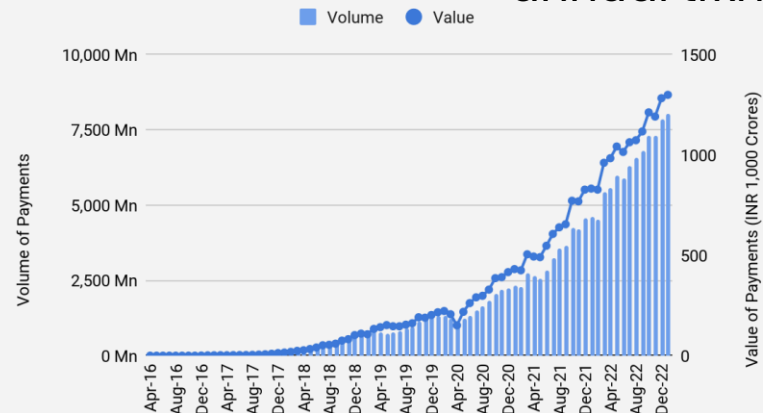
In 2016, India used
mostly cash

5 Million
PoS machines

<7%
Debit card holders



UPI Growth



\$1 Trillion
annual trxn

In **6 years**, India led
digital payments
globally with **50+**
interoperable apps

UPI also reached the 400 Million Indians with feature-phones, not smartphones

Today you can make a payment over UPI via a voice call!

Open AI language translation models like Bhashini can supercharge DPs to solve for diversity

Governments have
struggled to **send money**
directly after a crisis



Multiple DPI - **not one**
central platform - helped
solve...

~860 Mn

people can now receive money directly to a
bank account, with **just an ID number**

1000+

Programs managed by 200+ central & state
departments

\$27 Billion

Savings across leakages



DPIs for
G2P payments
allowed
Bank-agnostic
Interoperable
'Human ATMs'
in remote areas

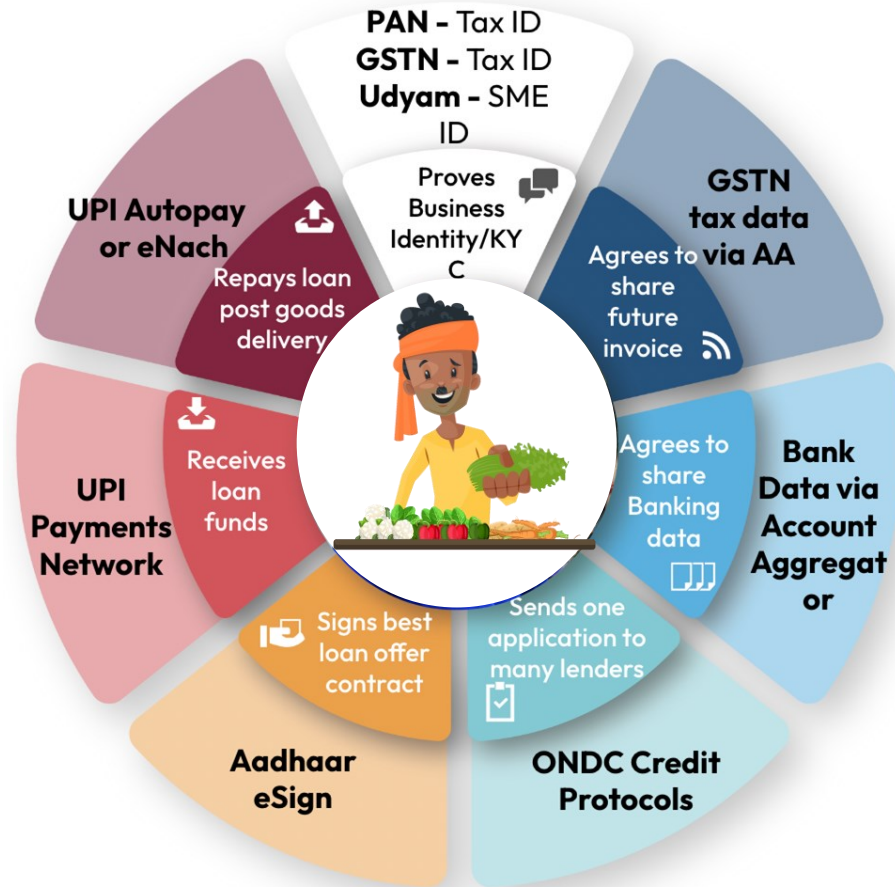


DPIs can empower small businesses

Key steps for an **SME** owner to **access a loan** from a bank with **data as collateral**




Instant & remote
access to credit
made possible using
multiple DPs



Outer Layer: Digital Public Infrastructure

Small
businesses all
over the world
struggle to
access credit.

Here's one of many
DPI powered flows
that make it
seamless.



HDFC BANK

Welcome to HDFC bank 🙌

Login to explore our products

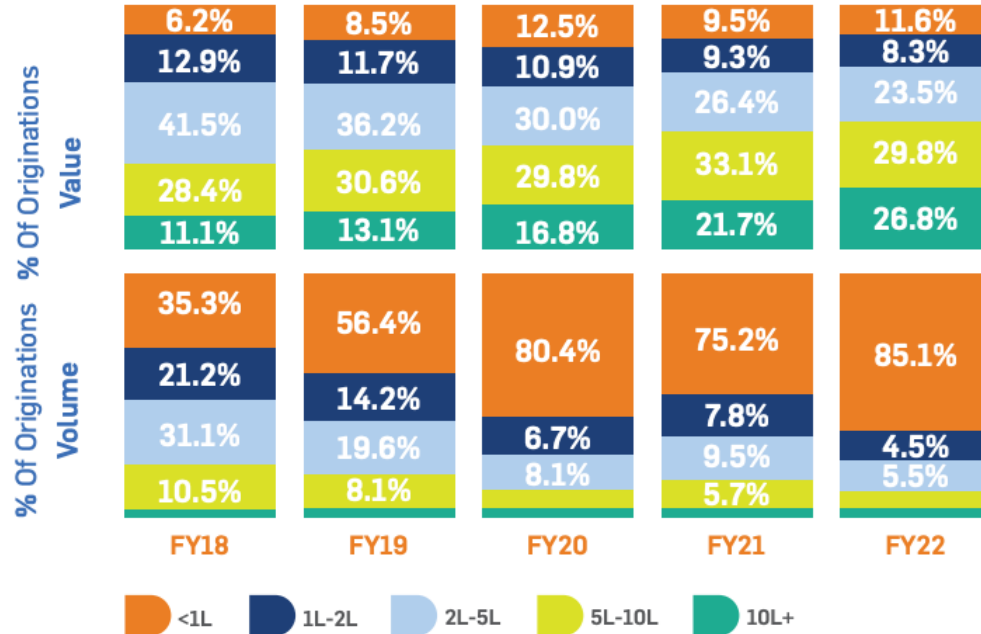
Enter mobile number linked to your Aadhaar

99839 39221

I have read and I accept HDFC Bank's Privacy Policy. [Read more](#)

Verify →

ORIGINATIONS (FY18 TO FY22) - TICKET SIZE



India's small ticket credit has been growing already

Based on granular payments data availability using UPI!



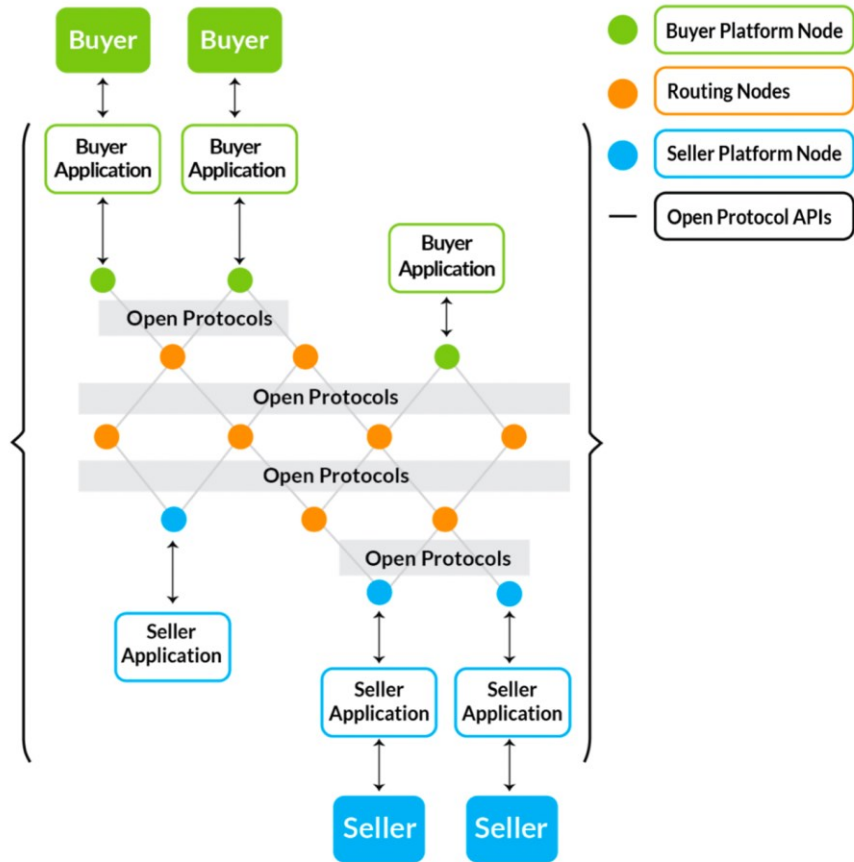
Creating an Open Network For Digital Commerce

Connecting **any buyer** to **any seller** via **any app**

to deliver goods/services using **any delivery partner**

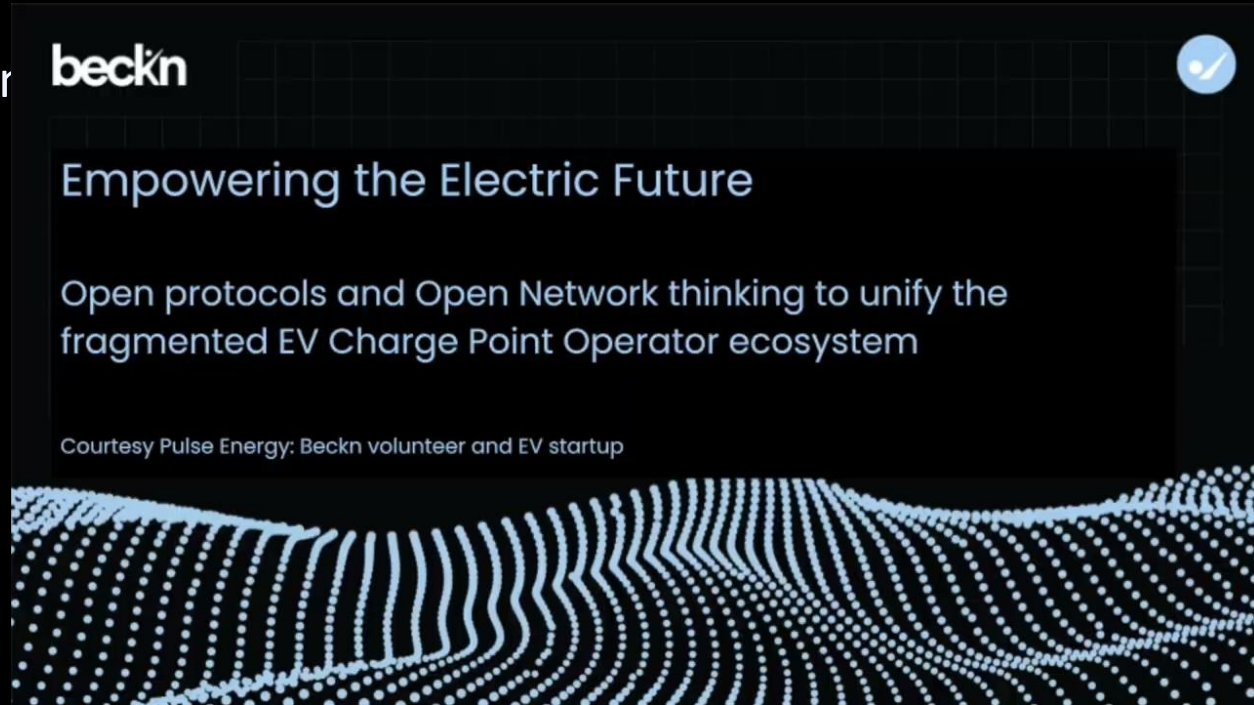
in a single, unified, interoperable network

Open Network-centric e-marketplaces



Whatsapp based charging
for Electric Vehicles

Bringing diverse and
fragmented EV
charging ecosystem
onto an open
network



The image shows a promotional graphic for Beckn, an open network for electric vehicle charging. At the top left is the Beckn logo, which consists of the word "beckn" in a lowercase, sans-serif font. To the right of the logo is a grid of small squares. Below the logo, the text "Empowering the Electric Future" is displayed in a large, white, sans-serif font. Underneath this, a paragraph reads: "Open protocols and Open Network thinking to unify the fragmented EV Charge Point Operator ecosystem". At the bottom of the text area, it says "Courtesy Pulse Energy: Beckn volunteer and EV startup". The bottom half of the image features a decorative pattern of white dots arranged in a series of wavy, parallel lines that create a sense of depth and movement.

beckn

Empowering the Electric Future

Open protocols and Open Network thinking to unify the fragmented EV Charge Point Operator ecosystem

Courtesy Pulse Energy: Beckn volunteer and EV startup

'Namma Yatri' Open Tuk-Tuk Mobility Network

beckn



Fostering Seamless Urban Mobility

Open protocols and Open Network thinking to unify the transport and urban mobility ecosystem

Courtesy Juspay: Beckn volunteer and Fintech & Mobility startup



Direct transactions between the drivers and users with **no intermediary!**

7.5 M+ rides

1.6 M+ users

Can be accessed the network via any **partner app, eg: PayTM**

Future cross-sectoral DPI



Healthcare

*Health IDs, Data sharing,
protocols for insurance
claims, etc.*



Education



Climate

Open Finance

The grid is organized into several sections:

- Top Row:** Logos for Megasoft, FINFACTOR, TSS, VeriRight, Think360, INT, and AV.
- Second Row:** Logos for WonderLund, FinBox, AUTHBRIDGE, GLIB, Protium, Cygnet Fintech, and SysArc.
- Third Row:** Logos for central, DURUVA, SETU, EPS, FinBox, ISG, TCS, and fego.
- Fourth Row:** Logos for NeoGrowth, Lendene, LENDINGKAT, BALAJI FINESYS, GRO, Engigistry, AMROS, InCred, Pirimid, and FinTech.
- Fifth Row:** Logos for Protium, oxyzo, MyLoanCare, Pockety, RUPTOK, LIFE, PNB, CREDIT SAHSA, and DB FINANCE.
- Sixth Row:** Logos for 121 FINANCE, FAIRCENT.com, navi, FINANCEPEER, HDB, CAPITAL INDIA, CREDIT SAHSA, and LIFETIME LTD.
- Seventh Row:** Logos for indifi, TATA CAPITAL, navi, SEEDS, CreditWise, snapmint, spenny, arthan, and W.
- Eighth Row:** Logos for IndiaShelter, snapmint, -Loan, VAIKUNATH FINANCIAL, VAIRHAV VYAPAAR, VESTAAR, PAYU, and ART.
- Ninth Row:** Logos for Fullerton India, Ekagrata, INNOFIN, KMGGlobal, Parnal, TVSCREDIT, Pockety, and ONLINE PSB LOANS.
- Tenth Row:** Logos for YES BANK, IndusInd Bank, JRG Bank, APGVB, RRBs, and MONEXO.
- Eleventh Row:** Logos for various regional banks and fintechs like LIFELINE, MyLoanCare, and ruppy.
- Twelfth Row:** Logos for various banks and fintechs like snapmint, WONDER, and gromor.
- Thirteenth Row:** Logos for various banks and fintechs like Lendit, PFRDA, and fold.
- Fourteenth Row:** Logos for various banks and fintechs like IRDAI, bankbazaar, and fold.
- Fifteenth Row:** Logos for various banks and fintechs like SBI, ICICI Bank, and IndusInd Bank.
- Sixteenth Row:** Logos for various banks and fintechs like SBI, ICICI Bank, and IndusInd Bank.
- Seventeenth Row:** Logos for various banks and fintechs like SBI, ICICI Bank, and IndusInd Bank.
- Eighteenth Row:** Logos for various banks and fintechs like SBI, ICICI Bank, and IndusInd Bank.
- Nineteenth Row:** Logos for various banks and fintechs like SBI, ICICI Bank, and IndusInd Bank.
- Twentieth Row:** Logos for various banks and fintechs like SBI, ICICI Bank, and IndusInd Bank.

DPI creates digital markets not just digital government.

Health

Hospital/ Lab Information Management Systems

The logos are arranged in several rows:

- Row 1:** meddo, TATA HEALTH, dashmed, Piramal Swasthya.
- Row 2:** practo, IQVIA, protean Clinic, Drucore (Simplify life).
- Row 3:** DRIEFCASE, Raxa, ninety one plus ninety one, CreliaHealth, agilus diagnostics.
- Row 4:** JioHealthHub, LetsDoc, farmako, LAMH.
- Row 5:** mdr (MYDIGIRECORDS), Belfrics, athma, MediBuddy.
- Row 6:** nephroplus, equal, IHX, VerratonHealth.
- Row 7:** curelink, argusoft, MEDplat.

Health-Techs



Thank You