

The Great Indian Financial Story

Innovation, Inclusion, Impact.



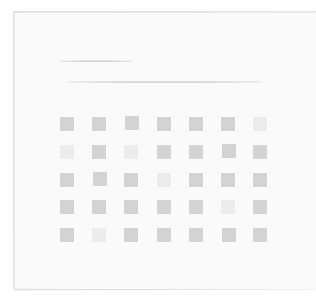
India stands tall as one of the fastest-growing economies globally, consistently overcoming challenges and charting a growth trajectory unmatched by many.

Fifth-Largest Economy Globally

Financial services drive economic growth, yet vast untapped potential offers exciting opportunities for expansion and innovation.

Why Financial Services Hold Immense Potential

While the sector has grown significantly, it remains far from saturation, presenting vast opportunities for expansion and innovation.



Low Penetration Rates

Rapid Digitalization

Rising Disposable Income

Financial Inclusion

Sources: RBI, MOSPI, NSE, AMFI, NPS Trsu, Tracxn, BCG analysis.

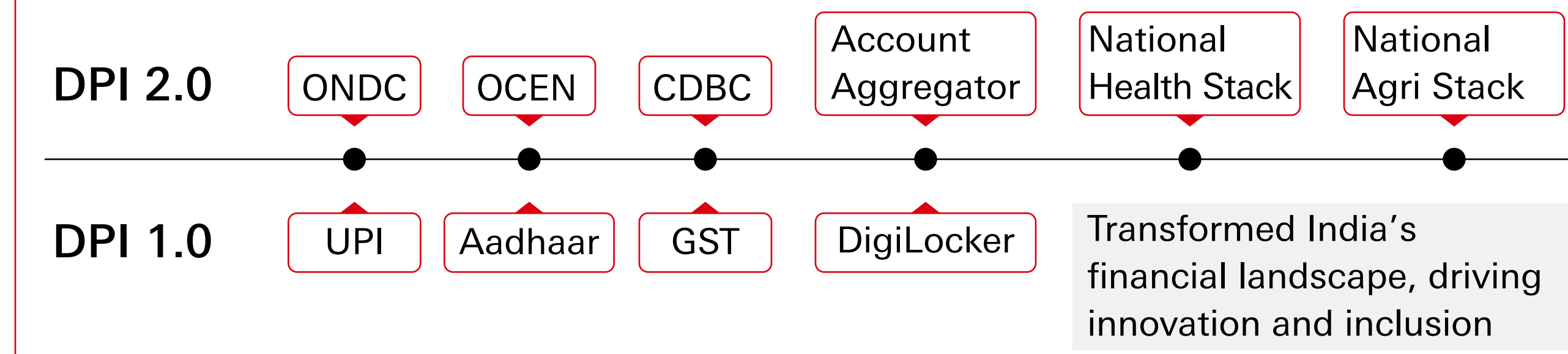
Opportunity from Low Penetration

Low penetration isn't a weakness—it's an opportunity.



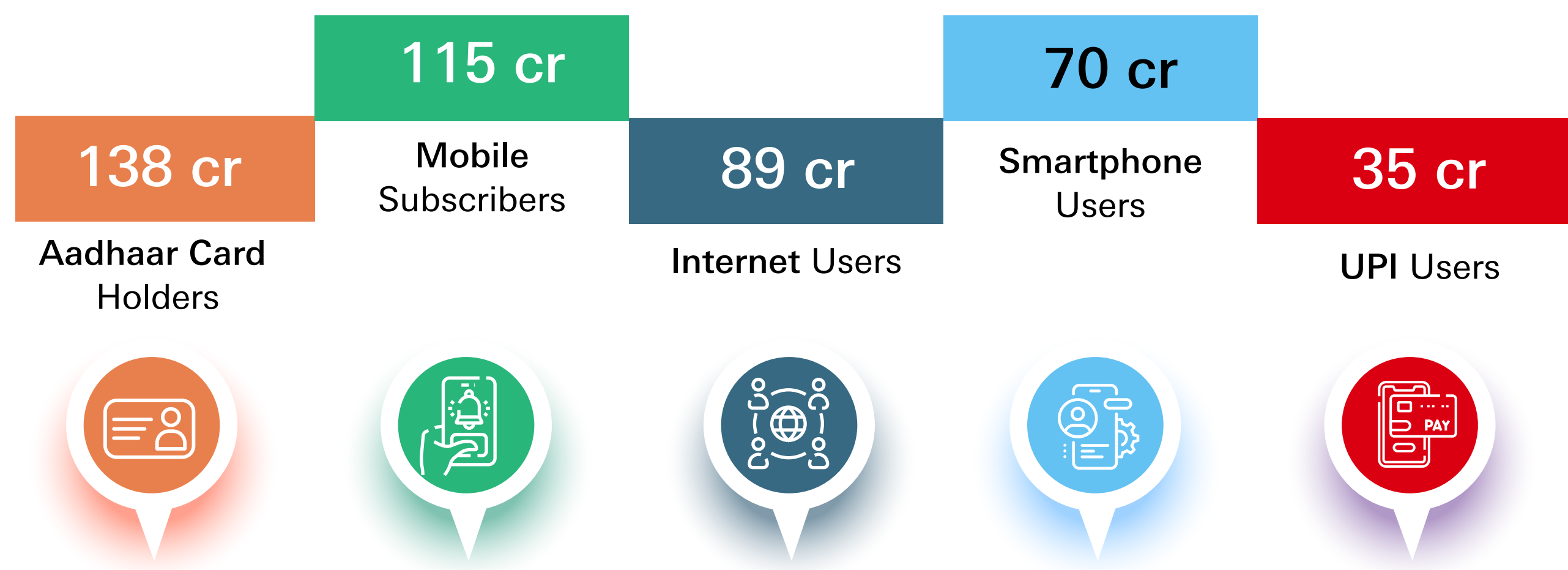
Government Digital Initiatives Transforming Finance

The next wave of innovation across sectors will be driven by this initiative



Sources: Beams Internal analysis, HSBC Mutual Fund. The above information is for illustrative purposes only. UPI - Unified Payments Interface, ONDC - Open Network for Digital Commerce, OCEN - Open Credit Enablement Network, CDBC-Central bank digital currency, DPI - Digital Public Infrastructure.

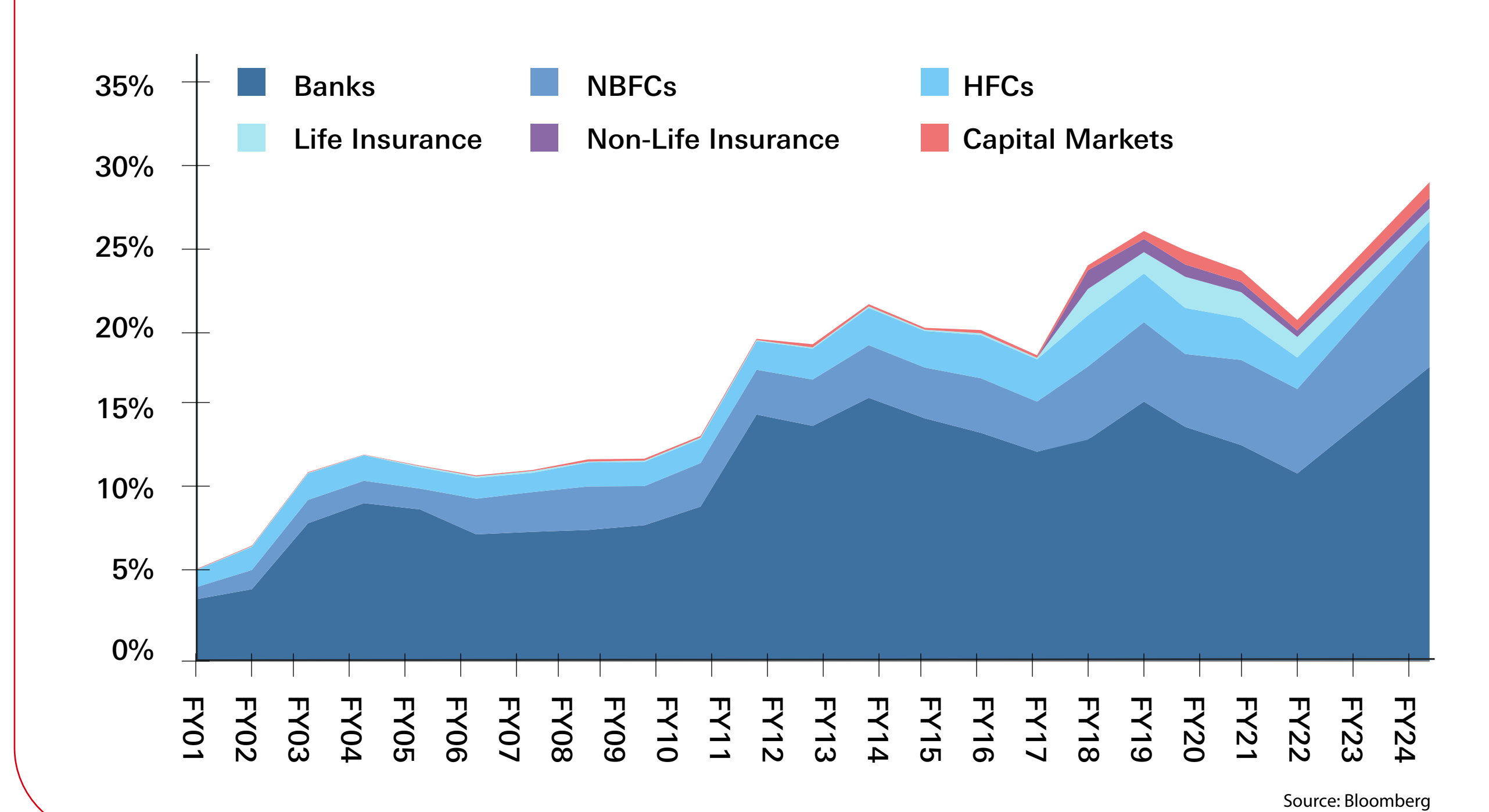
Digital Stack Growth



Sources: Beams Fintech Internal analysis, RBI report, AMFI, NSE, SEBI, HSBC Mutual Fund. The above details provided basis on sourced information only.

Fintech innovations, powered by the expanding digital stack, have driven the growth of India's financial ecosystem.

Catalyzing Growth in India's Financial Ecosystem



Source: Bloomberg

Technology & Transaction Evolution



India's Finance Game



Data as of 31st December, 2024 or the latest available

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