

The New Era of Indian Finance

Digital, Disruptive, Dominant



With one of the world's highest digital adoption rates yet one of the lowest financial product penetrations, this paradox presents an unprecedented opportunity.

New Age Investors: Reshaping Financial Markets



Baby Boomers/Gen X

Risk-Averse Behavior

- Real-estate/Gold/Bank Deposits
- Borrowings was considered a taboo.
- Real-estate + Gold + Cash
- Minimal Equity Exposure



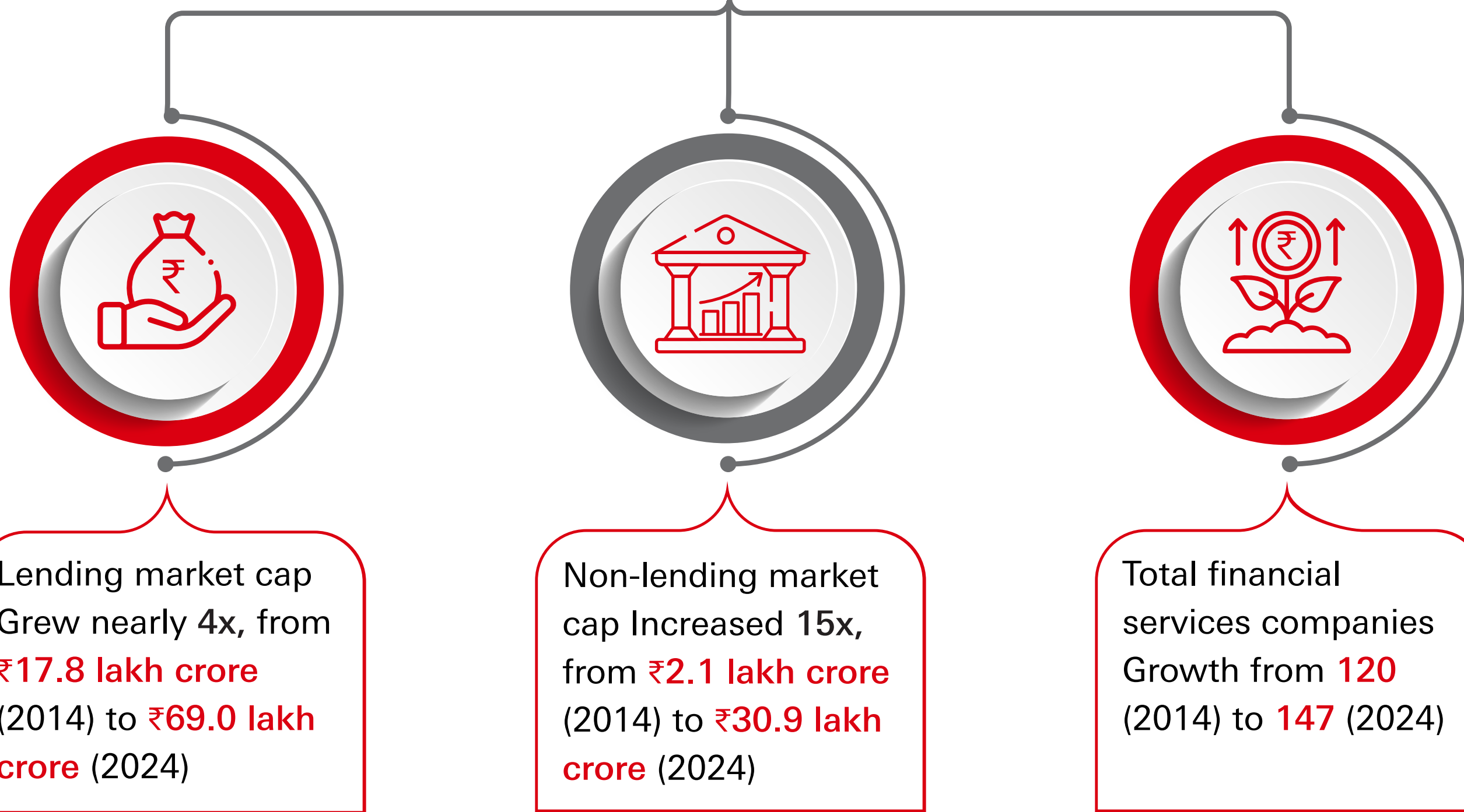
Millennials/Gen Z

Returns-Focused Behavior

- Some Equity Exposure
- Open to renting Real-estate
- Borrowing for long-term asset creation
- More Equity Exposure
- Aims to buy Real-estate
- Borrowings important for wealth creation

Sources: Bernstein analysis, HSBC Mutual Fund.

Key Figures



Source: Bloomberg, HSBC Mutual Fund. Universe for above analysis is Top 1000 listed NSE companies by market cap during 3 different time periods-31 December 2014, 31 December 2019 and 31 December 2024. The data represented above is only for Financial Services sector companies within these Top 1000 and change in number of companies and market cap over past 10 years. We have then divided Financial Services companies into Lending/ Non-lending based on their business attributes.

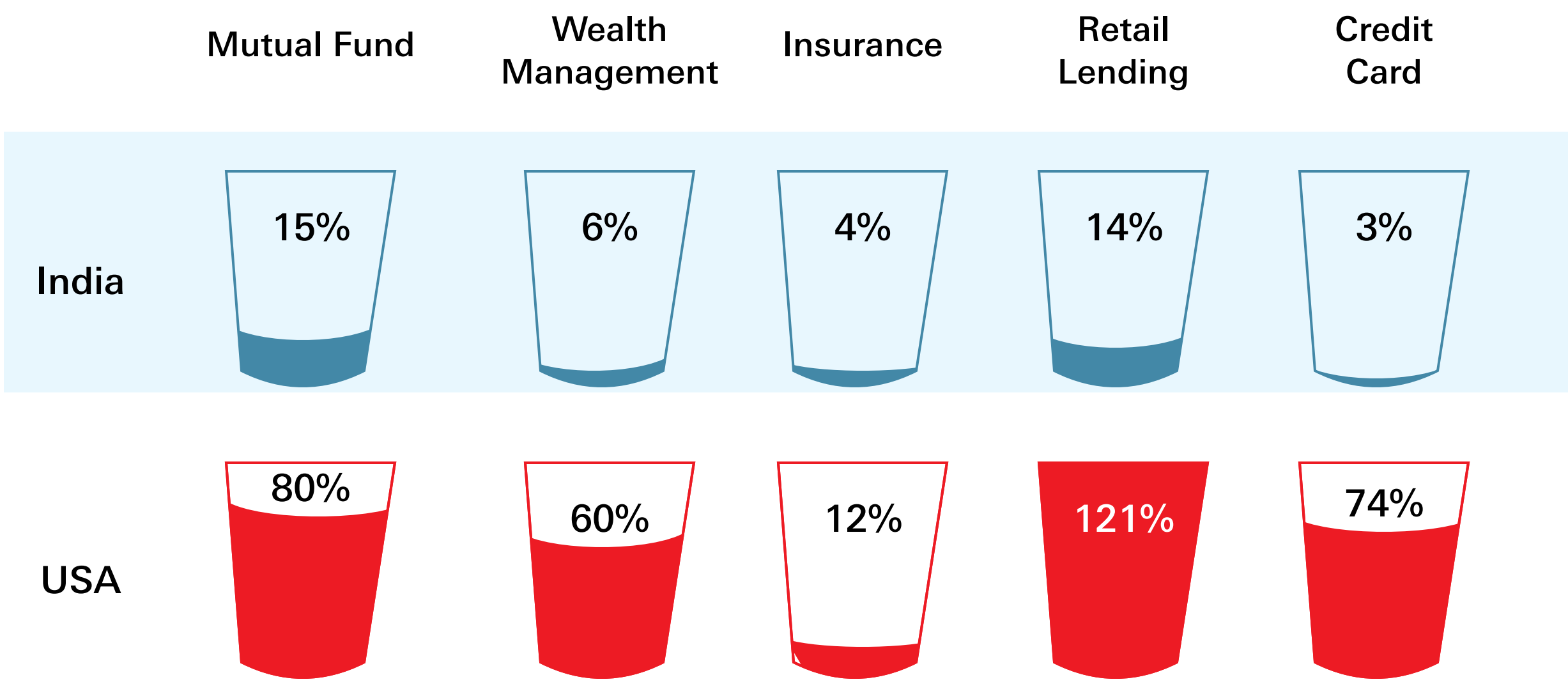
Active Participation Growth



Source: Beams Fintech Internal analysis, RBI report, AMFI, NSE, SEBI, HSBC Mutual Fund. # Data as of December 2024, as latest available.

The Untapped Opportunity

Penetration as a % of GDP



Sources: Beams Fintech Internal analysis, RBI report, AMFI, NSE, SEBI, HSBC Mutual Fund.

Industry AUM Growth

CY14: ₹10.5 lakh crore
CY24: ₹68.1 lakh crore



Asset Management Evolution

Equity Mix

CY14: 33%
CY24: 58%

Sources: AMFI, SEBI, Ace Equity, Bernstein Research. Data as on January 06, 2025.

Fueled by digital disruption and a growing emphasis on financial literacy, India's financial services sector is experiencing a period of explosive growth. This transformation positions the sector as a major contributor to India's rise as a global economic power.



Are you ready to become a part of this revolution?

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

Disclaimer

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