DPIs in Action for Vibrant Digital Economies

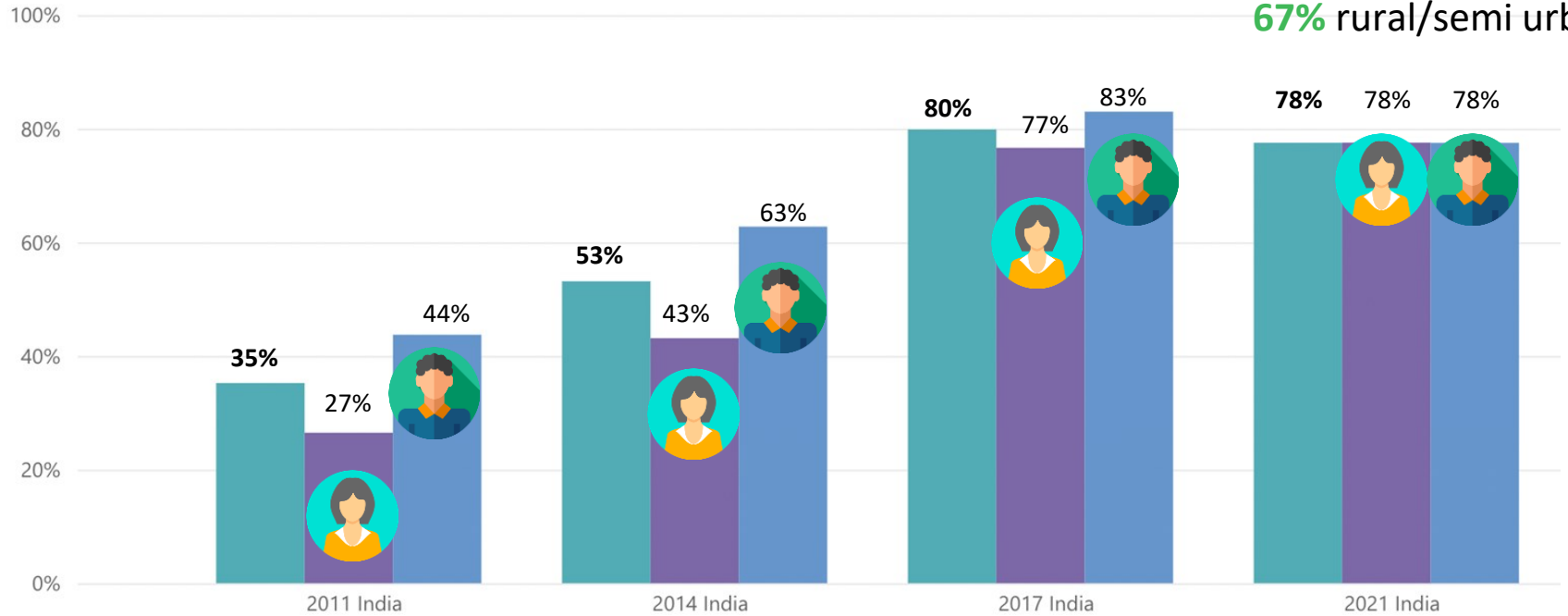As of 2008, India was one of the world's most unbanked: <20%

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!

462M new accounts, **67%** rural/semi urban!

3

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

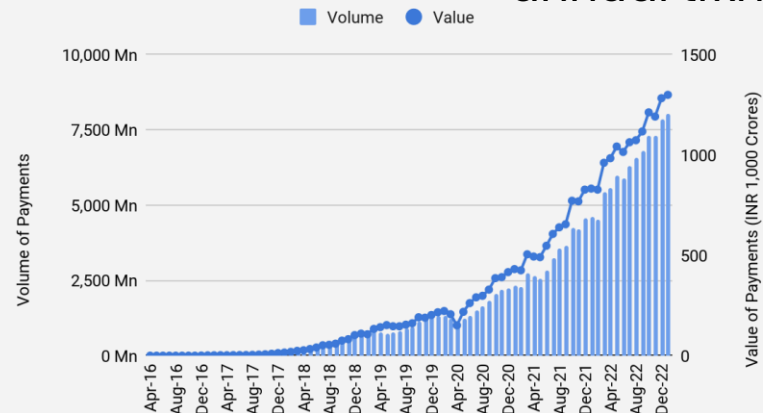**71 Million** (~50%) had not used digital payments the year before

In 2016, India used **mostly cash**

5 Million
PoS machines

<7%
Debit card holders

UPI Growth

$1 Trillion
annual trxns

Volume | Value

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 DPIs 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
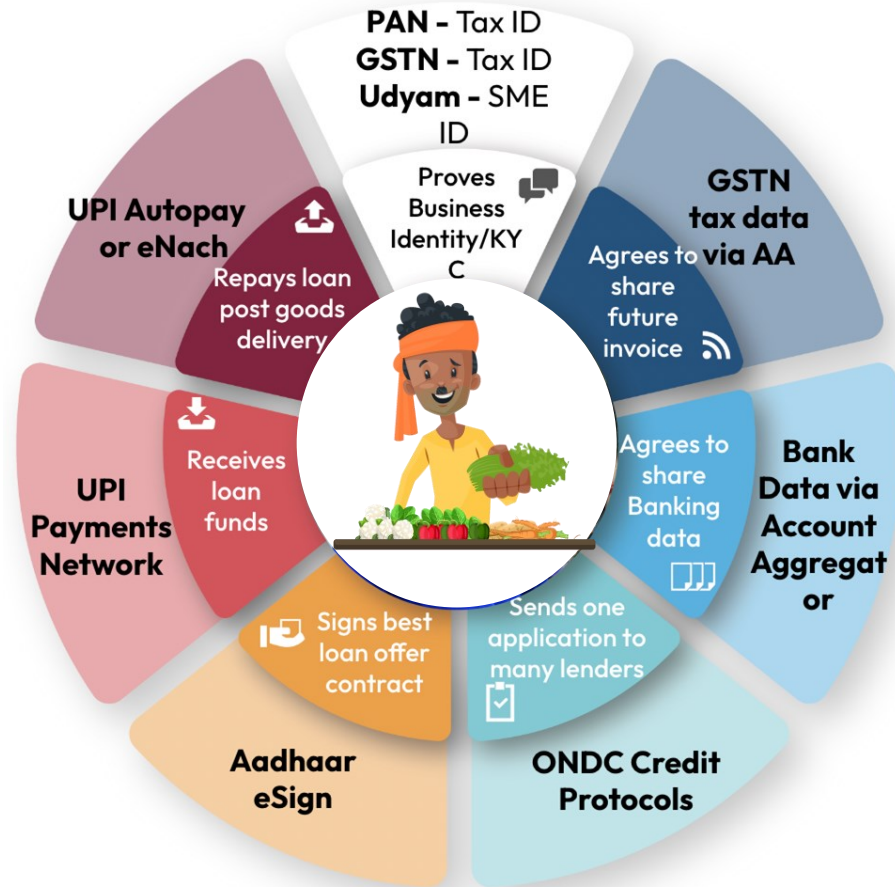**Bank-agnostic** Interoperable
'Human ATMs' in remote areas

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 DPIs

PAN – Tax ID
GSTN – Tax ID
Udyam – SME ID

Proves Business Identity/KYC

GSTN tax data via AA

Agrees to share future invoice

Bank Data via Account Aggregator

Agrees to share Banking data

ONDC Credit Protocols

Sends one application to many lenders

Aadhaar eSign

Signs best loan offer contract

UPI Payments Network

Receives loan funds

UPI Autopay or eNach

Repays loan post goods delivery

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.
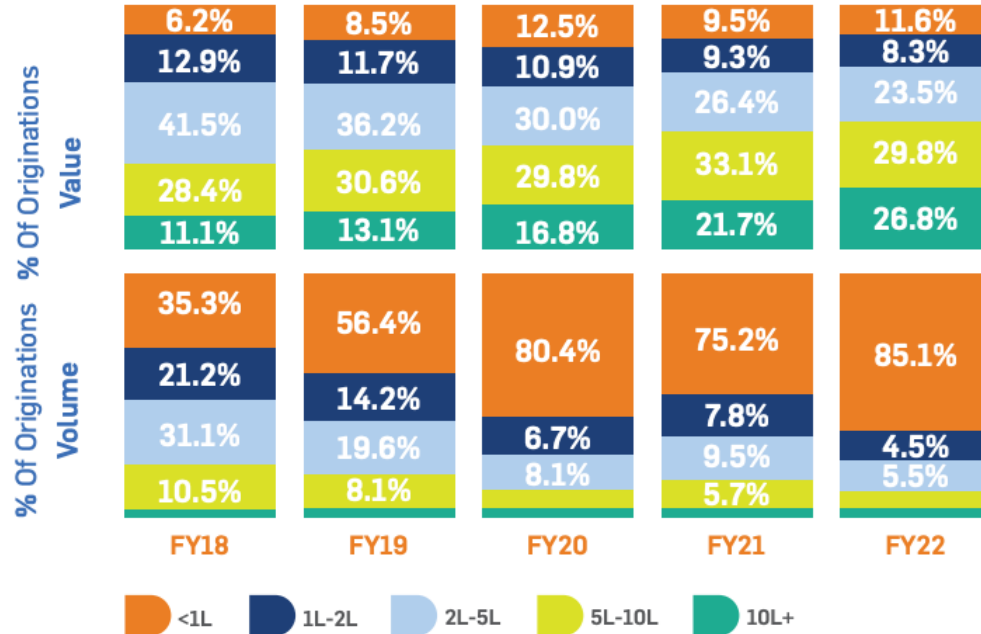
India's small ticket credit has been growing already

Based on granular payments data availability using UPI!

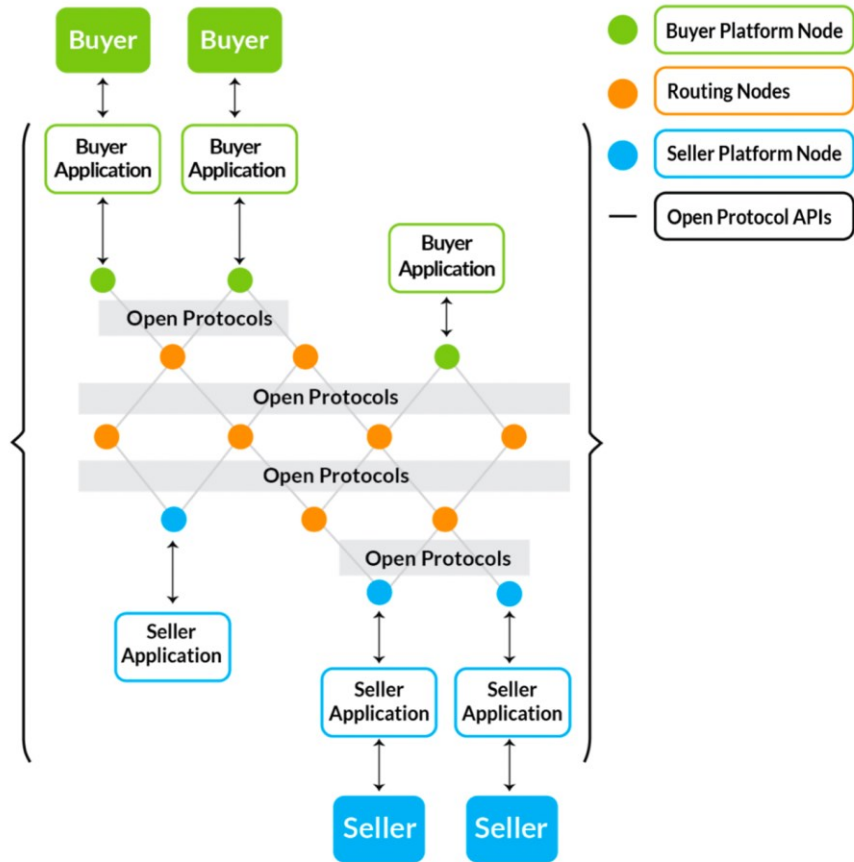# Creating an Open Network For Digital Commerce

Connecting any buyer to any seller via any app
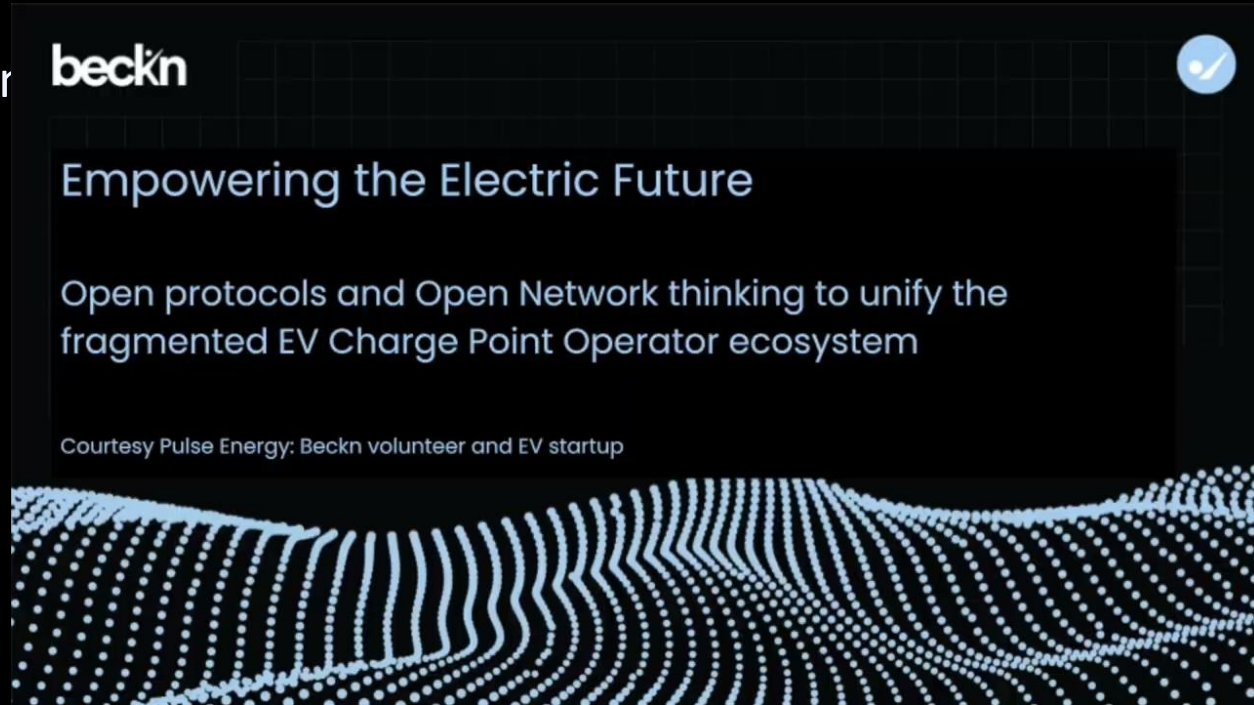
to deliver goods/services using any delivery partner

in a single, unified, interoperable network

Open Network-centric e-marketplaces

Buyer

Buyer

Buyer Application

Buyer Application

Buyer Application

Open Protocols

Open Protocols

Open Protocols

Open Protocols

Seller Application

Seller Application

Seller Application

Seller

Seller

● Buyer Platform Node

● Routing Nodes

● Seller Platform Node

— Open Protocol APIs

Whatsapp based charging for Electric Vehicles

Bringing diverse and fragmented EV charging ecosystem onto an open network

beck'n

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

DPI creates digital markets not just digital government.

Open Finance

Health

Hospital/ Lab Information Management Systems

meddo · TATA HEALTH · dashmed · Piramal Swasthya · practo · IQVIA · protean Clinic · Drucare Simplify life · DRIEFCASE · Raxa · plus ninety one · CrelioHealth · agilus diagnostics

Health-Techs

JioHealthHub · LetsDoc · farmako · mdr MYDIGIRECORDS · Belfrics · athma · MediBuddy · nephroplus · equal · IHX · VerratonHealth · curelink · argusoft MEDplat

Thank You