



Meeting with Institute of Chartered Accountants of India (Dubai) Chapter NPIO

8th June 2024



National Payments Corporation of India




NPCI has transformed and modernized the payment infrastructure in India by driving innovations in payments

An Umbrella Organization for all retail payments in India. Incorporated in the year 2008

NPCI was set up under the guidance and support of Reserve Bank of India and Indian Banking Association

NPCI is a not-for-profit company

Regulatory Bodies

Indian Banks' Association

| | | | |
|-----------------------------------|----------------------------|---|----------------------------------|
| 19 Private Sector Banks | 04 Foreign Banks | 10 Multi State Co-op Banks | 05 Regional Banks |
| 11 Public Sector Banks | 02 Payment Banks | 10 Payment System Operators (Non-Banks) | 04 Small Finance Banks |

Shareholding Entities



Presently **65** Partners are shareholders of NPCI



Formation of NPCI International for a journey beyond

NPCI had formed a subsidiary - NPCI International Payments Limited (NIPL) in April 2020 to take indigenously developed best-in-class digital payment solutions to International markets



From India to the World



**Backed by best-in-class technology we want to collaborate globally to enable Retail Digital Payments as
“Public Good for the World”**



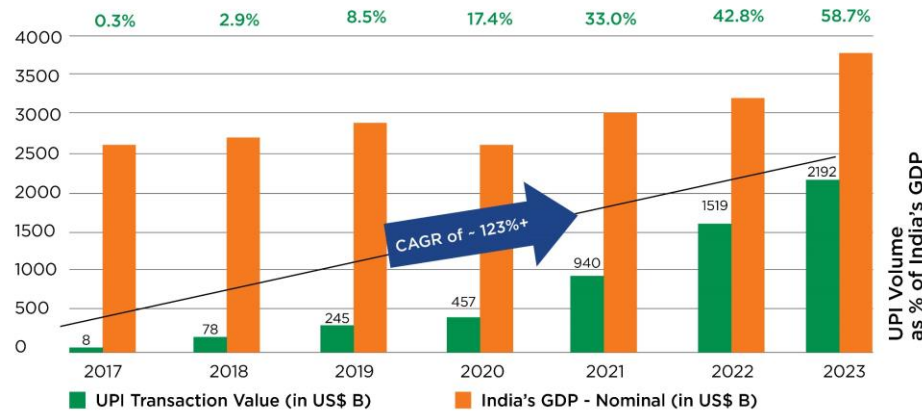
With 117 Billion financial transactions on UPI in '23; India leads digital payments

UPI processed **14 Billion+** Financial Transactions and USD **244 Billion+** transaction value in May 2024

1 On processed value and volume globally

UPI's Performance in India

UPI's Eco-system in India



✓ 75% share in digital payments in India and growing

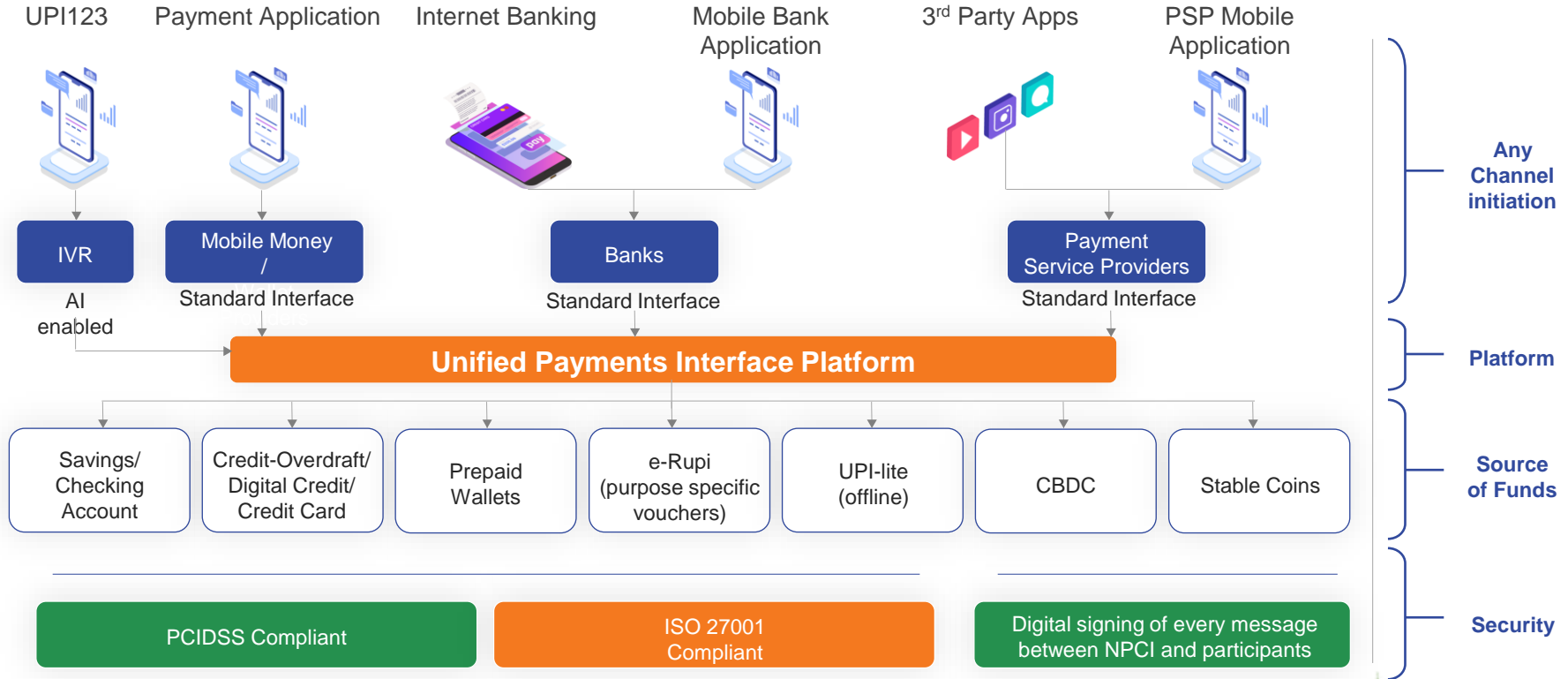
✓ Capacity to process ~1 Billion transactions/day

✓ 45% of instant payments in world are processed on UPI

✓ US\$ 2.2 Trillion worth of commerce in 2023



Platform based approach fostering wider ecosystem participation



RuPay- India's preferred card



1 Cards in circulation

- 720+ million Total RuPay cards issued in India
- RuPay cards makes 61% of total cards issued in India
- Every 2nd Indian has RuPay card now

2 Expansive product suite

- Includes Debit, Credit and Prepaid proposition
- Cards are issued through entire banking spectrum Public Sector, Private and Small Banks

3 Coverage

- 100% acceptance in India at ATM and POS Network
- Discussions underway with 30+ countries to create global acceptance

4 Commercials

- Favorably and transparently priced unlike International Scheme
- Better interchange dynamics supporting businesses



Partnerships to drive merchant payments in UAE

Market wide acceptance enabled



Live with NeoPay, decaling in progress
Network International to go live shortly



Proximity, ever-increasing connectivity and experience driving higher tourism to UAE



Efforts to position UPI and RuPay as the preferred payment methods

Partners :



01

Marketing Efforts UAE



Ongoing

- Visibility at merchant outlets and Merchant training

Planned

- Branding across marquee brands and Dubai duty



02

Marketing Efforts India



Awareness Campaigns through :

- In-app Notifications
- Emailers
- Social Media
- ATM Screens
- OOH Branding



03

Support Required UAE



- Enablement of UPI and RuPay across Point of Sales terminals
- Facilitate Trainings and workshops to enable higher conversion at checkout
- Enable in-store visibility for UPI and RuPay





THANK YOU

