Pay Nearby

Chalo Bharat

Savings & Investments

Informal to formal: Making every rupee grow

The Current Reality

Cash still dominates

42% of household savings remain idle in cash

Mutual funds: Big growth, small share

178 million investors, **35%** AUM growth, yet only **3%** of household financial assets

Formal savings under pressure

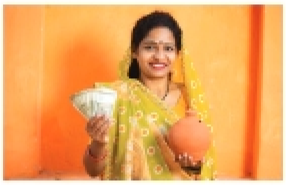
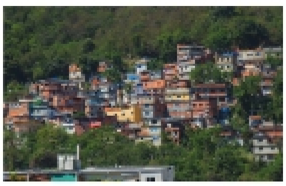
Household savings fell to **18.4%** of GDP in FY23 from **20.1%** in FY22

Access without activity

280 million new bank accounts, but many dormant—especially for women

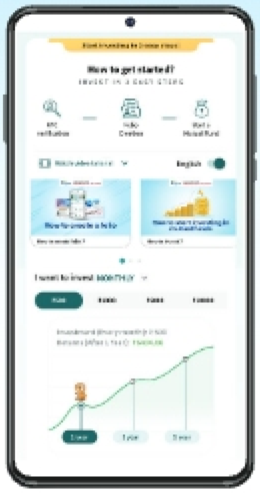
Source: RBI Data, Economic Times, Assocham, Indian Express, Financial Express and more

The Potential
Next Set of Savers & Investors

Segment	Potential
 **Young Urban Professionals**	~100 mn urban workers aged 20–35; ~20 mn first-time investors expected to open demat/SIP/MF accounts annually
 **Women & Female-Led Households**	Women are primary savers in rural India; around 60-70% savings in rural households are informal
 **Tier-2/3 Cities & Small Towns**	~300 mn youth driving the fastest growth in savings accounts and SIP/MF penetration
 **Retirement-Focused Households**	60+ population ~140 mn today, projected 190 mn by 2030—high demand for deposits, insurance and low-risk products

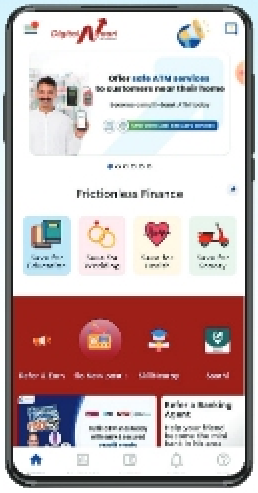
Source: Census projection 2023, World Bank, MOSPI, NSE/BSE folio data

Current Suite of Products



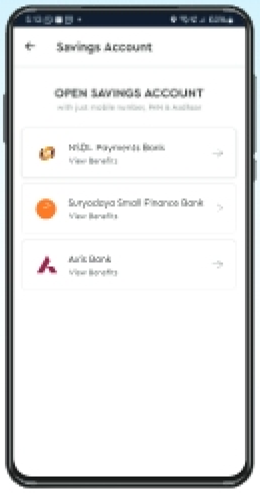
Mutual Funds

ADITYA BIRLA CAPITAL
MUTUAL FUNDS



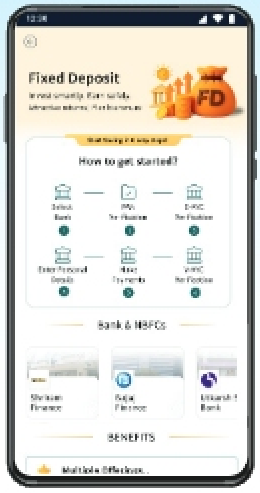
Recurring Deposit
(Goal-Based Savings)

SURYODAY
A BANK OF SMILES



Savings Account

NSDL Payments Bank
AXIS BANK
SURYODAY
A BANK OF SMILES



Fixed Deposit

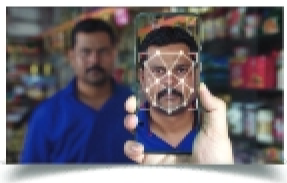
upswing

Your Gateway to Bharat's Next Billion Savers

Harness PayNearby's network to **convert Bharat's untapped savers into active customers** for your products.

Nationwide Agent Infrastructure

15+ lakh distribution network across 20,000+ PIN codes



Compliant and Secure

Bank-grade security with KYC, geo-tagging, and biometric verification

Actionable Local Data at Scale

AI-driven insights combined with social intelligence driving financial & digital inclusion

Financial Literacy Infrastructure

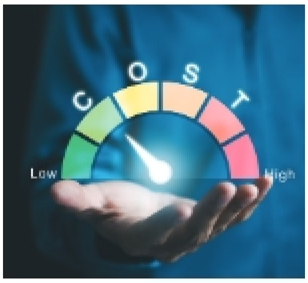
Capacity building in local languages

Antyodaya Access:
Your Gateway to Bharat's Last Citizen

Built on deep local intelligence and unmatched last-mile reach, **PayNearby's Distribution-as-a-Service (DaaS) platform** enables banks, NBFCs, asset management companies and insurers to **launch and scale savings products profitably across Bharat.**

Product Launch Infrastructure

A secure, scalable platform with easy API integration that enables partners to rapidly deploy savings, deposits, SIP - reducing development time and accelerating go-to-market.



Cost-Efficient Scale

Leverage PayNearby's DaaS service to reach millions of customers at a fraction of traditional branch or agent acquisition costs.

Data-Driven Expansion

Use actionable dashboards to plan rollouts, optimise pricing, and measure ROI across regions and customer segments.

Deliver formal savings and investment solutions to every citizen—faster, affordable, and with measurable impact.

Pay Nearby

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