Ushering the Fintech Revolution
Mission

• Establish nationwide payment ecosystem, in seamlessly networked environment, using mobile technology for payments and remittances in real time.
• Facilitate easy access to last mile banking, remittances and other financial products, within convenient reach of people with focus on rural India.
• Provide an inter-operable, low cost wireless technology driven infrastructure, integrated with Aadhar, agnostic to Banks and Telco’s, delivering affordable services to masses.

Vision

• Inspire trust and to transform lives, through leadership in digital payments, nurturing social and financial inclusion.
**OXIGEN RETAIL ASSETS**

- India’s pioneering Prepaid platform
  - Key services include:
    1. Airtime top up, Utility & Bill Payments
    2. Financial Services – Domestic Money Transfers
    3. Banking Services

---

**Gross transaction value (GTV) has grown at an impressive CAGR of 55%**

<table>
<thead>
<tr>
<th>INR bn</th>
<th>FY11</th>
<th>FY12</th>
<th>FY13</th>
<th>FY14</th>
<th>FY15</th>
<th>FY16</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>13</td>
<td>27</td>
<td>34</td>
<td>50</td>
<td>87</td>
<td>117</td>
</tr>
</tbody>
</table>

---

**Oxigen Finnovation**
CHALLENGES FOR BANKING ACCESS

Oxigen Finnovation

JAN DHANA Bank Account
- 224 Million
- 61% Transacting

RUPAY Debit Cards
- 187 Million
- 32% active
DIGITAL INDIA – TRANSFORMING LIVES

Powering India’s Digital Transformation

- Financial Inclusion
- Merchant Payments
- Utility Payment

MOBILE RECHARGE

TV & DATA RECHARGE

MONEY TRANSFER

JAN DHAN ACCOUNT TRANSACTIONS

Oxigen Finnovation
Oxigen transacts $126 million per month for rural payments eco system

**PENSION PAYMENTS**
Delivered in deep rural area through our customer service points of SBI to over 40,000 beneficiaries every month in Tamil Nadu

**SCHOLARSHIP**
For girl child in rural State every month over 10,000 girls

**REMITTANCE**
1.5 Million customers avail remittance service every month

**CASH IN**
For money transfer at location accessed for over 7.5 million accounts

**CASH OUT**
For money transfer in rural location for over 2 million accounts

**RURAL SAVING**
Savings mobilised in no frill accounts Rs. 795 Crores.

7.5 MILLION WALLET ACCOUNTS FOR MONEY TRANSFER • 6.2 MILLION JAN DHAN ACCOUNT OPENED • 1.2 MILLION JAN DHAN ACCOUNT OPENED
900,000 MICRO INSURANCE POLICIES DISTRIBUTED

Oxigen Finnovation
氧化数据 analytics

氧化芬诺万

氧化的数据

氧化的基

氧化的数据

氧化的产品

50百万笔交易
150百万客户
20万零售商
40亿条记录

消费者

零售商

分销商

信用评分

信用优惠

信用提供给零售商及消费者

信用画像
E-KYC  
1 minute

Cash Withdrawal / Deposit  
1 minute

Loan Approval  
1 minute

SME Forum 2018 – Just a sec...

Oxigen Finnovation
Thank You!!