



Oxygen Finnovation

oxygen

Ushering the Fintech Revolution

oxygen | ONLINE SERVICES **oxygen** | RETAIL SERVICES **oxygen** | WALLET

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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

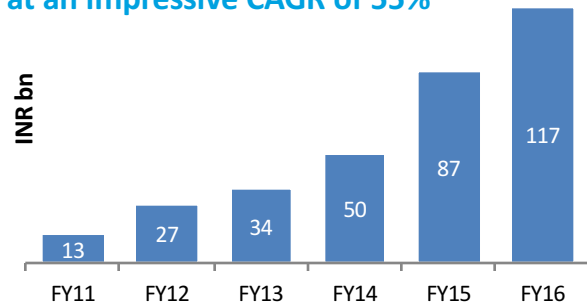
- Inspire trust and to transform lives, through leadership in digital payments, nurturing social and financial inclusion.



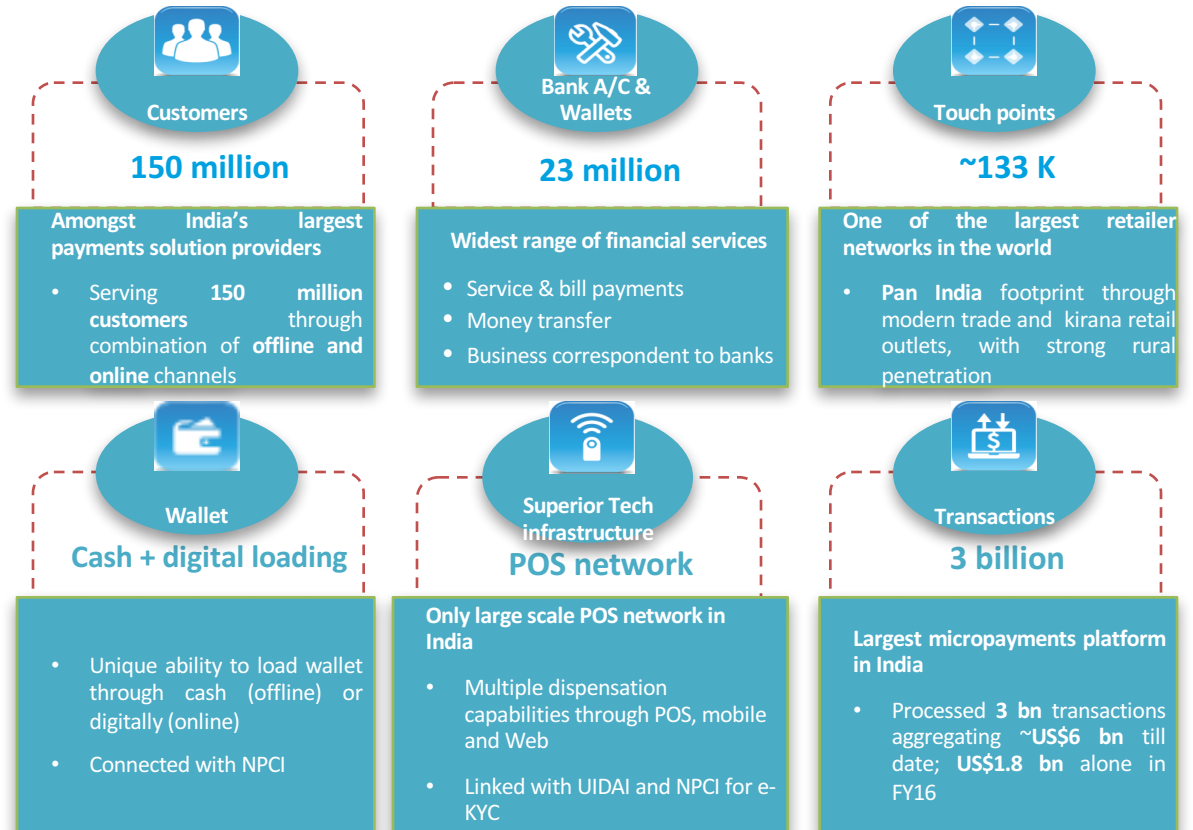
OXIGEN RETAIL ASSETS

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

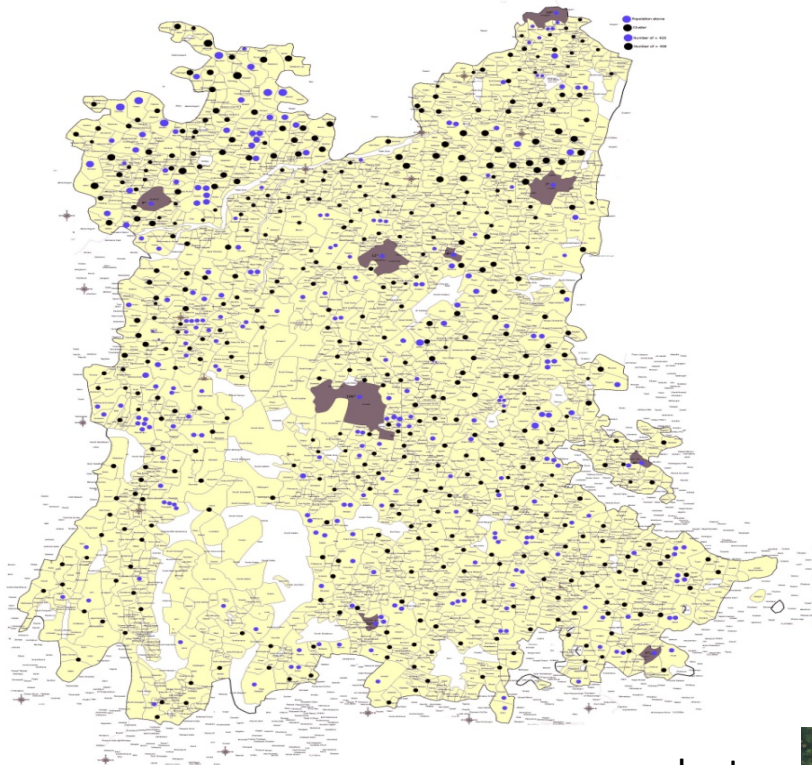
Gross transaction value (GTV) has grown at an impressive CAGR of 55%



Oxigen Finnovation



CHALLENGES FOR BANKING ACCESS



JAN DHANA
Bank Account

224 Million

61%
Transacting

RUPAY
Debit Cards

187 Million

32% active

Last
Mile



First
Mile



Powering India's Digital Transformation



OXIGEN FINANCIAL INCLUSION

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



NREGA

Payments across many States for over 1.5 mn. beneficiaries



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



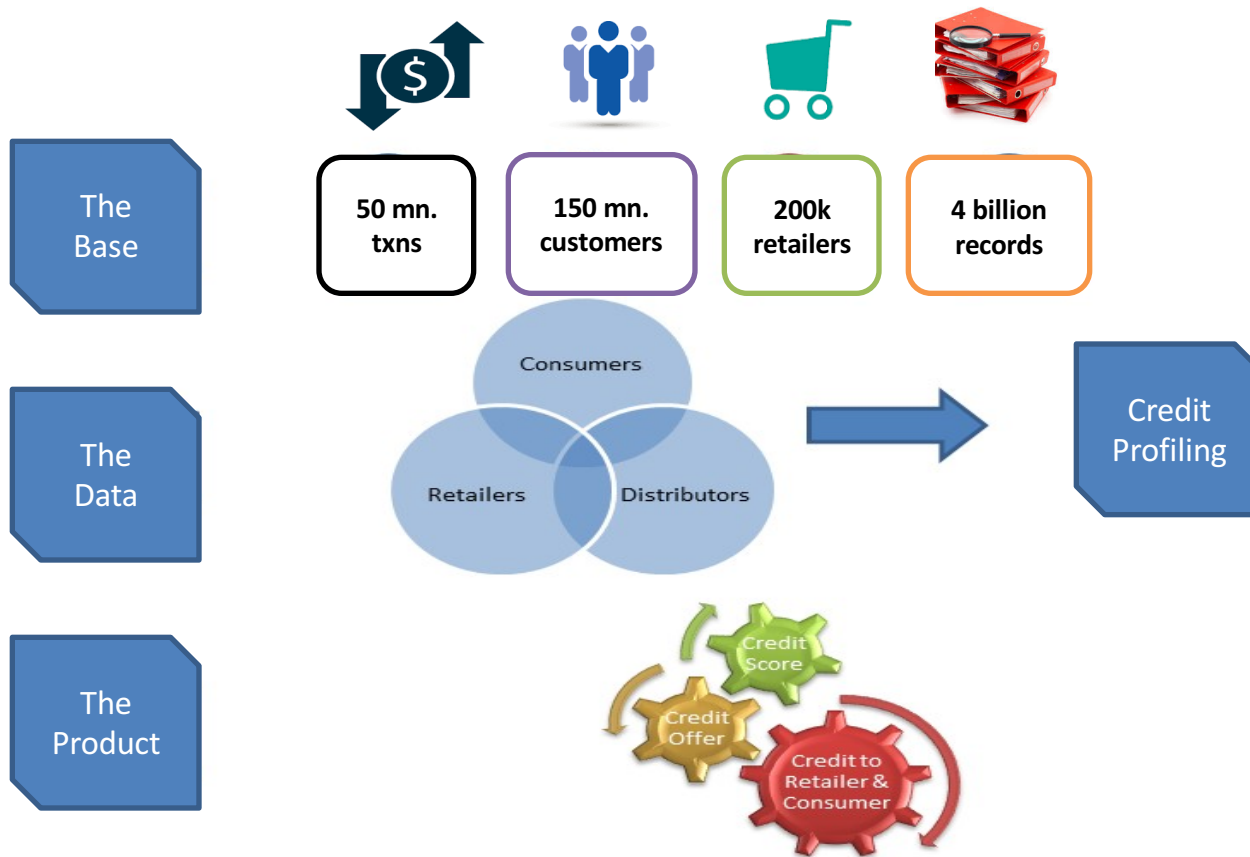
Savings mobilised in no frill accounts Rs. 795 Crores.

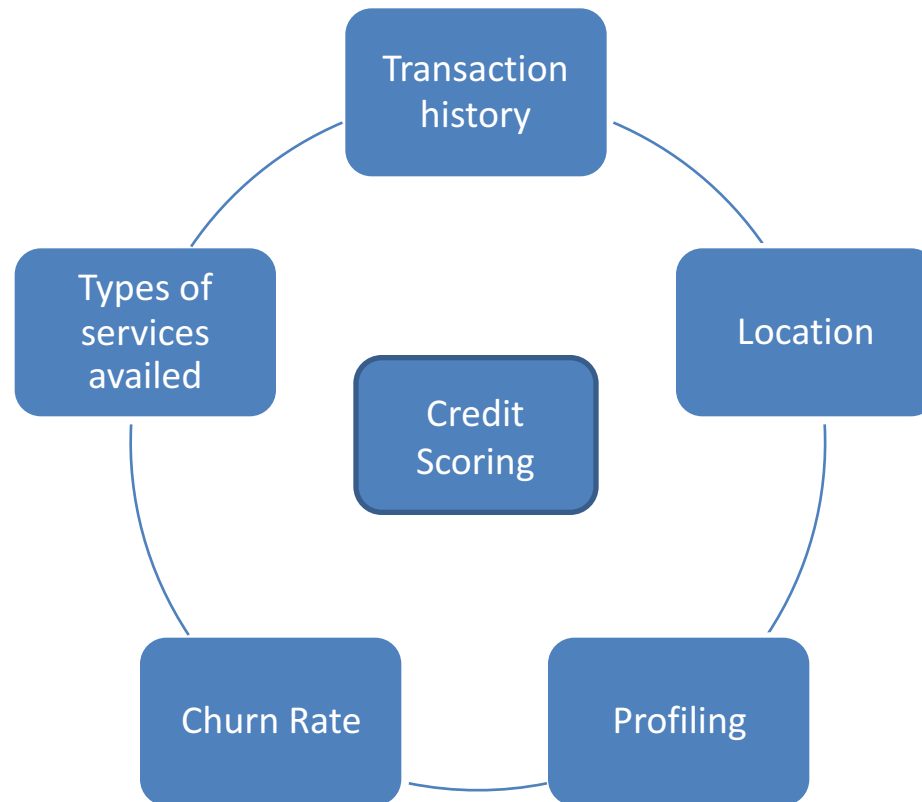
7.5 MILLION WALLET ACCOUNTS FOR MONEY TRANSFER • 6.2 MILLION JAN DHAN ACCOUNT OPENED • 1.2 MILLION JAN DHAN ACCOUNT OPENED

900000 MICRO INSURANCE POLICIES DISTRIBUTED



OXIGEN DATA ANALYTICS





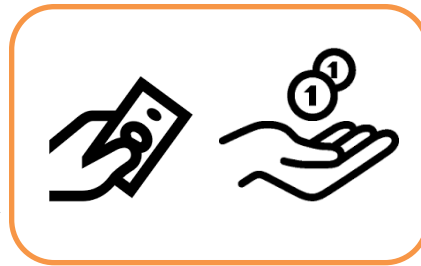
JUST A MINUTE...

E-KYC



1 minute

Cash Withdrawal /
Deposit



1 minute

Loan
Approval



1 minute

SME Forum 2018 – Just a sec...



oxigen | RETAIL SERVICES

Thank You!!