

Enhancing Financial Inclusion with a Central Bank Digital Currency (CBDC)

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Problem Statement and Use Cases

Limited access to financial services

Costly cross border transactions

Hindering global financial inclusion

Limited monetary policy control

No transparency and auditability

Inefficient cross border transactions



Proposed Solution



The proposed solution aims to address the challenges of limited access to traditional financial services and inefficiency of cross border transactions by leveraging CBDC on Hyperledger fabric.

Key Components of the proposed solutions :-

- Hyperledger Fabric Infrastructure
- Digital Identity Management
- Universal Access
- Low-cost transactions
- CBDC issuance and management
- Scalability and Privacy

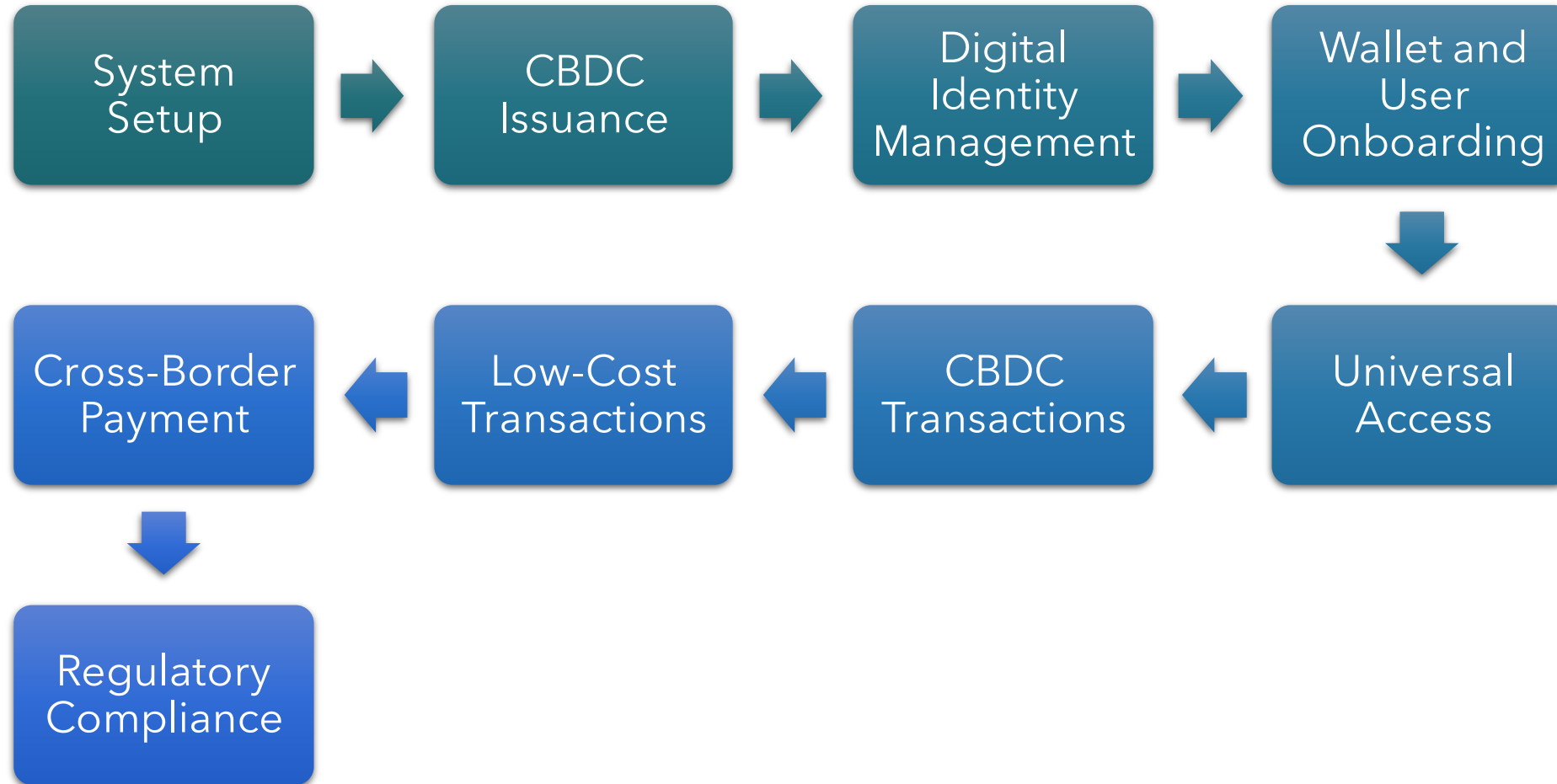
Why fabric

Reasons make Hyperledger Fabric a preferred choice for businesses and organizations:

- Permissioned Network
- Modularity and Extensibility
- Private Data Collections
- Smart Contracts (Chaincode)
- Scalability and Confidentiality
- Endorsement Policies
- Identity and Access Management
- Pluggable Consensus Mechanisms
- Interoperability
- Consensus Mechanism



Project Workflow



- **Assets:-**

CBDC

CBDC Bond

- **Participants:-**

- **Central Bank**

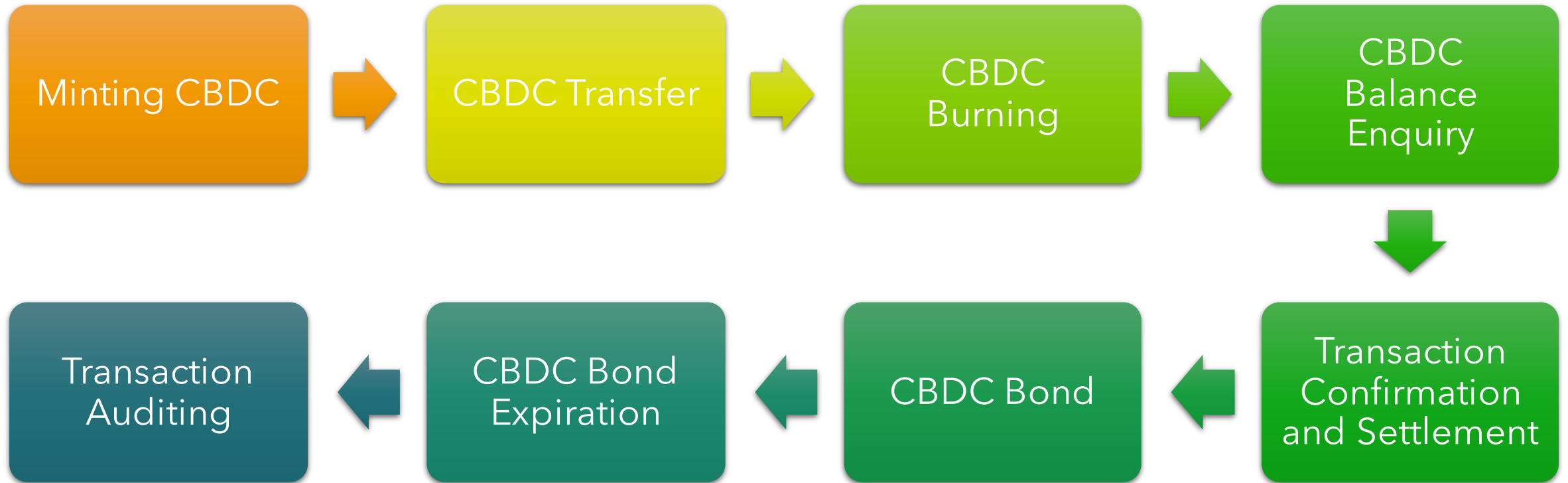
- **Commercial Bank**

- **Consumer**

CBDC

CENTRAL BANK DIGITAL CURRENCY

Transactions Flow



Future Scope and Enhancements:-

Cross-Border CBDC Transactions

Integration with Traditional Banking Systems

**Enhanced Privacy Features
CBDC**

Wallets and Mobile Apps

**Interoperability with Other
Blockchains**

Offline Transaction Support

AI and Analytics Integration

Disaster Recovery and Redundancy





Thank you

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