



Fintech Performance Analysis

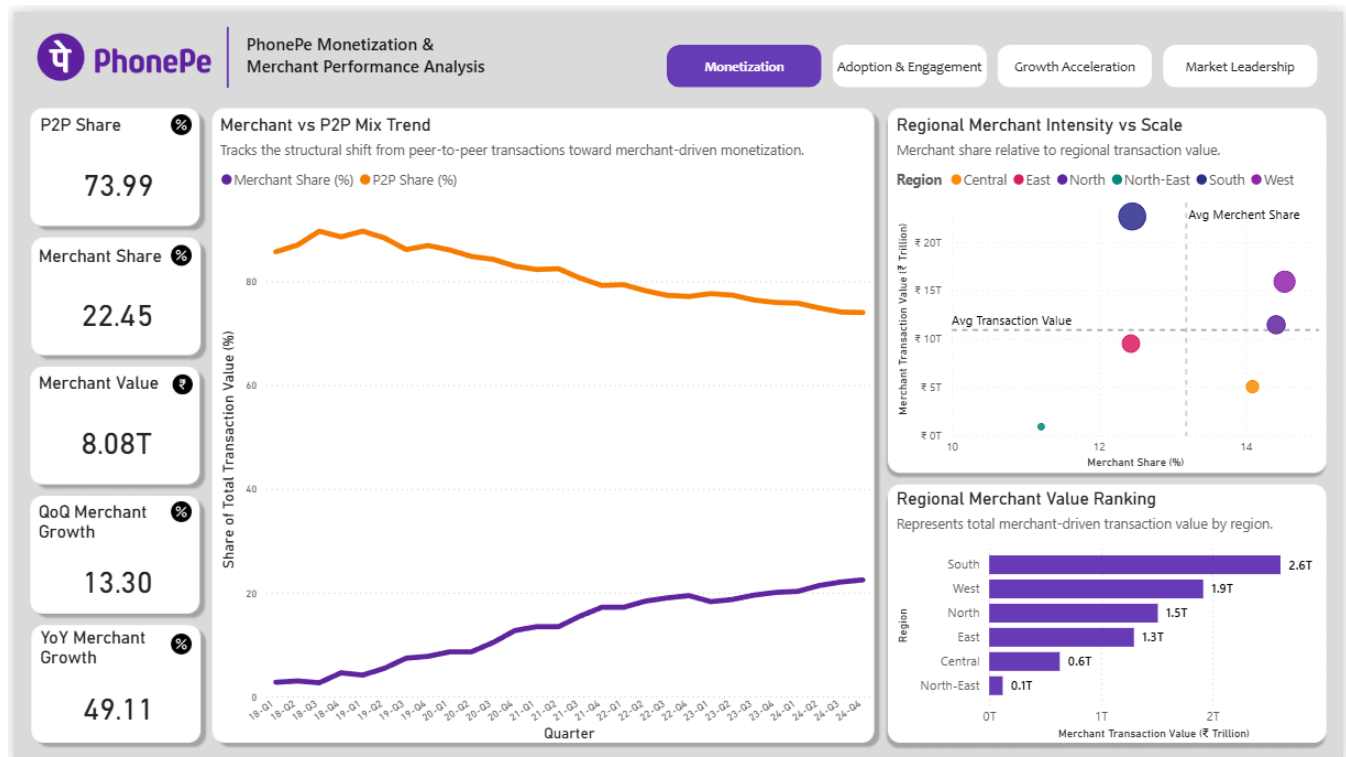
Dashboards :

1 : D1 – Adoption and Payment Growth

2 : D2 – Monetization Mechanics

3 : D3 – User Adoption and Engagement

4 : D4 – Market Leadership and Sturctural Strength





PhonePe User Adoption & Engagement Analysis

Monetization

Adoption & Engagement

Growth Acceleration

Market Leadership

Registered Users
Latest Quarter

586.76M

QoQ User Growth
Quarter-over-Quarter

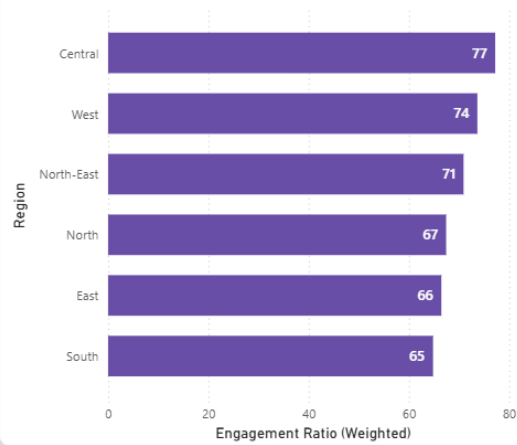
35.77

Engagement Ratio
Opens per User

152.76

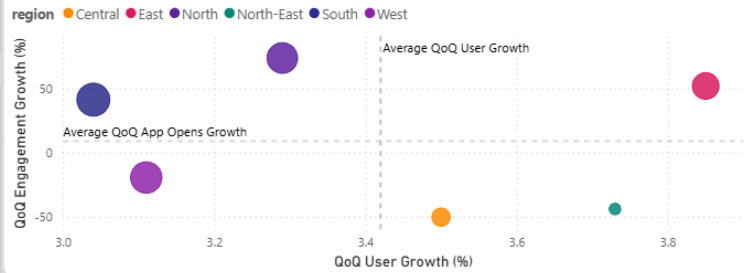
Engagement Ratio by Region

Weighted average app opens per registered user (Latest Quarter).



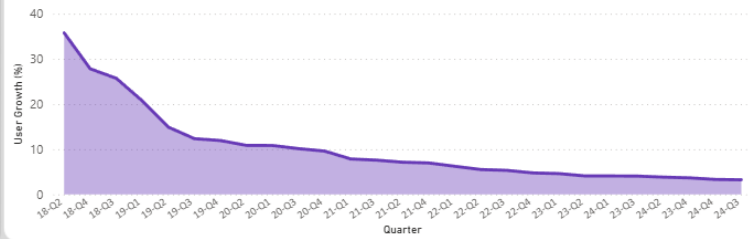
User Growth vs Engagement Growth by Region

Compares user acquisition growth with engagement acceleration across regions. Bubble size reflects user base scale.



Quarterly User Growth Rate Trend

Trend of quarter-over-quarter user growth percentage over time.



PhonePe Transaction Growth & Regional Acceleration Analysis

Monetization

Adoption & Engagement

Growth Acceleration

Market Leadership

Total Transactions
Latest Quarter

28.22bn

Transaction Value
Trillion

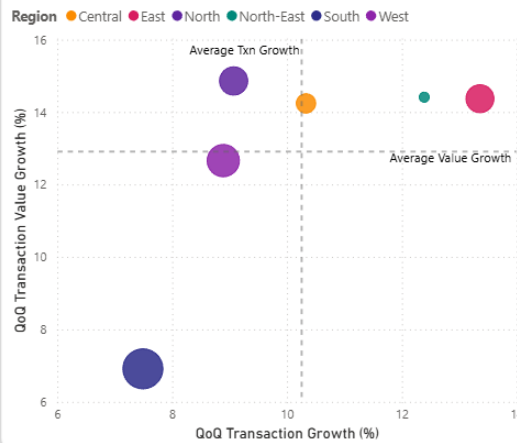
₹ 36T

Transaction Growth
Quarter over Quarter

9.29

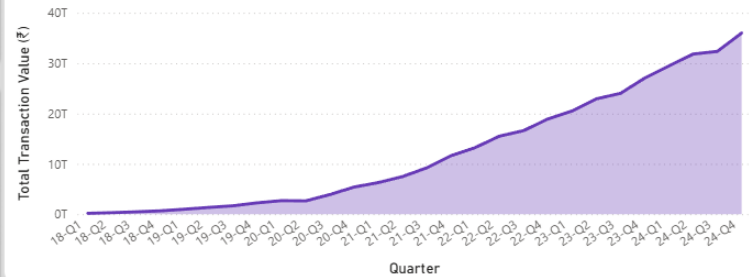
Regional Transaction Growth Comparison (Latest Quarter)

Comparison of transaction count growth and transaction value growth across regions.



Transaction Value Trend (Quarterly)

Growth in total transaction value over time.



Regional QoQ Transaction Growth Pattern

Quarter-over-quarter transaction growth across regions over recent quarters.

region	21-Q3	21-Q4	22-Q1	22-Q2	22-Q3	22-Q4	23-Q1	23-Q2	23-Q3	23-Q4	24-Q1	24-Q2	24-Q3	24-Q4
Central	40.18	30.17	16.58	16.03	34.47	21.05	-11.84	15.66	14.97	12.82	16.02	11.81	7.25	10.33
East	27.77	29.56	14.92	22.06	18.30	16.29	12.08	19.22	11.82	20.03	15.78	16.59	6.59	13.36
North	32.34	26.45	13.94	25.18	16.18	14.09	8.17	20.89	11.31	12.66	10.72	21.16	7.26	9.07
North-East	29.21	33.68	24.66	27.28	14.38	18.68	10.10	19.73	19.77	15.66	14.68	22.33	10.37	12.39
South	31.99	23.87	13.46	19.06	14.34	12.17	13.09	12.97	13.22	7.90	8.58	9.75	8.04	7.49
West	37.99	25.49	15.65	19.30	10.09	13.31	8.49	13.45	12.68	11.31	13.10	10.50	7.27	8.89



PhonePe Market Leadership & Structural Strength Analysis

Monetization

Adoption & Engagement

Growth Acceleration

Market Leadership

Top 5 Regions Share

52.30

Ticket Size Average

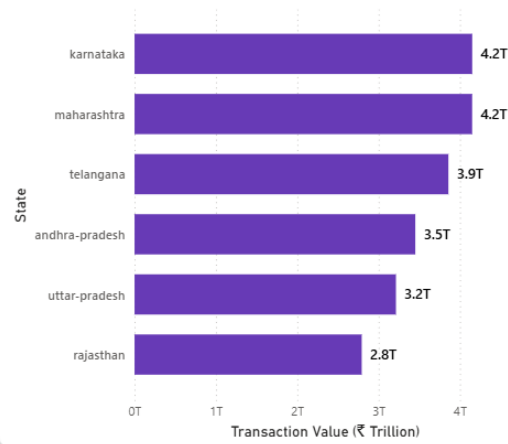
1.47K

Merchant Contribution

22.45

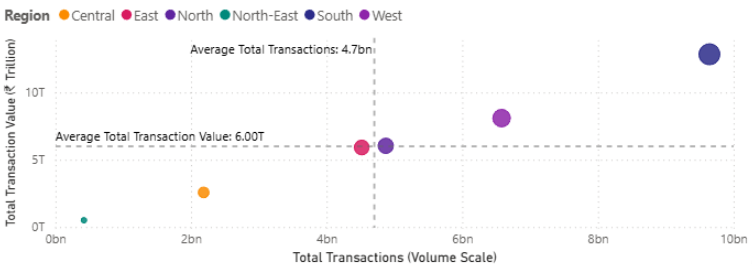
Top States by Transaction Value (Latest Quarter)

Total transaction value generated by each state



Regional Scale vs Value Positioning (Latest Quarter)

Comparison of transaction volume and total transaction value across regions.



Regional Structural Performance Summary (Latest Quarter)

Comparison of transaction scale, total value, and average ticket size across regions.

Region	Total Transactions (8n)	Transaction Value (₹ T)	Average Ticket Size (₹)	Transaction Share	Value Share
South	9.64	₹ 12.8	₹ 1,332	34.18%	35.68%
West	6.58	₹ 8.1	₹ 1,231	23.32%	22.50%
North	4.87	₹ 6.0	₹ 1,240	17.26%	16.79%
East	4.52	₹ 5.9	₹ 1,310	16.01%	16.44%
Central	2.19	₹ 2.6	₹ 1,180	7.75%	7.17%
North-East	0.42	₹ 0.5	₹ 1,217	1.49%	1.42%