



Fintech Performance Analysis

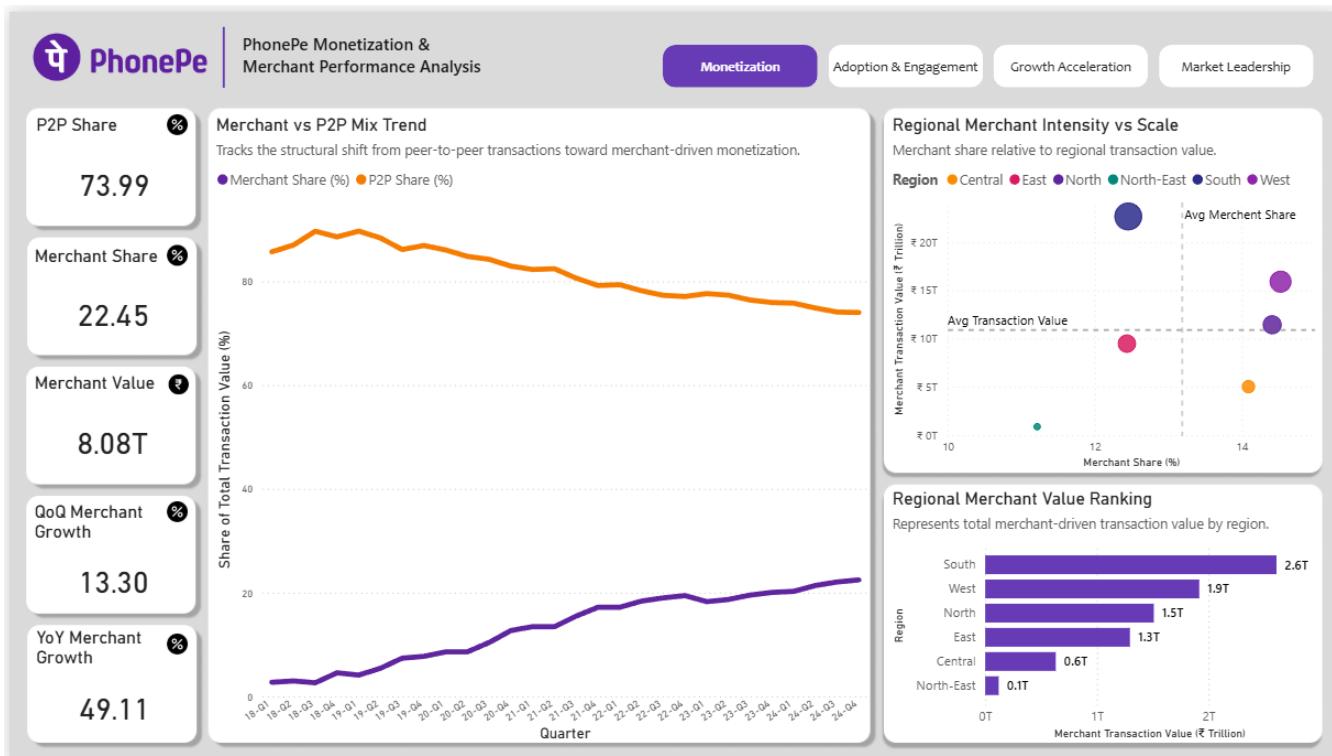
Dashboards :

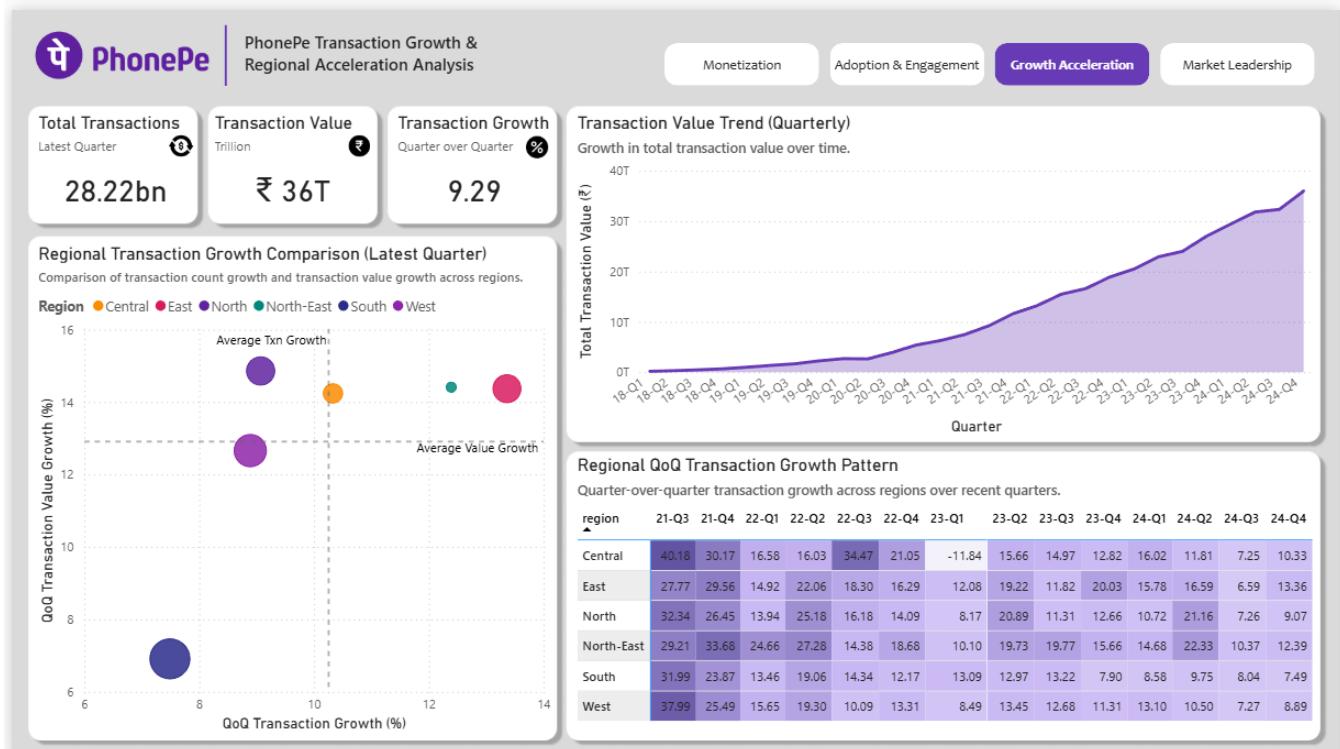
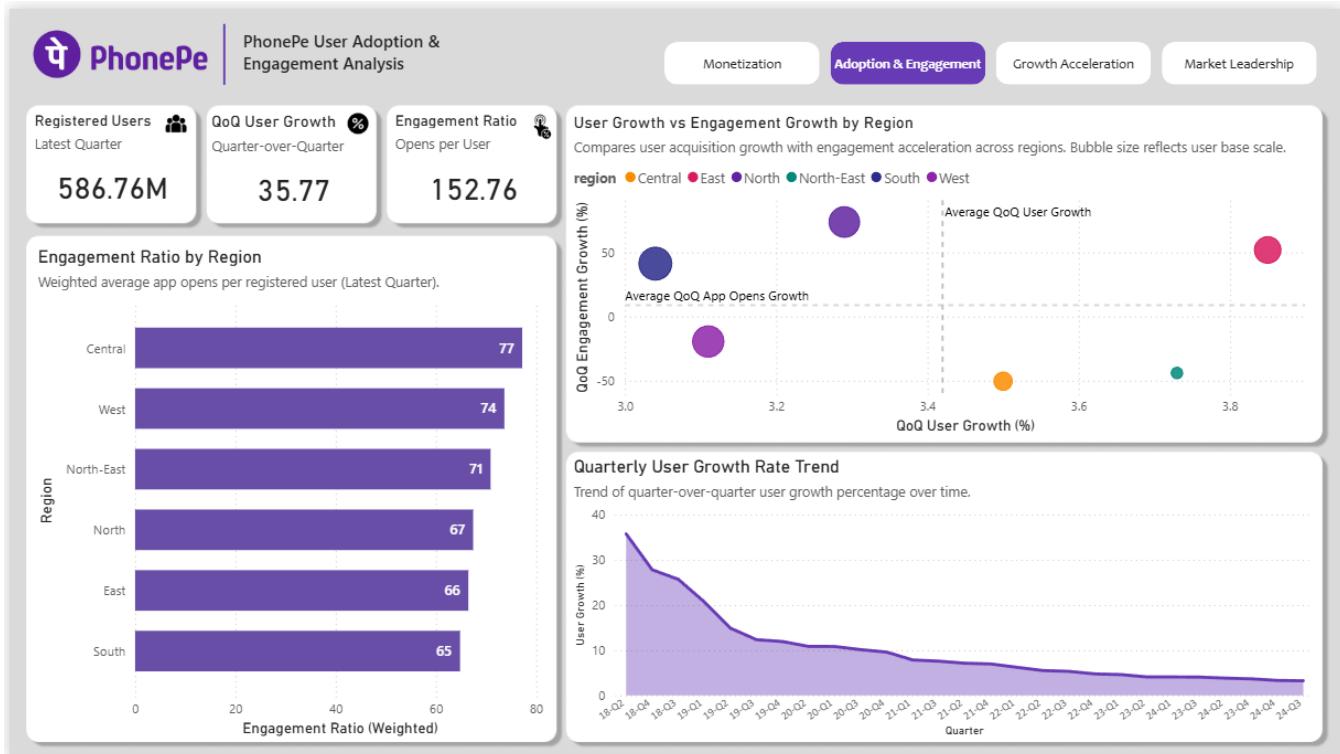
1 : D1 – Adoption and Payment Growth

2 : D2 – Monetization Mechanics

3 : D3 – User Adoption and Engagement

4 : D4 – Market Leadership and Structural Strength







PhonePe Market Leadership & Structural Strength Analysis

Monetization

Adoption & Engagement

Growth Acceleration

Market Leadership

Top 5 Regions Share %

52.30

Ticket Size Average ₹

1.47K

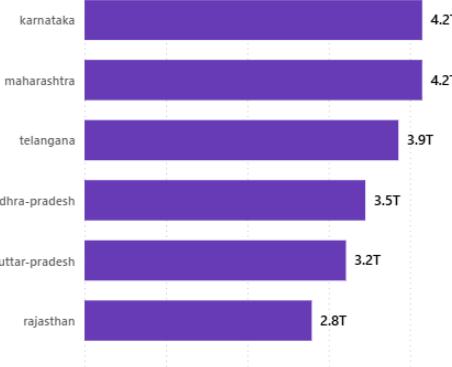
Merchant Contribution %

22.45

Top States by Transaction Value (Latest Quarter)

Total transaction value generated by each state

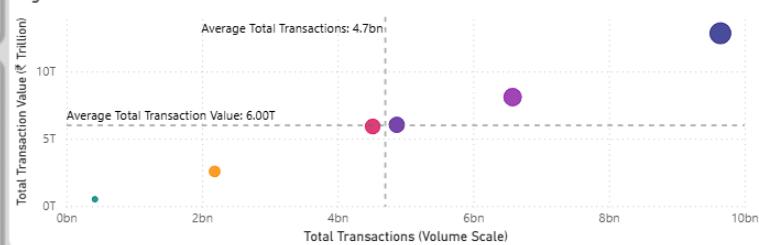
State



Regional Scale vs Value Positioning (Latest Quarter)

Comparison of transaction volume and total transaction value across regions.

Region ● Central ● East ● North ● North-East ● South ● West



Regional Structural Performance Summary (Latest Quarter)

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

Region Total Transactions (Bn) Transaction Value (₹ T) Average Ticket Size (₹) Transaction Share Value Share

| Region | Total Transactions (Bn) | 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% |