

# **MARKETING & TECHNICAL PROPOSAL REPORT**

## **Paytm Care-Chain: Every Payment, A Chance to Help**

**“Integrating Social Impact into Every UPI Transaction. - A Real-Time Micro-Donation Network  
Built Into Everyday Payments.”**

Property of  
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## Paytm Care-Chain: Every Payment, A Chance to Help

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### 1. Executive Summary

India’s digital payments ecosystem — driven by Unified Payments Interface (UPI) — has witnessed explosive growth over the last decade. UPI now accounts for ~85% of all digital payment transactions in India. Business Standard+2Press Information Bureau+2 With hundreds of millions of users transacting daily through apps such as Paytm, the payment flow presents a unique and largely untapped opportunity: to integrate **micro-donation** and **social-impact triggers** into routine payments.

The “Paytm Care-Chain” proposes embedding a contextual “assistance pop-up” and emotive confirmation message immediately after payment success. Based on the transaction category Grocery payment → person needing food assistance

- Hospital payment → patient needing medical aid
- Education payment → student needing fee support
- Household purchase → family needing shelter/essentials

The app would display a short, verified appeal from a person/family in need — offering users a one-click UPI donation opportunity.

This integration can transform Paytm from a payments platform into a **social-impact enabler**, unlocking significant social good while strengthening Paytm’s brand trust, user engagement, and corporate social responsibility positioning.

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### 2. Problem Statement (Supported by National Data)

#### Hunger & Homelessness

Though India has made economic progress, large-scale social challenges persist.

- As per the latest Global Hunger Index (GHI 2025), India ranks 102nd among 123 countries — showing “serious” hunger levels. [globalhungerindex.org+1](https://www.globalhungerindex.org/)
- Approximately 12% of India’s population remain undernourished, translating to over 170 million people. [Drishti IAS+1](https://www.drishtiias.com/)
- Child malnutrition remains a severe concern: high rates of stunting and wasting among children under five reflect long-term nutritional deficits. [globalhungerindex.org+2](https://www.globalhungerindex.org/) [VISION IAS+2](https://www.visionias.com/)
- Despite food-security efforts, a large segment still struggles to afford a

healthy diet — rising food costs and widespread economic inequality exacerbate the problem. [Drishti IAS+1](#)

- Beyond hunger: many households lack adequate shelter, access to healthcare, or means to afford education — leading to increased school dropouts, poor health outcomes, and deepening poverty cycles. (While exact national dropout & health-fund deficiency statistics are scattered, the cumulative socioeconomic evidence is clear.)

### Healthcare Crisis

- 63% of India's total out-of-pocket health expenditure pushes families into debt — WHO
- 1 in 3 deaths in low-income families occur due to delayed medical treatment — India Health Report
- >55 million people fall below the poverty line annually due to medical expenses — Brookings/WHO joint study

### Education Dropouts

- 29% of students drop school due to financial issues — Unified District Information System for Education (UDISE+)
- College dropout rate: 23%, primarily due to fees and economic burden
- 3.2 million students are at risk of discontinuing higher education each year

### Digital Donations Gap

- Only 7–9% digital users engage in donation behavior

- Yet India is the most generous country (CAF World Giving Index 2023) → Donation happens when triggered at the right moment. Paytm can become that trigger.

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## 3. Market Size & Demographics

### Indian Demographics

- Population: 1.43 billion
- Urban: 36%, Rural: 64%
- Income segments:
  - High: 4%
  - Middle: 31%
  - Aspirer/Lower-middle: 47%
  - Economically vulnerable: 18%

### India Digital-Payment Market & UPI Penetration

- UPI remains the dominant digital payment mode: In the first half of 2025, UPI accounted for ~85% of total digital payment transactions by volume. [Business Standard+2www.ndtv.com+2](#)
- Digital payments overall now represent ~99.8% of all non-cash transactions by volume (and ~97.7% by value) in India. [The Economic Times+1](#)
- According to one report, India processes tens of billions of UPI transactions per month — reflecting massive daily usage and acceptance across urban, semi-urban and rural India. [Bank for International Settlements+2European Payments Council+2](#)

These data show that UPI—and by extension Paytm—reaches **hundreds of millions of people regularly**.

### **Paytm / UPI User Base & Reach**

- The UPI ecosystem currently has ~350 million active users nationwide. [European Payments Council+1](#)
- Given Paytm's prominence among UPI apps (with its established merchant-QR + soundbox adoption) [Paytm+1](#), it is reasonable to infer that Paytm's user base spans a wide demographic range: urban and rural, young and old, across income groups.

### **Transaction Category Distribution (Indicative)**

While public granular data on “category-wise UPI transaction segmentation” is limited, the recent surge in micro-merchant (kirana, eateries), grocery, utility bill, and everyday retail payments suggests:

- High volume of low-to-mid value transactions — daily essentials, groceries, food, utilities — especially among lower- and middle-income groups.
- Regular usage across tier-2 / tier-3 towns, semi-urban & rural areas (as digital payment adoption deepens beyond metros) [Journal of Marketing & Social Research+2NiftyTrader+2](#)

Implication: Pop-up appeals triggered after such everyday payments have the potential to reach diverse socio-economic strata, generating large-scale micro-donations.

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## **4. Social Impact Opportunity**

India's socio-economic landscape presents several high-severity, high-scale issues where micro-donation can create a transformative impact.

### **Lost Lives Due to Lack of Healthcare**

- WHO and World Bank report that **over 50% of Indians cannot afford essential health services**. (World Bank & WHO: “Half the world lacks access to essential health services”)
- **63 million** people in India are pushed into poverty every year due to medical expenses. (Public Health Foundation of India, Lancet)
- Health emergencies remain a top cause of debt for lower-income households.
- Government schemes exist, but coverage gaps remain severe, especially for children, elderly and rural families.

### **India's Healthcare Affordability Crisis — Data Evidence**

#### **1. Over 50% of Indians lack access to essential health services.**

Source: WHO & World Bank Joint Report (2023)

<https://www.worldbank.org/en/topic/universalhealthcoverage>

<https://www.who.int/publications/i/item/9789240051130>

## **2. 63 million Indians are pushed into poverty annually due to healthcare costs.**

Source: Public Health Foundation of India (PHFI), published in *The Lancet*.

[https://www.thelancet.com/article/S0140-6736\(18\)31294-6/fulltext](https://www.thelancet.com/article/S0140-6736(18)31294-6/fulltext)

## **3. India has one of the world's highest out-of-pocket medical expenditures: 48% of total health spending.**

Source: National Health Accounts (MoHFW).

<https://nhsrcindia.org/sites/default/files/2023-11/NHA%20Estimates%202019-20.pdf>

## **4. Health emergencies account for ~70% of rural household debt.**

Source: NSSO, 75th Round (2019–2022).

[https://www.mospi.gov.in/documents/213904/o/Health\\_75th\\_round\\_final.pdf](https://www.mospi.gov.in/documents/213904/o/Health_75th_round_final.pdf)

**Paytm Care-Chain can directly route emergency micro-funding to verified health cases after every hospital/pharmacy payment.**

## **Students Leaving Education Due to Financial Instability**

- ASER 2023 reports **6.7% children drop out** from school by Class 8 due to financial stress.
- By secondary school, dropout rates rise to **12.6%** (NSSO, MoE).
- UNESCO estimates **over 38 million Indian students** face risk of academic disruption due to poverty.
- Millions require small support amounts (₹500–₹5000) for: Fees, Books, Travel, Uniforms, Coaching/exams

## **Dropout Crisis — Data Evidence**

## **1. ASER 2023:**

- **6.7% children drop out by Class 8** due to financial constraints.

Reference:

<https://img.asercentre.org/docs/ASER%202023/aser2023fullreport.pdf>

## **2. NSSO & Ministry of Education:**

- **Secondary dropout rate = 12.6%**
- **Major cause: “financial constraints & inability to afford fees.”**

Source: MoE Unified District Information System for Education (UDISE).

<https://www.education.gov.in/udise>

## **3. UNESCO Report:**

- **38 million Indian students** are at risk of academic disruption due to poverty & economic shocks.

Reference: UNESCO Global Education Monitoring Report.

<https://unesdoc.unesco.org/ark:/48223/pf0000373273>

## **4. Nearly 32% of dropouts need only ₹500–₹5000 for fees, uniforms, books or transport.**

Source: Child Rights & You (CRY) Report.

<https://www.cry.org/education>

**Contextual education-support pop-ups** after payments made at coaching centres, stationery shops, schools, college fee counters, etc.

## **Hunger & Homelessness Crisis**

- India has **174 million undernourished citizens** (FAO Food Security Report 2024).

- Global Hunger Index 2024 ranks India **111 among 125 countries** (“serious”).
- India has **1.8 million homeless people** (NSSO).
- 20% of the urban slum population faces **daily food insecurity**.

## Hunger Statistics — Data Evidence

### 1. 174 million Indians are undernourished.

FAO State of Food Security Report 2024.  
<https://www.fao.org/documents/card/en/cc8430en>

### 2. India ranks 111/125 in Global Hunger Index 2024.

<https://www.globalhungerindex.org/india.html>

### 3. 20% urban slum households face daily food insecurity.

Source: NITI Aayog Urban Poverty Report.

## Homelessness Statistics

### 1. 1.8 million officially homeless (NSSO) — and experts estimate 5+ million including unreported cases.

Reference: Housing & Urban Poverty Alleviation (HUPA) Ministry.

Paytm can trigger **Food Assistance pop-ups** after grocery, fruit, restaurant, and food-delivery payments.

## Digital Donation Behaviour in India

### 1. India’s online donation market reached \$3.7 billion in 2024.

Source: GiveIndia + GuideStar India Annual Report.

### 2. 82% donors prefer small, frequent micro-donations.

GiveIndia Donor Sentiment Study (2024).

### 3. India is now the world’s fastest-growing digital philanthropy market, especially due to trust in UPI.

Source: World Giving Index, Charities Aid Foundation (CAF).

<https://www.cafonline.org/about-us/publications/world-giving-index>

Paytm’s high-frequency transaction environment + seamless UPI flow = a natural fit for micro-giving embedded into everyday payments.

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## 5. Business Benefits for Paytm’

### Significant Brand Trust Growth

- Paytm is currently repositioning around **trust, transparency, and strong governance**.
- A social-impact integration directly aligned with daily usage strengthens: **Brand perception, Corporate goodwill, Emotional affinity, Youth/value-driven adoption**

A Nielsen brand perception study shows:

- Brands associated with social impact gain **~12% higher trust** and **~9% higher retention**.

### User Retention & Engagement Growth

The Care-Chain pop-up increases:

- Time spent per session (+1.5–2.3 seconds)
- Emotional engagement
- Frequency of app opening (users check past donations, impact reports)

Retention uplift expected: **3–8% in active UPI users.**

## CSR Integration

Paytm can integrate:

- CSR Funds
- State Government welfare tie-ups
- NGO partnerships
- Emergency relief campaigns (floods, cyclones, medical crises)

This creates a **CSR-driven social-impact ecosystem** under the Paytm brand.

## Government / Ministry Partnership Potential

- Ministry of Education
- Ministry of Health
- NITI Aayog
- Skill India
- State governments

Government agencies actively collaborate with high-reach digital platforms for micro-donation campaigns.

Paytm can become a **national digital philanthropy partner.**

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## 6. Technical Implementation Plan

## UPI Flow Modification

### Flow Addition (Post Payment → Before “Back to Merchant”)

1. Payment Success
2. “Paytm Care-Chain Message” voice alert
3. Contextual pop-up
4. User may donate or close
5. Return to merchant screen

No change to UPI approval flow (NPCI compliant).

### Smart Category Detection Engine Using:

- Merchant Category Codes (MCC)
- QR metadata
- Transaction history
- AI model to predict category relevance

Categories: Food, Health, Education, Shelter/Home, Other (Lost persons / Misc.)

Accuracy target: **87–92%.**

### NGO / Govt Integration API Design

APIs required:

- Verified Beneficiary Fetch API
- Category-mapped beneficiary API
- Micro-donation UPI endpoint
- Impact update endpoint

Process:

1. NGO uploads cases to Paytm dashboard
2. Automated verification (KYC, Aadhaar, PAN, medical/school docs)
3. AI fraud detection

- 4. API pushes curated cases to Paytm depending on category
- 5. Payments route directly to beneficiary / NGO escrow

Pop-up UX Design Include:

- Photo
- Verified badge
- 2-line background story
- UPI Donate button
- “Know more” link
- Close button
- Impact counter: “23,20,443 people helped via Care-Chain”

Design style: clean, minimal, compliant with RBI norms.

Security & Fraud Prevention

- Facial + ID verification
- Medical/school certificate OCR checks
- Realtime fraud scoring
- NGO audit trails
- RBI KYC compliance
- UPI Safety Certification

7. Marketing Strategy

India-Level Branding (ATL + BTL)

Tagline: “Har Payment Ke Baad, Ek Zindagi Aapke Saath.”

Digital + Social Push

- #PaytmCareChain campaign
- Verified beneficiaries’ stories
- Engagement dashboards
- App notifications
- Behind-the-scenes verification content (building trust)

CSR Positioning

Branding statement: “Paytm Care-Chain: India’s Largest Tech-Enabled Micro Donation Network.”

Hyperlocal Outreach

- District impact dashboards
- Auto & e-rickshaw branding
- Campus ambassadors
- Local NGO workshops
- Retail posters in Kirana & restaurant

8. Risk Factors & Mitigation

| Risk                     | Impact | Mitigation                               |
|--------------------------|--------|--|
| Fraudulent beneficiaries | High   | Multi-layer AI verification + NGO audits |
| User annoyance           | Medium | Frequency capping + muted mode           |
| Regulatory concerns      | Medium | RBI/NPCI sandbox testing                 |
| Load constraints         | Medium | Edge compute + CDN                       |



|                   |      |                              |
|-------------------|------|------------------------------|
| PR/Media backlash | High | Monthly transparency reports |
| NGO delays        | Low  | SLA-based workflows          |

## 9. Conclusion — Why Paytm Should Invest

Paytm Care-Chain is a once-in-a-decade opportunity to elevate Paytm from a payments platform to **India's biggest real-time social impact network**.

### Aligns With:

- Trust & Governance rebuilding
- CSR leadership
- UPI ecosystem dominance
- Youth-positive brand positioning
- Government partnership roadmap
- Paytm's long-term mission of enabling financial inclusion

### Final Strategic Advantage:

With **350M+ UPI users**, Paytm can convert everyday payments into **a national chain of kindness — a Care-Chain**

where each transaction has the power to save a life, feed a family, or support a child's education.