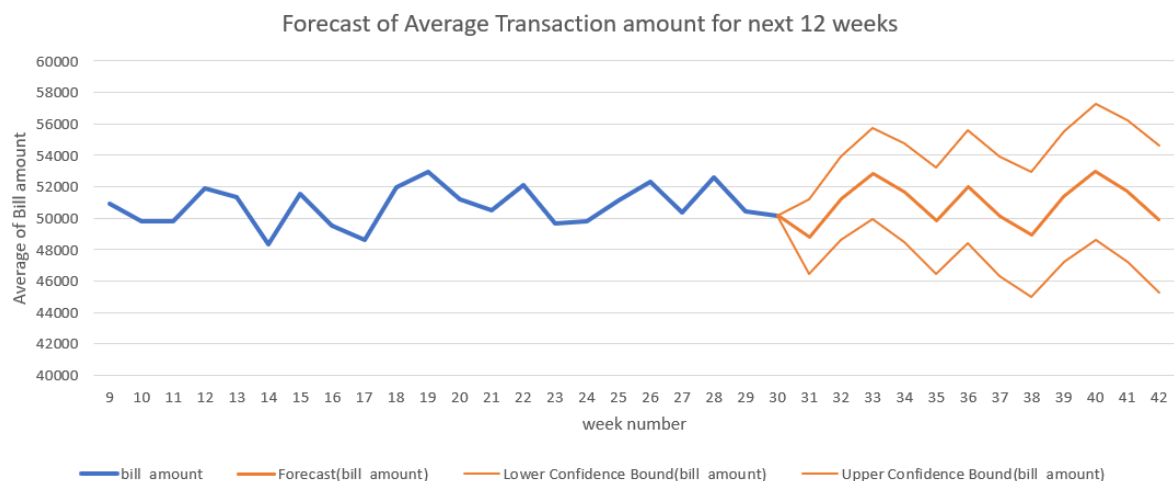


Review Deck for analysing the insights

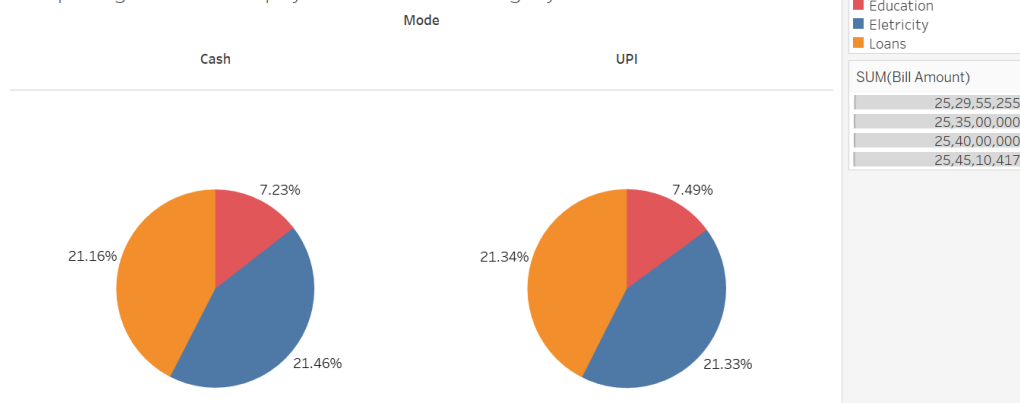
- The total amount transacted through UPI and Cash are almost same every month.
- when analysed through the forecasting trend for the next three months, the trend remains same for both UPI, Cash and BBPS transactions as whole.

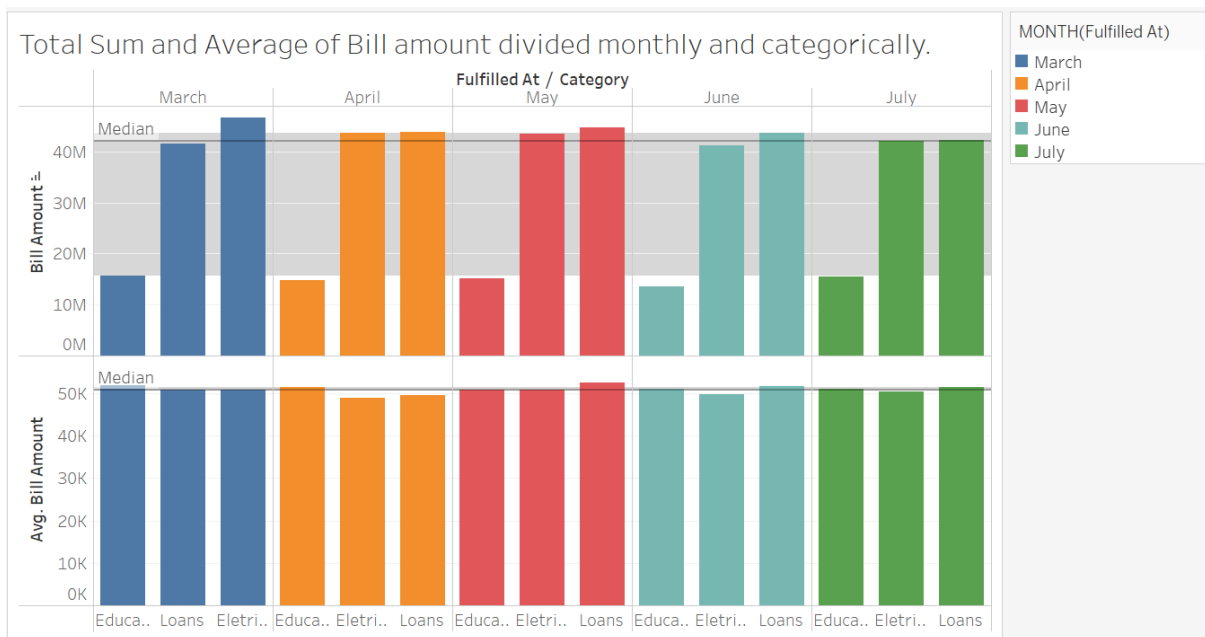
monthly	mode	total_amount
March	Cash	52140697
March	UPI	51657055
April	UPI	51967151
April	Cash	50295844
May	Cash	52672675
May	UPI	50538580
June	Cash	50064740
June	UPI	48286585
July	UPI	52061046
July	Cash	47781299



- When categories are taken into account, Electricity has the highest payments average followed by Loans and Education. In terms of payment through cash and UPI, electricity and loans have equal share.

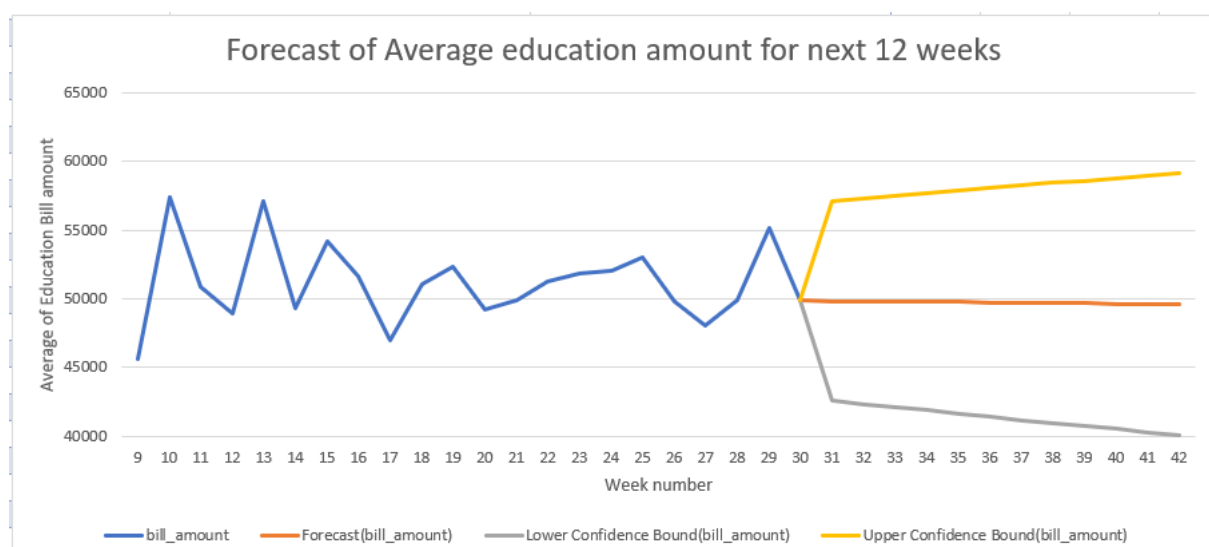
Comparing the mode of payment with the Category

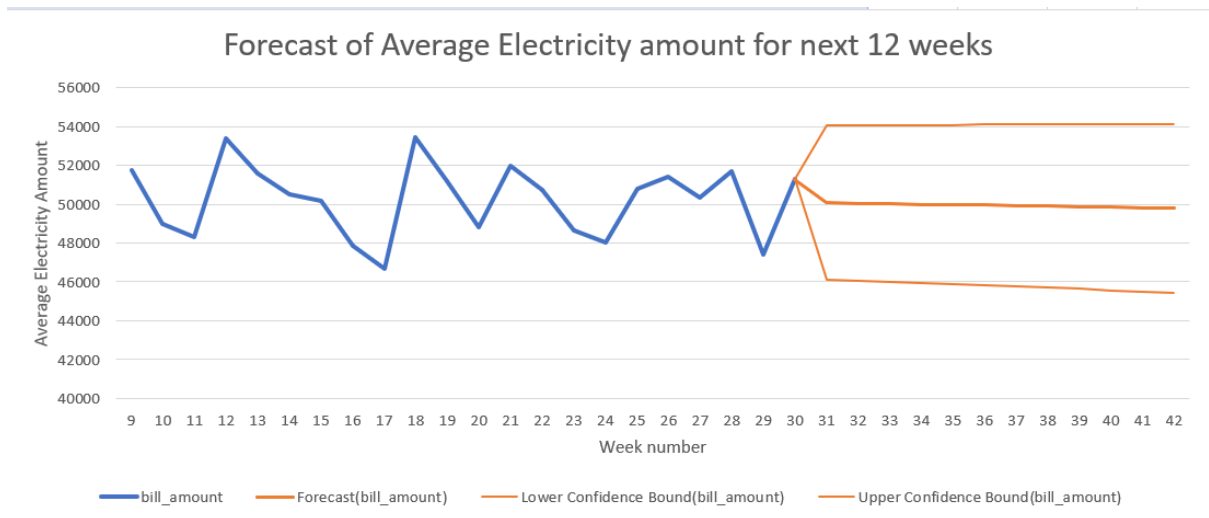




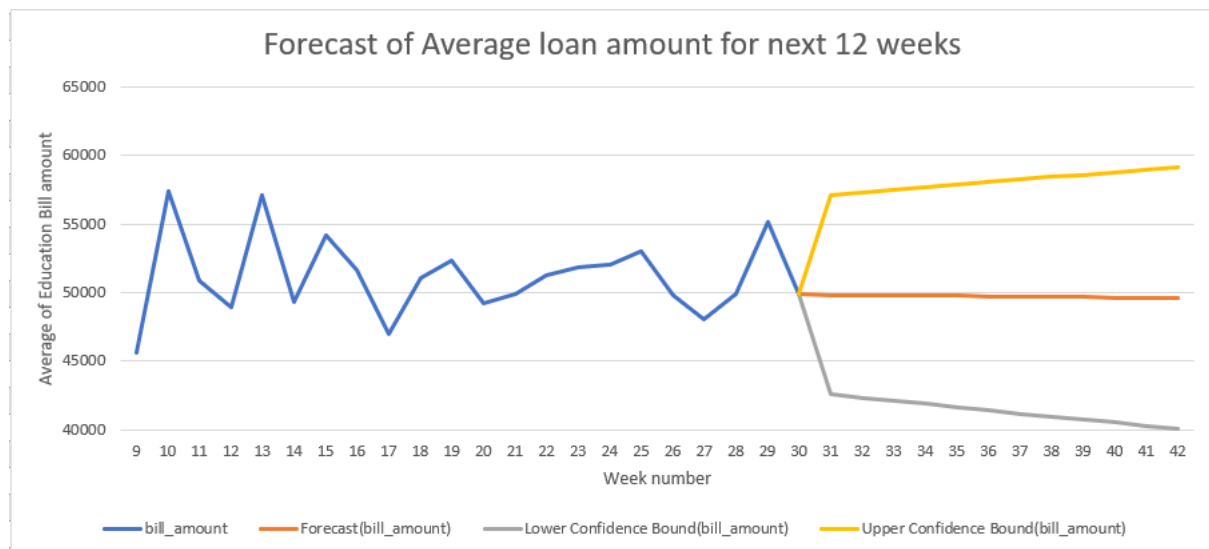
- From forecasting model, we can observe that, education payments has grown considerably in the consecutive months. The growth forecast of education related payments is better than electricity and loans.
- The order of growth will be education, loans and electricity for the next 3 months. Electricity payment growth remains almost same.
- Only 3 months is forecasted as the given data is of only 5 months.

Forecast for Education



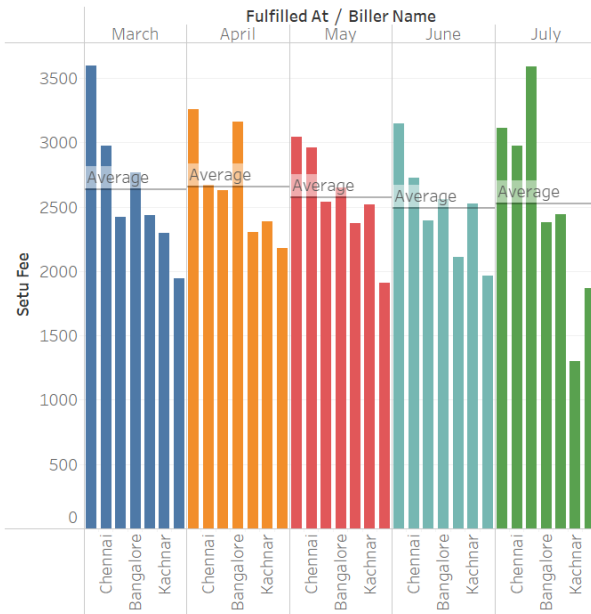


Forecast for loans

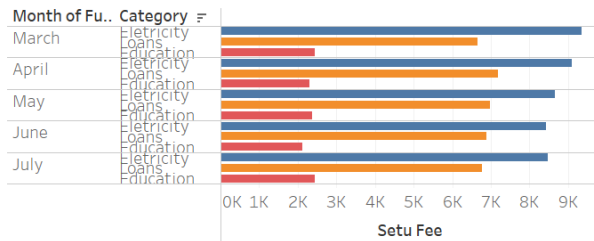


- Setu fee has the highest average in April and lowest in June, biller Delhi from electricity payments has been the biggest customer so far and amaltas from loans segment has been the smallest one.

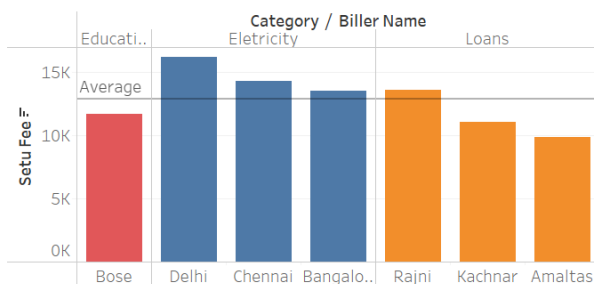
Setu Fee Calculated Monthly for all Billers.



Setu Fee Calculated Monthly for Each Category



Sum of Setu Fee for each Biller with Category



- electricity has the highest sum of transactions with the cash mode. Most of the transactions got through ICICI bank.

bill	category	interchange_rates	mode
108894149	Electricity	2.25	Cash
108279997	Loans	4.00	UPI
108219990	Electricity	2.25	UPI
107395839	Loans	5.00	Cash
38010430	Education	1.00	UPI
36665267	Education	2.00	Cash

bank_name	total	mdr
I Bank	172764776	5.5
K Bank	167128788	6
A Bank	167572108	5

- App A has the highest average transactions with D being the least average.

	name	total
▶	A App	51647.3348
	E App	50935.5931
	B App	50648.4764
	C App	50477.4902
	D App	49997.8402

- A detailed heatmap of App and Bank data with month wise data is shown below.

Sum of Bill Amount Transacted through Apps wrt Banks in Every Month.

Bank Name	Month of Fulfilled At	Name				
		A App	B App	C App	D App	E App
A Bank	March	65,37,163	67,93,204	68,01,993	73,23,139	71,22,667
	April	73,49,433	69,87,082	64,72,757	60,73,853	66,86,091
	May	85,60,345	65,41,765	68,88,956	59,18,099	67,91,924
	June	68,38,378	72,86,960	59,14,636	56,10,388	69,30,111
	July	63,68,672	62,73,375	65,15,586	63,37,591	66,47,940
I Bank	March	68,66,991	69,00,912	67,02,526	59,37,064	75,58,027
	April	79,92,345	68,22,856	66,03,821	62,09,515	62,37,415
	May	73,46,229	73,72,276	69,60,388	80,67,341	57,48,019
	June	66,66,456	75,84,950	77,83,541	72,15,088	59,55,115
	July	62,83,874	67,87,455	73,84,126	76,73,579	61,04,867
K Bank	March	66,72,330	78,05,972	63,85,951	61,63,304	82,26,509
	April	68,51,337	64,02,478	72,00,679	70,55,200	73,18,133
	May	68,89,744	75,88,964	67,12,663	51,94,783	66,29,759
	June	57,95,424	51,93,097	49,94,230	68,02,536	77,80,415
	July	75,67,132	68,80,249	68,75,965	63,64,289	57,77,645

Bill Amount
5M 9M

Recommendations:

- So far billers from Electricity segment has been the highest contributors but the growth is constant, so more billers should be onboarded from this segment.
- Educations segment has good growth, so more emphasis should be put on expanding the outreach for billers.
- Billers from other RBI approved segments such as Telecom, Utilities etc should be onboarded to create new revenue streams.
- Company should focus more on BBPS BOU as there are more opportunities in it. Hundreds of Educational Institutions, Municipalities, power distribution companies, telecom companies etc; who still haven't digitalised their payments.
- There is a lot of scope for outreach, outside the urban cities. Most of the two-tier cities can be counted in this.
- Other financial services like B2B lending or BNPL, which is trending now or Forex related products since India receives huge remittances from all over the world.
- The fintech space in India is bullish and there is immense growth in this space, more number of billers and App agents should be onboarded as Simplified payment options are getting immensely popular these days.