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Anirudh Varshney, founder and CEO of Tralytics. This shift represents India's burgeoning digital economy and rising disposable incomes, enabling people to spend more on convenience and efficiency. "Q-commerce is a key driver of job creation, skill development, and operational growth. The industry's expansion in last-mile delivery networks has created opportunities for delivery personnel, warehouse operators, and tech professionals skilled in AI, analytics, and

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Welcoming a nother Republic Day, India stands proud as a vibrant democracy. The nation's young population and commitment to innovation fuel its growing confidence. With that said, let's find out which currents are influencing India's growth story.

CASHLESS AND BOUNDLESS
As India goes cashless with the Unified Payments Interface (UPI), the economy is ushering in a new era of financial inclusion. A PayNearby

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report reveals a 33 per cent increase in UPI transactions at retail stores, underscoring the growing adoption of digital payments beyond tier 2 regions. Indraneel Ajitkumar Pandit, EVP and chief digital officer, Federal Bank, notes, "Digital public infrastructure (DPI), such as UPI, has democratised access to financial services by allowing small vendors and rural populations to engage in digital transactions and formal banking." Moreover, exporting such financial technology to other countries enhances India's soft power. "The global adoption of UPI-like systems can position the country as a leader in fintech solutions, attracting investment and talent," he believes.

Emphasising how India's DPI is widely considered to be the best in emerging markets, Prithvi Chandrasekhar, CEO - consumer finance, InCred Finance, details, "DPI is more than UPI, it includes the Aadhaar ID system, credit bureaus, GST implementation, near-universal access to mobile telephony, and increased bank account penetration supported by schemes like Pradhan Mantri Jan-Dhan Yojana (PMJDY), and more. However, steps like consented data sharing and introducing DPI into asset ownership are imperative to enable the next wave of growth."



Forces shaping the future

As India navigates a defining era of growth, we highlight some megatrends that are catalysing the nation's evolution

Q-COMMERCE TAKES OFF
Today, Indians want the best things in life at their fingertips, reflected in the country's USD 3.34 billion quick-commerce market. "The rise of q-commerce underscores India's dynamic growth, driven by rapid urbanisation, increasing internet use, and shifting consumer expectations," remarks

GREEN FLAGS FOR GROWTH
Progress fuelled by green practices is a true hallmark of robust development, further slow pro-

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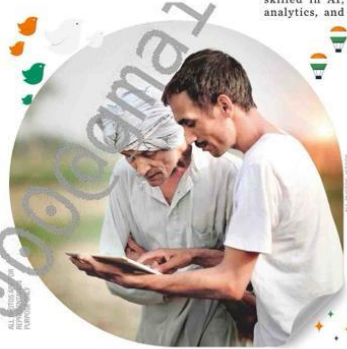
gress. Hence, innovative financing options, such as public-private partnerships, green bonds, and international climate funds, are essential," shares Gupta.

THE GREAT INFLUENCE
Thanks to internet access and user-friendly tech, anyone can be a content creator. India's creative economy has emerged as a USD 30 billion industry, contributing nearly 2.5 per cent of GDP. "This reflects a cultural shift towards entrepreneurship. As more individuals embrace self-reliance and innovation, the creator economy has become a symbol of modern India's aspirations, spurring employment and fostering a more prosperous future," concludes Parul Parmar, co-founder of NewNarrative Media.

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logistics. Moreover, partnerships with local businesses and startups nurture entrepreneurship," adds Varshney.

GREEN FLAGS FOR GROWTH

Progress fuelled by green practices is a true hallmark of robust development. "The country

is set for a clean energy revolution, with renewable installations expected to grow more than fourfold by 2030, making India the fastest-growing market among major economies. Several industrial and commercial sectors are adopting renewable energy, while policies like the Green Energy Open Access Rules are expanding participation in clean energy across MSMEs and large corporations," elaborates Kuldeep Jain, managing director of CleanMax.

However, India's clean energy efforts require more support, cautions Sameer Gupta, chairman and managing director of Jackson Group. "The sector needs an estimated Rs two trillion annually, yet it currently attracts only Rs 75,000 crore per year, leaving a funding gap of Rs 1.25 trillion. Regulatory inconsistencies across states, coupled with delays in land acquisition, further slow pro-

gress. Hence, innovative financing options, such as public-private partnerships, green bonds, and international climate funds, are essential," shares Gupta.

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