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## ONE97 COMMUNICATIONS(PAYTM) SWOT & PESTLE ANALYSIS

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**Company Name :** One97 Communications(Paytm)

**Company Sector :** Financial Services

**Operating Geography :** India, Asia, Global

**About the Company :**

One97 Communications (OCL) is the parent company of Paytm, a leading Indian mobile payments and financial services company based in Noida, India. Vijay Shekhar Sharma founded it in 2000. In July 2021, the company filed the offer document for India's largest ever initial public offering (IPO). On November 8, 2021, it was listed on Indian stock exchanges. The company provides a variety of digital payment and financial services to Indian consumers and merchants through its network of subsidiaries and businesses. It also offers merchants mobile advertising, marketing, and payments. One97 Communications was named Emerging Company of the Year at the 10th Annual Voice&Data Award 2009 in August 2009 for its contribution to the VAS space. One97 was named the Most Innovative Company of the Year 2014 at the Business Standard Awards in March 2014. In 2017, the company was ranked #309 on the Fortune Next 500 list. On May 21, 2022, One97 Communications announced the formation of a joint venture general insurance company in which it has committed to investing Rs 950 crore over a 10-year period. The board approved the proposal to form a joint venture company called Paytm General Insurance Limited (PGIL).

The USP of One97 Communications (Paytm) lies in it being the largest mobile payment and financial service company in India. One97's mission is "to bring half a billion Indians into the mainstream economy through payments, commerce, banking, investments, and financial services."

**Revenue :**

INR 41,754 million - FY ending 31st March 2022

INR 30,420 million - FY ending 31st March 2021

## SWOT Analysis :

The SWOT Analysis for One97 Communications(Paytm) is given below:

Strengths	Weaknesses
<ul style="list-style-type: none"> <li>1.Diversified portfolio of products and services offered</li> <li>2.Large user base of the company</li> <li>3.Large number of merchants to sell products on Paytm's ecommerce platform</li> </ul>	<ul style="list-style-type: none"> <li>1.Strong competition from banks and other financial institutions</li> <li>2.Value erosion for investors post IPO</li> <li>3.Payment processing fees and promotions being a major cost-head</li> <li>4.Incremental business is not generating revenue</li> </ul>
Opportunities	Threats
<ul style="list-style-type: none"> <li>1.Growth of digital payments companies post demonetization</li> <li>2.Increasing internet penetration may provide more users for digital payments</li> <li>3.Rise in ecommerce sales due to COVID in India</li> </ul>	<ul style="list-style-type: none"> <li>1.RBI regulations on digital payments restrict the growth of the company</li> <li>2.Security and privacy concerns for using the Paytm app for loss of user data</li> </ul>

## PESTLE Analysis :

The PESTLE Analysis for One97 Communications(Paytm) is given below:

Political	Economical
1.Demonetisation paved way for the growth of Paytm	1.Impact of the COVID-19 outbreak on digital payments
Social	Technological
1.Substandard internet quality affects the spread of use of digital payments 2.Increasing internet penetration will drive digital payments growth 3.Rapid growth of the e-commerce businesses due to the pandemic	1.Use of AI and ML in digital payments industry in India 2.Need for cybersecurity measures to be implemented into the payments app
Legal	Environmental
1.Digital payments companies need to adhere to data privacy laws 2.Digital Payments companies need to follow RBI guidelines for security measures in their apps	1.Impact of climate change on ecommerce industry in India

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