

# India

<b>South Asia</b>		<b>Lower middle income</b>		
Population, age 15+ (millions)	<b>950.8</b>	GNI per capita (\$)		<b>1,670</b>
		<b>Country data</b>	<b>South Asia</b>	<b>Lower middle income</b>
<b>Account (% age 15+)</b>				
All adults		79.9	69.6	57.8
All adults, 2014		53.1	46.5	41.9
All adults, 2011		35.2	32.4	28.9
<b>Financial institution account (% age 15+)</b>				
All adults		79.8	68.4	56.1
All adults, 2014		52.8	45.6	40.6
All adults, 2011		35.2	32.4	28.9
<b>Mobile money account (% age 15+)</b>				
All adults		2.0	4.2	5.3
All adults, 2014		2.4	2.6	3.2
<b>Account, by individual characteristics (% age 15+)</b>				
Women		76.6	64.1	53.0
Adults belonging to the poorest 40%		77.1	65.6	50.7
Adults out of the labor force		75.1	61.7	50.8
Adults living in rural areas		79.3	69.2	57.6
<b>Digital payments in the past year (% age 15+)</b>				
Made or received digital payments		28.7	27.8	29.2
Made or received digital payments, 2014		19.3	16.7	19.7
Used an account to pay utility bills		6.5	7.1	7.5
Used an account to receive private sector wages		5.4	4.8	5.5
Used an account to receive government payments		8.1	7.1	8.3
Used the internet to pay bills or to buy something online		4.3	4.5	6.8
Used a mobile phone or the internet to access an account		5.3	7.1	8.3
Used a debit or credit card to make a purchase		12.3	10.0	10.0
<b>Inactive account in the past year (% age 15+)</b>				
No deposit and no withdrawal from an account		38.5	31.2	21.6
No deposit and no withdrawal from a financial institution account		38.7	31.6	22.0
<b>Domestic remittances in the past year (% age 15+)</b>				
Sent or received domestic remittances through an account		7.4	7.6	10.1
Sent or received domestic remittances through an OTC service		0.8	1.9	4.7
Sent or received domestic remittances through cash only		8.3	8.3	8.8
<b>Saving in the past year (% age 15+)</b>				
Saved at a financial institution		19.6	17.2	15.9
Saved at a financial institution, 2014		14.4	12.7	14.4
Saved using a savings club or person outside the family		8.4	10.2	13.0
Saved any money		33.6	33.2	39.7
Saved for old age		11.2	11.4	13.2
<b>Credit in the past year (% age 15+)</b>				
Borrowed from a financial institution or used a credit card		8.1	7.8	9.8
Borrowed from a financial institution or used a credit card, 2014		9.1	8.6	10.0
Borrowed from family or friends		32.7	31.3	30.4
Borrowed any money		42.4	41.5	42.9
Outstanding housing loan		4.6	5.1	5.0