NAYI INDIA PLAYBOOK
BUILDING LIVE. 3 WEEKS TO 15TH AUGHUST

Nayi India. The AND Market.

One View. Five Moves. Festive 2026.

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ONE VIEW

India is not one market. It is many markets moving at once.

Mass and premium. Kirana and quick commerce. Metro and tier two. Mobile and physical. Hindi and Tamil and Bengali. Five generations in one household. All at once. All the time.

This is the AND Market. It does not ask you to choose. It asks you to hold everything together — and move with it.

India is not a market in equilibrium. It is a market in motion — churning, rising, throwing up new opportunity and new complexity simultaneously. The Manthan is always underway. The brand that reads the churn correctly wins. The brand that waits for the market to settle will always be late.

Your Festive 2026 plan starts here.

> ***The AND Market does not stand still. Every number below is moving. Plan for the market that is arriving — not the one that has passed.***

THE AND MARKET — WHAT THE DATA SAYS

India. Family-Heavy. Multi-Generational.

60.3% of Indian households were couples with children in 2024 — *Euromonitor*

But the Indian household is not just nuclear. Three types coexist and all drive Festive buying:

Nuclear households with dependent children — the largest category. Multiple buying roles inside one home.

Households with adult children above 18 still at home — digital-native buyers bringing new category and brand influences into the household basket.

Joint and extended families — multi-generational, especially in tier two and tier three India. Festive occasion buying is concentrated here.

Source: Euromonitor International, Household Structure Data, 2024; sociology.institute, 2026

> ***The Festive buyer is not one person. She is a household system. Five generations may be buying simultaneously — each with their own channel, their own occasion, their own brand relationship.***

Rising. Fast.

$1.5T → $6T consumer spending growth projected by 2030 — *WEF + Bain*

140 million new middle-class households by 2030 — *WEF + Bain*

1 in 2 households will be high or upper-middle income by 2030, up from 1 in 4 today — *WEF + Bain*

Source: World Economic Forum + Bain & Company, Future of Consumption in Fast-Growth Consumer Markets: India, 2019

> ***Every Festive season, India has more buyers entering more categories than the season before. The market that arrives at Diwali 2026 is larger than the one at Diwali 2025.***

Mobile Digital. One Layer. Everywhere.

1.12 billion cellular mobile connections active in India in early 2025 *— DataReportal 2025*

750 million+ mobile internet users — 83% of all internet users on mobile *— DataReportal / muftinternet 2025*

20 GB average mobile data consumption per user per month — world's largest *— muftinternet 2025*

In India, digital IS mobile. Mobile IS digital. They are one ubiquitous infrastructure layer — through which every Festive buyer discovers, compares, pays, and reorders. Mobile Digital is not a channel decision. It is an infrastructure reality. Every Festive touchpoint must be built for mobile first.

Source: DataReportal, Digital 2025: India; muftinternet.com, 2025

> ***If your Festive plan does not work on mobile, it does not work in India.***

Distributed. Kirana. General Trade. Modern Trade. eComm / QComm. All Matter.

13 million kirana stores — the backbone of India's FMCG distribution *— Business Standard, 2025*

85–90% of FMCG Festive volume moves through general trade and kirana *— Business Standard / PPMS 2026*

18–20% modern trade share — growing at 20–25% annually *— FieldAssist, 2026*

$10–11B quick commerce GMV in 2025 — fastest growing channel *— Bain + Flipkart 2026*

General trade and the kirana are not a legacy channel. They are the Festive channel. The kirana is where Diwali happens for most of India. Modern trade owns the premium gifting occasion. Quick commerce owns the last-minute urban impulse. All three must be active before the season peaks.

Source: Business Standard June 2025; PPMS.in 2026; FieldAssist 2026; Bain + Flipkart How India Shops Online 2026

> ***A Festive plan that addresses only one or two of the three trade channels is a partial plan. The AND Market demands AND commerce presence.***

Payments as Signals. All Signals.

131B UPI transactions in FY24 — 80%+ of all retail digital payments *— PwC*

159B → 481B total digital financial transactions FY24 to FY29 — threefold growth *— PwC*

Every UPI transaction, every quick commerce order, every kirana digital payment, every modern trade basket scan is a signal. Kirana offtake data is a signal. MT footfall is a signal. Quick commerce reorder patterns are signals. Social conversations are signals. AI-powered category searches are signals. The buyer is already signalling her Festive intent — right now, in July. The brand that reads all signals wins the shelf in October.

Source: PwC, The Indian Payments Handbook 2024–2029, August 2024

> ***The payments spine is the most underused signal source in Indian Festive planning. Start reading it now — not in September.***

E-Commerce and Quick Commerce.

$65–66B India's e-retail GMV in 2025 — 19–21% YoY growth *— Bain + Flipkart*

290–300M annual active online shoppers in 2025 — doubled in five years *— Bain + Flipkart*

$170–180B e-retail GMV projected by 2030 *— Bain + Flipkart*

Source: Bain & Company + Flipkart, How India Shops Online 2026, April 2026

> ***Quick commerce is the fastest-growing Festive channel. Sessions last under five minutes. First screen wins. The brand not visible on quick commerce at Festive is invisible to the urban impulse buyer.***

Move 1 Plan for a market in motion — not a static snapshot.

Every number is moving. The kirana is digitising. The quick commerce buyer is expanding her category. The rural buyer is gaining income and access simultaneously. A Festive plan built on last year's data is already behind. Read what is arriving — not what has passed. Plan for October with July's signals. The Manthan never stops.

Move 2 Make Mobile Digital your primary Festive spine.

Every Festive touchpoint — discovery, gifting, comparison, reorder — happens on mobile. 750 million mobile internet users. 20 GB consumed per person per month. Mobile Digital is not a channel. It is the infrastructure your Festive plan runs on. If it does not work on mobile, it does not work in India.

Move 3 Design for the household system — not one buyer.

Festive is a household occasion. Five generations may be buying simultaneously — the grandmother with forty years of brand loyalty, the mother driving the grocery basket, the father controlling the durables, the adult daughter on quick commerce, the teenage son influencing through social. One pack size, one message, one channel will not serve this system. Design for the household. Build for all of them.

Move 4 Plan across all three trade channels — simultaneously.

Kirana and general trade hold 85–90% of FMCG Festive volume. Modern trade holds the premium gifting occasion and the data visibility. Quick commerce holds the last-minute urban impulse. None of these is optional. None is a stepping stone to another. Your Festive shelf must be stocked, visible, and active across all three — before the season peaks. Not in September. Now.

Move 5 Read all signals — now. Not in September.

The buyer is already signalling her Festive intent. Kirana offtake is already moving. Quick commerce basket sizes are already shifting. UPI payment patterns are already showing category interest. Social conversations are signalling category intent. AI-powered search is revealing early demand. Modern trade pre-season orders are already live. The brand that reads all signals — physical, digital, payment, social, trade — in July wins the Festive shelf in October.

THE AND MARKET — 8-POINT FRAMEWORK

Lens	Core Point	Festive 2026 Implication
Household structure	Family-heavy. Multi-generational. Five generations in one home.	Design for the household system — not one buyer. Multiple roles. Multiple occasions.
Language diversity	Many cultural codes. Many language markets inside one nation.	Festive communication must be regional-first. Translation is not cultural fit.
Rising prosperity	$1.5T → $6T by 2030. More buyers entering more categories every Festive season.	Both mass and premium grow simultaneously. Run the full price architecture.
Trade channels	13M kiranas: 85–90% FMCG share. MT growing. QCom accelerating.	All three channels must be active before Festive peaks. Not optional.
Mobile Digital	One ubiquitous infrastructure layer. 750M+ mobile internet users.	Every Festive touchpoint must be built for mobile first. Non-negotiable.
Payments + All Signals	UPI: 131B transactions FY24. Social. AI search. Every signal counts.	Read all signals now — kirana offtake, QCom patterns, UPI trails, social, MT baskets.
E-commerce	E-retail GMV $65–66B in 2025. 290–300M active shoppers.	Be present on every surface the Festive buyer uses. First screen wins.
Quick commerce	$10–11B GMV 2025. Fastest growing. Under 5-min sessions.	Win the first screen on quick commerce before Festive peaks. No second chance.

SOURCE FRAME

Source	Publication	Used For
World Economic Forum + Bain & Company	Future of Consumption in Fast-Growth Consumer Markets: India, 2019	Market structure, prosperity trajectory, distributed demand
Euromonitor International	Household Structure Data, 2024	Family composition and household type data
PwC India	The Indian Payments Handbook 2024–2029, August 2024	Digital payments growth, UPI scale and projections to FY29
Bain & Company + Flipkart	How India Shops Online 2026, April 2026	E-retail GMV, active shopper base, quick commerce scale and projections
DataReportal	Digital 2025: India, February 2025	Mobile connections, internet users, penetration rates
muftinternet.com / Frost & Sullivan	Usage Statistics: Internet and Mobile Users in India, 2025	Mobile internet users, data consumption per user
Business Standard	FMCG majors reconnect with kiranas, June 2025	Kirana store count, FMCG general trade share
PPMS.in	Modern Trade vs General Trade in FMCG: India Channel Guide, 2026	GT/MT/QCom channel share and dynamics
FieldAssist	General Trade vs Modern Trade: Which Strategy Wins in 2025?, 2026	Modern trade growth rate and share projections
Office of the Registrar General of India	Language Atlas of India	Linguistic diversity and regional variation
sociology.institute	Family Structure Dynamics in Urban India, 2026	Adult children at home, functional jointness, household complexity

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THE AND MARKET — IN ONE LINE

India is family-heavy, culturally layered, fast-rising, and mobile-first. It is not one story. It is many stories moving at once.

Mass AND premium. Physical AND digital. Kirana AND quick commerce AND modern trade. Urban AND rural. The AND market does not ask you to choose. It asks you to hold everything together — and move with it.

That is the market you are playing in. Plan accordingly.

Tomorrow: Philip Kotler — One View. Five Moves. Festive 2026.
