



August 29, 2025

BSE Limited

Department of Corporate Services,
Phiroze Jeejeebhoy Towers,
Dalal Street, Fort,
Mumbai - 400 001

Scrip Code: 543396

National Stock Exchange of India Limited

The Listing Department,
Exchange Plaza,
Bandra Kurla Complex,
Mumbai - 400 051

Symbol: PAYTM

Sub: Disclosure under Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 - Proceedings of the 25th Annual General Meeting of the Company

Dear Sir / Ma'am,

In continuation to our letter dated August 05, 2025, we wish to inform you that the 25th Annual General Meeting ("AGM") of the Members of the Company was held today, i.e. Friday, August 29, 2025, through video conferencing/ other audio-visual means.

The AGM commenced at 09:00 a.m. (IST) and concluded at 11.18 a.m. (IST) (including time allowed for e-voting at the AGM).

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with Part A of Schedule III thereto, please find enclosed the summary of proceedings of the AGM.

This disclosure will also be hosted on the Company's website viz. <https://ir.paytm.com/>.

Kindly take the same on record.

Thanking you,

Yours Sincerely,

For **One 97 Communications Limited**

Sunil Kumar Bansal

Company Secretary and Compliance Officer

Encl.: As above



Summary of Proceedings of the 25th Annual General Meeting of One 97 Communications Limited

The 25th Annual General Meeting (“AGM”) of the Members of One 97 Communications Limited (“Company”) was held today, i.e. Friday, August 29, 2025 at 09:00 a.m. (IST) through video conferencing (“VC”) / other audio visual means (“OAVM”) in compliance with the provisions of the Companies Act, 2013 read with rules made thereunder, SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and applicable circulars issued by the Ministry of Corporate Affairs and Securities and Exchange Board of India, from time to time, in this regard.

The AGM commenced at 09:00 a.m. (IST) and concluded at 11.18 a.m. (IST) (including time allowed for e-voting at the AGM).

Directors present through VC:

1. Mr. Vijay Shekhar Sharma - Chairman, Managing Director and Chief Executive Officer of the Company and Member of the Risk Management Committee, Corporate Social Responsibility Committee and Investment Committee, participated from Delhi.
2. Mr. Ashit Ranjit Lilani - Non-Executive Independent Director and Chairperson of the Nomination and Remuneration Committee and Member of the Risk Management Committee, Stakeholders' Relationship Committee and Investment Committee, participated from Palo Alto, California, USA.
3. Mr. Gopalasamudram Srinivasaraghavan Sundararajan - Non-Executive Independent Director and Chairperson of the Audit Committee, the Risk Management Committee and the Corporate Social Responsibility Committee and Member of the Nomination and Remuneration Committee (*w.e.f. July 22, 2025*), participated from Chennai.
4. Mr. Madhur Deora - Executive Director, President and Group Chief Financial Officer (*ceased to be Director & Executive Director from the conclusion of the AGM but continues to be the President and Group Chief Financial Officer*) of the Company, participated from Mumbai.
5. Mrs. Pallavi Shardul Shroff - Non-Executive Independent Director and Member of the Audit Committee and the Nomination and Remuneration Committee, participated from Delhi.
6. Mr. Rajeev Krishnamuralilal Agarwal - Non-Executive Independent Director and Chairperson of the Stakeholders' Relationship Committee and Member of the Audit Committee and the Risk Management Committee, participated from Mumbai.
7. Ms. Urvashi Sahai - Executive Director and General Counsel and Member of the Stakeholders' Relationship Committee, participated from Noida.

Mr. Ravi Chandra Adusumalli - Non-Executive Director and Member of the Nomination and Remuneration Committee and the Corporate Social Responsibility Committee, was unable to attend the AGM due to his other prior commitments.

In Attendance:

Mr. Sunil Kumar Bansal - Company Secretary and Compliance Officer, participated from Noida.

Other Representatives:

1. Mr. Rahul Bansal, Partner, M/s. S.R. Batliboi & Associates LLP, Statutory Auditors; and
2. Mr. Ashok Kumar, Partner, M/s. VAPN & Associates, Secretarial Auditors and Scrutinizer of the AGM for FY 2024-25.



Members present:

181 Members attended the AGM through VC/ OAVM.

Mr. Vijay Shekhar Sharma, Chairman, Managing Director and Chief Executive Officer of the Company, chaired the proceedings of the AGM.

Mr. Sunil Kumar Bansal, Company Secretary and Compliance Officer of the Company welcomed the Members present at the AGM. Since the requisite quorum was present, Mr. Bansal, with the permission of the Chairman, called the meeting to order. The proceedings of the AGM were deemed to be conducted at the registered office of the Company.

The statutory registers and other required documents mentioned in the Notice of the AGM were available for inspection electronically by the Members of the Company.

A video message from Mr. Vijay Shekhar Sharma to the Members was played at the AGM. Thereafter, he welcomed the Members at the AGM and introduced the Directors present.

Further, he requested Mr. Bansal to provide general instructions to the Members regarding the AGM.

Mr. Bansal confirmed the presence of authorised representatives of the Statutory Auditors, Secretarial Auditors and Scrutinizer at the AGM.

Mr. Bansal then informed that the Annual Report for FY 2024-25 along with the Notice of the AGM were served through electronic mode to all the Members whose email addresses were registered with the Company/ RTA/ Depositories/ Depository Participants.

Mr. Bansal also informed that the remote e-voting facility was made available to all the Members holding shares of the Company as on the cut-off date i.e., Friday, August 22, 2025. The remote e-voting commenced from Tuesday, August 26, 2025, at 09:00 a.m. (IST) and concluded on Thursday, August 28, 2025 at 05:00 p.m. (IST) and the facility for e-voting was also provided at the AGM to all those Members who had not cast their votes through remote e-voting.

Mr. Sharma then addressed the Members at the meeting. Thereafter, Mr. Madhur Deora made a brief presentation on the operations and performance of the Company for FY 2024-25 which is Annexed herewith.

Mr. Bansal informed the Members that since the Notice of the AGM and Annual Report for FY 2024-25, containing the audited financial statements along with the reports of the Board of Directors and Auditors thereon, for the financial year ended March 31, 2025, were circulated to all the Members, the same were taken as read.

He further informed that there were no qualifications in the reports of the Statutory Auditors and Secretarial Auditors, and the same were taken as read.

Thereafter, Mr. Bansal briefed the Members on the following resolution(s) as set out in the Notice of the AGM:

Item No.	Agenda Item	Type of resolution (Ordinary/Special)
Ordinary Business:		
1	To receive, consider and adopt the Audited Standalone and Consolidated Financial Statements of the Company for the financial year ended March 31, 2025, together with the reports of the Board of Directors and Auditors thereon.	Ordinary



Special Business(s):		
2	To approve resolution for not filling up the vacancy caused by the retirement of Mr. Madhur Deora (DIN: 07720350), Executive Director, President and Group Chief Financial Officer, who is liable to retire by rotation and does not seek reappointment.	Ordinary
3	To approve payment of remuneration to Mr. Vijay Shekhar Sharma (DIN: 00466521), Managing Director and Chief Executive Officer of the Company.	Special
4	To approve appointment of Ms. Urvashi Sahai (DIN: 09521316), as Director in the capacity of Whole-time Director designated as "Executive Director and General Counsel" of the Company.	Ordinary
5	To approve payment of remuneration to Ms. Urvashi Sahai (DIN: 09521316), Whole-time Director, designated as "Executive Director and General Counsel" of the Company.	Special
6	To approve the appointment of M/s Chandrasekaran Associates, Practicing Company Secretaries as the Secretarial Auditors of the Company.	Ordinary
7	To approve resolution for contribution to Charitable and other Funds.	Ordinary

Subsequently, Mr. Bansal opened the floor for a 'Questions & Answers' session for the Members who had registered themselves as 'speakers' to speak and ask questions. The questions raised by the Members were duly answered by Mr. Sharma and Mr. Deora.

Mr. Bansal informed that the combined results of remote e-voting and e-voting at the AGM will be declared within stipulated timelines from the conclusion of this meeting as per statutory requirements. The resolutions set forth in the Notice shall be deemed to be passed at the AGM today i.e., August 29, 2025, subject to receipt of requisite majority, as applicable.

The voting results pursuant to Regulation 44(3) of SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015 and Report of the Scrutinizer, pursuant to Section 108 of the Companies Act, 2013 and Rule 20 of the Companies (Management and Administration) Rules, 2014 shall be submitted in due course.

Mr. Sharma then thanked all the Members and Directors for their continued support, guidance and for participating in the AGM of the Company.

Thanking you,

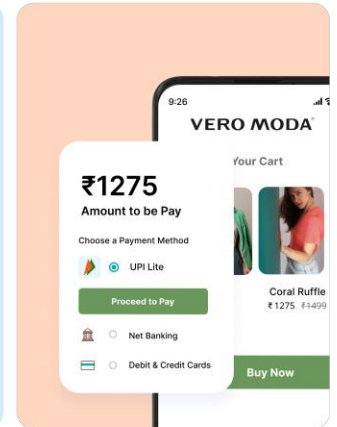
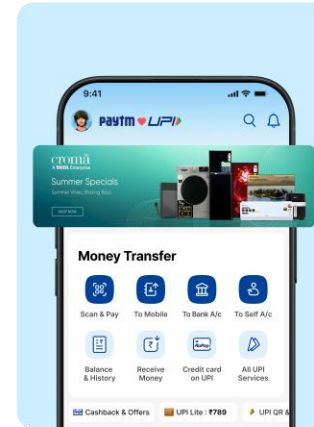
Yours Sincerely,
For **One 97 Communications Limited**

Sunil Kumar Bansal
Company Secretary and Compliance Officer



Annual General Meeting

Aug 2025

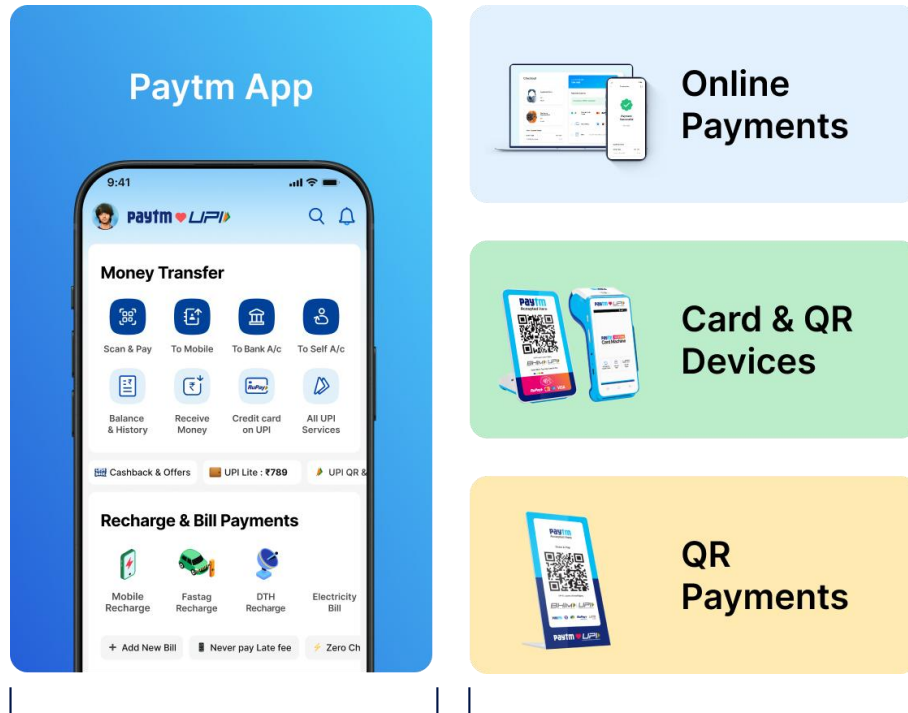


India's Merchant Payment Leader serving MSMEs and Enterprises

Our Core Business is to acquire consumers and merchants through payments and distribute financial services to them



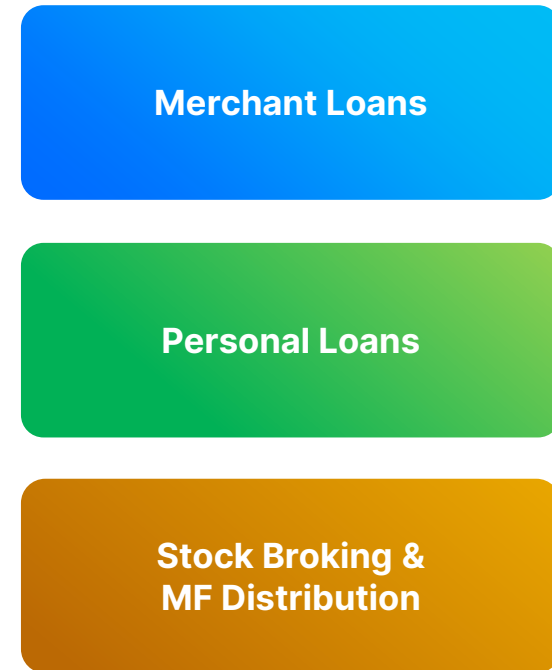
Payments Services



7.4 Crore Monthly Transacting Users

4.5 Crore Merchants

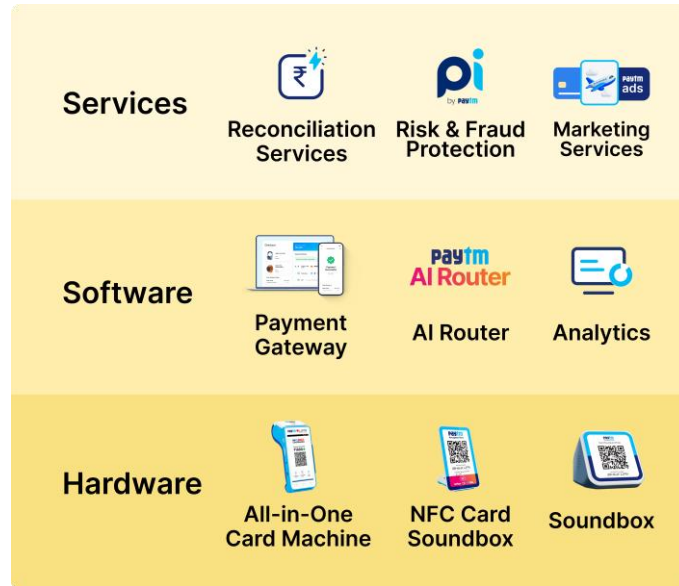
Distribution of Financial Services



Paytm is India's Full Stack Merchant Payment Leader serving MSMEs and Enterprise Payment Merchants



Offers AI-powered Full Technology Stack



Payment Instruments



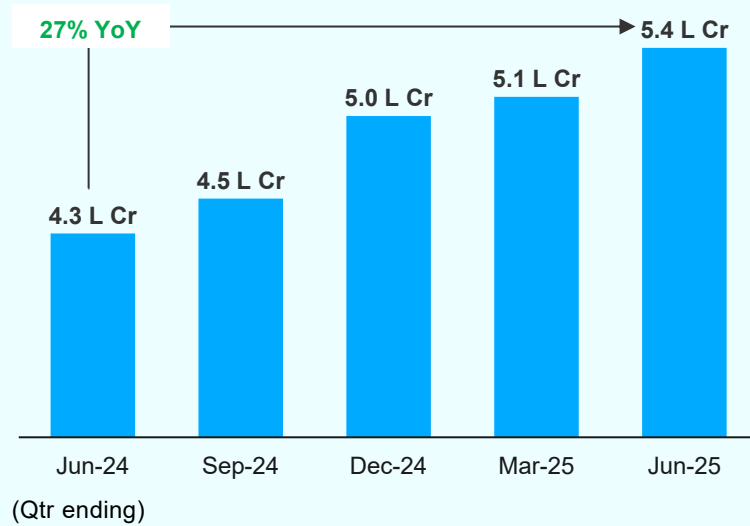
Across Enterprise Merchants and MSMEs



Continued growth in our device merchant base driving growth in our gross merchandise volumes

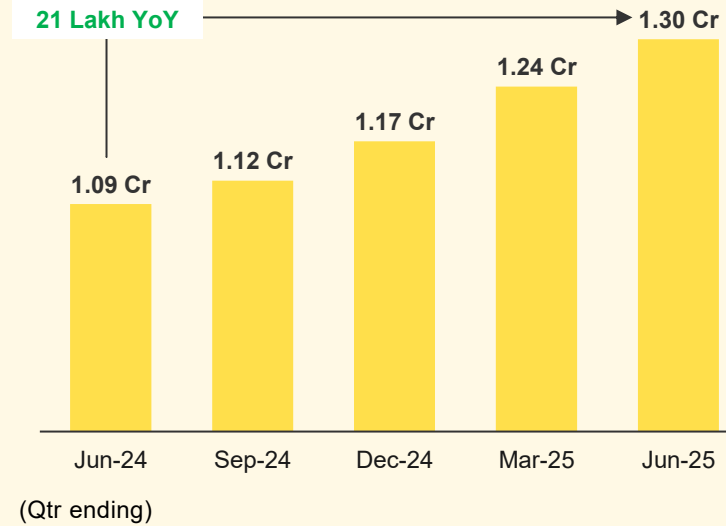


Gross Merchandise Volume



Merchant Subscriptions (Including Devices)

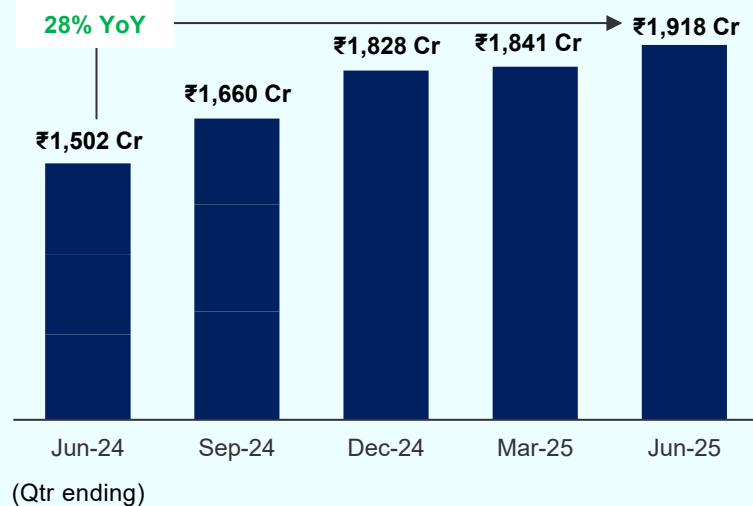
(Including Devices)



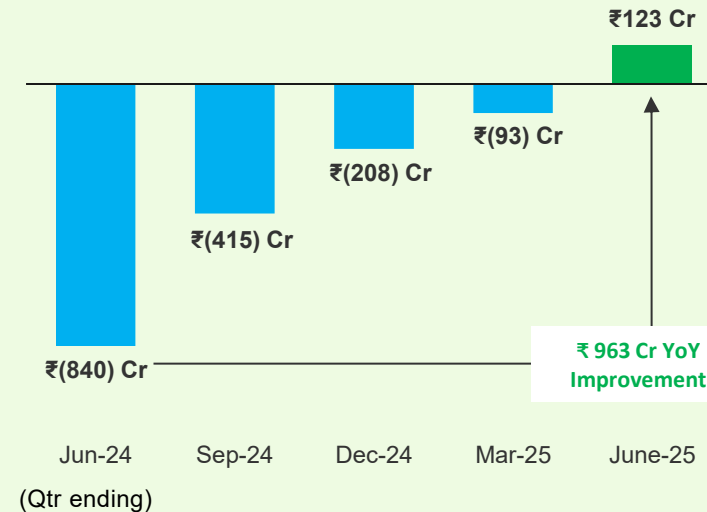
Paytm Solidified Unrivalled Leadership in India's Merchant Payment Business; and turned Profitable with ₹123 Cr PAT in Q1 FY26



Revenue from Operations



Achieved PAT Profitability



Our cash balance of ₹12,872 Cr as of quarter ending June 2025 up ₹4,764 Cr YoY, primarily on account of monetization of two non-core assets (entertainment ticketing business, and our stock acquisition rights in PayPay) for ₹4,386 Cr

For like-to-like comparison, Revenue and PAT excludes one-time items as below:

1. ₹70 Cr of UPI incentive in Q4 FY2025,
2. Gain from sale of entertainment ticketing business of ₹1,345 Cr in Q2 FY2025
3. One-time exceptional charge of ₹522 Cr towards acceleration of ESOP expense and other impairments in Q4 FY2025

Sustainability and Supporting our Community



Education Initiatives

- Donated mobile learning bus under the 'Wisdom on Wheels' project for digital skilling of underprivileged students (Funded by Mr. Vijay Shekhar Sharma in his personal capacity)
- Donated educational kits to Anganwadi centers in Gautam Buddha Nagar.
- Supported scholarships for 24 students at Scaler School of Technology
- Paytm Foundation enhanced government school infrastructure by donating smart classrooms, laptops, and water coolers

Cybercrime Awareness Drive

- In partnership with Law Enforcement Agencies (LEAs), Paytm Foundation organized cybercrime awareness sessions for schools and colleges

Healthcare Support

- Paytm Foundation donated ambulances to government hospitals in Kuppam, Andhra Pradesh

International forums for Sustainability

- Announced second phase of Air Quality Action Forum (AQAF) in Collaboration with UNEP

Employee Engagement Programme

- Paytm employees contributed 1,688 volunteering hours to community development activities



'Wisdom on Wheels' Project Inaugurated by Hon'ble Education Minister Shri Dharmendra Pradhan



Ambulance Inaugurated by Hon'ble Chief Minister Shri N. Chandrababu Naidu



Announcement of AQAF – Phase 2



Volunteering Initiative by Paytm Leadership

Offer for OCL Shareholders from Paytm Money

Particulars	Standard	Paytm Shareholders
Brokerage per executed Order	Rs 20	Rs 10
Account Opening Fees	Nil	Nil
MTF Charges		
MTF Brokerage on turnover	0.10%	0.10%
MTF Interest % p.a. on Funded Value		
0-1 Lac	9.75%	8.99%
1-25 Lac	14.99%	
> 25 Lacs	9.75%	
Depository Participant Charges		
Demat AMC	0	0
Per Sell Transaction	Rs 20	Rs 20
Pledge Charges per transaction	Rs 20	Rs 20
Off Market Charges per transaction	Rs 25	Rs 25
Direct Mutual Fund	Zero Fees	Zero Fees

Terms & Conditions

Record date 29-Aug-2025

Offer Validity for 1 year from the date of opening account with Paytm Money

Offer valid for Resident Indian Individuals only

More details to follow over email from RTA

Offer will be live on Paytm Money app from 02-Sep-2025



**To bring Half-a-Billion Indians
to the Mainstream Economy through
Technology-led Financial Services**



Disclaimer



By attending the presentation or by reading the presentation slides you agree to be bound as follows:

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The information contained in this Presentation is a general background information of the Company and there is no representation that all information relating to the context has been taken care of in the Presentation. We do not assume responsibility to publicly amend, modify or revise any information contained in this Presentation on the basis of any subsequent development, information or events, or otherwise. This Presentation includes certain statements that are, or may be deemed to be, "forward-looking statements" and relate to the Company and its financial position, business strategy, events and courses of action.

Forward-looking statements and financial projections are based on the opinions and estimates of management at the date the statements

are made and are subject to a variety of risks and uncertainties and other factors that could cause actual events or results to differ materially from those anticipated in the forward-looking statements and financial projections. Representative examples of factors that could affect the accuracy of forward looking statements include (without limitation) the condition of and changes in India's political and economic status, government policies, applicable laws, international and domestic events having a bearing on Company's business, and such other factors beyond our control.

Forward-looking statements and financial projections include, among other things, statements about: our expectations regarding our transaction volumes, expenses, sales and operations; our future merchant and consumer concentration; our anticipated cash needs, our estimates regarding our capital requirements, our need for additional financing; our ability to anticipate the future needs of our merchants and consumers; our plans for future products and enhancements of existing products; our future growth strategy and growth rate; our future intellectual property; and our anticipated trends and challenges in the markets in which we operate. Forward-looking statements are not guarantees of future performance including those relating to general business plans and strategy, future outlook and growth prospects, and future developments in its businesses and its competitive and regulatory environment. These forward-looking statements represent only the Company's current intentions, beliefs or expectations, and no representation, warranty or undertaking, express or implied, is made or assurance given that such statements, views, projections or forecasts in the Presentation, if any, are correct or that any objectives specified herein will be achieved.

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Use of Operating Metrics

The operating metrics reported in this Presentation are calculated using internal Company data based on the activity of our merchants, consumers and other participants in our ecosystem. While these numbers are based on what we believe to be reasonable estimates of engagement, for the applicable period of measurement, there are inherent challenges in measuring usage across our large online, offline, in-store and mobile presence. The methodologies used to measure these metrics require significant judgment and are also susceptible to algorithm or other technical errors. We regularly review our processes for calculating these metrics, and from time to time we may discover inaccuracies in our metrics or may make adjustments to improve their accuracy, which can result in adjustments to previously disclosed metrics. In addition, our metrics will differ from estimates published by third parties due to differences in methodology.

We have converted financial amounts from ₹ millions into ₹ Cr and hence there could be some totaling anomalies in the numbers.