



## Paytm Operating Performance Update for July 2022

**New milestones achieved in loan distribution business with disbursements at an annualised run rate of ~Rs 25,000 Cr (\$3 billion) through our platform in July; New milestone in offline payments leadership with over 4 million device deployments**

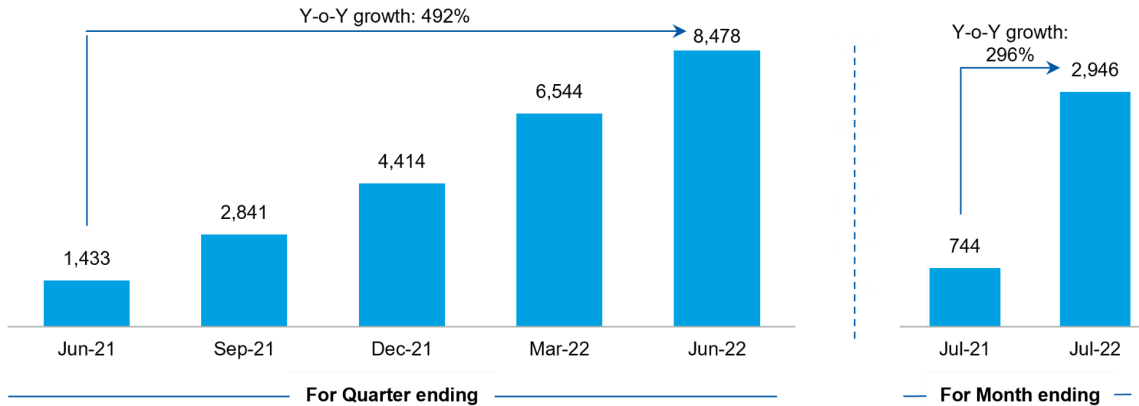
- Loan distribution business scales to 2.9 million total loan disbursements during the month of July 2022 (y-o-y growth of 296%). This aggregates to a total loan value of Rs 2,090 Cr (\$264 million) during the month (y-o-y growth of 512%). Our loan distribution business is annualizing a run-rate of ~Rs 25,000 Cr, and we believe there is ample opportunity for upsell in this business. We are being conservative on the quality of the book (especially given the possibility of macro headwinds)
- Offline payments leadership strengthens with total number of devices deployed exceeding 4.1 million
- Consumer engagement is at its highest on Paytm Super-App with average monthly transacting users (MTU) at 77.6 million for the month July 2022, up 41% y-o-y
- 82% Y-o-Y increase in merchant payment volumes (GMV) for the month at Rs 1.06 Lakh Cr (\$13 billion)

**Loan distribution business sees continued scale up :** Our loan distribution business (in partnership with top lenders) continues to witness accelerated growth with disbursements through our platform now an annualised run rate of over ₹25,000 crore in July. The number of loans disbursed through our platform grew 296% y-o-y to 2.9 million loans in the month of July 2022, while the value of loans disbursed grew 512% y-o-y to Rs 2,090 Cr (\$264 million). We continue to work with our partners to review the evolving macro environment and accordingly slight moderation may be expected in our growth. That said, we continue to see ample growth and upsell opportunities in this business and are focusing on quality of the book (given possibility of macro headwinds).



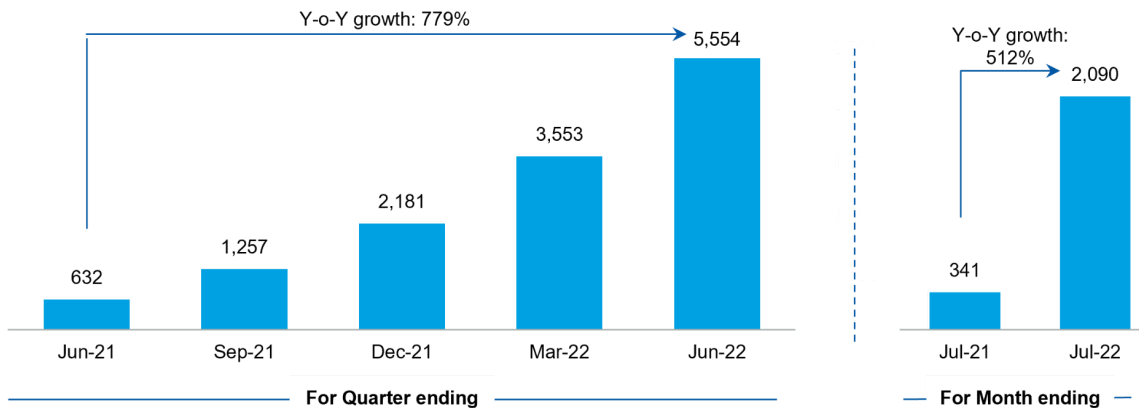
### Number of loans disbursed in each period through Paytm

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### Value of loans disbursed in each period through Paytm

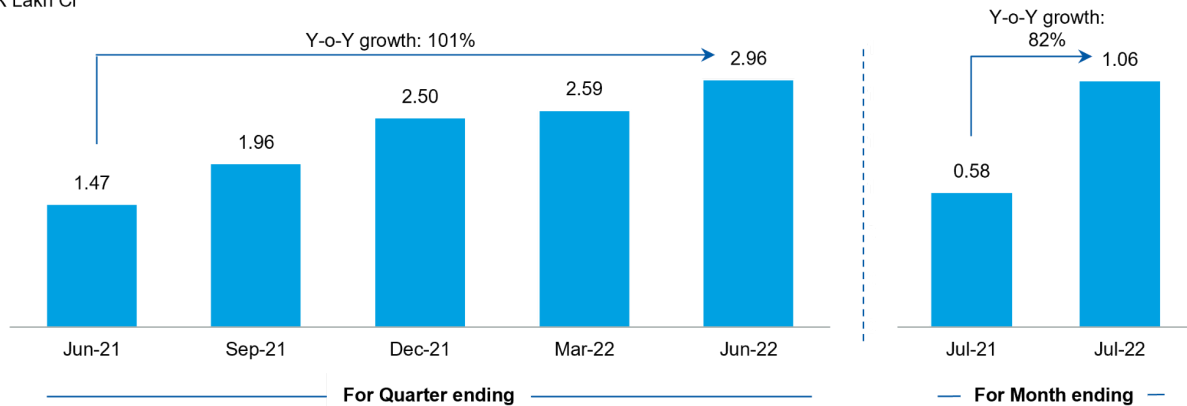
INR Cr



**Consistent growth in total merchant payments volume:** The total merchant GMV processed through our platform for the month of July 2022 aggregated to approximately Rs 1.06 Lakh Cr (\$13 billion), marking a y-o-y growth of 82%.

### Gross Merchandise Value (GMV)

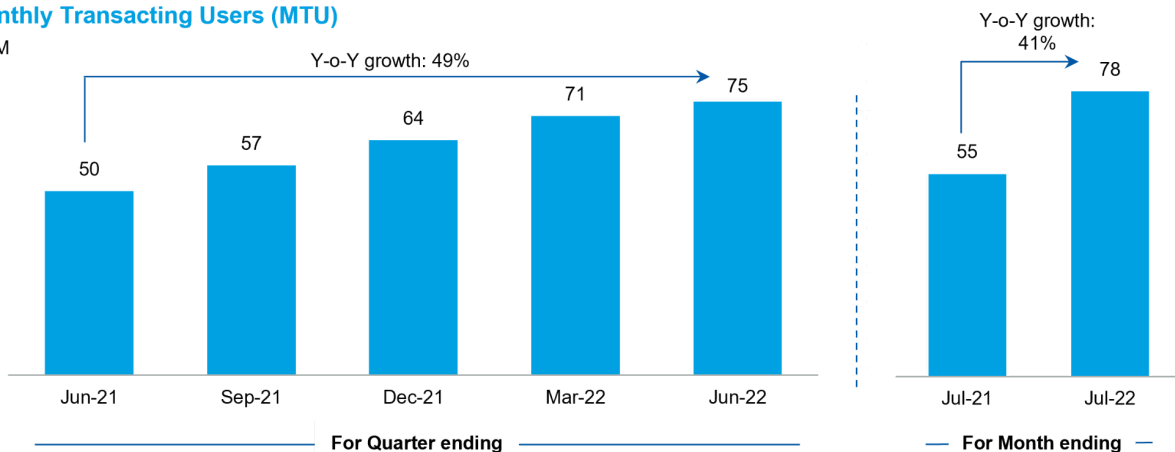
INR Lakh Cr



**Robust growth in Monthly Transacting Users, with consumer engagement at its highest:** The Paytm Super App continues to see heightened consumer engagement for the company’s comprehensive payment offerings. We continue to achieve new records in user engagement, with the average monthly transacting users (MTU) for the month of July 2022 at 77.6 million, registering a growth of 41% Y-o-Y.

### Monthly Transacting Users (MTU)

# MM

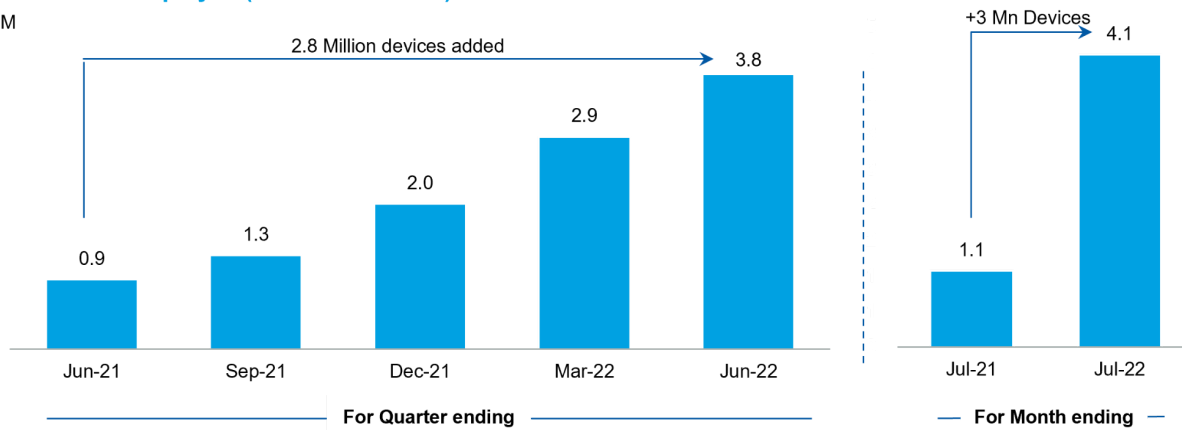


**New milestone in offline payments leadership:** We continue to strengthen our leadership in offline payments, with deployment of 4.1 million devices at merchant stores across the country. The strong adoption of devices in turn, drives higher payment volumes, subscription revenues as well as merchant loan distribution.



### Total Devices Deployed (POS + Soundbox)

#MM



#### Notes:

1. Our operating currency is in INR, numbers shown in USD are purely for illustrative and convenience purposes and calculated using an exchange rate of \$1 = INR 79.2 (as of end of July)
2. GMV is defined as the value of total payments made to merchants through transactions on our app, through Paytm payment instruments or through our payment solutions, over a period. It excludes any consumer-to-consumer payment services such as money transfers
3. MTU: Monthly Transacting User or unique users with at least one successful transaction in a particular calendar month
4. Total loans disbursed by financial institution partners through our platform include both consumer loans and merchant loans, and excludes the number and the value of loans sourced by third parties through advertising on our platform, and aggregation of EMIs on our POS devices