



April 21, 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 - Press Release

Dear Sir/ Ma'am,

We are enclosing herewith the press release titled **"Paytm Money Introduces Reduced Interest Rates and Revised Brokerage for Pay Later (MTF) to Drive Affordability and Accessibility for Investors"**.

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

Paytm Money Introduces Reduced Interest Rates and Revised Brokerage for Pay Later (MTF) to Drive Affordability and Accessibility for Investors

- Introduces flexible interest rates starting at 9.75% p.a., reduced from the current 14.99% p.a., making it easier for investors to trade more affordably.
- Enables investors to purchase stocks with a fraction of the total cost with Pay Later (MTF).
- Offers customized rates to investors with a slab-based interest rate structure based on funding size, making investing more cost-effective than ever.

National, April 21, 2025: Paytm Money, a wholly-owned subsidiary of One 97 Communications Limited (OCL) and a leading wealth-tech platform that simplifies wealth management and equity investments through a technology-first approach, has today announced new cost-effective interest rates and brokerage structure for its recently launched Pay Later (MTF - Margin Trading Facility) offering. With this, the platform hopes to drive affordability for both retail and high-value investors.

The newly introduced slab-based interest rates, starting at 9.75% per annum (p.a.), down from the current flat 14.99% p.a., are based on funding book size. The platform has also introduced a revised brokerage of 0.1% per trade that balances affordability and platform sustainability.

Retail investors can now access Pay Later (MTF) at an industry-leading rate of 9.75% p.a., making it easier to start trading affordably. Additionally, high value traders with a funding book size above ₹25 lakh will also benefit from the same 9.75% p.a. interest rate, incentivizing greater trading activity and deeper engagement. Investors with a book size of between ₹1 lakh and ₹25 lakh will have a 14.99% p.a. interest rate.

With the reduced costs, entry-level investors can also explore MTF, making margin trading more accessible. This move comes at a time when retail and high-volume traders alike are seeking smarter, more flexible ways to leverage market opportunities. With increasing interest in margin-based products, Paytm Money's revamped MTF offering is designed to address core user concerns around cost-efficiency, transparency, and accessibility. This new interest rate structure is designed to provide better control over costs and fair pricing for all investors.

Paytm Money spokesperson said, "We remain committed to delivering investor-friendly solutions as part of our mission to democratize wealth management in India. With cost-effective interest rates, we hope that more and more investors will be able to begin their wealth management journey, while the updated brokerage model ensures fair pricing and supports the platform's long-term sustainability."

The revised interest rates will be applicable starting April 18, 2025 while the updated brokerage of 0.1% per trade will be applicable from May 18, 2025.

About Paytm Money:

Founded in 2017, Paytm Money is a leading wealth-tech platform, simplifying wealth management and equity investments with a tech-first approach. With the user in focus, Paytm



Money is committed to making financial markets accessible to everyone. Our platform empowers users to seamlessly invest in equities, F&O, mutual funds, SIPs, IPOs, NPS, debt instruments, and more—all while delivering a smooth experience with intuitive tools. It is a wholly-owned subsidiary of One 97 Communications Limited (OCL).

For further information please contact:

media@paytmoney.com