



September 17, 2025

**BSE Limited**

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

**National Stock Exchange of India Limited**

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

Scrip Code: 543396

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 Launches Postpaid, a Credit Line on UPI, in Partnership with Suryodaya Small Finance Bank, Offering 'Spend Now, Pay Next Month' Convenience**".

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 Launches Postpaid, a Credit Line on UPI, in Partnership with Suryodaya Small Finance Bank, Offering 'Spend Now, Pay Next Month' Convenience:**

- Provides consumers with the flexibility to make instant payments across any merchant UPI QR code or online platform using a short-term credit facility.
- Offers up to 30 days of interest-free credit, allowing payments to be settled the following month.

Paytm (One 97 Communications Limited), India's full stack merchant payments leader serving MSMEs and enterprises, a leading financial services distribution company, and the pioneer of mobile payments, QR codes, and Soundbox, has launched Paytm Postpaid as Credit Line on UPI, powered by NPCI, in partnership with Suryodaya Small Finance Bank. This innovation enables consumers with instant short-term credit and offers the convenience of 'Spend Now, Pay Next Month'.

With Paytm Postpaid, consumers can now make payments using a credit line on UPI across all merchant touchpoints. This includes scanning any UPI QR code, shopping online, or paying for recharges, bill payments, and bookings on the Paytm app. The facility offers up to 30 days of short-term credit, giving individuals the flexibility to spend instantly and repay the following month. It makes everyday payments smarter, faster, and more reliable. The service is currently being rolled out to a selected base, identified through spend behaviour, and will be expanded to more consumers in the coming period.

The service leverages Paytm's technology strength in secure, real-time payments. It gives consumers the flexibility to manage liquidity without disrupting daily expenses, while merchants benefit from universal acceptance and assured instant settlement through the familiar UPI payment flow.

**Avijit Jain, Chief Operating Officer - Lending at Paytm said,** "In India, families and individuals often look for a little extra flexibility to manage their everyday expenses with ease. We are delighted to bring Paytm Postpaid, Credit Line on UPI, which makes it possible to spend instantly and comfortably repay the next month. Whether it's paying at a local store, managing household bills, or shopping online, this solution is designed to make life simpler. In partnership with Suryodaya Small Finance Bank and powered by NPCI, this launch reflects our commitment to offering secure, compliant, and innovative payment solutions that truly put consumers first."

**Vishal Singh, Chief Information Officer and Head Digital Banking at Suryodaya Small Finance Bank (SSFB) said,** "This collaboration reflects our commitment to expanding access to secure and responsible credit. By enabling Paytm Postpaid on UPI, we are empowering consumers with greater flexibility to manage their everyday spends, while ensuring the reliability of a regulated banking partner. Together with Paytm, India's trusted payments platform, we aim to deliver a seamless and reliable credit experience that combines convenience with responsibility."



How to onboard on Paytm Postpaid:

1. Open the Paytm app and tap the Paytm Postpaid icon on Home page.
2. Create your Credit Line on UPI account by filling your basic details, validate your KYC and setting up the mandate.
3. To start using the Credit Line, Link your account with UPI.
4. Choose Suryodaya Small Finance Bank and authenticate using Aadhaar.
5. Set up a UPI PIN and start making payments through the linked credit facility on UPI.

Paytm, India's most trusted payments app, is making everyday payments smarter with innovations that put convenience and control first. The recently launched spend categorization with a smart Monthly Spend Summary helps track and manage finances with ease. Alongside, Paytm offers the ability to hide or unhide specific payments for privacy, home screen widgets like 'Receive Money' for faster payments, and personalised UPI IDs that make transactions simple without sharing mobile numbers. Customers can also download UPI statements in Excel or PDF and view total balances across all linked accounts in one place.

### **About Paytm**

Paytm is India's full stack merchant payments leader, serving MSMEs and enterprises. It is also a leading mobile payments and financial services distribution company. A pioneer of the mobile payments, QR code, and Soundbox revolution in India, Paytm builds technology that empowers small businesses with payments and commerce. With a mission to serve half a billion Indians, Paytm is driving financial inclusion and helping bring more people into the mainstream economy through technology.

Paytm media contact: [corpcomm@paytm.com](mailto:corpcomm@paytm.com)

### **About Suryoday Small Finance Bank Limited**

Suryoday Small Finance Bank Limited is a scheduled commercial bank. Commencing its operations as an NBFC and for over a decade, with a clear focus on serving customers in the unbanked and underbanked segments and promoting financial inclusion. Pursuant to receipt of the RBI Final Approval, Suryoday started its operations as an SFB on January 23, 2017. Suryoday is among the leading SFBs in India in terms of net interest margins, return on assets, yields and deposit growth and had the lowest cost-to-income ratio among SFBs in India in Fiscal 2020. The bank has a wide presence across 15 states and UTs across India through its 710 banking outlets, with a strong presence in Maharashtra, Tamil Nadu and Odisha. We offer a wide array of services to our customers through our array of asset and liability products via our multiple delivery channels. Suryoday SFB is listed on NSE and BSE.

For more details, please visit, [www.suryodaybank.com](http://www.suryodaybank.com)

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# Spend Now, Pay Next Month

