

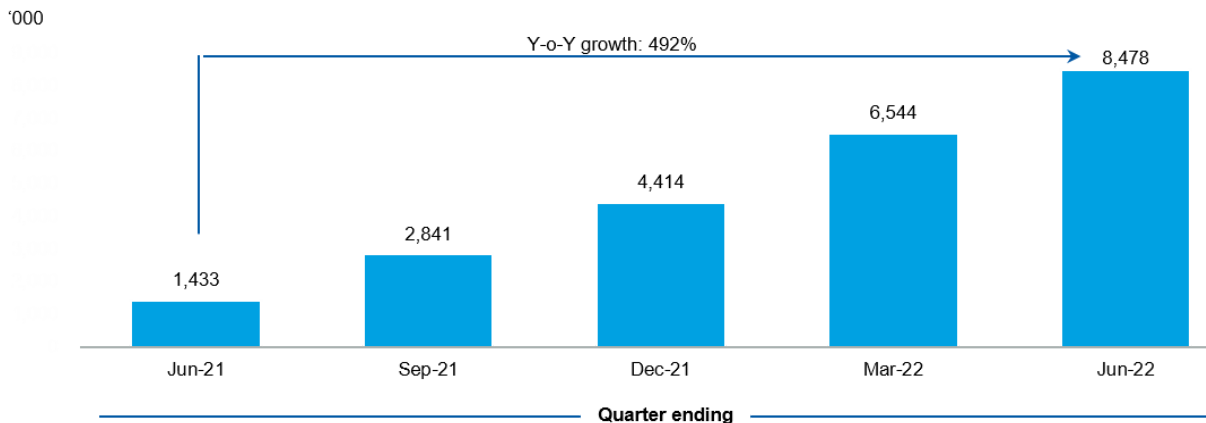
### Paytm Operating Performance for Q1 FY 2023 (Updated for June 2022)

**New milestones achieved in lending business with disbursements at an annualised run rate of ~Rs 24,000 Cr (\$3 billion) through our platform in June; Monthly Transacting Users of Paytm Super-App at its highest at 76 million**

- Lending business scales to 8.5 million total loan disbursements during the quarter ending June 2022 (y-o-y growth of 492%). This aggregates to a total loan value of Rs 5,554 Cr (\$703 million) during the quarter (y-o-y growth of 779%)
- Offline payments leadership strengthens with total number of devices deployed approximately at 3.8 million
- Consumer engagement is at its highest on Paytm Super-App with average monthly transacting users (MTU) at 74.8 million for the quarter ending June 2022, up 49% y-o-y.
- 101% Y-o-Y increase in merchant payment volumes (GMV) for the quarter ending June 2022 at Rs 2.96 Lakh Cr (\$37 billion)

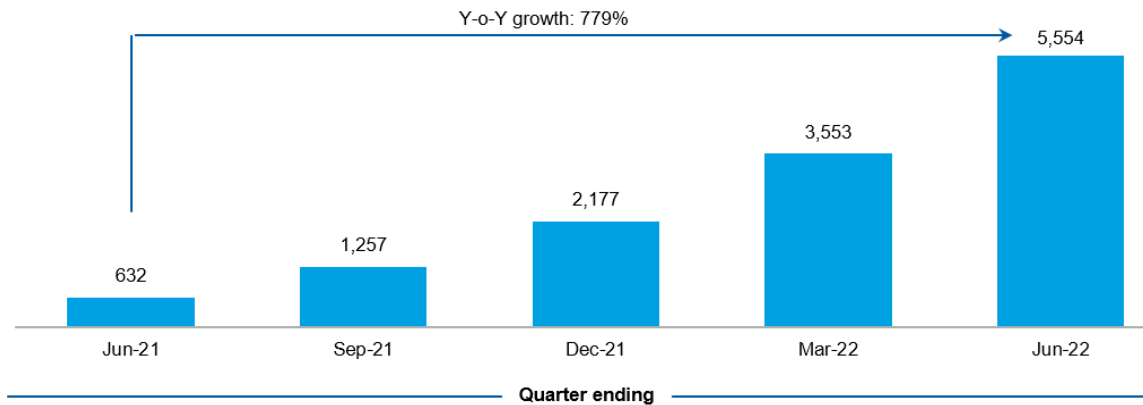
**Lending business achieves robust growth:** Our lending business (in partnership with top lenders) continues to witness accelerated growth with disbursements through our platform now an annualised run rate of over ₹24,000 crore in June. The number of loans disbursed through our platform grew 492% y-o-y to 8.5 million loans in the quarter ending June 2022, while the value of loans disbursed grew 779% y-o-y to Rs 5,554 Cr (\$703 million). The rapid growth of our lending products brings us an attractive profit pool. We are also seeing increases in average ticket size due to the scale-up of the personal loans business in particular.

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



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

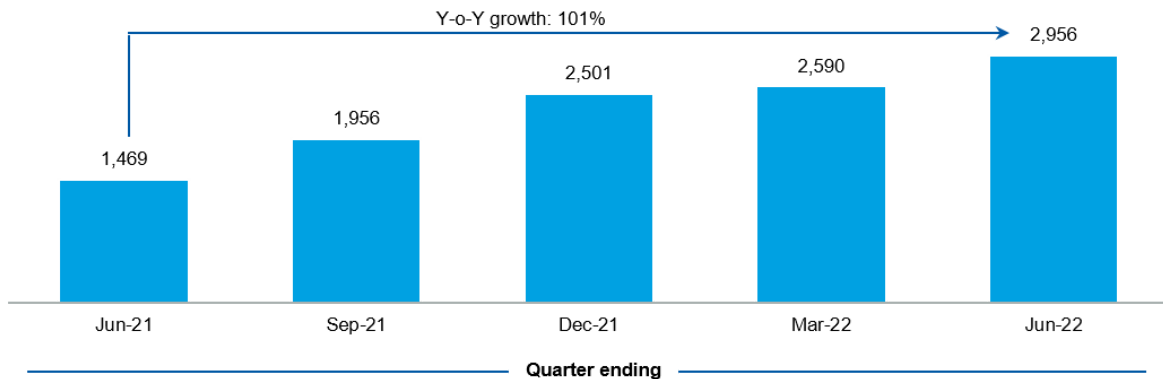
INR Cr



**Accelerated growth in total merchant payments volume:** The total merchant GMV processed through our platform for the quarter ending June 2022 aggregated to approximately Rs 2.96 Lakh Cr (\$37 billion), marking a y-o-y growth of 101%.

### Gross Merchandise Value (GMV)

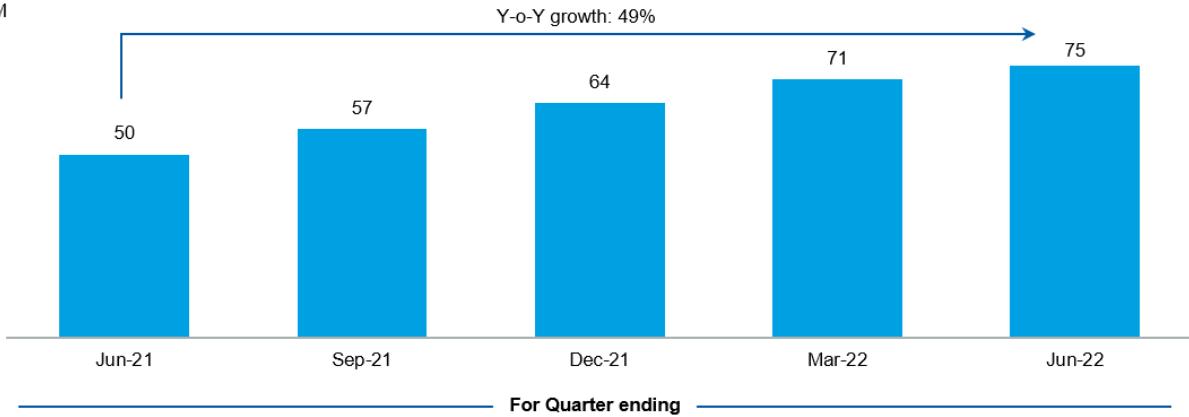
INR Bn



**New record 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 quarter ending June 2022 at 74.8 million, registering a growth of 49% Y-o-Y. For the month of June alone, the MTU stood at 75.9 million.

### Monthly Transacting Users (MTU)

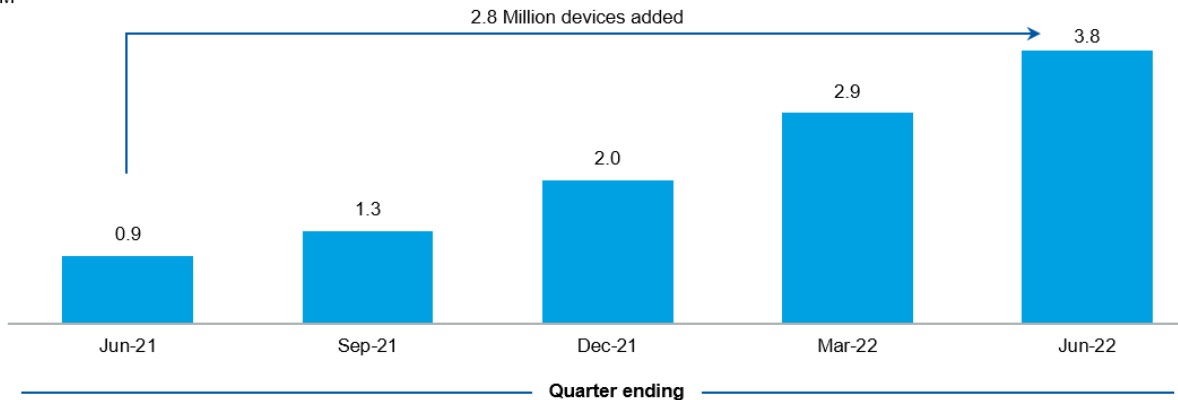
# MM



**Consistent growth in offline payments leadership:** We continue to strengthen our leadership in offline payments, with deployment of 3.8 million devices at merchant stores across the country. The strong adoption of devices also has a correlation with the rise in merchants eligible for loans from our platform.

### 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 (as of end of June)
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