



November 25, 2024

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 Launches UPI LITE Auto Top-up for Recurring Daily Payments Under ₹500 with No PIN**".

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 UPI LITE Auto Top-up for Recurring Daily Payments Under ₹500 with No PIN

- Simplifies everyday small payments like chai, food, and auto, metro, bus rides and others
- Provides the option for automatic recharge when the balance falls below a set limit, ensuring fast PIN-less transactions
- Maintains clutter-free bank statements as routine payments are processed through an on-device wallet
- Enables users to create UPI handle and add money to Paytm UPI Lite balance from linked bank accounts

One 97 Communications Limited (OCL), which owns the brand Paytm, India's leading payments and financial services distribution company and pioneer of QR, Soundbox and mobile payments, has introduced automatic top-up for Paytm UPI Lite. This feature allows users to automatically recharge their UPI Lite balance when it falls below a set limit, ensuring seamless small-value transactions without the need for a PIN. Payments of up to ₹500 can be made per transaction, with a daily limit of ₹2000, making it ideal for recurring daily payments.

Paytm UPI Lite streamlines daily transactions—such as purchasing groceries, paying for transportation, managing subscriptions, or settling small bills—by eliminating the need for a PIN. It helps maintain clutter-free bank statements, as routine payments are processed through an on-device wallet without directly accessing the main bank account. Additionally, the company has introduced a UPI statement download feature, enabling users to view and download detailed records of all UPI transactions, including those made via Paytm UPI Lite. This enhancement supports effective expense monitoring and spending management. The Paytm UPI Lite auto top-up feature is live on Yes Bank and Axis Bank handles for select users, and will soon be expanded to all users and remaining partnered banks.

Paytm spokesperson said, “The introduction of automatic top-up in Paytm UPI Lite makes everyday payments faster and more seamless, covering everything from daily chai and food to auto, metro, and bus rides. It helps keep the main bank statement clutter-free, ensuring small, frequent transactions don't overwhelm it. The Paytm app provides a detailed UPI statement that includes Paytm UPI Lite spends as well, allowing users to track and organize all their payments effectively.”

Paytm has partnered with leading banks, including State Bank of India (@ptsbi), HDFC Bank (@pthdrc), Axis Bank (@ptaxis), and Yes Bank (@ptyes), to power seamless and secure UPI payments.

The platform enables users to link their bank accounts and create UPI IDs for seamless self-account transfers, peer-to-peer transactions, online and offline payments, and provides account balance checks directly within the app. It offers UPI Lite for small-value transactions, RuPay Credit Card linking on UPI, and an auto-pay service, enhancing the overall payment



experience. Expanding its reach, the platform now supports international UPI payments at foreign locations where UPI is accepted, including the UAE, Singapore, France, Mauritius, Bhutan, Sri Lanka, and Nepal.

About Paytm

Paytm is India's leading mobile payments and financial services distribution company. Pioneer of the mobile QR payments revolution in India, Paytm builds technologies that help small businesses with payments and commerce. Paytm's mission is to serve half a billion Indians and bring them to the mainstream economy with the help of technology.

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