

Date: December 11, 2025

To,

<b>National Stock Exchange of India Limited</b> Exchange Plaza, C-1, Block G Bandra Kurla Complex Bandra (E), Mumbai – 400 051	<b>BSE Limited</b> Phiroze Jeejeebhoy Towers Dalal Street, Mumbai – 400 001
Symbol: MOBIKWIK	Scrip Code: 544305

**Sub: Press Release**

Dear Sir/ Madam,

In compliance with Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find attached herewith the Press Release title “MobiKwik Breaks Into India’s Top 3 Fastest-Growing UPI apps in Q2FY26. Also registers 3x YoY UPI growth in October’25”.

This is for your information and further dissemination.

Thanking you

**For One MobiKwik Systems Limited**

**Ankita Sharma**

Company Secretary and Compliance Officer

Membership No.: A37518

**ONE MOBIKWIK SYSTEMS LIMITED**

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## **MobiKwik Breaks Into India's Top 3 Fastest-Growing UPI apps in Q2FY26. Also registers 3x YoY UPI growth in October '25.**

- UPI transactions surge 38% QoQ; GMV rises 28%
- Pocket UPI emerging as a key driver of MobiKwik's UPI scale

**Gurugram, 11th December 2025:** One MobiKwik Systems Ltd. (MobiKwik) (NSE: MOBIKWIK / BSE: 544305), India's largest Digital Wallet<sup>[1]</sup>, MobiKwik has emerged among India's Top 3 fastest-growing UPI apps in Q2FY26<sup>[2]</sup>. Additionally, MobiKwik delivered one of the highest growth in UPI transactions across leading TPAPs, as overall UPI usage surged 3x YoY basis by October 2025<sup>[3]</sup> and continued to drive strong scale across both volume and value metrics.

With a steadily expanding user base, UPI continues to be a strategic growth driver for the company and remains central to its approach to engaging high-quality users across payments and credit. MobiKwik's focus remains on attracting and retaining high-quality UPI users who actively engage with both payment and credit products, helping enhance ARPU and drive long-term value.

### **'Pocket UPI' Emerges as a Major Growth Engine**

The momentum has been further strengthened by the rapid adoption of Pocket UPI, MobiKwik's Wallet-powered UPI feature. Pocket UPI has become a central driver of MobiKwik's UPI scale which enables users to make UPI payments directly from their MobiKwik Wallet, scanning any QR code or paying via mobile number or UPI ID - all without having to link their primary Bank account. This gives users more control over their digital spending, keeps Bank statements clutter-free and reduces exposure of sensitive banking details- making Pocket UPI a safer, cleaner & more convenient option for everyday payments.

### **Strong Consumer App Adoption with a More Seamless UPI Experience**

MobiKwik's UPI transactions grew by **38% QoQ**, while UPI GMV increased by **28%**, reflecting increasing engagement from both new and existing users. This growth has been driven by MobiKwik's continued focus on strengthening its product experience. The app offers a seamless, responsive interface, strengthened by optimised payment flows, faster load times and improved routing logic, all contributing to higher transaction success rates.

These refinements also reinforce the platform's risk and fraud-control capabilities, as smoother, more structured payment paths reduce points of vulnerability and enable safer transactions at scale. Simplified navigation and a more intuitive user journey have further enabled quicker, more reliable payments for users across Bharat, reinforcing the platform's appeal and supporting sustained growth.

*Commenting on the growth, **Upasana Taku, Executive Director, CFO and Co-Founder, MobiKwik** said, "The NPCI data highlights the strong, broad-based adoption of UPI on our platform across the country. Sustained growth across both volume and value reflects the increasing trust users and merchants place in us. As digital payments become integral to everyday life, our focus remains on reliability, safety, and serving the evolving needs of India. We're proud to partner in India's UPI growth story & contribute to building one of the world's most advanced & trusted payments ecosystems."*

This momentum reflects the platform's standing as a trusted name in digital finance across Bharat, enabling millions of users to participate confidently in India's digital payments and credit ecosystem. Sustained growth across both volume and value has strengthened MobiKwik's UPI position as a leading player. The platform continues to gain traction in high-frequency categories such as Retail & Groceries, Food & Dining and Fuel amongst others.

<sup>[1]</sup>MobiKwik is the largest digital wallet in India with a 19% market share of the PPI wallet gross transaction value (GTV) as of September 2025.

<sup>[2]</sup>Based on NPCI data for top 20 TPAPs as per transaction count for Q2FY26 Vs Q1FY26

<sup>[3]</sup>Based on NPCI data for top 20 TPAPs as per transaction count for Month of October 2025 Vs October 2024

#### **About MobiKwik ([www.mobikwik.com](http://www.mobikwik.com))**

One MobiKwik Systems Ltd. (MobiKwik) is India's largest digital wallet that offers a wide range of payments and financial products to both consumers and merchants.

The Company, founded by Bipin Preet Singh and Upasana Taku in 2009, today offers various payment products such as MobiKwik Wallet, UPI, Pocket UPI, and Zaakpay (payment gateway), serving 183.5 Mn+ registered users and 4.71 Mn+ merchants. The Company has expanded into the distribution of financial products ranging from credit (ZIP EMI, MCA) and savings & investment products (Fixed Deposits, Mutual Funds, Digital Gold, Lens.AI) on its platform.



According to the RedSeer Report, as of Fiscal 2023, MobiKwik had the fourth-highest user base in India in terms of total registered users on the platform. MobiKwik was termed as one of the leading digital financial product and services platforms in India by registered users. MobiKwik is the largest digital wallet in India with a 19% market share of the PPI wallet gross transaction value (GTV) as of September 2025.

**For more details, please visit our website:** <https://www.mobikwik.com/.ir>

**For media queries, please contact:**

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