November 05, 2025

BSE Limited	**National Stock Exchange of India Limited**
Department of Corporate Services,	The Listing Department,
Phiroze Jeejeebhoy Towers,	Exchange Plaza,
Dalal Street, Fort,	Bandra Kurla Complex,
Mumbai - 400 001	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 Partners with Groq to Power Real-Time AI for Payments and Platform Intelligence**".

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
Digitally signed by SUNIL KUMAR BANSAL
Date: 2025.11.05 07:50:50 +05'30'

Sunil Kumar Bansal
Company Secretary and Compliance Officer
FCS 4810

Encl.: As above

Paytm Partners with Groq to Power Real-Time AI for Payments and Platform Intelligence

- Integration of Groq’s purpose-built LPU technology will enable faster and more cost-efficient AI inference compared to traditional GPU-based alternatives, strengthening Paytm’s data-driven decisioning and product intelligence
- The partnership enhances Paytm’s ability to deliver instant, intelligent, and reliable experiences across its payments and financial services ecosystem

Noida, India, and Mountain View, Calif. November 5, 2025 - 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, today announced a partnership with Groq, the U.S.-based leader in real-time AI inference, to bring fast, intelligent, and cost-efficient AI to its platform.

Under this collaboration, Paytm and its associate entities will deploy GroqCloud, powered by Groq’s purpose-built LPU, to achieve significantly faster, more cost-efficient and scalable AI inference compared to conventional GPU-based systems. This advancement will support Paytm’s ongoing work in building high-performance AI models that enhance transaction processing, risk assessment, fraud detection, and customer engagement across its platform.

Narendra Singh Yadav, Chief Business Officer - Paytm said, “We have been steadily advancing our AI capabilities to make payments faster, more reliable, and deeply intelligent. This collaboration with Groq strengthens our technology foundation by enabling real-time AI inference at scale. It marks another step in our journey to build India’s most advanced AI-driven payment and financial services platforms.”

Scott Albin, GM of APAC for Groq said, “Groq is proud to support Paytm in driving real-time AI innovation at national scale. Core to our mission is delivering broad compute capacity to serve the world’s biggest problems which AI will uniquely solve. Paytm’s ambition closely aligns with our own to make AI useful and accessible.”

Paytm has been deploying AI across areas such as risk modeling, fraud prevention, customer onboarding, and personalization. With Groq’s technology enhancing its infrastructure, Paytm is building a strong technological foundation for the next phase of intelligent and scalable data-driven growth across payments and financial services.

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.

About Groq:

Groq is the inference infrastructure that powers AI with the speed and cost it requires. Founded in 2016, the company created the LPU and GroqCloud to ensure compute is faster and more affordable. Today, Groq is a key part of the American AI Stack and trusted by more than two million developers and many of the world’s leading Fortune 500 companies.