



September 25, 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 to Reward Every Payment with Gold Coins; Convertible into Digital Gold Ahead of Festive Season, Supporting GST Savings and Atmanirbhar Bharat**".

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 to Reward Every Payment with Gold Coins; Convertible into Digital Gold Ahead of Festive Season, Supporting GST Savings and Atmanirbhar Bharat**

- Earn Gold Coins on every Paytm transaction including Scan & Pay, online payments, money transfers, recharges, bill payments, recurring payments and more, with seamless conversion into Digital Gold.
- Payments made using UPI, credit cards, debit cards and net banking also qualify for Gold Coins, which can be seamlessly converted into Digital Gold.
- All payments made with credit cards and RuPay credit cards on UPI earn double Gold Coins.
- Aligned with Government's vision of Atmanirbhar Bharat, GST-driven household and business savings can now be channelled into Digital Gold on Paytm.

Paytm (One 97 Communications Limited), India's full stack merchant payments leader serving MSMEs and enterprises, and a leading financial services distribution company, today announced the launch of Gold Coins, a first-of-its-kind initiative where every payment earns Gold Coins that can be seamlessly converted into Digital Gold.

With this launch, Paytm turns everyday payments into an opportunity for long-term savings. Every transaction on Paytm including Scan & Pay at a merchant outlet, online purchases, money transfers, recharges, bill payments, recurring payments and more now earns Gold Coins worth 1 percent of the transaction value and 100 Gold Coins can be redeemed into ₹1 actual Gold. Payments made via UPI, credit cards, debit cards and net banking all qualify, while credit card and RuPay credit card payments on UPI earn double Gold Coins. The redemption process is seamless and also allows customers to purchase additional gold post redemption, further enhancing the value proposition.

The initiative comes at the start of the festive season, a time when gold purchases traditionally rise across India, and reflects Paytm's commitment to adding enduring value to digital payments. By converting Gold Coins into Paytm Digital Gold seamlessly, consumers can steadily build a reserve of one of India's most trusted assets.

Paytm expresses its respect and admiration for the Government's vision of Atmanirbhar Bharat and the transformative reform of GST. Atmanirbhar Bharat has created an environment where Indian companies like Paytm can pioneer financial innovations that empower individuals and MSMEs. GST has simplified compliance and brought efficiencies that translate into real savings for households and businesses. Paytm provides a platform where these savings can be channelled into Digital Gold, enabling families and enterprises to steadily build financial security and contribute to a culture of long-term wealth creation.

**Paytm Spokesperson said,** "Gold has always held a special place in Indian households and businesses. With this launch, we are rewarding every payment with Gold Coins that can be converted into Digital Gold, transforming daily payments transactions into lasting value. This initiative is aligned with the vision of



Atmanirbhar Bharat, where every digital payment goes beyond spending to also build wealth for the future. With the introduction of new GST reforms that deliver efficiencies and create savings for households and businesses, we believe India can build a stronger culture of saving and wealth creation through Digital Gold.”

Paytm, India’s most trusted payments app, continues to drive product innovation in mobile payments with solutions that make money management more efficient and accessible. The company recently introduced ‘Reminders’ for recurring expenses such as tuition fees and utility bills, along with a smart ‘Monthly Spend Summary’ that categorises spends to help track finances with ease. It has also rolled out ‘personalised UPI IDs’ for enhanced privacy, the option to ‘hide or unhide transactions’, ‘downloadable UPI statements in Excel or PDF format’, home screen widgets like ‘Receive Money’ for faster payments, and a consolidated view of ‘total balances’ across Paytm UPI-linked bank accounts.

### **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)