Date: November 20, 2026

To,

National Stock Exchange of India Limited Exchange Plaza, C-1, Block G Bandra Kurla Complex Bandra (E), Mumbai – 400 051	**BSE Limited** 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's Diwali Payments GMV Rises 80% to INR 3,018 Crore**".

This is for your information and further dissemination.

Thanking you

For One MobiKwik Systems Limited

ANKITA SHARMA
Digitally signed by ANKITA SHARMA
Date: 2026.11.20 14:29:12 +05'30'

Ankita Sharma
Company Secretary and Compliance Officer
Membership No.: A37518

MobiKwik's Diwali Payments GMV Rises 80% to INR 3,018 Crore

- MobiKwik recorded a combined Consumer Payments and Merchant Payments GMV of INR 3,018 crore over the four-day Diwali period, registering an 80% increase over INR 1,678 crore recorded during the Diwali last year.
- Payments received by MobiKwik merchants reflected activity across fuel, groceries, liquor stores, footwear, electronics, restaurants, clothing and jewellery, alongside utility-related categories.
- Tier 2 and beyond drove the majority of payment activity. These cities accounted for approximately 77% of transactions made by MobiKwik users on Diwali, contributing over 78% of the GMV generated by these transactions.

New Delhi, November 20th, 2026: One MobiKwik Systems Limited (NSE: MOBIKWIK; BSE: 544305) today announced that it recorded a 80% year-on-year growth in payments GMV during the four-day Diwali festive period. Between November 6 and 9, 2026, MobiKwik recorded a combined Consumer and Merchant Payments GMV of INR 3,018 crore.

Consumer Payments GMV stood at INR 1,583 crore, registering a 108% growth compared to INR 760 crore during the corresponding four-day festive period in 2025 (October 18 to 21).

Diwali brought added cheer to MobiKwik users, who received INR 747 crore as festive gifts and money transfers, marking 33% year-on-year growth over INR 560 crore last year.

Merchant Payments GMV stood at INR 688 crore, recording a 93% growth from INR 357 crore during the corresponding Diwali period in 2025.

The average transaction value of consumer payments also increased from approximately INR 1,036 in 2025 to INR 1,272 in 2026.

During the four-day Diwali period, MobiKwik users actively used digital payments for a range of transactions, from person-to-person money transfers to payments at physical stores and online merchants. P2P transfers emerged as a key driver of consumer payment activity, while merchant payments reflected growing adoption across both offline and online shopping.

When and where were consumers most active?

Payment activity was particularly strong during the evening. On Diwali day, November 8, 2026, the busiest hour by transaction count was between 5 pm and 6 pm. The highest GMV in a single hour was recorded between 12 pm and 1 pm.

Diwali payments activity extended well beyond India's largest metropolitan centres, with Tier 2 and beyond accounting for approximately 77% of transactions made by MobiKwik users on the day of diwali. These cities also contributed over 78% of the GMV generated by location-tagged payments, highlighting

the growing participation of consumers across smaller cities and towns in India's digital payments ecosystem.

Bipin Preet Singh, Co-founder and CEO, MobiKwik, said: *"Diwali is an important period for digital payments, as consumers use them across a wide range of everyday and festive needs. This year, we saw strong growth across all payment categories, alongside increased activity in person-to-person transfers and merchant payments. The significant contribution from Tier 2 and Tier 3 cities is particularly encouraging. It reinforces our focus on making digital payments accessible, reliable and convenient for consumers across India."*

About One MobiKwik Systems Limited: One MobiKwik Systems Ltd. (MobiKwik) is India's largest digital wallet offering a comprehensive range of payments and financial products to consumers and merchants. Founded by Bipin Preet Singh and Upasana Taku in 2009, MobiKwik today serves 196 Mn registered users through products like MobiKwik Wallet, Pocket UPI, UPI, and Bill payments. It also serves 5 Mn registered merchants by offering them Merchant Acquiring products such as EDC, Soundbox, QR code and online checkout via its payment gateway - Zaakpay. The Company distributes financial products spanning digital credit, savings and investments, establishing itself as a leading digital finance platform in India.

For more information, please visit: https://www.mobikwik.com/ir

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