

Date: February 03, 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: Investor Presentation for the quarter ended December 31, 2025

Dear Sir/Madam,

Further to our letter dated January 23, 2026 and pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, read with Schedule III thereto, please find enclosed herewith presentation on the financial results (Earnings Presentation) to be made to analysts/investors for the quarter ended December 31, 2025.

Please access the live webcast of the earnings call scheduled to be held on Tuesday, February 03, 2026 at 04:00 P.M. IST (India Standard Time) at: [Diamond Pass Registration](#)

The presentation is also made available on the website of the Company at <https://www.mobikwik.com/ir>

We request you to kindly take the same on record.

Thanking you,

For One MobiKwik Systems Limited

ANKITA SHARMA
Digitally signed
by ANKITA SHARMA
Date: 2026.02.03
12:43:43 +05'30'

Ankita Sharma

Company Secretary and Compliance Officer

Membership No.: A37518

ONE MOBIKWIK SYSTEMS LIMITED

Registered Office: Unit No. 102, 1st Floor, Block-B, Pegasus One, Golf Course Road,
Sector-53, Gurugram, Haryana-122003, India.

Ph: +91 (124) 490-3344 | CIN: L64201HR2008PLC053766 | www.mobikwik.com | cs@mobikwik.com



EARNINGS PRESENTATION Q3FY26

For the Quarter Ending Dec 2025



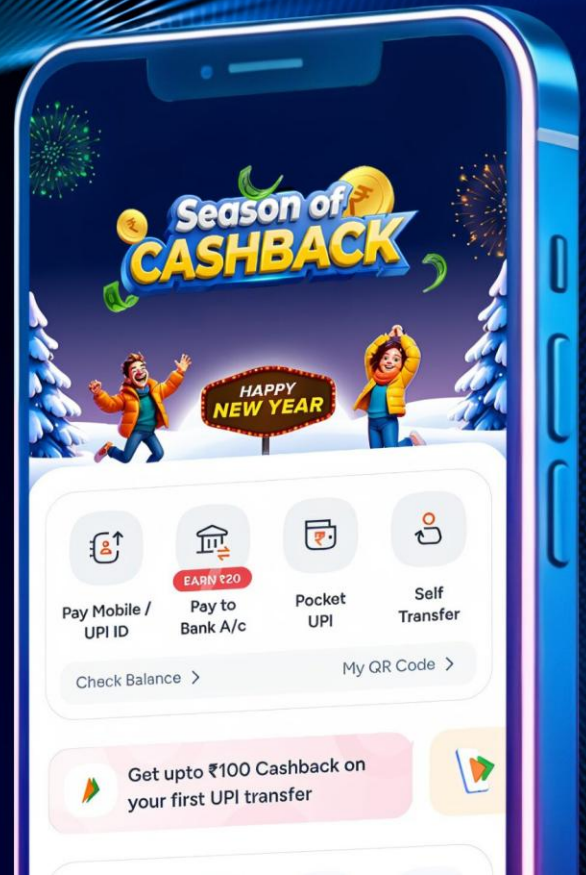
Trusted by
186.6 Million +
Users



4.79 Million +
Merchants



India's Largest
Digital Wallet



PAT Profitability achieved – Strong YoY Upswing of INR 593 Mn

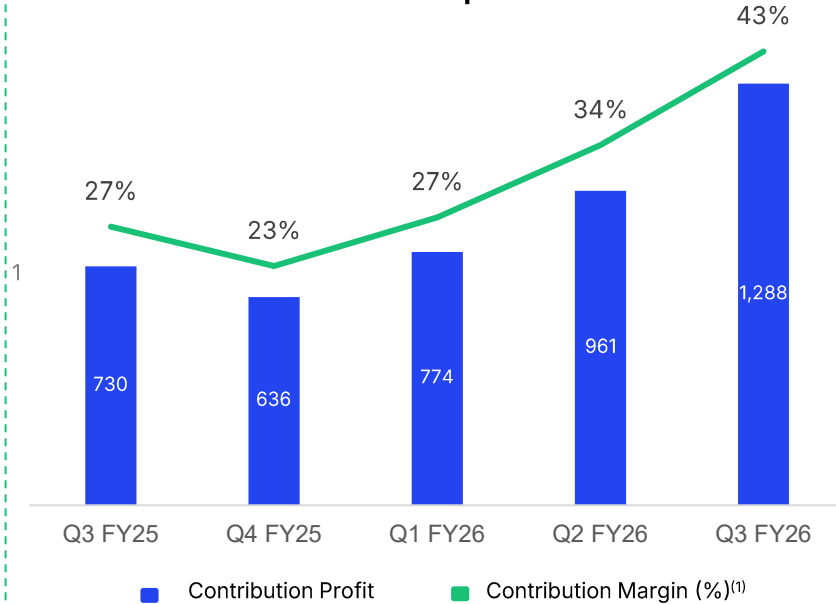


#1
Wallet⁽¹⁾

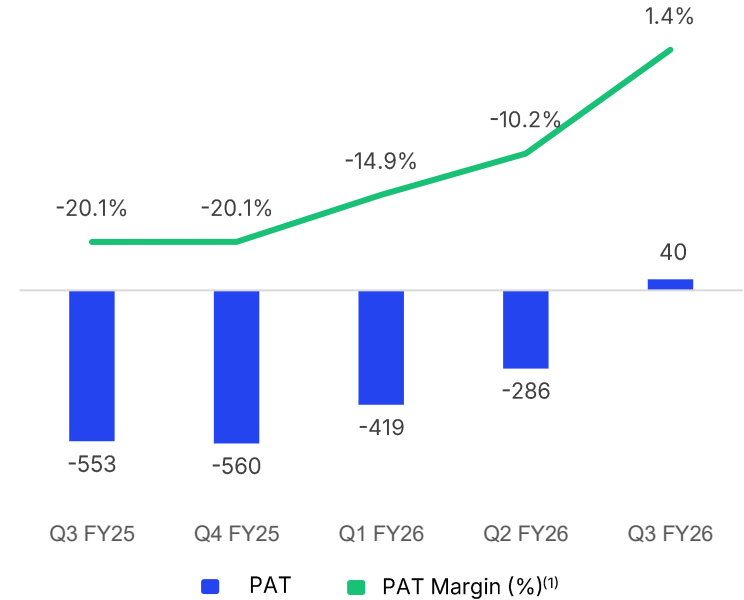
#7
Bill Payments⁽²⁾

Amongst Top 5⁽³⁾
Fastest Growing UPI Apps

Contribution Profit up 76% YoY



PAT



¹⁾ As a % of Total Income

OUR

Vision

To make MobiKwik the most trusted name in digital finance for Bharat



Payment
Successful



OUR

Mission

*Creating personalized
financial solutions that are
simple, secure & accessible*

Trustworthy & simple | Hyper-personalized | AI-Driven



Promoters



Bipin Preet Singh

MD, CEO & Co-Founder

BTech (IIT-Delhi)
Ex-Intel
Ex-Nvidia



Upasana Taku

ED, CFO, & Co-Founder

MS (Stanford University)
Ex-HSBC
Ex-PayPal

Board of Directors



Navdeep Singh Suri

Board Chairperson, Ex-Ambassador
of India to Egypt and UAE



Punita Kumar Sinha

Ex-Senior MD at Blackstone
Ex-MD at Oppenheimer



Sayali Karanjkar

Ex-founder,
PaySense



Raghu Ram Hiremagalur

CTO & VP,
LinkedIn



Radhakrishna Nair

Ex-ED at SEBI, Ex MD at
Corporation Bank,
Ex Member at IRDAI



Vineet Bansal

Founder,
On-Grid

Key Investors*

Bajaj Finance
Limited

Peak XV
Partners

SI
Investments

Times Internet
Limited

Bajaj Life
Insurance

Government
Pension Fund
Global

HDFC Mutual
Fund

American
Express

Cisco

GMO Global

Axis Mutual
Fund

*As per shareholding dated Jan 31, 2026

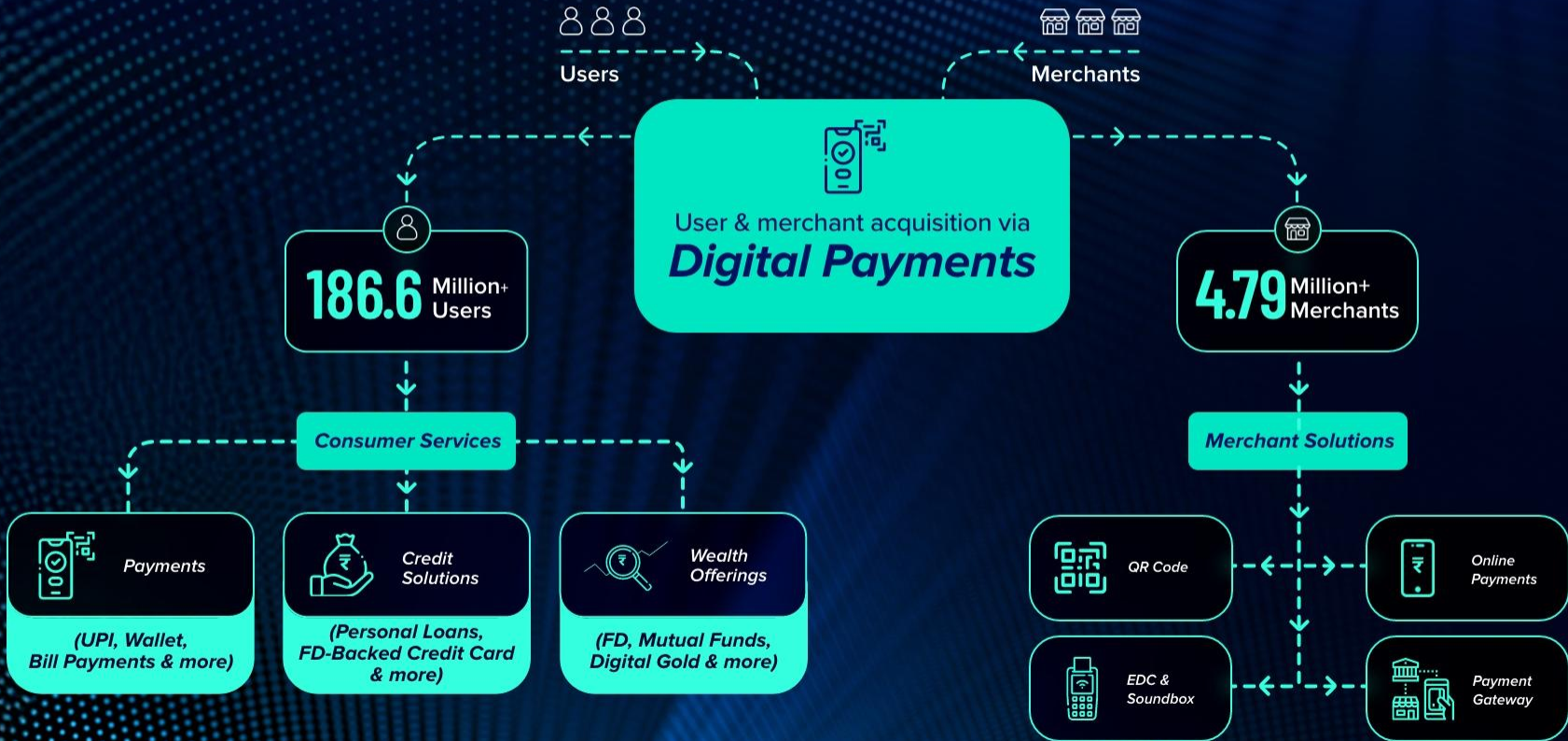
Board Strengthening & Governance Benchmarks

- Appointed **Mr. Navdeep Singh Suri** as **Board Chairman** who has been associated with the company since 2021 as a Non-Executive Independent Director, reflecting the Company's commitment to stronger oversight and independent governance.
- Appointed **Mr. Radhakrishna Nair** as **Independent Director**, bringing over 40 years of experience across banking, capital markets, and insurance. His experience strengthens our governance as we expand into lending, wealth management, and stock broking.
- Focused approach towards Board composition and independence to align with **NIFTY 500 governance benchmarks**.

	<i>NIFTY 500 Benchmark And Best Practices</i>	MobiKwik
Board Size	<i>NIFTY 500 Median: 9</i>	8
Board Independence	<i>33% required</i>	63%
Number of Women Independent Directors	<i>Mandated: 1</i>	2
Separation of CEO and Chairperson roles	<i>Yes</i>	Yes
Average tenure of Independent Directors	<i>NIFTY 500 Avg: 3.6 years</i>	3.2 years

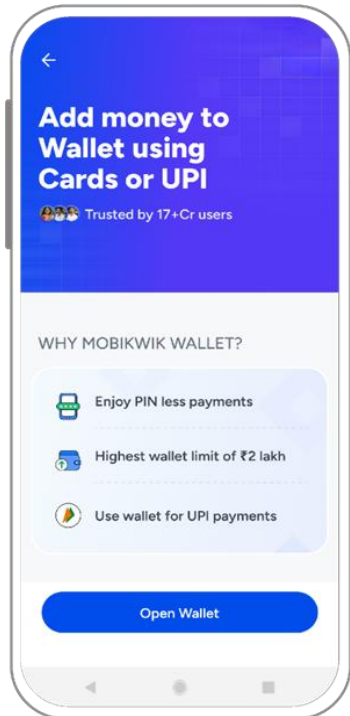
Type of Business Activity	Details of Licenses	Last Renewed	Regulatory Authority	Product/ Service Offered
Payments	Prepaid Payment Instrument (PPI)	30-Sep-25	RBI	Issuance and Operation of PPI (Wallets) to the consumers. Providing merchant acceptance infrastructure under PPI
	Bharat Bill Payment Operating Unit (BBPOU)	27-Jan-26	RBI	Providing the services of Bill payments for utility services such as electricity bill payments, credit card bill payments, etc.
	Online Payment Aggregator (PA-O)	30-Apr-25 (Perpetual Validity)	RBI	Providing merchants services to accept payments from their customer via multiple digital modes such as cards, UPI, wallets, net banking, etc. including collection and settlement thereof.
Wealth	AMFI Registration Number (ARN)	06-Mar-25	SEBI	Carrying on business of selling and marketing of mutual fund products.
	Registration as Investment Adviser (RIA)	21-Aug-23 (Perpetual Validity)	SEBI	Providing services in relation to financial advice to clients, helping them choose suitable securities and investment products.
	Stock Broking	01-Jul-25 (Perpetual Validity)	SEBI	Carrying on the activities of buying, selling or dealing in securities/clearing and settlement of trades.
Insurance	Corporate Agent (Composite)	15-Dec-23	IRDAI	Carrying out activities of soliciting, marketing and distributing insurance products on behalf of insurers.

Our Business Model

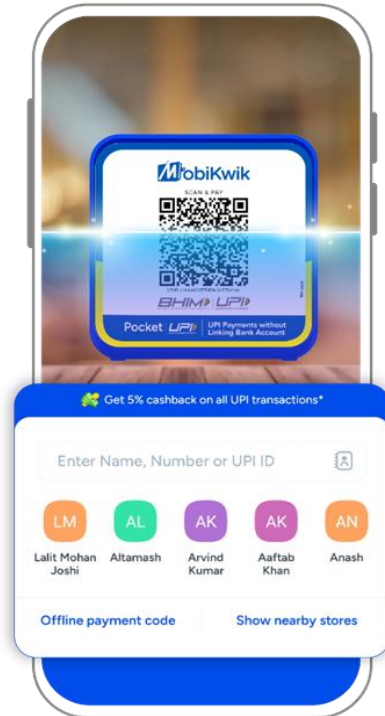


Consumer payments solutions for everyday expenses and bill payments

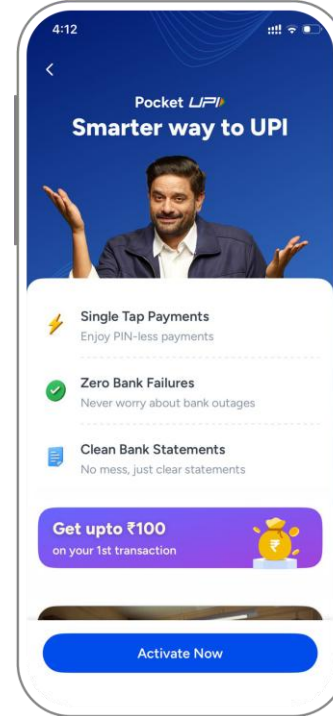
Wallet



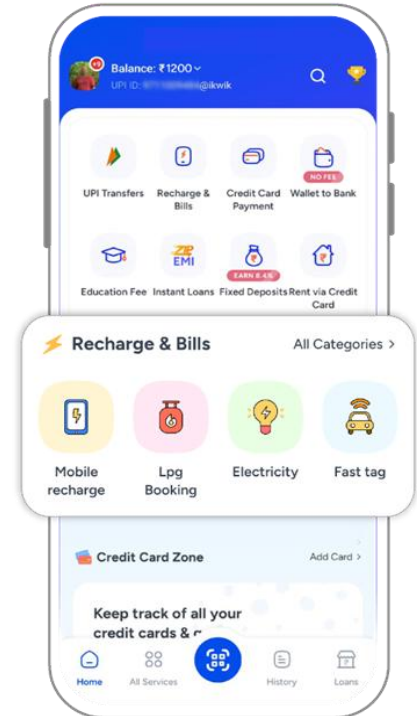
UPI



Pocket UPI



Bill Payments

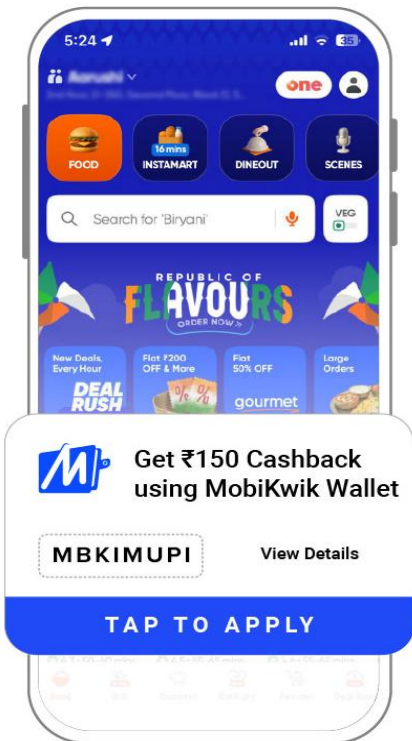


Payments: 2-Sided Payments Business: Consumers ↔ Merchants



Merchants accept payments via our Checkout, QR, Soundbox and EDC products

E-commerce



Modern Trade

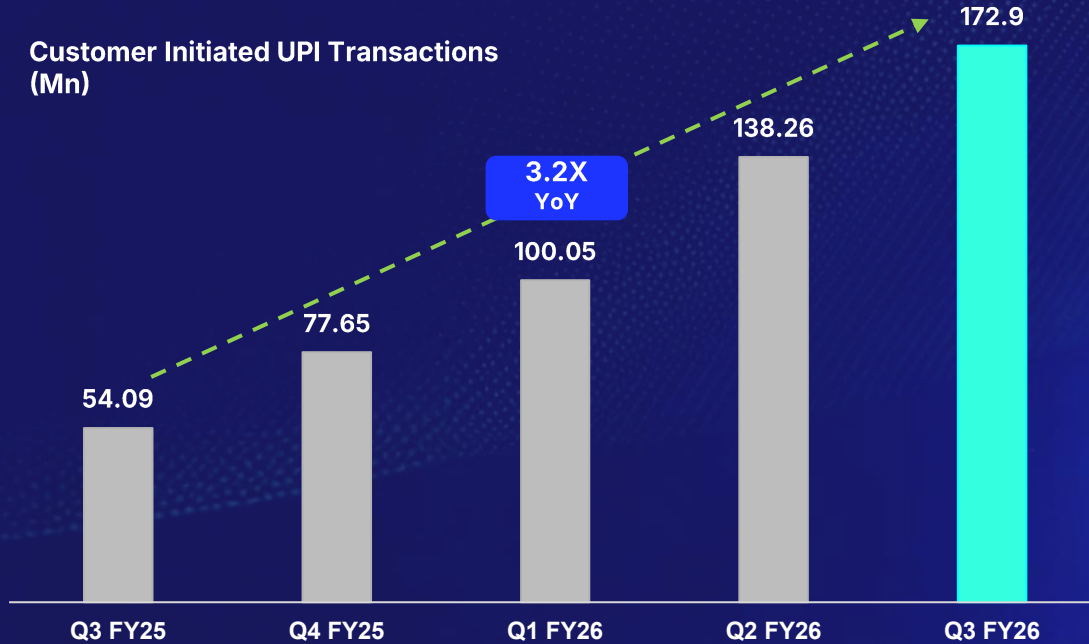


Mom & Pop Stores



Top 5 Fastest Growing UPI Apps⁽¹⁾ in India's UPI Ecosystem

Our UPI transactions grew faster than Overall Industry (MobiKwik 220% YoY vs Industry 29%)

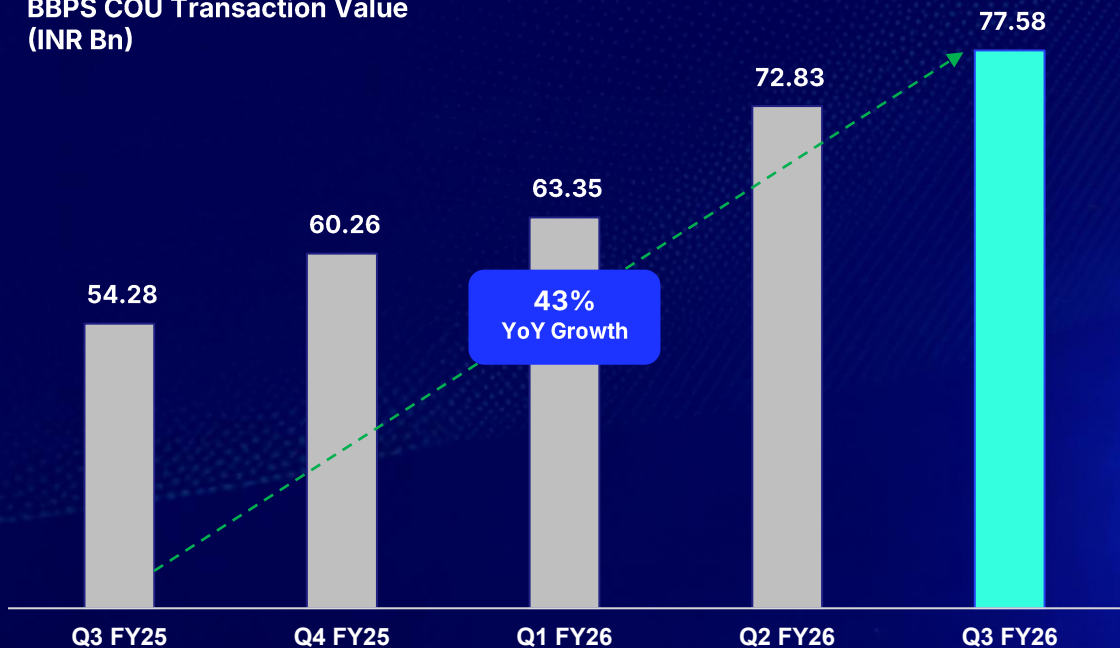


- Customer Initiated UPI GMV reached INR 209.6 billion in Q3 FY26, reflecting 21% QoQ growth and 123% YoY growth
- Rose from #16 in Sep 2025 to #12 in Dec 2025 in Customer Initiated UPI Transactions, and from #17 to #15 in Total UPI Transactions

¹⁾ Based on NPCI data for top 20 TPAPs as per transaction count for Q3FY'26 Vs Q3FY'25

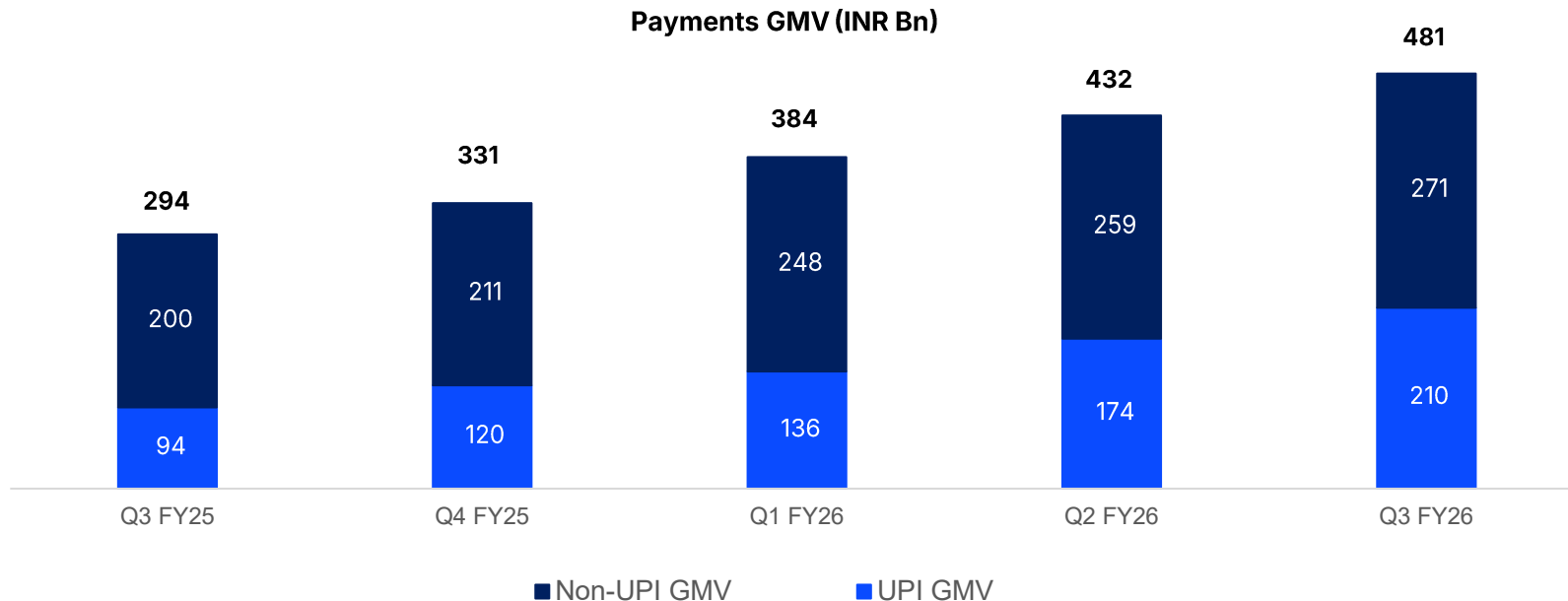
7th Largest Customer Operating Unit in the BBPS⁽¹⁾ Ecosystem

BBPS COU Transaction Value
(INR Bn)



- BBPS COU Transaction Value (INR Bn) **grew by 7% QoQ and 43% YoY**
- BBPS COU Transaction Volume reached **9.8 Mn in Q3FY26 with 9% QoQ and 20% YoY growth**

Payments: Record High GMV Every Quarter for 12 Straight Quarters



Explosive UPI Growth trickling down to revenue generating payment categories, showcasing strong cross sell capabilities

- Increasing share of UPI in GMV from 32% in Q3FY25 to 41% in Q3FY26 continues to drive user acquisition and engagement
- Payments revenue and Net Margin have expanded, reflecting improved monetisation beyond UPI
- High-quality, well-retained users are driving deeper engagement across the platform, supporting sustainable revenue growth



Unit Economics of Payments Business (Bps) ⁽¹⁾

Particulars (in bps)	Q3FY25	Q4FY25	Q1FY26	Q2FY26	Q3FY26
Payments Revenue ⁽¹⁾	67	64	56	48	47
Payments Gateway Costs ⁽¹⁾	(49)	(44)	(37)	(31)	(27)
User Incentive costs ⁽¹⁾	(5)	(4)	(3)	(3)	(2)
Net Payments Margin ⁽²⁾	13	15	15	14	17

Payments Business GMV grows 11% QoQ and 63% YoY, with 3 Bps improvement in Net Payment Margin over last quarter. Company expects consistent GMV growth with Net Payments Margin between 12-15 Bps

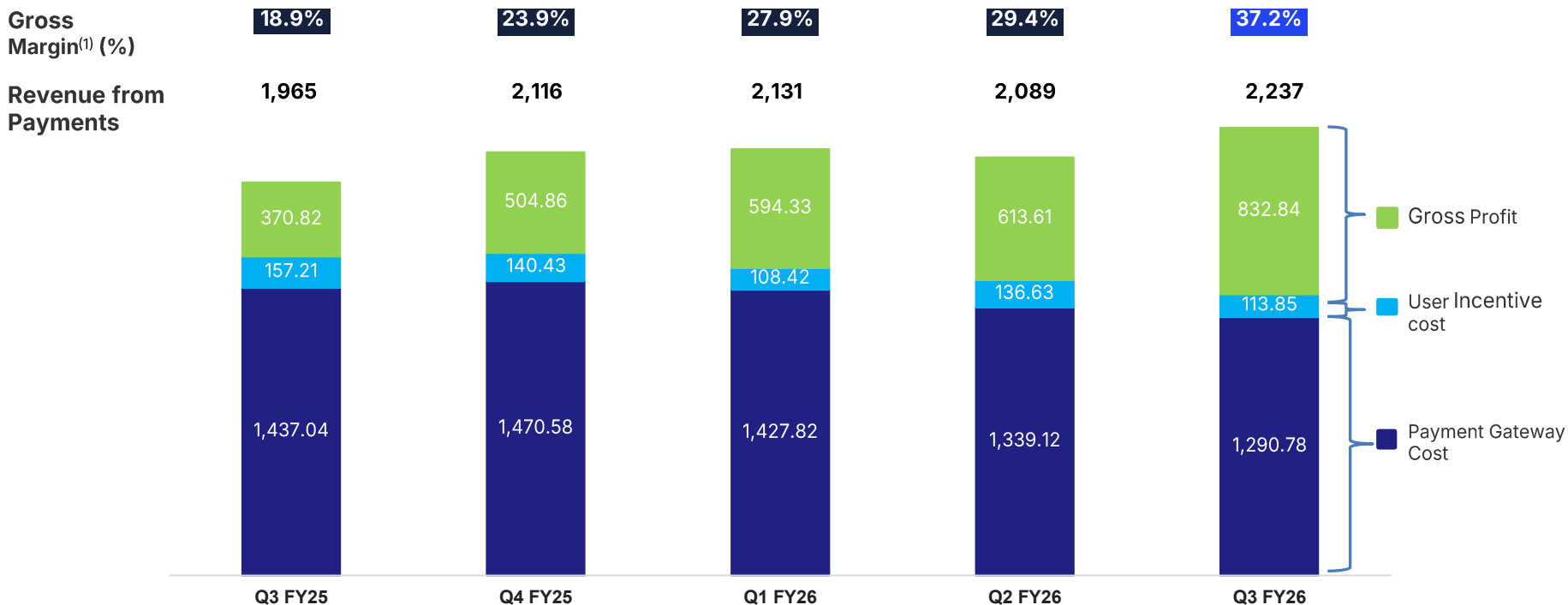
¹⁾ All numbers in % of Payments GMV

²⁾ Net Payments Margin-Profit earned from processing payments

Payments: Revenue & Gross Profit Surge to All-Time High



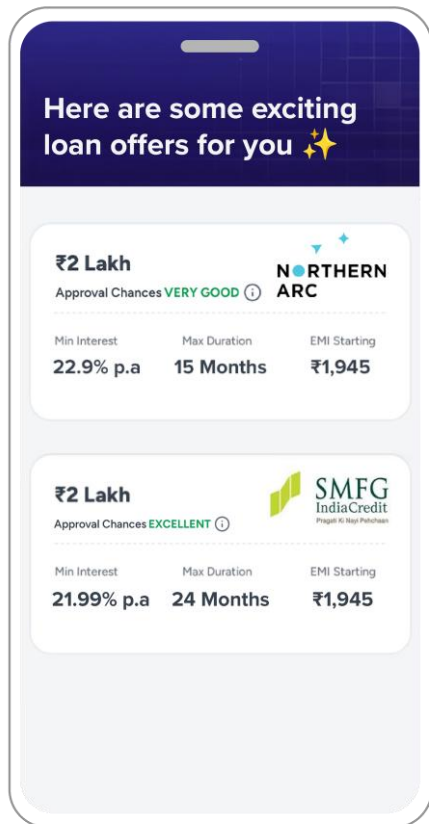
Revenue from Payments (INR Mn) & Payments Gross Margin (%)



- Share of UPI in GMV mix increased from 32% in Q3 FY25 to 44% in Q3 FY26
- However, on the back of strong cross-sell engine, revenue from Payments grew by 7% QoQ and 14% YoY
- Strong Cost Controls and Revenue Optimization led to a 36% QoQ and 125% YoY growth in Gross Profit

1) As a (%) of Payments Revenue

A diversified, risk-aligned credit platform serving users across the credit spectrum.

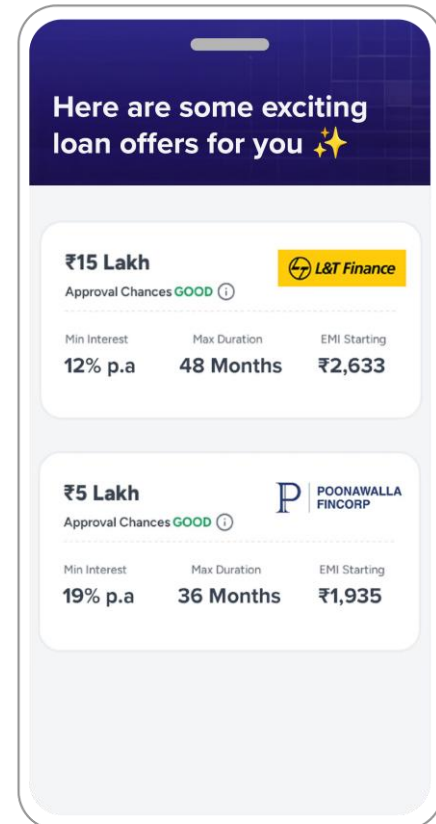


A. FLDG Model - High Control, Higher Yield

- Operates in **Moderate-ROI segments (22–36%)** with short-tenure, small-ticket loans
- **Co-created filtration parameters with underwriting done by lending partners** via in-house scorecards for eligibility and loan sizing
- **Moderate risk filtration** results in higher lender conversion but controlled overall approval (~3.5-4%).
- Opportunity to upsell and cross sell

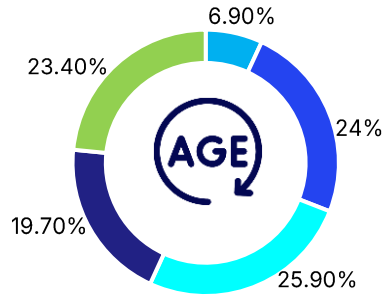
B. Distribution/Marketplace Model - Scale-led, Partner-driven

- Focuses on **larger-ticket, longer-tenure loans** with moderate ROI (12–24%)
- **Credit decisions driven by lender policies**, limiting underwriting flexibility
- **Lower approval rates and tighter filtration (~1-1.5%)** due to higher lender-side drop-offs



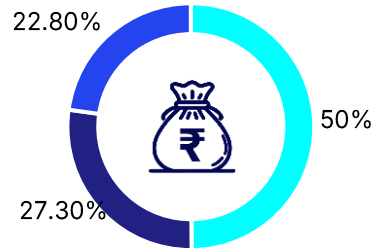


Age Distribution (Years)



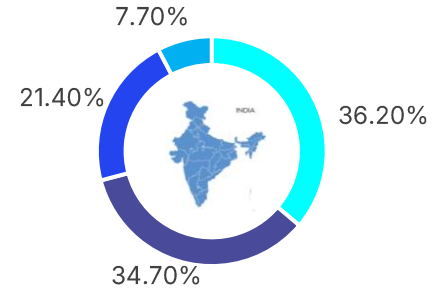
■ Upto 25 ■ 26-30 ■ 31-35 ■ 36-40 ■ 40+

Income Group (INR Per Month)



■ Upto 75K ■ 75K-150K ■ 150K+

Geographical Presence of the lending customer base



■ North ■ South ■ West ■ East

Customer Usage



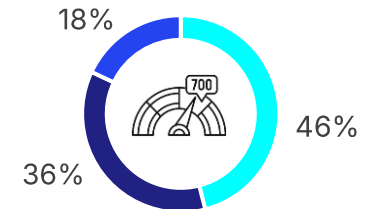
■ New ■ Repeat

Occupation



■ Self Employed ■ Salaried

Cohort (Bureau Score %)



■ 700-749 ■ 749-774 ■ 775+

¹⁾ As a % of Digital Credit GMV for CY25



Consistent improvement in portfolio credit quality risk driven by
Strong risk first approach to lending business, with focus on core profitability over rapid growth.

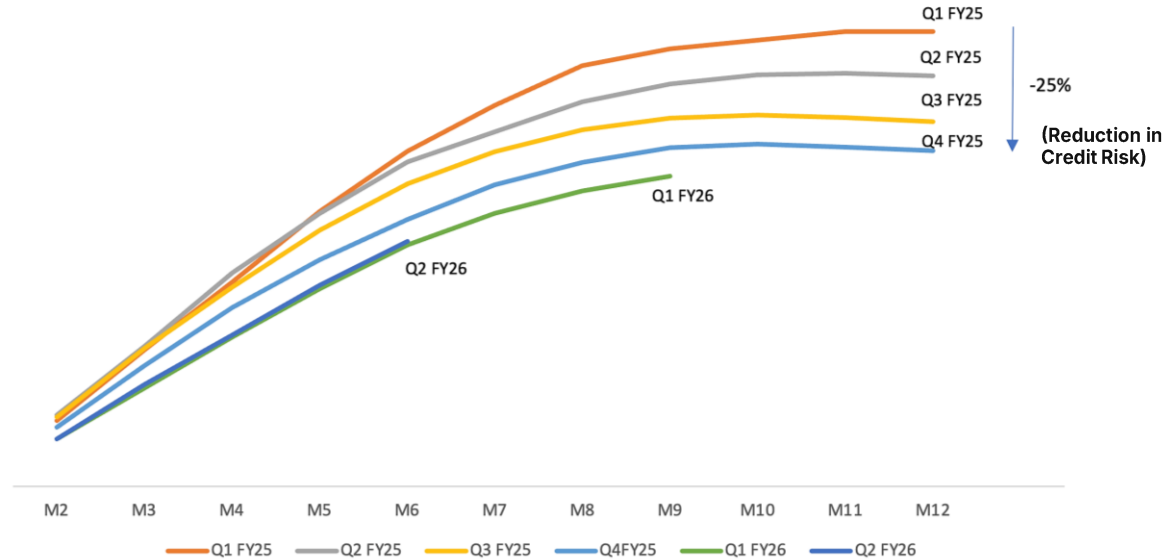
Underwriting

- Calibrated underwriting driven by in-house statistical models and high customer platform engagement
- Risk based pricing

Collections infrastructure

- Creation of additional in-house collections force
- Smart incentivization of collections agencies

QoQ Static Pool Risk Performance
(Cohort-wise)⁽¹⁾⁽²⁾

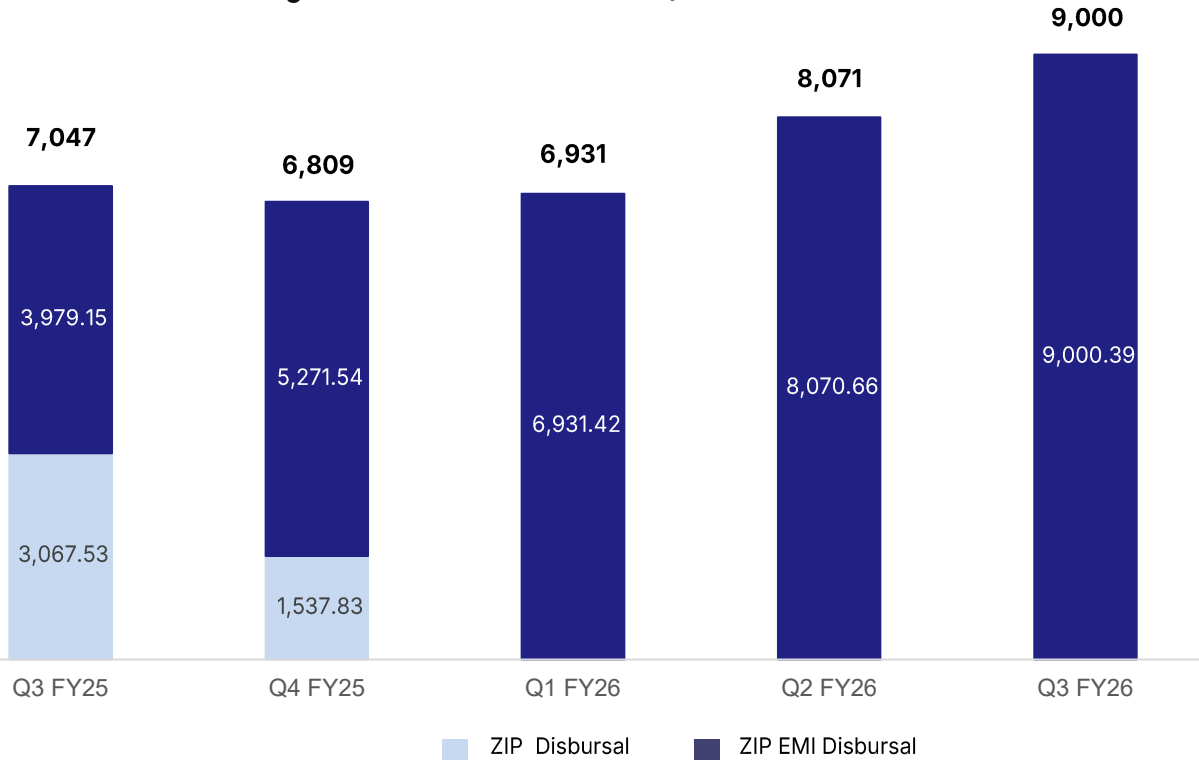


1) Each line on the chart represents static pool risk performance of a quarter (FLDG lending disbursal)

2) Each point on curve represents static risk after certain months on book for the vintage



Digital Credit GMV (Distribution) (INR Mn)



ZIP EMI Up by 126% YoY and 12% QoQ, marking new highs in FS

- Out of the Lending GMV, FLDG model contributes ~80%, while Marketplace model contributes ~20%
- Building on new sources of revenues for the future - Loans against Mutual Funds, Co-branded Credit Cards, Credit Card Distribution and Merchant Lending - currently small in scale, expected to start contributing in FY27

1) As a % of Financial Services Revenue
 2) FS Take rate is represented as a % of Digital Credit GMV



Unit Economics of Financial Services (as a % of Digital Credit GMV)

Particulars	Q3FY25	Q4FY25	Q1FY26	Q2FY26	Q3FY26
Revenue from Financial Services ⁽¹⁾	10.36 %	8.25 %	8.41 %	7.59 %	7.24 %
Lending Related Expense ⁽¹⁾	(9.31) % ⁽²⁾	(7.90) %	(7.30) %	(4.42) %	(3.11) %
Net Financial Services Margin⁽¹⁾	1.05 %	0.35 %	1.12 %	3.17 %	4.13 %

Navigating through regulatory transition towards sustainable profitability

- RBI restrictions on BNPL and 5% FLDG cap created structural headwinds, front-loading expenses while back-ending revenues (Q3 FY25-Q1 FY26)
- Normalization achieved in Q2 FY26 - Company expects Net Financial Services Margins to be between 3% to 4%

Net FS Margin Quadrupled YoY

- Lending Related Expense decreased from 4.42% to 3.11% QoQ, depicting improvement in credit quality

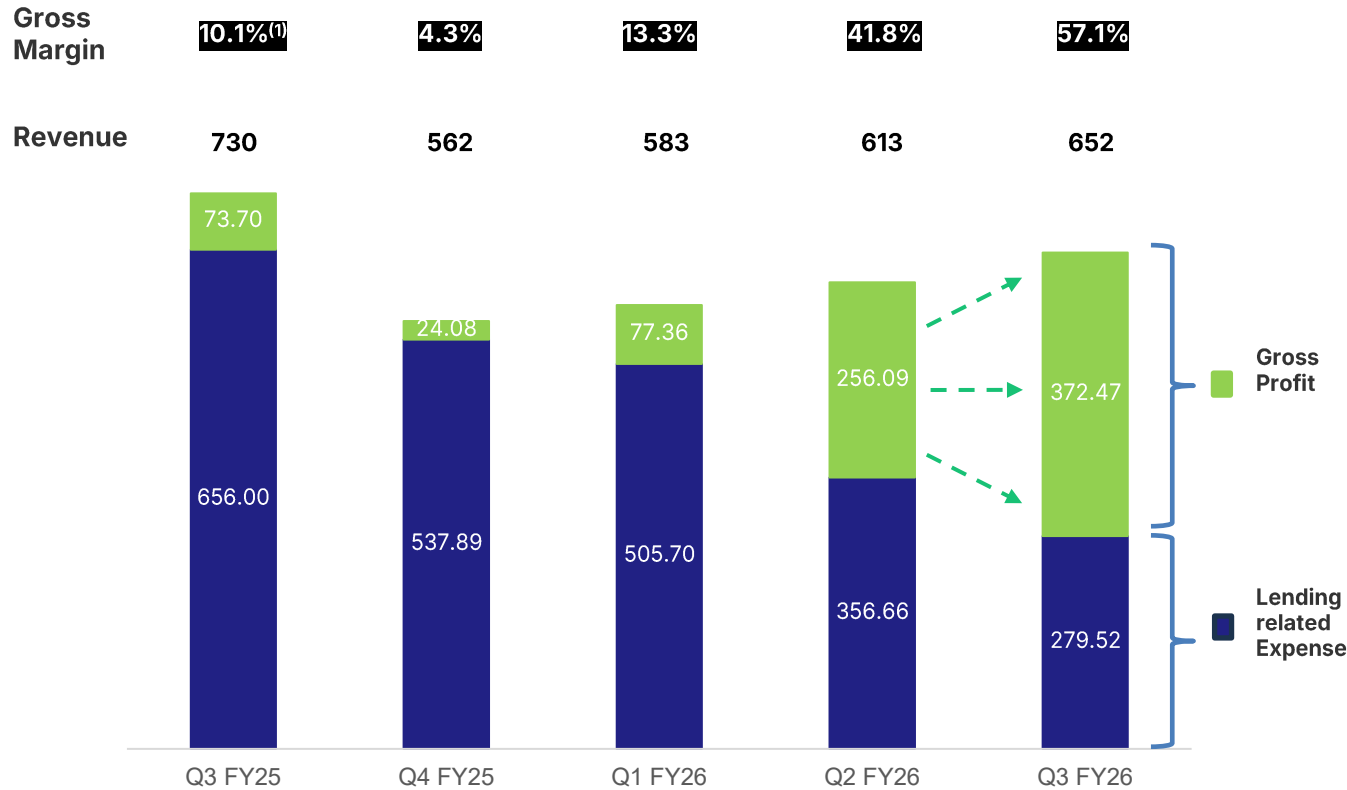
¹⁾ As a % of Digital Credit GMV

²⁾ Financial Services Gross Margin (%) and Lending Related Expenses (%) for Q3FY25 have been adjusted to reflect normalized operational performance after excluding the impact of an updated commercial agreement of the Company with one of its lending partners as disclosed under Note 6 of the financial statements

Financial Services: 5X Gross Profit Achieved, Marking a Powerful Comeback



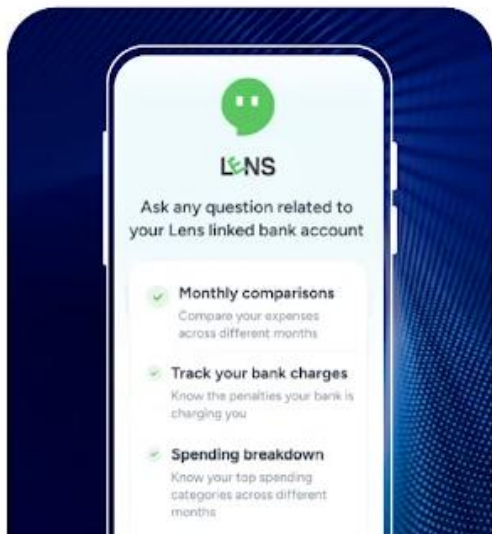
Revenue from Financial Services (INR Mn) & Gross Margin (%) ⁽¹⁾



Financial Services Business makes a turnaround, delivering High-Quality Revenue

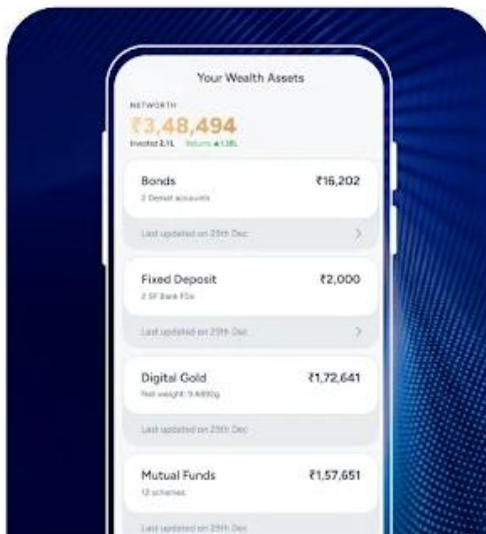
- Gross Profits up by 45% QoQ and 405% YoY
- Significant improvement in gross margins - up to 57% in Q3 FY26
- 6% QoQ Revenue Growth
- Lending Related Expenses down 22% QoQ and 57% YoY on the back of enhanced credit quality and collection efficiency

¹⁾ Lending Related Expense and Financial Services Gross Margin (%) for Q3FY25 have been adjusted to reflect normalized operational performance after excluding the impact of an updated commercial agreement of the Company with one of its lending partners as disclosed under Note of the financial statements



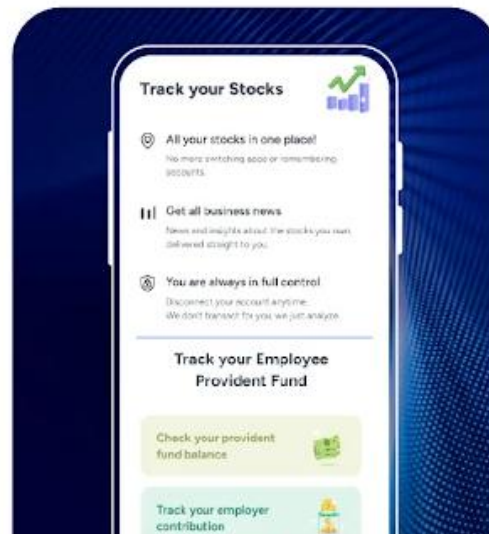
Personal Finance Management (Lens)

- AI-based personal finance management product using AA framework
- Allows for a detailed comprehension of consumers' financial data



Wealth Management

- SEBI approval secured to launch broking platform
- Diverse wealth products such as Bonds, FD, Digital Gold and Mutual funds



Money Tracking Solutions

- Be in control of your investments with stock tracking service
- Easiest way to track your Employee Provident Fund

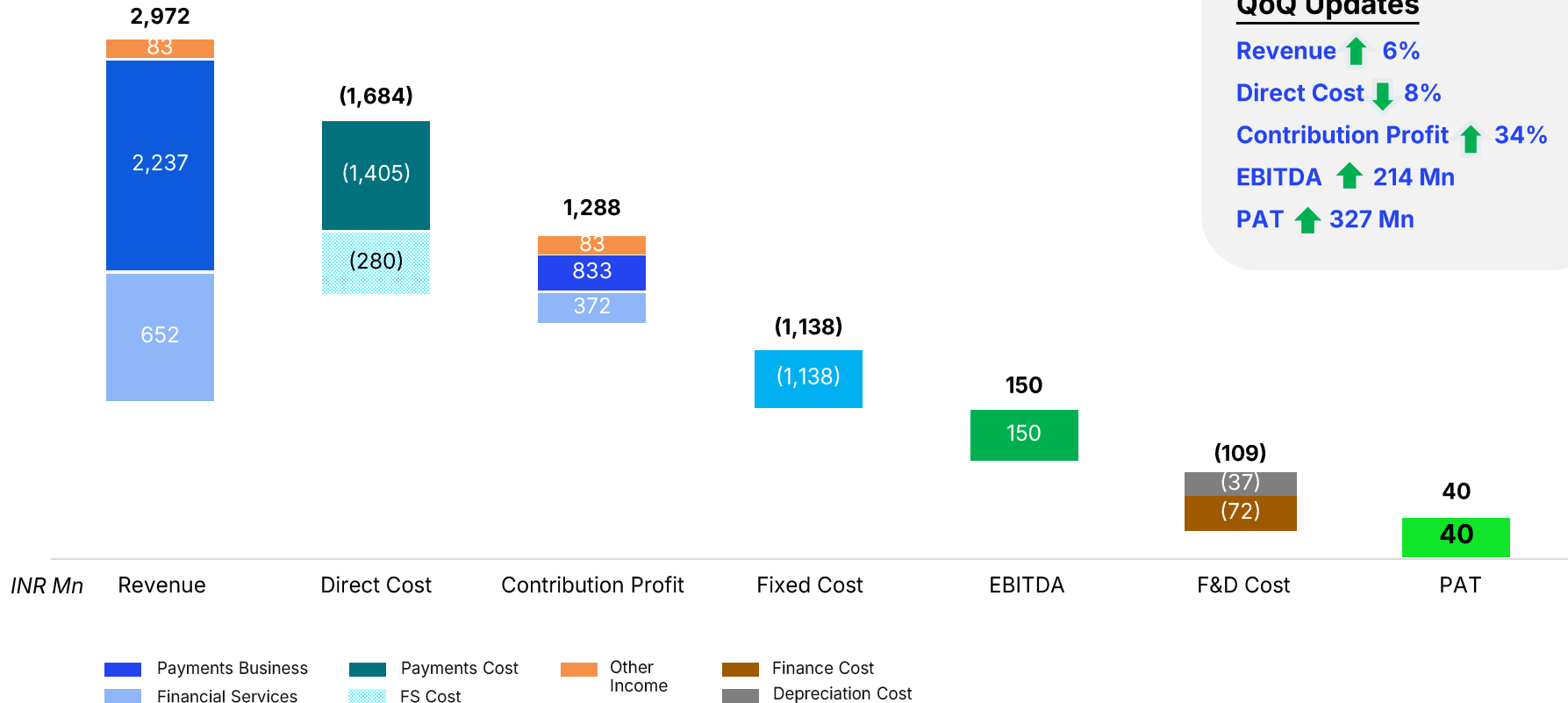


CONSOLIDATED FINANCIALS

Back in the Black - Net Profitability Achieved in Q3 FY26



Q3 FY26 EBITDA at INR 150 Mn and PAT at INR 40 Mn



QoQ Updates

Revenue ↑ 6%

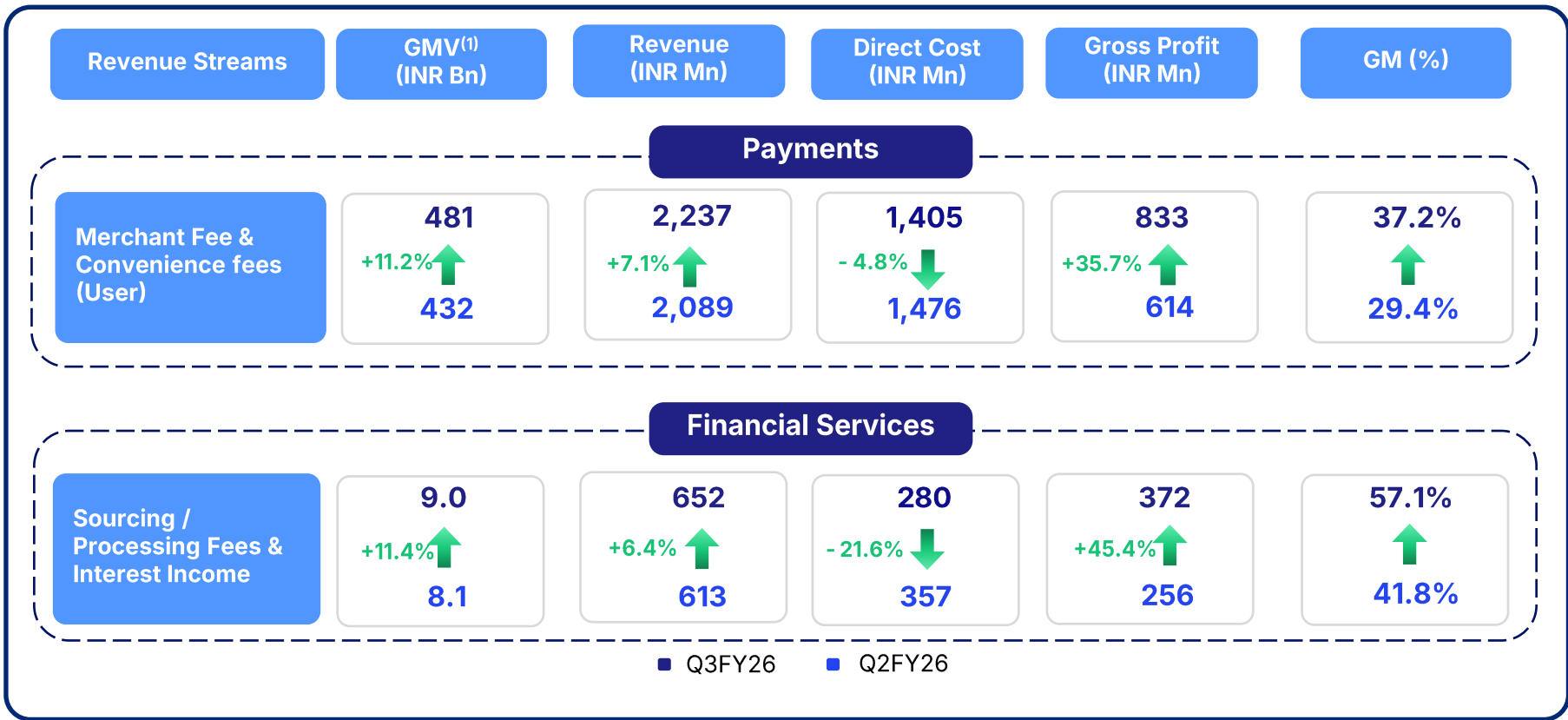
Direct Cost ↓ 8%

Contribution Profit ↑ 34%

EBITDA ↑ 214 Mn

PAT ↑ 327 Mn

Payments & FS: Double Digit Gross Profit Growth Across Both Business Verticals

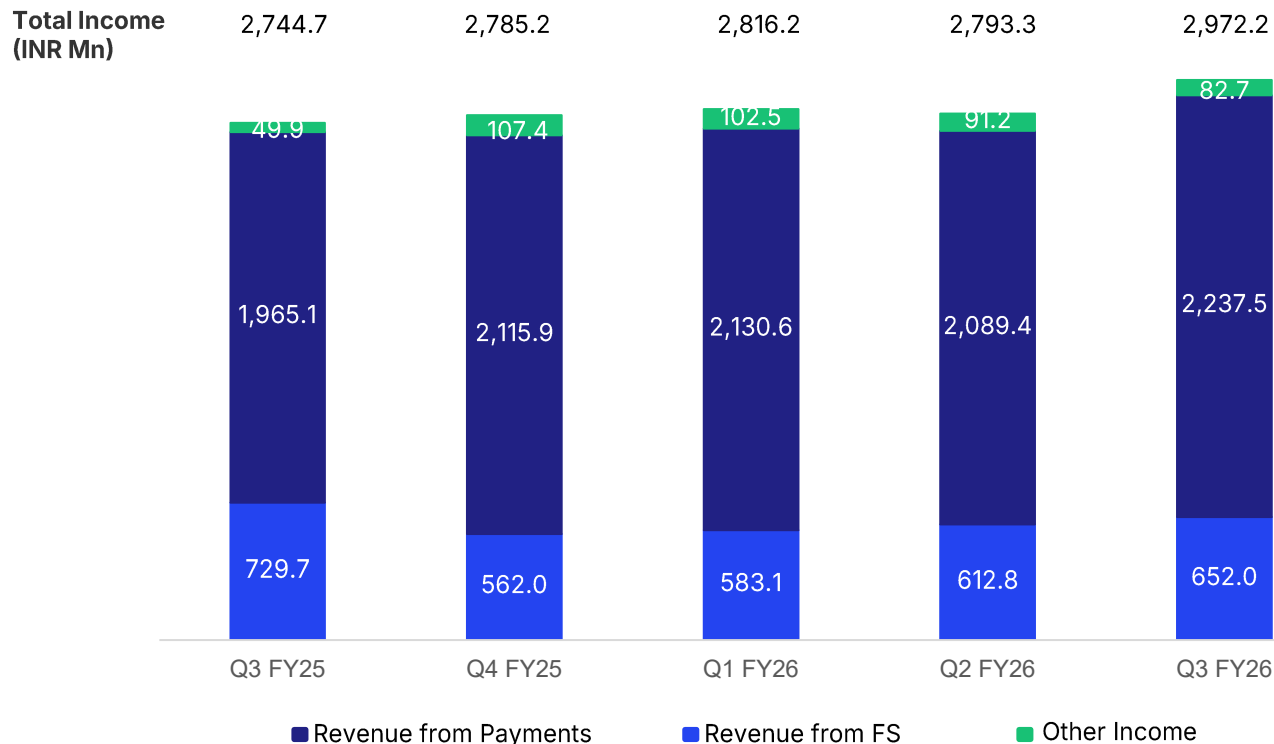


1) GMV for Financial Services is ZIP EMI GMV

Focus on Profitable Product Lines Leading to Improving Revenues



Total Income buildup (INR Mn)



Growth in GMV translating to improving Revenues

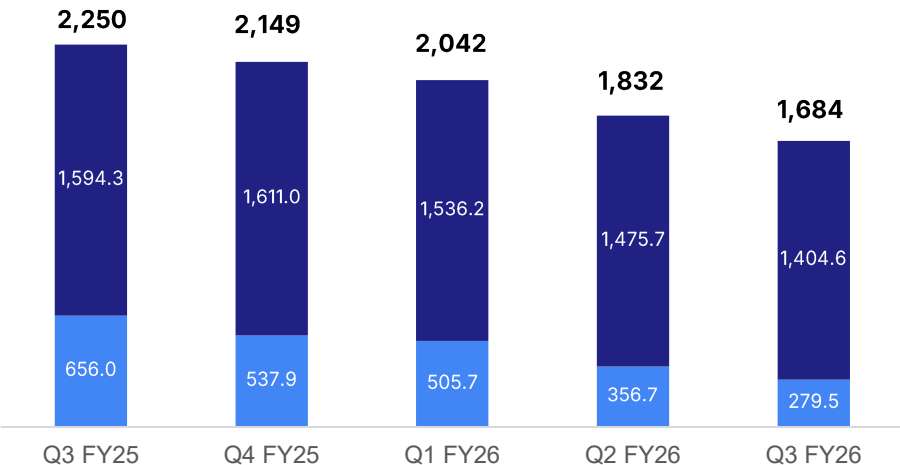
- Total Income grew 6% QoQ and 8% YoY
- Revenue from Payments grew 7% QoQ and 14% YoY
- Revenue from Financial Services grew 6% QoQ and de-grew by 11% YoY owing to industry-wide changes in lending models

Costs Remain Stable Despite Steady Business Growth



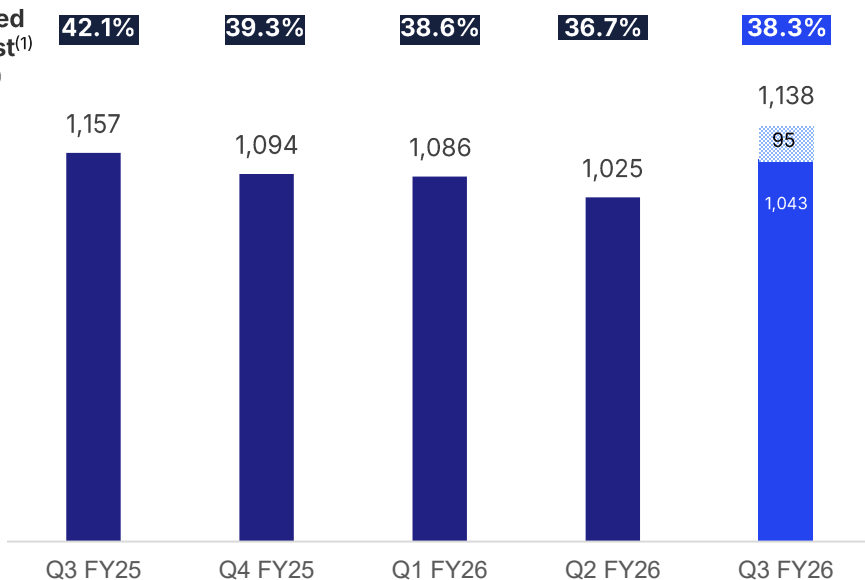
Direct Cost (INR Mn)

- Lending Related Expense
- Payment Related Expense



Fixed Cost (INR Mn)

Fixed Cost⁽¹⁾ (%)



Despite exponential Payments GMV growth, disciplined cost management has kept direct costs stable.

- Lending Related Expenses down 22% QoQ and 57% YoY
- Payments Gateway cost reduced by 3.6% QoQ and 10% YoY and user incentive cost reduced by 17% QoQ and 28% YoY (**Payment Related Expenses**)

Steady cost control amidst consistent business growth

- Out of the total Fixed Cost of INR 1,138 Mn in Q3 FY26, INR 95 Mn is reversal of past-period revenue and is non-recurring in nature.
- Excluding the above one-time expense, Fixed Cost for Q3 FY26 is INR 1,043 Mn, in line with the target of INR 1,050 to 1,100 Mn per quarter.

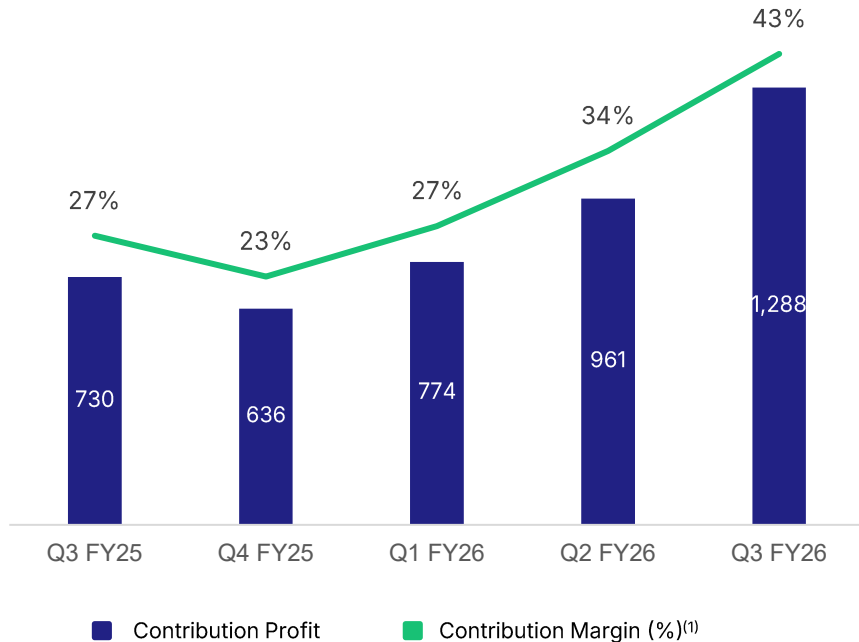
1) As a % of Total Income, Includes Reversal of past period revenue INR 95 Mn

2) Financial Services Revenue, Lending Related Expense and Financial Services Gross Margin (%) for Q2FY25 have been adjusted to reflect normalized operational performance after excluding the impact of an updated commercial agreement of the Company with one of its lending partners as disclosed under Note of the financial statements

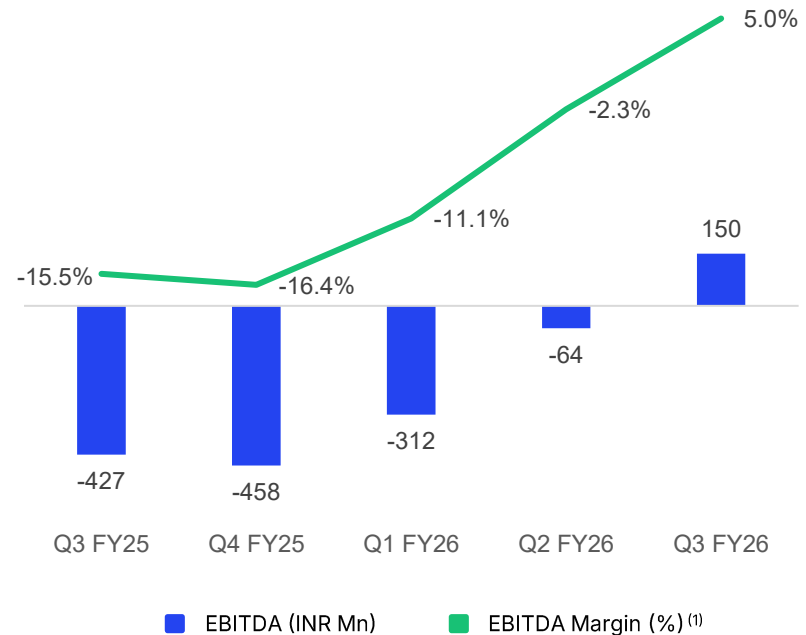
Positive EBITDA Delivered as Committed



Contribution Profit up 76% YoY



EBITDA Improved by INR 576 Mn YoY

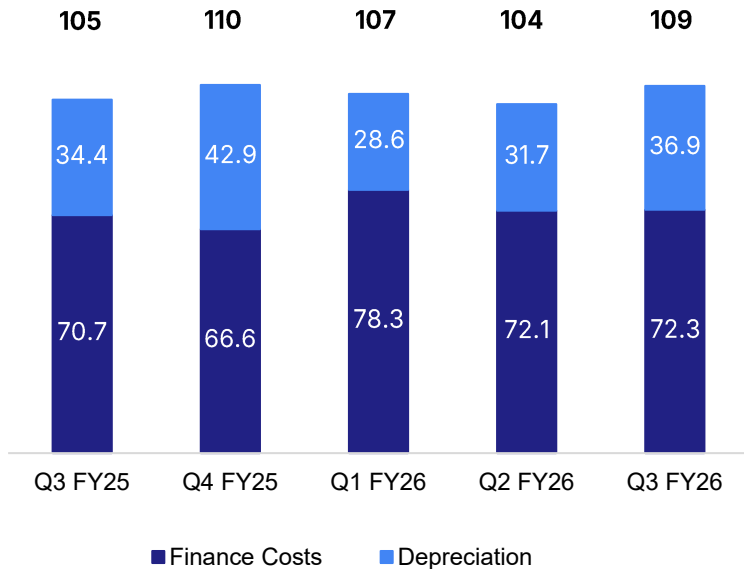


**Inherent Operating leverage in the business model is starting to play out -
In Q3, every INR 100 increase in Contribution Profit translated to INR 65 increase in EBITDA**

¹⁾ As a % of Total Income

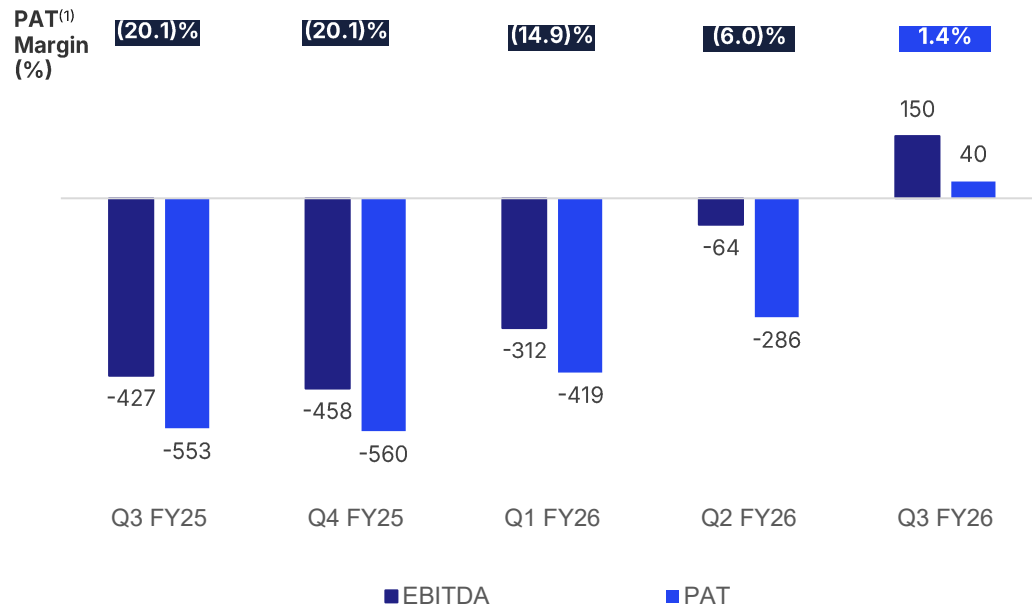


Finance and Depreciation Cost



- Owing to **efficient working capital management**, Finance and Depreciation costs have remained under check despite substantial GMV growth

PAT (INR Mn) & EBITDA (INR Mn)



Stronger EBITDA Conversion Flows to PAT

- EBITDA back to Profitability with a INR 214 Mn QoQ Swing, Reflecting Strong Operating Efficiency and Cost Discipline
- YoY EBITDA Swing of INR 576 Mn Translating to YoY PAT swing of INR 593 Mn

Building New Moats – Merchant Business



Offline Acquisition

Scaling the Devices Business (EDC & Soundbox Rentals)

- GMV grew 27% YoY, reflecting steady scale-up
- Revenue increased 52% YoY, driven by improved monetisation and mix
- 7X EDC GMV Growth within one year
- 3X increase in geographical footprint (From 366 to 1,118 cities)



Online Acquisition

RBI Licensed PA/PG powering Ecommerce startups

- GMV* grew 236% YoY, driven by accelerating merchant and reseller expansion
- Revenue grew 77% YoY, reflecting improving monetisation on rising GMV
- Active Merchants grew 133% YoY, led by stronger onboarding velocity and execution



¹⁾ GMV excludes MobiKwik Business and loan repayment pass-through transactions

Payments – Quarterly Key Performance Indicators (KPIs)



INR million, unless otherwise mentioned

	Q3FY24	Q4FY24	Q1FY25	Q2FY25	Q3FY25	Q4FY25	Q1FY26	Q2FY26	Q3FY26
Registered Users	150.9	155.8	161.0	166.9	172.0	176.4	180.2	183.5	186.6
Merchants	3.9	4.1	4.3	4.4	4.5	4.6	4.6	4.7	4.8
Payment GMV	96,217.7	144,301.4	250,802.3	282,759.3	294,456.3	330,663.0	383,881.6	432,166.7	480,639.9
% Growth	25%	50%	74%	13%	4%	12%	16%	13%	11%
Payment Take Rate	0.77%	0.73%	0.68%	0.66%	0.67%	0.64%	0.56%	0.48%	0.47%
Revenue - Payments	739.5	1,060.4	1,715.4	1,877.4	1,965.1	2,115.9	2,130.6	2,089.4	2,237.5
% Growth	11%	43%	62%	9%	5%	8%	1%	(2%)	7%
Payment gateway cost	508.3	672.9	1,276.2	1,356.6	1,437.0	1,470.6	1,427.8	1,339.1	1,290.78
% of Payment GMV	0.53%	0.47%	0.51%	0.48%	0.49%	0.44%	0.37%	0.31%	0.27%
User Incentive	140.9	160.7	163.0	161.2	157.2	140.4	108.4	136.6	113.85
% of Payment GMV	0.15%	0.11%	0.06%	0.06%	0.05%	0.04%	0.03%	0.03%	0.02%
Total Direct Expenses	649.2	833.5	1,439.1	1,517.7	1,594.3	1,611.0	1,536.2	1,475.7	1,404.6
Gross Margin	90.3	226.8	276.3	359.7	370.8	504.9	594.3	613.6	832.8
% of Revenue - Payments	12.2%	21.4%	16.1%	19.2%	18.9%	23.9%	27.9%	29.4%	37.2%

Financial Services – Quarterly Key Performance Indicators (KPIs)



<i>INR million, unless otherwise mentioned</i>	Q3FY24	Q4FY24	Q1FY25	Q2FY25	Q3FY25	Q4FY25	Q1FY26	Q2FY26	Q3FY26
Activated ZIP EMI Users	0.9	0.9	1.0	1.1	1.2	1.2	1.3	1.4	1.51
MobiKwik ZIP EMI GMV	8,207.1	8,456.5	8,764.9	6,758.5	3,979.2	5,271.5	6,931.4	8,070.7	9,000.4
% Growth	5%	3%	4%	(23%)	(41%)	32%	31%	16%	12%
Digital Credit GMV	24,087.6	25,682.5	23,467.1	16,259.6	7,046.7	6,809.4	6,931.4	8,070.7	9,000.4
Financial Services Take Rate	6.43%	6.19%	7.28%	7.82%(1)	10.36%	8.25%	8.41%	7.59%	7.24%
Revenue - Financial Services	1,549.8	1,589.5	1,707.3	1,029.1	729.7	562.0	583.1	612.8	651.99
% Growth	13%	3%	7%	(40%)	(29%)	(23%)	4%	5%	6%
Lending related expenses ⁽²⁾	793.0	895.7	948.9	239.8	420.4	537.9	505.7	356.7	279.52
% of Digital Credit GMV ⁽¹⁾	3.3%	3.5%	4.0%	4.1%(1)	9.3%(1)	7.9%	7.3%	4.4%	3.1%
Total Direct Expenses	793.0	895.7	948.9	239.8	420.4	537.9	505.7	356.7	279.5
Gross Margin	756.9	693.7	758.4	789.3	309.4	24.1	77.4	256.1	372.5
% of Revenue - Financial Services	49%	44%	44%	48%(1)	10%(1)	4%	13%	42%	57%

1) Financial Services Gross Margin (%) for Q2FY25 and Q3FY25 have been adjusted to reflect normalized operational performance after excluding the impact of an updated commercial agreement of the Company with one of its lending partners as disclosed under Note 6 of the financial statements.

2) Lending related expenses are the sum of Lending operational expenses and financial guarantee expenses



INR million, unless otherwise mentioned

	03FY24	04FY24	01FY25	02FY25	03FY25	04FY25	01FY26	02FY26	03FY26
Revenue from Operations	2,289.3	2,649.8	3,422.7	2,906.5	2,694.8	2,677.8	2,713.6	2,702.1	2,889.5
Other Income	24.5	65.8	35.6	30.2	49.9	107.4	102.5	91.2	82.7
Total Income	2,313.8	2,715.6	3,458.3	2,936.7	2,744.7	2,785.2	2,816.2	2,793.3	2,972.2
% Growth	12%	17%	27%	(15%)	(7%)	1%	1%	(1%)	6%
Payment gateway cost	508.3	672.9	1,276.2	1,356.6	1,437.0	1,470.6	1,427.8	1,339.1	1,290.78
% of Payment GMV	0.53%	0.47%	0.51%	0.48%	0.49%	0.44%	0.37%	0.31%	0.27%
User Incentive	140.9	160.7	163.0	161.2	157.2	140.4	108.4	136.6	113.85
% of Payment GMV	0.15%	0.11%	0.06%	0.06%	0.05%	0.04%	0.03%	0.03%	0.02%
Lending related expenses ⁽²⁾	793.0	895.7	948.9	239.8	420.4	537.9	505.7	356.7	279.5
% of Digital Credit GMV ⁽¹⁾	3.3%	3.5%	4.0%	1.5%	6.0%	7.9%	7.3%	4.4%	3.1%
Total Direct Expenses	1,442.2	1,729.3	2,388.0	1,757.5	2,014.6	2,148.9	2,041.9	1,832.41	1,684.15
Contribution Margin	871.7	986.3	1,070.3	1,179.2	730.1	636.3	774.2	960.9	1,288.0
% of Total Income	38%	36%	31%	40%	27%	23%	27%	34%	43%
Fixed Costs	763.4	927.8	1,048.0	1,111.1	1,156.8	1,093.9	1,086.2	1,024.6	1,138.3
as a % of Total Income	33%	34%	30%	38%	42%	39%	39%	37%	38%
EBITDA	108.3	58.5	22.3	68.0	(426.7)	(457.6)	(312.0)	(63.8)	149.7
% of Total Income	5%	2%	1%	2%	(16%)	(16%)	(11%)	(2%)	5%
Finance costs	45.9	52.0	65.8	69.8	70.7	66.6	78.3	72.1	72.3
Depreciation and amortisation expense	10.5	13.0	20.0	31.4	34.4	42.9	28.6	31.7	36.9
Profit/(Loss) before exceptional items and tax	51.8	(6.4)	(63.5)	(33.2)	(531.8)	(567.1)	(418.9)	(167.5)	40.5
Exceptional Item⁽³⁾								118.3	
Tax expense	(0.9)	0.3	2.7	2.7	21.0	(6.7)	0.3	0.4	0.0
Profit/(Loss) for the period/year	52.7	(6.7)	(66.2)	(35.9)	(552.8)	(560.4)	(419.2)	(286.2)	40.5
% of Total Income	2%	(0%)	(2%)	(1%)	(20%)	(20%)	(15%)	(10%)	1.36%

3) Merchant Incident related one-time Expense



THANK YOU

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