

Date: February 06, 2025

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: Integrated Filing (Financial) for the quarter and nine months period ended December 31, 2024

Dear Sir/Madam,

Pursuant to SEBI Circular No. SEBI/HO/CFD/CFD-PoD-2/CIR/P/2024/185 dated December 31, 2024, read with BSE Circular No. 20250102-4 and NSE Circular No. NSE/CML/2025/02 dated January 02, 2025, please find enclosed the Integrated Filing (Financial) for the quarter and nine months ended December 31, 2024.

We request you to kindly take the same on record.

Thanking you,

For One MobiKwik Systems Limited

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: U64201HR2008PLC053766 | www.mobikwik.com

Limited Review Report on unaudited standalone financial results of ONE MOBIKWIK SYSTEMS LIMITED (formerly known as ONE MOBIKWIK SYSTEMS PRIVATE LIMITED) for the quarter ended 31 December 2024 and year to date results for the period from 01 April 2024 to 31 December 2024 pursuant to Regulation 33 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

To the Board of Directors of ONE MOBIKWIK SYSTEMS LIMITED (formerly known as ONE MOBIKWIK SYSTEMS PRIVATE LIMITED)

1. We have reviewed the accompanying Statement of unaudited standalone financial results of ONE MOBIKWIK SYSTEMS LIMITED (formerly known as ONE MOBIKWIK SYSTEMS PRIVATE LIMITED) (hereinafter referred to as "the Company") for the quarter ended 31 December 2024 and year to date results for the period from 01 April 2024 to 31 December 2024 ("the Statement").

Attention is drawn to the fact that the figures for the corresponding quarter ended 31 December 2023 and the corresponding period from 01 April 2023 to 31 December 2023, as reported in the Statement have been approved by the Company's Board of Directors, but have not been subjected to review.

2. This Statement, which is the responsibility of the Company's management and approved by its Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind AS 34"), prescribed under Section 133 of the Companies Act, 2013, and other accounting principles generally accepted in India and in compliance with Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("Listing Regulations"). Our responsibility is to issue a report on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.
4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Indian Accounting Standard and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 of the Listing Regulations, including the manner in which it is to be disclosed, or that it



B S R & Associates LLP

Limited Review Report (Continued)

**ONE MOBIKWIK SYSTEMS LIMITED (formerly known as ONE MOBIKWIK
SYSTEMS PRIVATE LIMITED)**

contains any material misstatement.

For **B S R & Associates LLP**

Chartered Accountants

Firm's Registration No.:116231W/W-100024



Girish Arora

Partner

Membership No.: 098652

UDIN:25098652BMKXPP6074

Gurugram

04 February 2025

ONE MOBKWIK SYSTEMS LIMITED (formerly known as ONE MOBIKWIK SYSTEMS PRIVATE LIMITED)
Statement of Unaudited Standalone financial results for the quarter and nine-months period ended 31 December 2024 ("Statement")
(Amounts in INR millions, unless otherwise stated)

Particulars	Quarter ended			Nine-months period ended		Year ended
	31 December 2024	30 September 2024	31 December 2023	31 December 2024	31 December 2023	31 March 2024
	Unaudited	Unaudited	Unaudited (Refer Note 5)	Unaudited	Unaudited (Refer Note 5)	Audited
Income						
Revenue from operations (Refer note 6)	2,679.72	2,895.37	2,269.49	8,981.29	6,035.61	8,669.79
Other income	69.74	59.15	28.66	169.15	98.09	169.92
Total income	2,749.46	2,954.52	2,298.15	9,150.44	6,133.70	8,839.71
Expenses						
Payment gateway cost	1,433.67	1,376.39	492.01	4,125.40	1,302.91	2,002.18
Lending operational expenses (Refer note 6)	247.86	175.93	792.42	1,347.40	1,817.81	2,702.55
Financial guarantee expenses	172.49	63.84	2.09	261.60	315.55	326.55
Employee benefits expense	428.44	426.14	280.85	1,238.07	790.56	1,143.46
Other expenses	864.38	829.57	610.62	2,511.62	1,575.55	2,308.41
Total expenses	3,146.84	2,871.87	2,177.99	9,484.09	5,802.38	8,483.15
Earnings before finance cost, depreciation, amortisation and tax (EBITDA)	(397.38)	82.65	120.16	(333.65)	331.32	356.56
Finance costs	81.49	80.32	55.15	236.66	162.61	224.03
Depreciation and amortisation expense	34.35	31.44	10.49	85.73	30.15	43.11
Profit/(Loss) before tax for the period/year	(513.22)	(29.11)	54.52	(656.04)	138.56	89.42
Tax expense						
Current tax	10.50	-	-	10.50	-	-
Total tax expense/ (credit)	10.50	-	-	10.50	-	-
Profit/(Loss) for the period/year	(523.72)	(29.11)	54.52	(666.54)	138.56	89.42
Other comprehensive income (OCI)						
Items that will not be reclassified subsequently to profit or loss:						
Remeasurement of net defined benefit liability	(4.50)	(4.45)	(1.80)	(12.53)	(0.91)	(0.45)
Fair value changes on equity investments through OCI	-	-	-	-	-	4.63
Income tax relating to above item	-	-	-	-	-	-
Other comprehensive income/(loss) for the period/year	(4.50)	(4.45)	(1.80)	(12.53)	(0.91)	4.18
Total comprehensive income/(loss) for the period/year	(528.22)	(33.56)	52.72	(679.07)	137.65	93.60
Paid-up equity share capital (face value of INR 2 per share)	155.38	114.38	114.38	155.38	114.38	114.38
Other equity						1,671.07
Earnings/(Loss) per equity share (EPS) (face value of INR 2 per share)*:						
(i) Basic	(8.98)	(0.51)	0.95	(11.43)	2.42	1.56
(ii) Diluted	(8.98)	(0.51)	0.92	(11.43)	2.34	1.51

* EPS is not annualised for the quarter and nine-months period ended 31 December 2024 and 31 December 2023 and quarter ended 30 September 2024.



ONE MOBIKWIK SYSTEMS LIMITED (formerly known as ONE MOBIKWIK SYSTEMS PRIVATE LIMITED)
Notes to the Unaudited Standalone financial results
(Amounts in INR millions, unless otherwise stated)

1. These standalone financial results of ONE MOBIKWIK SYSTEMS LIMITED ("the Company") has been prepared in accordance with Indian Accounting Standards ('Ind AS') prescribed under Section 133 of the Companies Act, 2013 along with the relevant rules issued thereunder and other accounting principles generally accepted in India and in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("Listing Regulations").

2. The above standalone results were reviewed and recommended by the Audit Committee and approved by the Board of Directors at their meeting held on 04 February 2025. The statutory auditors have carried out a limited review of the standalone results of the quarter and nine-months period ended 31 December 2024.

3. During the quarter ended 31 December 2024, the Company has completed an initial public offering (IPO) comprising fresh issue of 2,05,01,792 equity shares with a face value of INR 2 each at an issue price of INR 279 per share.

4. The Company's equity shares were listed on the National Stock Exchange of India Limited (NSE) and Bombay Stock Exchange Limited (BSE) on 18 December 2024. Thus, this statement of unaudited standalone financial results for the quarter ended 31 December 2024, is prepared in compliance with Regulation 33 of the Listing Regulations.

The Company has received an amount of INR 5,305.17 million (net of IPO expenses of INR 414.83 million) as proceeds of fresh issue of equity shares. Out of total IPO expenses, INR 351.55 million (net of taxes) has been adjusted to securities premium.

The utilisation of the net IPO Proceeds is summarised below:

(Amounts in INR millions)

S.No.	Object of the issue	Net IPO proceeds to be utilised as per prospectus (A)	Utilisation of net IPO proceeds upto 31 December 2024 (B)	Unutilised net IPO proceeds as on 31 December 2024 (A-B)
1	Funding organic growth in our financial services business	1,500.00	-	1,500.00
2	Funding organic growth in our payment services business	1,350.00	-	1,350.00
3	Research and development in data, ML and AI and product and technology	1,070.00	-	1,070.00
4	Capital expenditure for our payment devices business	702.85	-	702.85
5	General corporate purposes	682.32	650.00	32.32
	Net Proceeds	5,305.17	650.00	4,655.17

5. The figures for the quarter ended 31 December 2023 and corresponding nine-months period ended 31 December 2023, as reported in the statement have been approved by the Company's Board of Directors but have not been subjected to limited review since the requirement of submission of quarterly standalone financial results is applicable on listing of equity shares of the Company from the quarter ended 30 September 2024.

6. The Company had entered into an agreement (referred to as "waiver agreement") with one of its lending partners, whereby the Company had agreed to forego income receivable related to financial services amounting to INR 242.18 million pertaining to quarter ended 30 June 2024 which had been netted off against revenue from financial services during the quarter ended 30 September 2024. Pursuant to the waiver agreement, the lending partner had also agreed to irrevocably waive its right to receive facilitation fees from the Company amounting to INR 421.62 million (out of which INR 385.30 million pertains to quarter ended 30 June 2024 and INR 36.32 million pertains to the year ended 31 March 2024) which had been netted off against lending operational expenses during the quarter ended 30 September 2024.

Subsequent to the period ended 31 December 2024, the Company has also agreed with one of its lending partners for the waiver of lending expenses payable. This has resulted in reversal of lending operational expense amounting to INR 235.65 million during the current quarter (out of which INR 91.99 million pertains to quarter ended 30 September 2024, INR 122.72 million pertains to quarter ended 30 June 2024 and INR 20.94 million pertains to the year ended 31 March 2024).

The above adjustments are in conjunction with the applicable digital lending guidelines issued by RBI.

7. The Company operates in a single operating segment only which is financial and payment services. Hence, no separate disclosure is required for segments.

8. The unaudited standalone financial results for the quarter and nine-months period ended 31 December 2024 are also being made available on the Stock Exchange websites www.bseindia.com and www.nseindia.com and on the Company's website: www.mobikwik.com/ir.

For and on behalf of the Board of Directors of
**ONE MOBIKWIK SYSTEMS LIMITED (formerly known as
ONE MOBIKWIK SYSTEMS PRIVATE LIMITED)**

Upasana

Upasana Rupkrishan Taku
Chairperson, Whole-time Director
& Chief Financial Officer
DIN:02979387



Place: Gurugram
Date : 04 February 2025

Limited Review Report on unaudited consolidated financial results of ONE MOBIKWIK SYSTEMS LIMITED (formerly known as ONE MOBIKWIK SYSTEMS PRIVATE LIMITED) for the quarter ended 31 December 2024 and year to date results for the period from 01 April 2024 to 31 December 2024 pursuant to Regulation 33 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

To the Board of Directors of ONE MOBIKWIK SYSTEMS LIMITED (formerly known as ONE MOBIKWIK SYSTEMS PRIVATE LIMITED)

1. We have reviewed the accompanying Statement of unaudited consolidated financial results of ONE MOBIKWIK SYSTEMS LIMITED (formerly known as ONE MOBIKWIK SYSTEMS PRIVATE LIMITED) (hereinafter referred to as "the Parent"), and its subsidiaries (the Parent and its subsidiaries together referred to as "the Group") for the quarter ended 31 December 2024 and year to date results for the period from 01 April 2024 to 31 December 2024 ("the Statement"), being submitted by the Parent pursuant to the requirements of Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("Listing Regulations").

Attention is drawn to the fact that the figures for the corresponding quarter ended 31 December 2023 and the corresponding period from 01 April 2023 to 31 December 2023, as reported in the Statement have been approved by the Parent's Board of Directors, but have not been subjected to review.

2. This Statement, which is the responsibility of the Parent's management and approved by the Parent's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind AS 34"), prescribed under Section 133 of the Companies Act, 2013, and other accounting principles generally accepted in India and in compliance with Regulation 33 of the Listing Regulations. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

We also performed procedures in accordance with the circular issued by the Securities and Exchange Board of India under Regulation 33(8) of the Listing Regulations, to the extent applicable.

4. The Statement includes the results of the entities mentioned in Annexure I to the Statement.
5. Based on our review conducted and procedures performed as stated in paragraph 3 above and based on the consideration of the review report of the other auditor referred to in paragraph 6 below, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Indian Accounting Standard and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement.

Limited Review Report (Continued)

ONE MOBIKWIK SYSTEMS LIMITED (formerly known as ONE MOBIKWIK SYSTEMS PRIVATE LIMITED)

6. We did not review the interim financial information of one Subsidiary included in the Statement, whose interim financial information reflects total revenues (before consolidation adjustments) of INR 538.53 million and INR 2,427.51 million, total net profit/(loss) after tax (before consolidation adjustments) of INR (26.99) million and INR 9.41 million and total comprehensive income/(loss) (before consolidation adjustments) of INR (27.17) million and INR 8.91 million, for the quarter ended 31 December 2024 and for the period from 01 April 2024 to 31 December 2024 respectively, as considered in the Statement. This interim financial information has been reviewed by other auditor whose report has been furnished to us by the Parent's management and our conclusion on the Statement, in so far as it relates to the amounts and disclosures included in respect of this subsidiary, is based solely on the report of the other auditor and the procedures performed by us as stated in paragraph 3 above.

Our conclusion is not modified in respect of this matter.

7. The Statement includes the interim financial information of three Subsidiaries which have not been reviewed, whose interim financial information reflects total revenues (before consolidation adjustments) of INR 0.68 million and INR 2.54 million, total net profit/(loss) after tax (before consolidation adjustments) of INR (7.44) million and INR (17.81) million and total comprehensive income/(loss) (before consolidation adjustments) of INR (7.44) million and INR (17.81) million, for the quarter ended 31 December 2024 and for the period from 01 April 2024 to 31 December 2024 respectively, as considered in the Statement. According to the information and explanations given to us by the Parent's management, these interim financial information are not material to the Group.

Our conclusion is not modified in respect of this matter.

For B S R & Associates LLP

Chartered Accountants

Firm's Registration No.:116231W/W-100024



Girish Arora

Partner

Gurugram

04 February 2025

Membership No.: 098652

UDIN:25098652BMKXPQ6103

Limited Review Report (*Continued*)

ONE MOBIKWIK SYSTEMS LIMITED (formerly known as ONE MOBIKWIK SYSTEMS PRIVATE LIMITED)

Annexure I

List of entities included in unaudited consolidated financial results.

Sr. No	Name of component	Relationship
1	ONE MOBIKWIK SYSTEMS LIMITED (formerly known as ONE MOBIKWIK SYSTEMS PRIVATE LIMITED)	Parent
2	Zaak ePayment Services Private Limited	Wholly Owned Subsidiary
3	MobiKwik Finance Private Limited	Wholly Owned Subsidiary
4	Mobikwik Investment Adviser Private Limited (formerly known as Harvest Fintech Private Limited)	Wholly Owned Subsidiary
5	Mobikwik Credit Private Limited	Wholly Owned Subsidiary



ONE MOBIKWIK SYSTEMS LIMITED (formerly known as ONE MOBIKWIK SYSTEMS PRIVATE LIMITED)
Statement of Unaudited Consolidated financial results for the quarter and nine-months period ended 31 December 2024 ("Statement")
(Amounts in INR millions, unless otherwise stated)

Particulars	Quarter ended			Nine-months period ended		Year ended
	31 December 2024	30 September 2024	31 December 2023	31 December 2024	31 December 2023	31 March 2024
	Unaudited	Unaudited	Unaudited (Refer note 5)	Unaudited	Unaudited (Refer note 5)	Audited
Income						
Revenue from operations (Refer note 6)	2,694.77	2,906.46	2,289.33	9,023.90	6,100.21	8,750.03
Other income	49.92	30.22	24.48	115.76	87.33	153.12
Total income	2,744.69	2,936.68	2,313.81	9,139.66	6,187.54	8,903.15
Expenses						
Payment gateway cost	1,437.04	1,356.56	508.32	4,069.75	1,344.31	2,017.16
Lending operational expenses (Refer note 6)	247.86	175.93	790.88	1,347.40	1,817.81	2,702.55
Financial guarantee expenses	172.49	63.84	2.09	261.60	315.55	326.55
Employee benefits expense	443.76	435.92	284.44	1,271.58	801.07	1,159.74
Other expenses	870.26	836.39	619.82	2,525.71	1,595.15	2,324.95
Total expenses	3,171.41	2,868.64	2,205.55	9,476.04	5,873.89	8,530.95
Earnings before finance cost, depreciation, amortisation and tax (EBITDA)	(426.72)	68.04	108.26	(336.38)	313.65	372.20
Finance costs	70.74	69.84	45.90	206.39	136.28	188.25
Depreciation and amortisation expense	34.36	31.42	10.51	85.74	30.19	43.15
Profit/(Loss) before tax for the period/year	(531.82)	(33.22)	51.85	(628.51)	147.18	140.80
Tax expense						
Current tax	21.02	2.72	(0.86)	26.42	(0.32)	0.01
Total tax expense/ (credit)	21.02	2.72	(0.86)	26.42	(0.32)	0.01
Profit/(Loss) for the period/year	(552.84)	(35.94)	52.71	(654.93)	147.50	140.79
Other comprehensive income (OCI)						
Items that will not be reclassified subsequently to profit or loss:						
Remeasurement of net defined benefit liability	(4.69)	(4.88)	(1.80)	(13.04)	(0.98)	(0.60)
Fair value changes on equity investments through OCI	-	-	-	-	-	4.63
Income tax relating to above item	-	-	-	-	-	-
Other comprehensive income/(loss) for the period/year	(4.69)	(4.88)	(1.80)	(13.04)	(0.98)	4.03
Total comprehensive income/(loss) for the period/year	(557.53)	(40.82)	50.91	(667.97)	146.52	144.82
Paid-up equity share capital (face value of INR 2 per share)	155.38	114.38	114.38	155.38	114.38	114.38
Other equity						1,511.51
Earnings/(Loss) per equity share (EPS) (face value of INR 2 per share)*:						
(i) Basic	(9.48)	(0.63)	0.92	(11.23)	2.58	2.46
(ii) Diluted	(9.48)	(0.63)	0.89	(11.23)	2.50	2.38

*EPS is not annualised for the quarter and nine-months period ended 31 December 2024 and 31 December 2023 and quarter ended 30 September 2024.



ONE MOBIKWIK SYSTEMS LIMITED (formerly known as ONE MOBIKWIK SYSTEMS PRIVATE LIMITED)
Notes to the unaudited consolidated financial results
(Amounts in INR millions, unless otherwise stated)

- These consolidated financial results of ONE MOBIKWIK SYSTEMS LIMITED ("the Company") and its subsidiaries (together referred to as "the Group") have been prepared in accordance with Indian Accounting Standards ('Ind AS') prescribed under Section 133 of the Companies Act, 2013 along with the relevant rules issued thereunder and other accounting principles generally accepted in India and in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("Listing Regulations").
- The above consolidated results were reviewed and recommended by the Audit Committee and approved by the Board of Directors at their meeting held on 04 February, 2025. The statutory auditors have carried out a limited review of the consolidated results of the quarter and nine-months period ended 31 December 2024.
- During the quarter ended 31 December 2024, the Company has completed an initial public offering (IPO) comprising fresh issue of 20,501,792 equity shares with a face value of INR 2 each at an issue price of INR 279 per share.
- The Company's equity shares were listed on the National Stock Exchange of India Limited (NSE) and Bombay Stock Exchange Limited (BSE) on 18 December 2024. Thus, this statement of unaudited consolidated financial results for the quarter ended 31 December 2024, is prepared in compliance with Regulation 33 of the Listing Regulations.

The Company has received an amount of INR 5,305.17 million (net of IPO expenses of INR 414.83 million) as proceeds of fresh issue of equity shares. Out of total IPO expenses, INR 351.55 million (net of taxes) has been adjusted to securities premium.

The utilisation of the net IPO Proceeds is summarised below:

		(Amounts in INR millions)		
S.No.	Objects of the issue	Net IPO proceeds to be utilised as per prospectus (A)	Utilisation of net IPO proceeds upto 31 December 2024 (B)	Unutilised net IPO proceeds as on 31 December 2024 (A-B)
1	Funding organic growth in our financial services business	1,500.00	-	1,500.00
2	Funding organic growth in our payment services business	1,350.00	-	1,350.00
3	Research and development in data, ML and AI and product and technology	1,070.00	-	1,070.00
4	Capital expenditure for our payment devices business	702.85	-	702.85
5	General corporate purposes	682.32	650.00	32.32
	Net Proceeds	5,305.17	650.00	4,655.17

- The figures for the quarter ended 31 December 2023 and corresponding nine-months period ended 31 December 2023 as reported in the statement have been approved by the Company's Board of Directors but have not been subjected to limited review since the requirement of submission of quarterly consolidated financial results is applicable on listing of equity shares of the Company from the quarter ended 30 September 2024.
- The Company had entered into an agreement (referred to as "waiver agreement") with one of its lending partners, whereby the Company had agreed to forego income receivable related to financial services amounting to INR 242.18 million pertaining to quarter ended 30 June 2024 which had been netted off against revenue from financial services during the quarter ended 30 September 2024. Pursuant to the waiver agreement, the lending partner had also agreed to irrevocably waive its right to receive facilitation fees from the Company amounting to INR 421.62 million (out of which INR 385.30 million pertains to quarter ended 30 June 2024 and INR 36.32 million pertains to the year ended 31 March 2024) which had been netted off against lending operational expenses during the quarter ended 30 September 2024.

Subsequent to the period ended 31 December 2024, the Company has also agreed with one of its lending partners for the waiver of lending expenses payable. This has resulted in reversal of lending operational expense amounting to INR 235.65 million during the current quarter (out of which INR 91.99 million pertains to quarter ended 30 September 2024, INR 122.72 million pertains to quarter ended 30 June 2024 and INR 20.94 million pertains to the year ended 31 March 2024).

The above adjustments are in conjunction with the applicable digital lending guidelines issued by RBI.
- The Group operates in a single operating segment only which is financial and payment services. Hence, no separate disclosure is required for segments.
- The unaudited consolidated financial results for the quarter and nine-months period ended 31 December 2024 are also being made available on the Stock Exchange websites www.bseindia.com and www.nseindia.com and on the Company's website: www.mobikwik.com/ir.

For and on behalf of the Board of Directors of
**ONE MOBIKWIK SYSTEMS LIMITED (formerly known as
ONE MOBIKWIK SYSTEMS PRIVATE LIMITED)**

Upasana

Upasana Rupkrishan Taku
Chairperson, Whole-time Director
& Chief Financial Officer
DIN:02979387



Place: Gurugram
Date : 04 February 2025

- STATEMENT ON DEVIATION OR VARIATION FOR PROCEEDS OF PUBLIC ISSUE, RIGHTS ISSUE, PREFERENTIAL ISSUE, QUALIFIED INSTITUTIONS PLACEMENT ETC:

Statement on deviation / variation in utilisation of funds raised						
Name of listed entity	One MobiKwik Systems Limited					
Mode of Fund Raising	Public Issue-Initial Public Offer (IPO)					
Date of Raising Funds	Issue Open Date – December 11, 2024 Issue Closing Date - December 13, 2024					
Amount Raised (Rs. in Crore)	572 (Fresh Issue)					
Report filed for Quarter ended	December 31, 2024					
Monitoring Agency	Applicable					
Monitoring Agency Name, if applicable	CARE Ratings Limited					
Is there a Deviation/ Variation in use of funds raised	No					
If Yes, whether the same is pursuant to change in terms of contract or objects which was approved by the shareholders	Not Applicable					
If yes, Date of shareholder Approval	Not Applicable					
Explanation for the Deviation/ Variation	Not Applicable					
Comments of the Audit Committee after review	NIL					
Comments of the auditors, if any	NIL					
Objects for which funds have been raised and where there has been a deviation, in the following table:						
Original Object	Modified Object, if any	Original Allocation (Rs. in crore)	Modified allocation, if any	Funds Utilised (Rs. in crore)	Amount of Deviation/ Variation for the quarter according to applicable object	Remarks, if any
Funding organic growth in financial services business	NA	150.00	NA	NIL	NIL	NA
Funding organic growth in payment services business	NA	135.00	NA	NIL	NIL	NA
Research and development in data, ML and AI and product and technology	NA	107.00	NA	NIL	NIL	NA
Capital expenditure for payment devices business	NA	70.29	NA	NIL	NIL	NA
General Corporate Purpose	NA	68.23	NA	65	NIL	NA
IPO related expenses	NA	41.48	NA	NIL	NIL	NA
Deviation or variation could mean:						
a. Deviation in the objects or purposes for which the funds have been raised or						
b. Deviation in the amount of funds actually utilized as against what was originally disclosed or						
c. Change in terms of a contract referred to in the fund raising document i.e. prospectus, letter of offer, etc.						

- DISCLOSING OUTSTANDING DEFAULT ON LOANS AND DEBT SECURITIES – **No default on loans and debt securities**
- DISCLOSURE OF RELATED PARTY TRANSACTIONS (applicable only for half-yearly filings i.e., 2nd and 4th quarter) - **Not Applicable**
- STATEMENT ON IMPACT OF AUDIT QUALIFICATIONS (FOR AUDIT REPORT WITH MODIFIED OPINION) SUBMITTED ALONG-WITH ANNUAL AUDITED FINANCIAL RESULTS (Standalone and Consolidated separately) (applicable only for Annual Filing i.e., 4th quarter) - **Not Applicable**