

Date: July 06, 2026

To,

<b>National Stock Exchange of India Limited</b> Exchange Plaza, C-1, Block G Bandra Kurla Complex Bandra (E), Mumbai – 400 051	<b>BSE Limited</b> Phiroze Jeejeebhoy Towers Dalal Street, Mumbai – 400 001
Symbol: MOBIKWIK	Scrip Code: 544305

**Sub: Letter to Shareholders’ dated July 06, 2026**

Dear Sir/ Madam,

We are pleased to enclose Letter to Shareholders’ dated July 06, 2026.

The above information will also be hosted on the website of the Company at <https://www.mobikwik.com/ir/stock-exchange-submission/FY2026-27>.

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, 1<sup>st</sup> Floor, Block-B, Pegasus One, Golf Course Road,  
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Dear Shareholders,

2026 has been a great year, where we saw MobiKwik's true potential coming to life. In Q3 and Q4 of FY26, we achieved EBITDA of INR 15 crores and INR 17 crores respectively - a true turnaround from the losses we faced for 4 straight quarters post listing in Dec 2024. Our FY26 EBITDA stood at INR -5 crores, close to breakeven, delivering a massive swing from FY25 EBITDA of -79 crores. This inflection demonstrates that our efforts to build a profitable business model are working. These numbers are not mere statistics; they are proof of our team's hard work and the faith you have placed in us. We know these achievements would not have been possible without your unwavering support.

Bipin and I were confident from the beginning of our journey that we didn't just want to build an app or a product, but a platform that gives every Indian the tools to handle their finances confidently. And since then, we have been building quietly and responsibly a path to becoming the most trusted name in digital finance. Being compliant to the letter was very important to us. That is also the reason why we applied for the NBFC licence, a move that significantly strengthens our lending capabilities and sets the stage for profitable growth. Staying true to our agreement with the regulator, we committed to maintaining a straightforward, transparent corporate structure.

With your overwhelming support, MobiKwik received shareholder approval to transfer its Lending Services Provider business to a wholly owned subsidiary and to amend its IPO objects. These key resolutions were passed through a remote e-voting postal ballot, which concluded on July 2, 2026. This approval now enables us to transfer the business on a slump sale basis to MobiKwik Distribution Services Private Limited (formerly MobiKwik Credit Private Limited). The postal ballot specifically sought your approval for three special resolutions: first, to alter the object clause of our Memorandum of Association; second, to approve the sale and transfer of the Lending Services Provider business; and third, to approve changes in the objects and terms of utilisation of the IPO proceeds, including an extension to the time limit for their use.

Looking back, we feel immense pride and gratitude for how far we have come together. 2026 was not just another year on the books – it was a turning point for us. It is your trust that fuels our ambition and helps us turn challenges into opportunities. As we take the next step, transferring our Lending Services Provider business to a wholly owned subsidiary, we do so with your overwhelming approval and confidence. This is a strategic move, but it is also a promise: to focus even more on what matters, to operate with greater efficiency, and to keep building a company you can be proud of.

Thank you for being on this journey with us. As we continue to innovate and adapt to evolving market dynamics, we are committed to driving sustainable growth and enhancing value for all stakeholders. We look forward to growing MobiKwik together.

With immense gratitude,

*Upasana Taku*

Upasana Taku

Co-Founder, CFO and ED