Annexure 3

Root Cause Analysis report (RCA)	
1. Name of the Member Member Code:	Zerodha Broking Limited NSE: 13906; BSE: 6498, MCX: 56550
2. Reporting Officer details	
Name: Designation:	Pankathi H Jain Compliance Officer
3. Date and time of technical glitch incident Date of incident Time of Incident	 06-07-2026 09:21 AM
4. Date and Time of recovery Date of recovery Time of Recovery Duration of the Incident	 06-07-2026 09:49 AM 28 minutes
5. Incident Description & chronology of event (please use additional sheets if required)	Some of our users experienced intermittent issues while adding funds via the UPI intent flow, starting around 9:21 AM. During the issue, certain fund addition transactions were queued, resulting in a short delay before the funds were reflected in the trading account. We would also like to clarify that fund additions via NEFT/IMPS/RTGS were functioning normally throughout the period. We would like to reiterate that the impact was intermittent in nature and resulted only in a delay in reflecting added funds. Order placement, modifications, or cancellations were not impacted. A Bulletin, IVR, support banner, and an app

	notification were shared with clients.
6. Category of incident (hardware, software application, server, network, bandwidth, vendor-related, other-please specify)	Other (Funds payin issue)
7. Business Impact: Number and percentage of clients affected (duly certified by the Auditor) No. of complaints received No. of complaints resolved till RCA date Amount of claim made by complainant Amount of claim paid to complainant	**Number and percentage of clients affected** - A small section of our clients was impacted by the incident. The number of unique users impacted by this incident was about 17k/ 0.18%. We received about 2940 calls and 1450 tickets across all segments. Additionally, alternate options were available throughout the issue period. Further, order placement, modifications, and cancellations were not affected. **Complaints received** - As of the date of filing this RCA, there are 0 exchange complaints across all segments. **Complaints resolved** - All the client complaints via tickets and calls have been resolved as of the date of filing this RCA. **Amount of claim made** - The amount claimed by the complainants is NIL as on the date of filing this RCA. **Amount of claim paid** - NA
8. Immediate action taken (Please give full details. Use additional sheets if required.)	To inform clients about the issue, Bulletin, IVR, support banner, and an app notification were sent. A copy of these communications was shared along with the initial intimation email. The issue was resolved within 28 minutes.

9. Root Cause Summary (Pl attach the detailed Report separately)	During the incident window, an upstream UPI payment provider that handles a significant share of our pay-in volume responded to our transaction status checks slower than usual. This coincided with an unusually high volume of UPI pay-in requests for the window. Together, these surfaced a configuration issue on the pay-in service, under which status checks were held open longer than intended — a corrective change for which had already been identified and deployed. As a result, pay-in requests took longer to process, delaying the reflection of added funds for a section of clients. Fund additions via NEFT, IMPS and RTGS continued to function normally throughout.
10. Action taken to prevent such an incident in the future	We have deployed the corrective change to the pay-in service and revised the relevant configuration across all UPI providers so that slowness at any single provider does not affect processing. We are further strengthening the setup by segregating reconciliation onto independent infrastructure and enhancing provider-level monitoring, so that any degradation is detected early and contained.
Name and Signature of Compliance Officer/CTO - Pankathi H Jain  **Date: 17/07/2026**	

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