

07th February 2025

Bombay Stock Exchange
25th Floor, Phiroze Jeejeebhoy Towers,
Dalal Street, Kala Ghoda, Fort,
Mumbai, Maharashtra-400001

Sub: Submission of Press Release for the declaration of Un-audited financial results for the quarter and nine months ended 31st December 2024.

Ref: Transcorp International Limited (CIN: L51909DL1994PLC235697)
(Scrip No.532410)

Dear Madam/Sir,

With reference to above, we are enclosing a press release for the declaration of Un-audited financial results for the quarter and nine months ended 31st December 2024. This is for publication on your website, we request you to kindly post the enclosed release at your earliest convenience.

This is for your kind perusal and record also. Kindly acknowledge the receipt of above.

Thanking you,

Yours faithfully

For Transcorp International Limited

Jayesh Kumar Pooniya
Company Secretary & Compliance Officer

Transcorp International Limited

Web-Site: www.transcorpint.com E-mail: corp@transcorpint.com Telephone: 011-30418901-05

Regd. & Corporate office: Plot No. 3, HAF Pocket, Sector 18A, Phase-II Dwarka, New Delhi-110075 (India)

H.O.: 5th Floor, Transcorp Towers, Moti Doongri Road, Jaipur-302004 (Rajasthan)

Telephone: 0141- 4118888

CIN: L51909DL1994PLC235697

Press Release

For Immediate publication:

Transcorp Announces Q3'FY25/9M'FY25 Financial Results

Profit grows by 133% QoQ to ₹ 138.33 Lakhs for Q3 PBT for Q3'FY25

Jaipur, 06TH February 2025: The Board of Directors of Transcorp International Limited at its meeting held today, approved the financial results (Standalone & Consolidated) for the quarter and nine months ended December 31, 2024.

Performance at a glance:

Profitability

Q3'FY25 highlights

- Finance cost in this quarter was down by 27% QoQ to ₹57.37 Lakhs.
- Profit Before Tax (PBT) for Q3'FY25 grew 133% QoQ to ₹138.33 Lakhs compared to ₹59.20 Lakhs in Q2'FY25.
- Profit after Tax (PAT) for Q3'FY25 grew 133% QoQ to ₹103.51 Lakhs compared to ₹44.30 Lakhs in Q2'FY25.

9M'FY25 highlights

- Profit Before Tax (PBT) for 9M'FY25 grew more than 4 Times YoY to ₹231.06 Lakhs compared to ₹57.00 Lakhs in 9M'FY24.
- Profit after Tax (PAT) for 9M'FY25 also grew more than 4 Times YoY to ₹172.90 Lakhs compared to ₹42.65 Lakhs in 9M'FY24.
- Consolidated Profit Before Tax (PBT) for 9M'FY25 grew by 197% YoY to ₹980.44 Lakhs compared to ₹329.76 Lakhs in 9M'FY24.

Initiatives & Major Developments

Forex Business: Mr. Harendar Prashar, Executive Director, highlighted the company's steady growth trajectory, bolstered by the addition of new strategic partners in the Forex business, including.

Mr. Prashar further reported that the company achieved a record-breaking Business Correspondent (BC) commission of ₹102.49 lakhs in October 2024, the highest ever. This represents YoY a remarkable increase by ₹43.05 lakhs (72.43%) compared to ₹59.44 lakhs in October 2023.

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Payment System Highlights: Mr. Ayan Agarwal, CEO of Payment Systems, highlighted that Transcorp is proud to announce several significant achievements in November 2024, highlighting our commitment to growth, innovation, and delivering exceptional value to our stakeholders.

🚩 **Record Monthly Transaction Value:** The Transcorp PPI system achieved a record monthly Gross Transaction Value (GTV) of ₹300 crore, marking the highest ever achieved in a single month.

🚩 **Robust Growth Metrics:**

- **Card Base Expansion:** Our card base grew by an impressive 12.5% quarter-on-quarter (Q-o-Q).
- **Spend Value Surge:** The total spend value increased by 47% Q-o-Q, showcasing enhanced customer engagement and usage.

🚩 **Strategic Partnerships:**

Transcorp signed agreements with four esteemed clients:

- **Meritto:** India's leading CRM solution provider in the education sector.
- **GiffRyt, bAlert, and Finch:** Each bringing unique synergies to our ecosystem.

🚩 **Innovation in Digital Payments:**

Following the successful completion of a sandbox activity, Transcorp received approval from the Reserve Bank of India (RBI) to advance its digital initiatives. Development of the **Transcorp Payments App** is well underway, with the first build already out and undergoing Closed User Group (CUG) testing.

Summary of Financials: -

Standalone Results (Rs. in Lakhs except EPS)

PARTICULARS	Quarter Ended 31st Dec 2024	Quarter Ended 30th Sep 2024	Quarter Ended 31st Dec 2023	Nine Months Ended 31st Dec 2024	Nine Months Ended 31st Dec 2023
Total Revenue	29,411.96	48,578.36	54,028.14	118,030.59	177,867.82
EBITDA	233.48	176.5	100.73	534.01	305.71
Finance costs	57.37	79.1	50.63	190.19	135.62
Cash Profit	176.11	97.4	50.1	343.82	170.09
Depreciation and Amortisation	37.78	38.2	36.56	112.76	113.09
Profit/(loss) before tax	138.33	59.2	13.54	231.06	57

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Profit/(loss) for the year	103.51	44.3	10.14	172.9	42.65
EPS (in Rs.)	0.32	0.14	0.03	0.54	0.13

Consolidated (Rs. in Lakhs except EPS)

PARTICULARS	Quarter Ended 31st Dec 2024	Quarter Ended 30th Sep 2024	Quarter Ended 31st Dec 2023	Nine Months Ended December, 2024	Nine Months Ended December, 2023
Total Revenue	29,286.01	48,642.55	54,181.04	118,142.82	178,305.84
EBITDA	0.27	144.13	309.88	1302.7	628.78
Finance costs	58.35	77.95	57.87	197.89	173.78
Cash Profit	(58.08)	66.18	252.01	1104.81	455
Depreciation and Amortisation	41.67	42.07	40.70	124.37	125.24
Profit/(loss) before tax	(99.75)	24.11	211.31	980.44	329.76
Profit/(loss) for the year	(155.71)	(33.45)	195.82	849.12	292.33
EPS (in Rs.)	(0.49)	(0.10)	0.62	2.67	0.92

About Transcorp International Limited: Transcorp International Limited is a 30-year-old Reserve Bank of India regulated entity, listed on the Bombay Stock Exchange with 22 offices nationwide. Transcorp, one of India's first perpetual PPI license holders, empowered by RBI's progressive policies has pioneered and democratized payment cards and UPI in India with its marquee fintech partners. The company was the first non-Bank to launch network cards in India, UPI on PPI, wearable payment devices, and has crossed the milestone of three million PPIs issued. Transcorp PPI continues to have a laser focus on financial inclusion, B2B partnerships and works closely with its partners to achieve their fintech goals in a compliant and curated manner. The company offers a host of financial services including Foreign Exchange and Remittances as an Authorized Dealer Category II license holder including its online remittance platform Transwire. The Company also has a robust insurance division in association with India's finest insurers to provide various services to both companies and individuals. The company runs over 1200 State Bank of India outlets across India and also operates a 39-year-old travel agency: Ritco Travels.

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Disclaimer

Some of the statements in this press release may be forward-looking statements or statements of future expectations based on currently available information. Such statements are naturally subject to risks and uncertainties. Factors such as the development of general economic conditions, future market conditions, unusual catastrophic loss events, changes in the capital markets and other circumstances may cause the actual events or results to be materially different from those anticipated by such statements. Transcorp does not make any representation or warranty, express or implied, as to the accuracy, completeness or updated status of such statements. Therefore, in no case whatsoever will Transcorp and its affiliate companies be liable to anyone for any decision made or action taken in conjunction with the information and/or statements in this press release or for any related damages.

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