



Date: 08th November 2024

Bombay Stock Exchange
25, P.J. Towers, Dalal Street,
Mumbai.

Subject: Press Release Submission for Transcorp International Limited.

Ref: Scrip Code: 532410

Dear Sir/Madam,

With reference to the above, please find enclosed a press release for publication on your website. We kindly request that you post the attached release at your earliest convenience.

Thank you for your assistance.

Yours faithfully,

For Transcorp International Limited

Jayesh Kumar Pooniya
Group Company Secretary

Enclosure: Press Release

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

Transcorp International Limited reports continued profitability and significant increase in revenue; in line with expectations for the second quarter of FY 24-25.

Transcorp International Limited is pleased to announce its financial results for the quarter and half-year ended 30th September 2024. Key highlights are as follows:

- **Standalone Revenue from Operations** reached **₹483 Crores** for the quarter ended 30th September 2024, up from ₹399 Crores in the previous quarter.
- Transcorp recorded a **20% growth** in revenue from operations for the quarter ended 30th September 2024 compared to the previous quarter.
- **Transcorp's Standalone Profit Before Tax** for the quarter ended 30th September 2024 was **₹59.20 Lakhs**, an increase from the previous quarter ended 30th June 2024, which was ₹33.53 Lakhs.
- For the **half-year ended 30th September 2024**, standalone profit before tax was **₹92.73 Lakhs**, a significant increase from ₹43.46 Lakhs for the half-year ended 30th September 2023.

Jaipur, 08th November 2024: Transcorp International Limited announced its financial results for the quarter and half-year ended 30th September 2024. Mr. Harendar Prashar, Executive Director, commented that the company is on a steady growth path. The Company recorded a profit before tax of ₹92.73 Lakhs in the half-year ending 30th September 2024, aligning with expectations. Mr. Prashar further reported that company saw significant growth of 72% in its outward remittance business, reflecting strong demand and operational efficiency. The Company's Financial Inclusion Division (FID) experienced a 50% growth, highlighting Transcorp's commitment to expanding access to financial services. Under the SBI Monsoon Dhamaka Campaign, Transcorp achieved remarkable milestones, exceeding its targets with achievements of 114.87% in PMJDY (Pradhan Mantri Jan Dhan Yojana) and 107% in APY (Atal Pension Yojana).

Mr. Ayan Agarwal, CEO of Payment Systems, highlighted that the progressive policies of the Reserve Bank of India continue to facilitate proliferation of digital payments and safe banking practices. With the introduction of UPI on PPI via TPAP (Third Party Application Provider) - a customer's PPI account is now more similar to a traditional bank account. The division has crossed the milestone of over 4 million payment instruments issued in India. Transcorp was empanelled with onboarding foreign nationals (including officials from global Central Banks) at the **Global Conference on Digital Public Infrastructure and Emerging Technologies** in Bangalore, organized by the Reserve Bank of India (RBI) in association with NPCI. Additionally, Transcorp joined the **46th UNESCO World Heritage Event**, expanding the reach of "**UPI One World**" wallets to facilitate cashless transactions for international travellers and NRIs visiting India. These events were organised and implemented at the request of various regulatory and Central Government authorities. He added that the Payment Systems division of the company continues to flourish with CAGR of over 50% in various metrics including transaction value, volumes and new card issuance.

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Financial Highlights

Standalone Results (Rs. in Lakhs except EPS)

PARTICULARS	Quarter Ended 30th Sept 2024	Quarter Ended 30th June 2024	Quarter Ended 30th September 2023	Half Year Ended September 30, 2024	Half Year Ended September 30, 2023
Total Revenue	48,578.36	40,040.27	59,680.05	88,618.63	123,839.68
EBITDA	176.50	124.04	109.08	300.53	204.99
Finance costs	79.10	53.72	51.24	132.82	84.99
Cash Profit	97.40	70.32	57.84	167.71	120.00
Depreciation and Amortisation	38.20	36.79	38.99	74.98	76.54
Profit/(loss) before tax	59.20	33.53	18.85	92.73	43.46
Profit/(loss) for the year	44.30	25.09	14.11	69.39	32.52
EPS (in Rs.)	0.14	0.08	0.04	0.22	0.10

Consolidated (Rs. in Lakhs except EPS)

PARTICULARS	Quarter Ended 30th Sept 2024	Quarter Ended 30th June 2024	Quarter Ended 30th September 2023	Half Year Ended September 30, 2024	Half Year Ended September 30, 2023
Total Revenue	48642.46	40214.26	59,680.04	88856.81	124,124.80
EBITDA	144.13	1158.29	155.14	1302.42	318.89
Finance costs	77.95	61.58	65.49	139.53	115.91
Cash Profit	66.18	1096.71	89.65	1162.89	202.98
Depreciation and Amortisation	42.07	40.63	43.03	82.70	84.54
Profit/(loss) before tax	24.11	1056.08	46.62	1080.19	118.44
Profit/(loss) for the year	-33.45	1038.28	37.83	1004.84	96.50
EPS (in Rs.)	(0.10)	3.26	0.12	3.15	0.30

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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 24 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 40-year-old travel agency: Ritco Travels.

For Further Details Contact:

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