

Date: 25.05.2024

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

Reg.: Newspaper publication of form DPT-1

Ref.: Transcorp International Limited Script Code: 532410

Dear Sir,


With reference to above please find enclosed Newspaper publication of form DPT-1.

Kindly post the same on your web site and oblige.

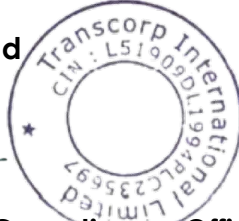
Thanking you

Yours faithfully

For Transcorp International Limited



Jayesh Kumar Pooniya
Group Company Secretary and Compliance Officer



Encl.: As above

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- 2363888, 23639999 Fax: 91-141-237 2066

CIN: L51909DL1994PLC235697

TRANSCORP INTERNATIONAL LIMITED

CIN : L51909DL1994PLC235697

Regd. Office: Plot No.3, HAF Pocket, Sector 18A, Dwarka, New Delhi-110075
Website: www.transcorpint.com, e-mail-grievance@transcorpint.com

FORM DPT - 1

Circular or Circular in the Form of Advertisement Inviting Deposits [Pursuant to section 73(2) (a) and section 76 and rule 4(1) and 4(2) of the Companies (Acceptance of Deposits) Rules, 2014]

1. GENERAL INFORMATION
Name, address, website and other contact details of the company:
Name: TRANSCORP INTERNATIONAL LIMITED
Address:
i. Registered office: Plot No. 3, HAF Pocket, Sec. 18A, Dwarka, Phase-II, New Delhi-110075
ii. Head Office: 5th Floor, Transcorp Towers, Moti Doongri Road, Jaipur-302004
Website: www.transcorpint.com
E-mail: grievance@transcorpint.com
Phone: 0141-4004888, 999, Fax: 0141-4004888

b. Date of incorporation of the company: 20th December 1994
c. Business carried on by the company and its subsidiaries with the details of branches or units, if any;
i. Business carried on by the company: Money Changing, Pre paid payment systems & other various business
ii. Branches: Delhi (Barakhamba), Anna Salai (Chennai), Jalandhar, Jaipur, Chandigarh, Kolkata, Hyderabad, Mumbai, Ahmedabad, Dehradun, Jammu, Bangalore, Gurgaon, Ludhiana, Amritsar, Cochin, Vadodra, Noida, Bhubaneswar.

iii. Details of Subsidiaries:-
A) a. Name: Ritco Travels and Tours Pvt. Ltd.
b. Status: Wholly Owned Subsidiary of Transcorp International Limited
c. Address: 5th Floor, Transcorp Tower, Moti Doongri Road, Jaipur-302004
d. Business activities: Travels and tours
B) a. Name: Transcorp Estates Pvt. Ltd.
b. Status: Wholly Owned Subsidiary of Transcorp International Limited
c. Address: C/o IHMR 2nd Floor Plot No. 3, HAF Pocket, Sec. 18A, Dwarka, Phase-II, New Delhi-110075
d. Business activities: Renting of/ dealing in property and investments
C) a. Name: Transcorp Payments Ltd.
b. Status: Wholly Owned Subsidiary of Transcorp International Limited
c. Address: C/o IHMR 2nd Floor Plot No. 3, HAF Pocket, Sec. 18A, Dwarka, Phase-II, New Delhi-110075
d. Business activities: Pre paid payment systems
D) a. Name: Transwire Forex Ltd.
b. Status: Wholly Owned Subsidiary of Transcorp International Limited
c. Address: C/o IHMR 2nd Floor Plot No. 3, HAF Pocket, Sec. 18A, Dwarka, Phase-II, New Delhi-110075
d. Business activities: Money Changing

d. Brief particulars of the management of the company;
Mr. Hemant Kaul, Non-Executive Chairman & Independent Director
Mr. Hemant Kaul brings in rich experience in the financial services industry from having worked in companies such as Bajaj Allianz General Insurance Co Limited (MD & CEO) and Axis Bank Limited (Executive Director).
Mr. Harendar Prashar, Executive Director
Mr. Harendar Prashar working as Executive Director of the Company and having vast experience in money changing and money transfer business.
Mr. Purushottam Agarwal, Independent Director
Mr. Purushottam Agarwal is a retired IAS officer. During his service period, he has worked closely with Government of Rajasthan regarding the industrial development.
Mr. Ashok Kumar Agarwal, Director
Mr. Ashok Agarwal is the Director of Transcorp since the year 1994. Dr. Agarwal has vast experience in diverse businesses like infrastructure projects, finance and health management.
Mr. Agarwal is a Trustee of Indian Institute of Health Management Research, a WHO accredited center and also a pioneer in health management education in the country.
Mr. Agarwal is also a trustee of John Hopkins University, USA.
Mr. Agarwal is a qualified doctor and is well known for his prolific efforts in the field of social work and health management that extend beyond our borders.
Mr. Vedant Kanoli, Director
Mr. Vedant Kanoli is associated with the Company as Director. Mr. Kanoli is having vast experience in various businesses related to e-commerce, real estate etc.
Mr. Sujan Sinha, Independent Director
Mr. Sujan Sinha is a senior finance professional, with more than 35+ decades in the industry, having worked for banks and NBFCs, primarily in the retail field.
Mr. Sinha is a Graduate from Kolkata University in Geology. Mr. Sinha spent more than 14 years with SBI, gaining considerable experience in branch banking, personal administration as well foreign exchange dealings. He also worked in some private sector groups viz. the east-India headquartered Usha Martin group, in their 50:50 JV with Sumitomo Corporation, Japan, UTI Bank (later renamed as Axis Bank), Shriram Group.
Mrs. Apra Kuchhal, Independent Director
Mrs. Apra Kuchhal is a MBA in Marketing and Finance from IIM, Jaipur and also holds Certificate course in Management Development Program from Indian Institute of Management, Ahmedabad and Certificate of excellence program from National Institute of Information Technology, Jaipur and possess excellent entrepreneurial skills. Mrs. Apra Kuchhal is also working for various social initiatives for women empowerment.
Mr. Jayesh Kumar Pooniya, Group Company Secretary
Mr. Jayesh is working as Group Company Secretary of the company and is having over 7 years' experience in Legal & Secretarial field.
Mr. Rajesh Garg, CFO
Mr. Rajesh Garg is working as CFO of the Company. He is a qualified chartered accountant and having more than 25 years of experience in Accounts and Finance field.

e. Names, addresses, DIN and occupations of the directors;

S. No.	Full Name	Present residential address	Designation	DIN	Occupation
1	Mr. Hemant Kaul	A-105, Atlay Path Shyam Nagar Jaipur 302019, Rajasthan	Non Executive Chairman	00551588	Consultant
2	Mr. Harendar Prashar	994, Sector 11 Panchukha Haryana	Executive Director	08467993	Service
3	Mr. Purushottam Agarwal	51, Gaurav Nagar, Civil Lines, Jaipur-302007, Rajasthan	Independent Director	00272598	Consultant
4	Mr. Ashok Kumar Agarwal	D-32A, Subhash Marg, C-Scheme Jaipur, 302001, Rajasthan	Director	01237294	Business
5	Mr. Vedant Kanoli	D-1103, New Friends Colony, New Delhi-110025	Director	02102558	Business
6	Mr. Sujan Sinha	D-704, RNA Continental, Subhash Nagar, Chembur East, Mumbai-400071	Independent Director	02033322	Consultant
7	Mrs. Apra Kuchhal	62, Hari Kishan Somani Marg, Hathroi Fort, Ajmer Road, Jaipur-302001	Independent Director	08453955	Business

f. Management's perception of risk factors:
The company has exposure in foreign exchange and any wide fluctuations in foreign exchange prices have adverse effect on the performance of the company. Further the increase in competition, reduction in profit margins and change in government policies may affect the operation of the company.
The Company has adopted a Risk Management Policy. It has laid down the procedures to inform the Board Members every quarter about the risk assessment and minimization procedures. These procedures are periodically reviewed to ensure the executive management controls various risks by means of properly defined framework.

g. Details of default, including the amount involved, duration of default and present status, in repayment of-
(i) Statutory dues; NIL
(ii) Debentures and interest thereon; Not Applicable
(iii) Loan from any bank or financial institution and interest thereon; No default or delay

2. PARTICULARS OF THE DEPOSIT SCHEME

a. Date of passing of board resolution;
11th April 2014, 31st July 2015, 22nd July 2016, 23rd October 2016, 27th May 2017, 25th January 2018, 21st July 2018, 29th October 2018, 10th August 2019, 20th June 2020, 11th May 2021, 07th May 2022, 25th May 2023 and 10th May 2024.

b. Date of passing of resolution in the general meeting authorizing the invitation of such deposits;
25th June 2014

c. Type of deposits, i.e., whether secured or unsecured; Unsecured Deposit

d. Amount which the company can raise by way of deposits as per the Act and the rules made there under, and the aggregate of deposits actually held on the last day of the immediately preceding financial year and on the date of issue of the circular or advertisement and amount of deposit proposed to be raised and amount of deposit repayable within the next twelve months;

S. No.	Particulars	Details
1	Amount which the company can raise by way of deposits as per the Act and rules made there under	Under rule 34(a) of Companies (Acceptance of Deposits) Rules, 2014: ₹ 10% of the aggregate of the paid-up share capital, free reserve and securities premium as on 31.03.2024 Under rule 34(b) of Companies (Acceptance of Deposits) Rules, 2014: ₹ 1237.66 lakhs (25% of the aggregate of the paid-up share capital, free reserve and Security premium as on 31.03.2024)
2	Aggregate of deposits actually held on the last day of the immediately preceding financial year	As on 31.03.2024, ₹ 240.41 lakhs (excluding interest) from 44 Deposit holders (including unclaimed deposits of ₹ 1.33 lakhs) (including interest)

3 Aggregate of deposits held on the date of issue of circular or advertisement and amount of deposit proposed to be raised and amount of deposit repayable within the next twelve months (a. next 2 financial year) Date of issue of circular or advertisement: 25.05.2023
Rs. 342.87 lakhs (deposit proposed to be raised; Company will raise deposit up to a maximum of amount as stated in part no. 1 and amount of deposit repayable within the next twelve months (maturity value) i.e., by 31.03.2025: ₹ 158.51 lakhs and by 31.03.2026: ₹ 126.55 lakhs)

e. Terms of raising of deposits: Duration, Rate of Interest, mode of payment and repayment;

Period	Scheme I Non-Cumulative Deposits		Scheme II Cumulative Deposits				
	Minimum Deposit Amount	Rate of Interest P.A.	Period	Minimum Deposit Amount	Rate of Interest P.A. (quarterly cumulative)	Effective Yield P.A.	
1 Year	50,000	6.50%	1 year	50,000	6.65%	53.330	7.16%
2 Year	50,000	7.00%	2 years	50,000	7.44%	57.444	7.94%

Interest Rate on deposits from Trust/Societies as well as on single deposit exceeding Rs. 50 Lakhs will be as mutually decided between the parties' subject to an overall limit.
Mode of payment and repayment: By cheques/Demand Drafts/transfer to bank account

f. Proposed time schedule mentioning the date of opening of the scheme and the time period for which the circular or advertisement is valid;
i. Date of opening of the scheme: 10th May 2024
ii. Time period for which the circular or advertisement is valid: This circular or advertisement shall be valid until the expiry of six months from 31st March 2025 or until the date on which the financial statement is laid before the company in Annual General Meeting or if the annual general meeting for the year is not being held, the latest day on which the Annual General Meeting should have been held in accordance with the provisions of Companies Act, 2013, whichever is earliest.

g. Reasons or objects of raising the deposits: The amount to be received through deposits shall be utilized for the business and general corporate purposes of the company. The specific reason for raising the deposits is for working capital requirements.

h. Credit rating obtained: Name of the Credit Rating Agencies, Rating obtained, meaning of the rating obtained, Date on which rating was obtained;

S. No.	Particulars	Details
1	Name of Credit Rating Agency	BWRB Rating
2	Rating Obtained	BWRB BBB-/Rating Watch with Negative Implications
3	Meaning of Rating Obtained	This rating indicates that the degree of safety regarding timely payment of interest and principal is Satisfactory. Changes in circumstances can affect such issues more than those in the higher rated categories.

4 Date on which rating was obtained: 15.09.2023

i. Short particulars of the charge created or to be created for securing such deposits, if any;
Not applicable being unsecured deposits and Company obtaining sufficient insurance coverage in due course.

j. Any financial or other material interest of the directors, promoters or key managerial personnel in such deposits and the effect of such interest in so far as it is different from the interests of other persons.
NIL. Deposits are being invited for the Company purposes.

3. DETAILS OF ANY OUTSTANDING DEPOSITS
a. As on 31.03.2024, ₹ 240.41 lakhs from 44 Deposit holders (including unclaimed deposits of ₹ 1.00 lakhs.) (excluding interest accrued)
b. Date of acceptance: As per Companies Act 2013, on 25th June 2014 shareholder's permission was given which was duly effective from 1st August 2014. As on 31st March 2024, the Company was having deposits accepted/renewed during the period from 01.04.2021 to 31.03.2024
c. Total amount accepted: ₹ 45.87 lakhs was accepted and renewed during the period from 01.04.2023 to 31.03.2024
d. Rate of interest: From 6.50% to 7.94%
e. Total number of depositors: 44 depositors (including unclaimed deposits-1nos.) as on 31.3.2024
f. Details of defaults in repayment of deposits and payment of interest thereon, if any, including number of depositors, amount and duration of default involved;
There was no default in repayment of deposit and in payment of interest thereon.
g. Any waiver by the depositors, of interest accrued on deposits; NIL

4. FINANCIAL POSITION OF THE COMPANY

a. Profits of the company, before and after making provision for tax, for the three financial years immediately preceding the date of issue of circular or advertisement; (₹ in Lakhs)

S. No.	Particulars	Year 2023-24	Year 2022-23	Year 2021-22
1	Profit Before Tax	108.54	212.17	53.53
2	Profit After Tax	55.20	38.70	26.87

b. Dividends declared by the company in respect of the said three financial years; Interest coverage ratio for last three years (Cash profit after tax plus interest paid); (₹ in Lakhs)

S. No.	Particulars	Year 2023-24	Year 2022-23	Year 2021-22
1	Dividend declared	0.30	0.20	0.10
A	Rate of dividend per Share (in ₹)	0.30	0.20	0.10
B	Amount of Including Dividend tax (in ₹)	95.57	63.71	31.78
2	Interest Coverage Ratio	181.05*	108.37*	150.35*
A	Interest Paid (in ₹)	181.05**	108.37**	150.35**
B	Cash Profit/Loss After Tax plus Interest paid (in ₹)	355.74**	261.83**	272.71**
C	Interest Coverage Ratio	1.96	2.42	1.81

*Other than interest on lease liability
** Other than amortization of right to use assets

c. A summary of the financial position of the company as in the three audited balance sheets immediately preceding the date of issue of circular or advertisement; (₹ in Lakhs)

S. No.	Particulars	As on 31.03.2024	As on 31.03.2023	As on 31.03.2022
1	Assets			
1	Non-Current Assets	7382.81	7644.03	7659.34
2	Current Assets	5884.00	5732.75	5478.99
	Total	13266.81	13376.78	13138.33
2	Equity and Liabilities			
1	Shareholders' Fund	5130.63	5115.64	5090.02
2	Non-Current Liabilities	165.15	321.40	208.09
3	Current Liabilities	7971.03	7759.74	7840.22
	Total	13266.81	13196.78	13138.33

d. Audited Cash Flow Statement for the three years immediately preceding the date of issue of circular or advertisement; (₹ in Lakhs)

S. No.	Particulars	As on 31.03.2024	As on 31.03.2023	As on 31.03.2022
1	Net Cash Flow from operating activities	(2,413.66)	725.29	2,480.43
2	Net Cash Flow from investing activities	(32.49)	(342.94)	(46.08)
3	Net Cash Flow from financing activities	750.27	(587.42)	(1,561.05)
	Net increase/(decrease) in cash and cash equivalents (1) + (2) + (3)	(695.88)	(205.07)	873.30

e. Any change in accounting policies during the last three years and their effect on the profits and the reserves of the company.

5. DECLARATION BY THE DIRECTORS
We, Directors of Transcorp International Limited do hereby declare THAT:-
a. The company has not defaulted in the repayment of deposits accepted either before or after the commencement of the Act or payment of interest thereon;
b. The board of directors have satisfied themselves fully with respect to the affairs and prospects of the company and that they are of the opinion that having regard to the estimated future financial position of the company, the company will be able to meet its liabilities as and when they become due and that the company will not become insolvent within a period of one year from the date of issue of the circular or advertisement;
c. The company has complied with the provisions of the Act and the rules made thereunder;
d. The compliance with the Act and the rules does not imply that repayment of deposits is guaranteed by the Central Government;
e. The deposits accepted by the company before the commencement of the Act have been repaid with interest on the due dates and will be repaid along with interest as and when the deposit gets matured and until they are repaid, they shall be treated as unsecured and ranking pari passu with other unsecured liabilities;
f. In case of any adverse change in credit rating, depositors will be given a chance to withdraw deposits without any penalty;
g. The deposits shall be used only for the purposes indicated in the circular or circular in the form of advertisement;
h. The deposits accepted by the company are unsecured and rank pari passu with other unsecured liabilities of the company.

Disclaimer: It is to be distinctly understood that filing of circular or circular in the Form of advertisement with the Registrar should not in any way be deemed or construed that the same has been cleared or approved by the Registrar or Central Government. The Registrar or Central Government does not take any responsibility either for the financial soundness of any deposit scheme for which the deposit is being accepted or invited or for the correctness of the statements made or opinions expressed in the circular or circular in the Form of advertisement. The depositors should exercise due diligence before investing in the deposits schemes.

For and on behalf of Board of Directors of Transcorp International Limited
Hemant Kaul Harendar Prashar Sujan Sinha Vedant Kanoli Purushottam Agarwal
Non-Executive Chairman Executive Director Director Director
DIN: 00551588 DIN: 08467993 DIN: 02033322 DIN: 02102558 DIN: 00272598

Date: 23.05.2024
Place: Jaipur

