

Press Release : Jaipur | February 05, 2026

Transcorp International Limited Receives RBI's In-Principle Approval for Centralized Payment Systems; increases profitability and minimises debt.

Transcorp International Limited has received in-principle approval from the Reserve Bank of India (RBI) for participation in Centralized Payment Systems (CPS), marking a significant development in its banking services infrastructure. The CPS authorisation, which is typically granted to Banks, enables the Company to build and operate its payment ecosystem with RTGS and NEFT capabilities, in accordance with applicable RBI guidelines. With this authorisation, Transcorp will be able to hold and operate a bank account at Reserve Bank of India; and also be allotted its own IFSC Code.

The approval strengthens Transcorp International Limited's RBI-regulated payments infrastructure and reinforces its position within India's rapidly evolving digital financial services ecosystem. The Centralized Payment Systems is expected to enhance payment ecosystem independence, operational efficiency, and regulatory compliance, while supporting secure and technology-driven payment solutions.

At its meeting held on February 04, 2026, the Board of Directors reviewed and noted the development and reaffirmed the Company's strategic focus on building robust, regulator-aligned platforms supported by strong governance standards.

Financial Strength and Profitability

The Board also reviewed the Company's financial performance, noting increased profitability during the quarter (49% growth over the previous quarter) and the nine-month period (67% growth over the corresponding period of the previous year) ended December 31, 2025. The Company fully repaid all public Fixed Deposits as part of its Public Fixed Deposit scheme. As on date, the Company has NIL outstanding public Fixed Deposits. The Company continues to operate with a lowest average debt utilisation, resulting in a significant reduction in finance costs and strengthened overall financial resilience.

Digital Payments and PPI Business Performance

The Board further noted the strong performance of the Company's digital payments and Prepaid Payment Instrument (PPI) business, which continues to achieve record high payment volumes monthly - supported by technology-led innovation, multi-modal partnerships, and a compliant operating framework.

Management Commentary

"The strong improvement in profitability reflects disciplined execution, operational efficiency, and prudent financial management supported by a conservative approach to capital

utilisation," said Mr. Rajesh Garg, Executive Director & Chief Financial Officer.

"The RBI's in-principle approval for the Centralized Payment Systems significantly strengthens our digital payments capabilities. Combined with close workings with the regulators and payment networks, this positions us well for independent and compliant growth," said Mr. Ayan Agarwal, Chief Executive Officer – Payment Systems.

Key Financial Highlights

- Increased profitability during the quarter and nine-month period.
- Record highs and consistently growing transaction volumes in the digital payments business.
- Minimum average debt utilisation reflecting disciplined capital management.
- Repayment of all Public Fixed Deposits.

Further updates, regulatory disclosures, and corporate information are available on the Company's website at www.transcorpint.com.

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About Transcorp International Limited

Transcorp International Limited is a 31-year-old Reserve Bank of India regulated entity, listed on the Bombay Stock Exchange with 20+ locations 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 six 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 (licensed by IRDAI) 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 operates a 40-year-old travel agency: Ritco Travels.