

TRANSCORP INTERNATIONAL LTD.

5th Floor, Transcorp Towers,
Moti Doongri Road,
Jaipur-302004 (Rajasthan)
Telephone: 2363888, 23639999
Fax: 91-141-237 2066
CIN:L51909DL1994PLC235697
Web-Site: www.transcorpint.com
E-mail: corp@transcorpint.com

Date: 10.11.2022

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

Reg.: Press Release
Ref.: Transcorp International Limited
Script Code: 532410

Dear Sir,

With reference to above please find enclosed press release to be posted on your web site.

Kindly post the same on your web site and oblige.

Thanking you

Yours faithfully
For Transcorp International Limited



Dilip Kumar Morwal
Group Company Secretary and Principal Officer (AMLC)

Encl.: As above

Press Release

For Immediate Publication

- ***Transcorp continues with its positive outlook and in profits for 5 consecutive quarters***
 - ***Transcorp's standalone PBT for Q2, 2022-2023 were Rs. 0.12 Crore compared to profits of Rs. 0.44 Crores for the same quarter last year***
- ***Transcorp (standalone) net profit before tax of Rs.0.55 Crores and a consolidated profit of Rs. 0.93 Crores for six months ended 30th September 2022 compared to losses of Rs. 0.25 Crores and Rs. 0.64 Crores respectively for the same period last year***

Jaipur, November 10th 2022: Transcorp International Limited, announced its financial results for the quarter and half year ended 30th September 2022. Mr. Gopal Sharma, Managing Director of the Company reported that during the quarter ended 30th September 2022, the company reported revenue of Rs. 694.35 Crores with standalone EBITDA of Rs. 0.86 Crores and standalone Cash Profit before tax of Rs.0.46 Crores with standalone profit before tax of Rs. 0.55 Crores and consolidated profit before tax of Rs. 0.94 Crores. Mr. Sharma further reported that the standalone Net profit for the six months ended 30th September 2022 was Rs.0.55 Crores which was a loss of Rs. 0.25 Crore for the six months ended 30th September 2021.

Mr. Gopal Sharma, Managing Director commented that during the quarter ended 30th September 2022 the retail business of money changing business grew by 56% however remittances remain at the same level as previous quarter however if we compare the remittances for the HY1 for previous year then there was a growth of over 66%. For Half Year ended 30th September 2022, a growth of 83% was achieved in overall revenue from foreign exchange business for the same period.

Transcorp's Banking Correspondent division continues to flourish and grow its CSP (Customer Service Point) locations; providing access to millions of Indians in under-banked regions. This division has a reach of 850+ locations nationally. State Bank of India has recognized Transcorp as one of its prominent partners and the company is working closely to accelerate its CSP outlet count. During the quarter 89 new CSPs were allotted by SBI.

*Mr. Ayan Agarwal, Vice President-Payment Systems commented that the PPI business has flourished in Q2 with over 14 lac cards issued and launches with marquee fintechs. **The latest innovations from Transcorp PPI include the launch of India's first contactless payment ring – RingPay as well as India's first non-Bank metal card.** Both launches were conducted with fanfare at the Global Fintech Festival, Mumbai - in collaboration with Rupay and National Payments Corporation of India. Transcorp PPI continues to be the preferred choice nationally for card issuance and is inking new strategic partnerships with corporates as well as startups. During this period, the team size of Transcorp PPI has doubled and the division continues to provide significant return on equity.*

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Financial Highlights

(Rs. in Crores except EPS)

Highlights of Standalone Results					
Particulars	Quarter Ended		Half Year Ended		Year ended
	30.09.2022	30.09.2021	30.09.2022	30.09.2021	31.03.2022
Total Income	694.89	524.38	1471.80	920.20	2316.83
EBITDA	0.86	1.21	1.94	1.74	4.24
Less: Finance Cost	0.40	0.52	0.67	1.02	1.70
Cash Profit	0.46	0.69	1.27	0.72	2.54
Less: Depreciation	0.35	0.49	0.72	0.97	2.00
P/(-)LBT	0.12	0.21	0.55	-0.25	0.54
P/(-)LAT	0.08	0.14	0.38	-0.17	0.27
EPS (in Rs.)	0.03	0.04	0.12	-0.05	0.08

(Rs. in Crores except EPS)

Highlights of Consolidated Results					
Particulars	Quarter ended		Half Year Ended		Year ended
	30.09.2022	30.09.2021	30.09.2022	30.09.2021	31.03.2022
Total Income	696.42	525.08	1474.71	921.5	2318.59
EBITDA	1.45	1.82	2.88	2.67	15.50
Less: Finance Cost	0.64	1.09	1.15	2.23	3.49
Cash Profit	0.81	0.73	1.73	0.44	12.01
Less: Depreciation	0.39	0.56	0.80	1.08	2.19
P/(-)LBT	0.42	0.17	0.93	-0.64	9.82
P/(-)LAT	0.34	-0.12	0.68	-0.40	10.12
EPS (in Rs.)	0.11	-0.04	0.22	-0.13	3.18

Transcorp follows strong corporate governance and is committed to value creation for its stakeholders.

For Further Details Contact:

Mr. Gopal Sharma, Managing Director Mobile No. +91-9313478934 Landline No.+91 11 30418901-05 Email: gopal.sharma@transcorpint.com	Mr. Dilip Morwal, Group Company Secretary Mobile No. +91-9352558224 Landline No. +91 141 4004999, 4004888 Email: dilip@transcorpint.com
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Website: www.transcorpint.com CIN: L51909DL1994PLC235697

Disclaimer

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Regd Office: Plot No. 3, HAF Pocket, Sector 18A, Dwarka, New Delhi-110075