

Press Release

For Immediate Publication

Transcorp Reports Strong Profit Growth of 49% in Q3 FY26; Receives RBI's In-Principle Approval for Centralised Payments Systems

Jaipur, 05th February 2026: Transcorp International Limited ("the Company"), announced its financial results for the quarter and nine months ended 31 December 2025, demonstrating strong profitability growth and lowest average debt utilisation. The Company has also received RBI's in principle approval for the coveted Centralised Payments Systems which will enable the company to initiate and settle RTGS and NEFT transactions using its own bank account with Reserve Bank of India.

Financial Performance Overview

The Company continued its positive financial trajectory during the reporting period, supported by improved operational performance and disciplined cost management, resulting in stellar financial performance.

Performance Highlights –

Quarter 3 FY26:

- **Profit Before Tax (Standalone) stood at ₹179.64 Lakhs, reflecting:**
 - A 49.4% increase over the immediately preceding quarter (₹120.22 Lakhs in Q2 FY26).
 - A 29.9% year-on-year growth compared to ₹138.33 Lakhs in the corresponding quarter of the previous year.
- **Lowest finance costs in the Company's history:** Q3 FY26 incurred the lowest interest /finance cost in the Company's history. The substantial reduction in finance costs, along with improved business performance, contributed meaningfully to higher profitability during the quarter.

Nine Months Ended 31 December 2025:

- **Profit Before Tax (PBT) increased significantly to ₹386.54 Lakhs :** registering a robust 67.3% growth over ₹231.06 Lakhs reported in the corresponding nine-month period of the previous year.
- **Highest transaction volumes in digital payments :** recording the highest payments volumes in Transcorp's history for any given nine month period.

Transcorp International Limited

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Other Significant Updates:

CPS: 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.

FD Repayments: During the reporting quarter, 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, further enhancing its liquidity position and balance sheet strength.

Rajesh Garg, Executive Director & Chief Financial Officer, commented:

"The strong improvement in profitability during the quarter and nine-month period reflects our disciplined execution, focus on automation, and prudent financial management. A key highlight of our performance has been the Company's lowest average debt utilisation. This has resulted in a sustained reduction in finance costs and has strengthened our balance sheet. We remain committed to maintaining financial discipline while pursuing sustainable growth opportunities that enhance long-term stakeholder value."

"Notwithstanding a moderation in topline turnover during the period, the Company has continued to deliver consistent growth in the bottom line. This improvement reflects a expansion in margins, driven by enhanced cost efficiencies, better resource allocation, and a sharper focus on profitable business segments, underscoring the strength and resilience of the Company's operating model."

Mr. Ayan Agarwal, CEO Payment Systems, Transcorp International Limited said:

"The Payment Systems Division recorded a strong performance during Q3 FY26, and reported 17% growth in turnover as compared to the previous quarter. Transcorp International Limited has received in-principle approval from the Reserve Bank of India for Centralized Payment Systems, marking a significant milestone in the Company's digital payments and banking infrastructure. The authorisation enables the Company to build and operate payment infrastructure with RTGS and NEFT capabilities, in accordance with applicable RBI guidelines."

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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.

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