

Press Release



Transcorp International Limited

Declares 30% Dividend

for FY 2025-26



Delivers highest quarter & annual profitability



Opens Bank Account at RBI and gets IFSC code



Repays all Public Deposits and Long Term Borrowings



For Immediate Publication

[Transcorp delivers all-time high earnings for Q4 and FY26; declares 30% dividend and gains access to RBI's Centralised Payment Systems with NEFT / RTGS capabilities.](#)

Jaipur, 21st May 2026: Transcorp International Limited records its highest earnings from business operations to date, surpassing all previous quarters and financial years. The Company announced its financial results for the quarter and year ended 31st March 2026, demonstrating strong growth in profitability, consistent dividends and disciplined cost and compliance controls.

Financial Performance Highlights:

Standalone (Q4 FY26):

- **Profit Before Tax (PBT) stood at ₹511.25 Lakhs:**
 - Representing a 2.8x increase over the immediately preceding quarter (₹179.64 lakhs in Q3 FY26).

Transcorp International Limited

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- A fourfold year-on-year growth compared to ₹125.46 lakhs in the corresponding quarter of the previous year.
- **Finance Costs reduced by over 30% compared to the previous quarter.**

Financial Year FY26:

- **Profit Before Tax (PBT) increased significantly to ₹897.79 Lakhs:**
 - Representing a robust 2.5X increase over ₹356.52 Lakhs PBT reported in the previous FY25.
 - Marking the Company's highest ever profitability from business operations.

Shareholder Value Creation:

- Interim Dividend Declared: **10%**
- Final Dividend: **20%**
- Total Dividend for FY26: **30%**

Continuing its commitment towards long-term shareholder value creation and consistent track record of regular dividend distribution, the Board has recommended a 30% dividend for the Financial Year 2025-26 reflecting strong financial stability and healthy cash flows.

Significant Developments:

Bank Account at RBI and IFSC Code: Transcorp has emerged as one of the first non-Bank entities to have an operative bank account held with the Reserve Bank of India and has also been allocated its own IFSC code. This will allow the company to initiate and settle RTGS / NEFT transactions, and participate in inter-bank and direct network settlements; amongst other banking advantages. The development reinforces the Company's position as a trusted and regulator-aligned participant within India's evolving digital financial services ecosystem and strengthens its regulated banking and payments infrastructure.

New regulatory framework for Trade / Business related Remittances: Empowered with the Reserve Bank of India's progressive policies and its AD2 license; the Company is now authorised to facilitate trade / business related outward and inward remittances (both to and from India). So far, this authorisation has been reserved exclusively for Banks.

NIL Public Fixed Deposits and Long Term Borrowings: The Company has no outstanding public fixed deposits or long-term borrowings as on date, having fully repaid all such liabilities. Consequently, finance and related costs for FY26 have been optimised to their lowest levels.

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Management Commentary:

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

“The strong improvement in profitability during the quarter and year-end reflects our disciplined execution, focus on operational efficiency, and prudent financial management. We remain committed to maintaining financial prowess while pursuing sustainable growth opportunities that enhance long-term stakeholder value.”

“During FY26, the Company declared dividends on two occasions comprising an Interim Dividend of 10% and a Final Dividend of 20%, resulting in a total dividend payout of 30%. The Company continues to maintain its disciplined compliance led approach aligned with RBI regulations, SEBI requirements, IRDAI norms and other applicable statutory frameworks. Moreover, no investor or SEBI related complaints remain pending.”

“Notwithstanding moderation in topline turnover during the period, the Company has continued to deliver consistent growth in the bottom line surpassing the budgeted figures. This improvement reflects meaningful margin expansion 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), said:

“During the quarter, the Company achieved important milestones in strengthening its payment systems infrastructure and regulatory positioning. The Company received an ‘In-Principle Approval’ from the Reserve Bank of India in January 2026 for participation in the Centralised Payment Systems (CPS) framework, marking a significant step towards deeper integration within India’s digital payment ecosystem and earning the regulator’s trust.”

“These developments reinforce the Company’s long-term commitment towards building a robust, compliant, and scalable payments platform aligned with the evolving regulatory framework. Transcorp has emerged as the largest non-bank entity in terms of transaction value for various payment networks in India.”

“The Payment Systems division’s income from operations has more than doubled; demonstrating the lucrative prospects of the business and the Company’s resilience in a competitive industry. Following strengthened and novel integrations with ecosystem partners including RBI, networks, and marquee fintech clients – consistent growth is in line with expectations.”

About Transcorp International Limited: Transcorp International Limited is a 31-year-old entity

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listed on the Bombay Stock Exchange with 14 offices nationwide. Transcorp holds the AD2 (Authorised Dealer Category II) and PPI (Prepaid Payment Instruments) Licences from the Reserve Bank of India; and a Corporate Agent License from IRDAI (Insurance Regulatory and Development Authority of India). Transcorp, empowered by RBI's progressive policies has democratized payment cards and UPI in India. The Company was the first non-Bank to launch network cards in India, UPI on PPI, wearable devices, and has issued over 66 Lac PPIs. The company offers a host of financial services including Foreign Exchange Cards, Currency & Remittances; and operates India's premier online remittance platform - Transwire. Transcorp continues to focus on financial inclusion, B2B partnerships and works closely with its fintech partners to achieve success in a compliant and curated manner. The Company has a robust insurance division and works 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.

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