Date: 5 November 2026

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

Sub: Submission of Press Release for the Declaration of Un-audited Financial Results for the Quarter and half year Ended 30th September 2026.

Ref: Transcorp International Limited (CIN: L51909DL1994PLC235697) (Scrip No.532410)

Dear Ma'am/Sir,

With reference to the above, we are enclosing a press release for the declaration of Un-audited Financial Results for the quarter and half year ended 30th September 2026.

This is for publication on your website. We request you to kindly post the enclosed release at your earliest convenience.

This is for your kind perusal and record. Kindly acknowledge the receipt of the above.

Thanking you,

Yours faithfully,
For Transcorp International Limited

JAYESH KUMAR POONIYA
Digitally signed by JAYESH KUMAR POONIYA
Date: 2026.11.05 15:13:03 +05'30'

Jayesh Kumar Pooniya
Company Secretary & Compliance Officer

Press Release

For Immediate Publication

Transcorp secures RBI AD-II Perpetual License; clocks half-yearly Revenue of ₹474 Crores; PBT Rises 32% to ₹2.72 Crore.

Secures Perpetual RBI Authorised Dealer Category-II (AD-II) Licence; Strengthens Payment Infrastructure through RBI INFINET and RTGS/NEFT Membership; Launches UPI PPI Discoverability for TPAPs with BHIM, Expands Financial Inclusion through Indian Overseas Bank – Banking Correspondent Empanelment.

Jaipur | November 5, 2026: Transcorp International Limited (BSE: 532410), a diversified financial services company with a presence across foreign exchange, payment solutions, remittance and financial inclusion, announced its unaudited standalone financial results for the quarter and half year ended September 30, 2026.

The Company delivered an encouraging improvement in half-yearly profitability, supported by its diversified financial services and continued expansion. During the period, the Company achieved significant regulatory milestones, and has markedly established itself as the only Company holding two perpetual RBI licenses of Prepaid Payment Instruments (PPI) and AD-II.

FINANCIAL PERFORMANCE | H1 FY27

The Company reported revenue from operations of **₹474.38 crore** for the period, compared with ₹476.06 crore in the corresponding period of the previous financial year, demonstrating stable revenue performance.

Profit Before Tax (PBT) increased to **₹2.72 crore**, registering a growth of **31.59%**, compared with ₹2.07 crore in H1 FY26.
Basic Earnings Per Share (EPS) improved to ₹0.62 from ₹0.48.

Key Financial Highlights

Particulars	**H1 FY27**	**H1 FY26**	**Growth**
Revenue from Operations	₹474.38 Cr	₹476.06 Cr	Broadly stable
Profit Before Tax	₹2.72 Cr	₹2.07 Cr	**31.59%**
Profit After Tax	₹1.99 Cr	₹1.55 Cr	**28.69%**
Basic EPS	₹0.62	₹0.48	**29.17%**

For Q2 FY27, revenue from operations stood at ₹190.73 crore and PAT at ₹0.26 crore.

STRATEGIC BUSINESS DEVELOPMENTS | EXPANDING THE GROWTH PLATFORM

1. RBI Renews AD Category-II Licence with Perpetual Validity – Strengthening Long-Term Forex and Remittance Business

In a significant regulatory milestone, Transcorp International Limited has successfully secured the renewal of its Authorised Dealer Category-II (AD-II) Licence from the Reserve Bank of India (RBI), with perpetual validity.

This authorisation permits the Company to now undertake most current account global remittances for hundreds of categories (previously only 17 categories) under the Liberalised Remittance Scheme (LRS). Furthermore, for the first time in history - a non-bank entity can process global remittances / receivables for trade related transactions, to further bolster MSME imports and exports (a capability previously restricted only to banks).

2. RBI Grants INFINET and RTGS Membership – Independent Payment Infrastructure

In a significant milestone in its payment infrastructure journey, Transcorp has secured membership of the Reserve Bank of India's Indian Financial Network (INFINET) and the Real Time Gross Settlement System (RTGS) as a Type 'D' member, as part of RBI's Centralised Payment Systems (CPS) ecosystem. The Company now has its own Bank Account held with RBI and its own unique IFSC Code

The proposed integration will permit the Company to initiate and settle NEFT, RTGS and merchant transactions; reducing dependency on banks while fortifying its independence in the Indian payment ecosystem.

3. UPI PPI Discoverability on TPAPs with BHIM – First in Industry

Leading the way with another first in industry - Transcorp has achieved UPI PPI Discoverability on a Third Party Application Provider (TPAP). In a joint effort with RBI, NPCI and BHIM – Transcorp has successfully implemented linkage of its PPI cards / wallets on the BHIM Application. Previously permitted only for Bank Accounts and RuPay Credit Cards; Transcorp's millions of PPI holders can now link their accounts to TPAPs to make interoperable UPI payments and transfers. This development aligns with various regulatory objectives and bridges the gap between PPIs and traditional bank accounts.

4. Empanelment as BC of IOB – Augmenting Financial Inclusion

As part of its ongoing commitment to financial inclusion in underbanked regions, Transcorp has been empanelled and started operations as a Business Correspondent of Indian Overseas Banks by deploying hundreds of Customer Service Points across India.

This empanelment will provide access to millions of Indians to essential banking services, particularly across underserved and semi-urban markets.

The Company currently operates a network of more than 1,350 banking service locations across India, in collaboration with State Bank of India and now IOB.

MANAGEMENT COMMENTARY

Commenting on the Company's performance and strategic developments, the management stated:

"The first half of FY 2026-27 has been encouraging for Transcorp, with stability and growth across all financial metrics. Our focus remains on strengthening the quality and sustainability of our earnings while expanding our capabilities across financial services."

"We are particularly pleased to have secured the renewal of our Ad-II Licence with perpetual validity. This is a significant milestone for Transcorp, providing long-term regulatory continuity and expanding remittance services to MSME importers and exporters. We believe this will provide a stronger platform for pursuing new business opportunities with global partners and deepening our relationships with Indian customers."

"As a member of RBI's Centralised Payment System and by way of achieving UPI PPI discoverability, the Company is deeply integrating itself as a dominant independent player in the Indian payments ecosystem for retail consumers, merchants and businesses. With compliant and scalable solutions for individuals, businesses and fintechs – the Company is aggressively expanding its local and global customer and corporate base; while increasing shareholder value."

Outlook

The Company remains focused on leveraging partnerships to bolster its presence across foreign exchange, remittances, digital payments and financial inclusion businesses while continuing to strengthen its technology infrastructure, regulatory compliance framework and operational capabilities. With continued investments in digital payment infrastructure and new strategic initiatives, Transcorp is well positioned to capitalize on emerging opportunities in India's rapidly evolving financial services landscape.

About Transcorp International Limited: Transcorp International Limited is a 31-year-old entity listed on the Bombay Stock Exchange with 12 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 70 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 1350 State Bank of India and Indian Overseas Bank outlets across India and also operates a 40-year-old travel agency: Ritco Travels.

Mr. Jayesh Kumar Pooniya Group Company Secretary & Compliance Officer Mobile No. +91-7849837370 Email: secretarial@transcorpint.com	Mr. Rajesh Garg Executive Director (WTD) & CFO Email: rajesh.garg@transcorpint.com

Disclaimer: *Some of the statements in this press release may be forward-looking statements or statements of future expectations based on currently available information. Such statements are naturally subject to risks and uncertainties. Factors such as the development of general economic conditions, future market conditions, unusual catastrophic loss events, changes in the capital markets and other circumstances may cause the actual events or results to be materially different from those anticipated by such statements. Transcorp does not make any representation or warranty, express or implied, as to the accuracy, completeness or updated status of such statements. Therefore, in no case whatsoever will Transcorp and its affiliate companies be liable to anyone for any decision made or action taken in conjunction with the information and/or statements in this press release or for any related damages.*