Prithvi Exchange (India) Limited

November 16, 2026

To,
BSE Limited
Corporate Relationship Department
Phiroze Jeejeebhoy Towers,
Dalal Street, Mumbai - 400 001
Scrip code: 531688

Dear Sir/Ma'am,

Ref: Disclosure under Regulation 30 of the SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations").

Subject: Investor Presentation

With reference to the SEBI Listing Regulations, the copy of Investor Presentation for financial results for 2nd quarter & half-year ended September 30, 2026 is enclosed for reference.

This is for your information and records.

Thanking you.
Yours faithfully,
For **Prithvi Exchange (India) Limited**



Harsh Shantilal
Company Secretary & Compliance Officer
ACS: 75415

PRITHVI

EXCHANGE INDIA LIMITED

Making Forex Simple

Investor Presentation : Q2 FY2026-27

Safe Harbour Statement

This presentation may contain certain “forward-looking statements” within the meaning of applicable laws and regulations. These statements involve a number of risks, uncertainties and other factors that could cause actual results to differ materially from those suggested by the forward-looking statements. By their nature, forward-looking information and statements involve known and unknown risks, uncertainties and other important factors that could cause the actual results, performance or achievements of the Company to differ
materially from any future results, performance or achievements that may be expressed or implied by the forward-looking information and statements in this presentation.

Prithvi Exchange (India) Limited will not be in any way responsible for any action taken based on such statements and undertakes no obligation to publicly update these forward-looking statements to reflect subsequent events or circumstances.

Prithvi Exchange (India) Limited
(BSE : PRITHVIEXCH)

About Company

- Successful track record for 31+ years
- Licensed by Reserve Bank of India as an Authorized Dealer Category II
- Operational with its HQ established in Chennai with a network of 36 branches across India

Product Offering

- Buying & Selling of all Major Foreign Currencies
- Travel Currency Cards
- Remittances Abroad
- Foreign Currency Demand Drafts
- Family Expenses Maintenance
- Travel Insurance

Key Customer Segment

- Corporate travelers from IT, Manufacturing, Service Industry
- Crew wages / Cash to master – shipping companies
- Celebrities
- Government Companies
- Student Studying Abroad
- UHNI's travelling abroad for Business & Leisure
- Frequent Travelers for Leisure

Awards & Recognition

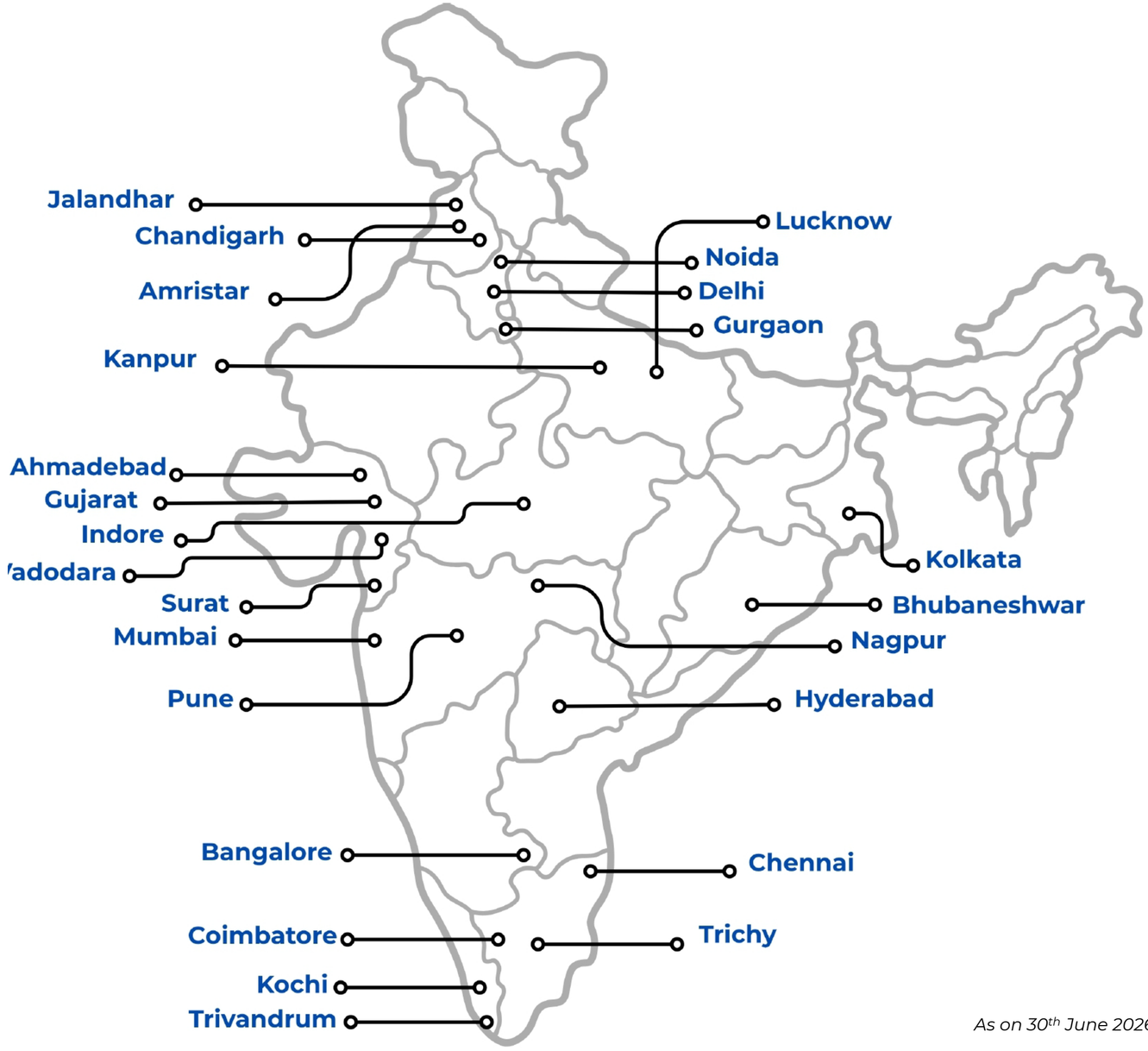
- Fortune 500 Company India
- Inaugral Enterprise Growth Awards by Deloitte India
- TamilNadu Tourism Award in Category of "Best Forex Service"
- Tourism & Hospitality Award 2018 from Associated Chambers of Commerce & Industry of India (ASSOCHAM)
- Tamil Nadu tourism awards –Best in forex service –2016 & 2017
- VISA membership

Spreading Wings – Pan India

38
Branches

25
Cities

7
City Multi-Branch



As on 30th June 2026



Highlights Q2 - FY27

Highlights

- **Top line growth:** Sales grew 30% YoY beating the broader market index as per data from RBI on LRS and from Airports Authority of India's International passenger traffic

- **Higher Trade Receivables:** Receivables rose due to 40% institutional growth from onboarding large MNCs and listed corporates, requiring extended credit facilities to effectively support their ongoing foreign exchange requirements

- **Strategic Inventory Expansion:** Inventory increased to support retail expansion across Tier 2 and Tier 3 cities, ensuring currency availability for travelers visiting Southeast Asian destinations and driving 31% retail sales growth

- **Working Capital & Finance Costs:** Rising receivables and inventory elevated working capital requirements, which were partially funded via borrowings and banking facilities, directly increasing quarterly finance costs

- **Working Capital Optimization:** These balance sheet increases reflect strategic investments in institutional and retail expansion, with ongoing management focus on accelerating collections, optimizing inventory, and improving overall working capital efficiency

- **Margin & Profitability Pressure:** Operational profitability and margins faced significant headwinds during the period, driven primarily by heightened foreign currency volatility and elevated currency procurement costs

Product Initiatives

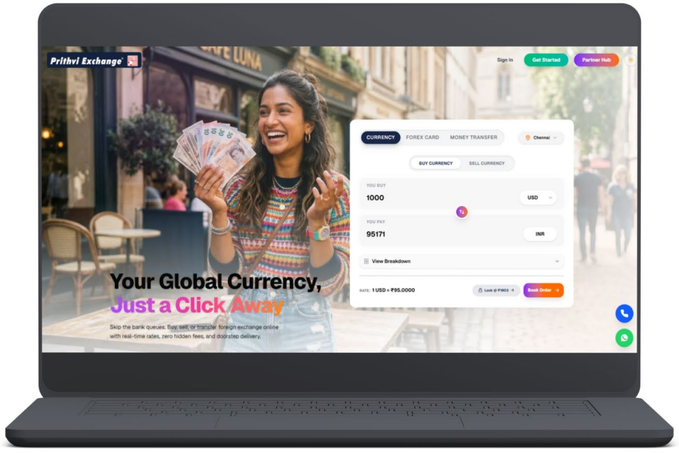
- **Launched Partner / Agent Hub :** A digital B2B distribution ecosystem empowering partners/agents/freelancers and channel partners to seamlessly manage client forex and outward remittance orders. Equipped with integrated digital KYC, real-time order tracking, and automated commission workflows, it transforms partner networks into scalable, compliant cross-border payment hubs

- **Launch of Enterprise Forex Platform :** An enterprise-grade, self-serve digital portal to streamline business travel forex. Built with paperless ordering, policy-driven approval controls, and automated reconciliation, it gives internal teams complete visibility and governance over global corporate spend

- **Market Expansion:** Scaled our Cash to Master (CTM) services to solidify our presence in strategic markets and attract new corporate clients.

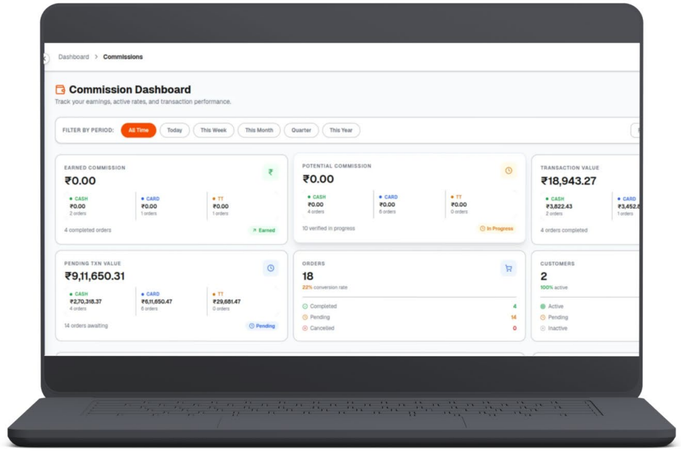
Digital Products

D2C Portal



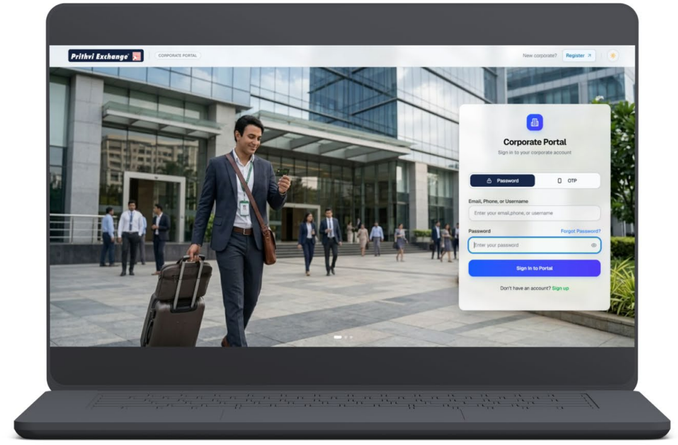
- Instant Rate Lock
- Multi-Currency Smart Cards
- Zero-Paper Digital KYC
- Global Outward Remittances
- Doorstep Currency Delivery
- Real-Time Order Tracking
- Guaranteed Buyback Protection
- Dedicated Support

Partner Hub



- Digital Onboarding
- Quick Verification
- Markup Control
- Real Time Tracking
- Manage Customers
- Commission & Reconciliation
- Role-Based Access
- Multi-Product Booking

Enterprise Portal



- Automated Digital Onboarding
- All-in-One Currency Hub
- Workforce Controls & Policy Limits
- Multi-Level Approval Chains
- Actionable Analytics & Reporting
- Developer-Ready API Integrations
- Track Real-time Expenses Management
- Role-Based Access

Iconic Forex Card

Prithvi Exchange®



23+ Currencies

Free International ESIM

Tap & Pay

EMV chip Protection

Global ATM Access

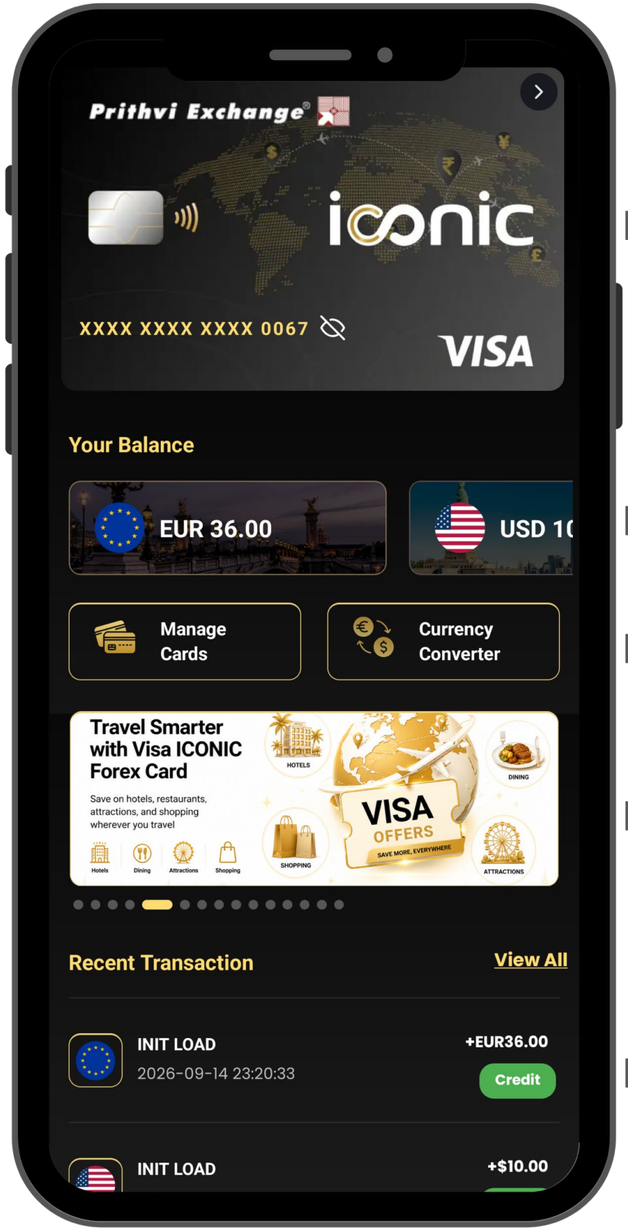
Free IYTC card

Manage Via App

WhatsApp Support

Free travel Insurance worth 5 lakhs

Free ISIC card



Digital Card

Real-Time balance

Manage Your Card

Exciting Offers

Track live Transactions



Expanding CTM business in Key Markets



Y-o-Y
(Q2 FY27 Vs Q2 FY26)

Financial Highlights

YoY - Financial Performance

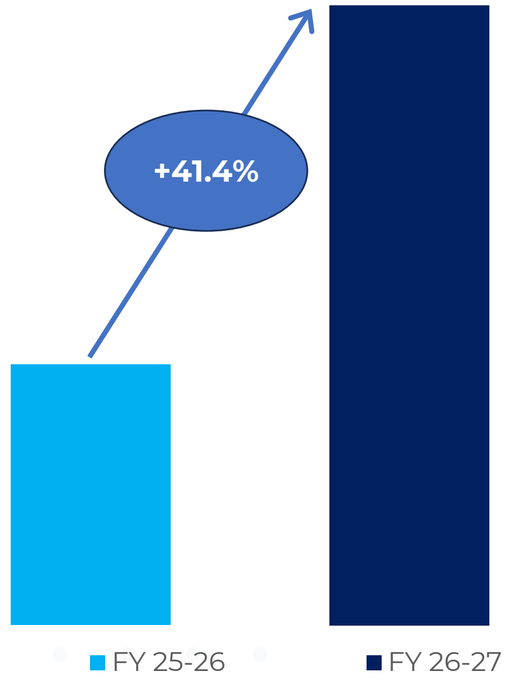
(Figures In Lakhs)

Performance Indicators	Q2 2026-27	Q2 2025-26	% Change
Total Revenue	1,31,308.96	1,02,131.99	+28.56%
Net Profit for the period before exceptional items & tax	45.13	38.45	+17.37%
Net Profit for the period	92.40	124.82	-26.0%

Product Overview

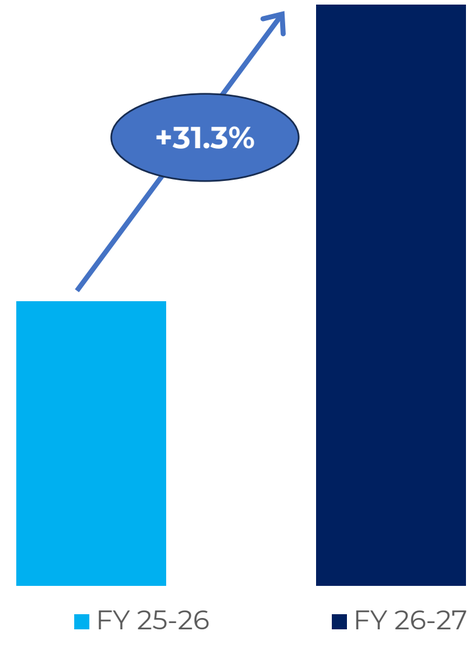
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Business Travel



41.4% growth Y-o-Y

Private Visit



31.3% growth Y-o-Y

Education Remittances

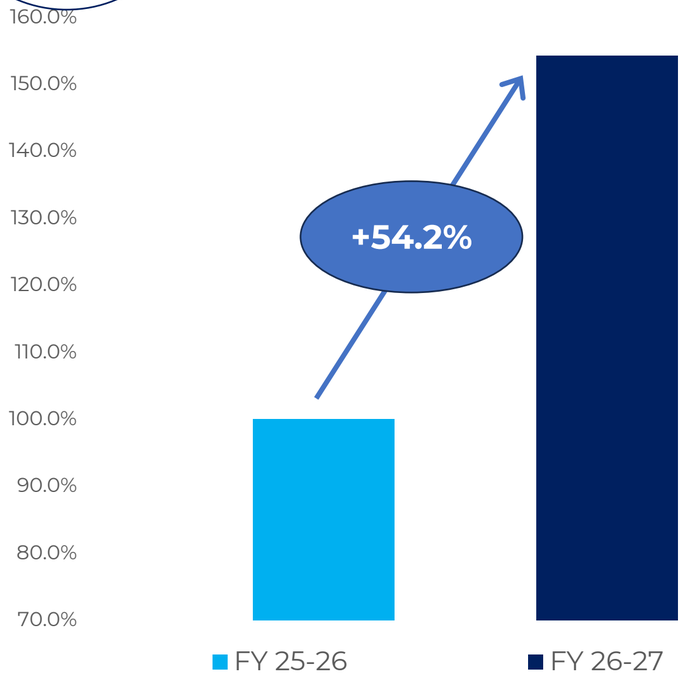


Stagnant Y-o-Y

Product Overview

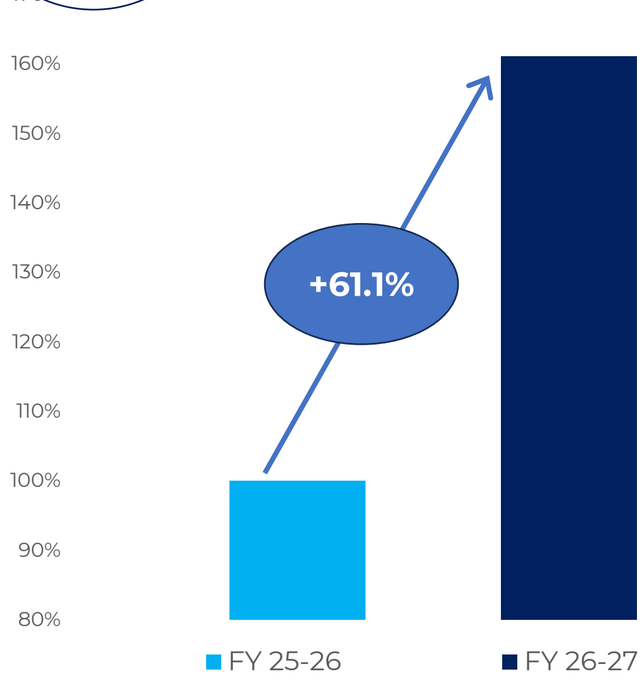
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Bank Notes



54.2% growth Y-o-Y

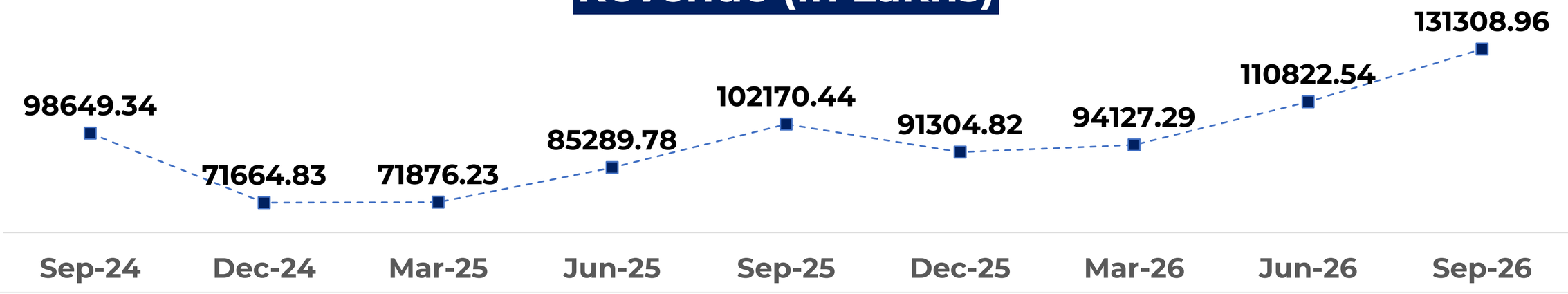
Tours TT & Others



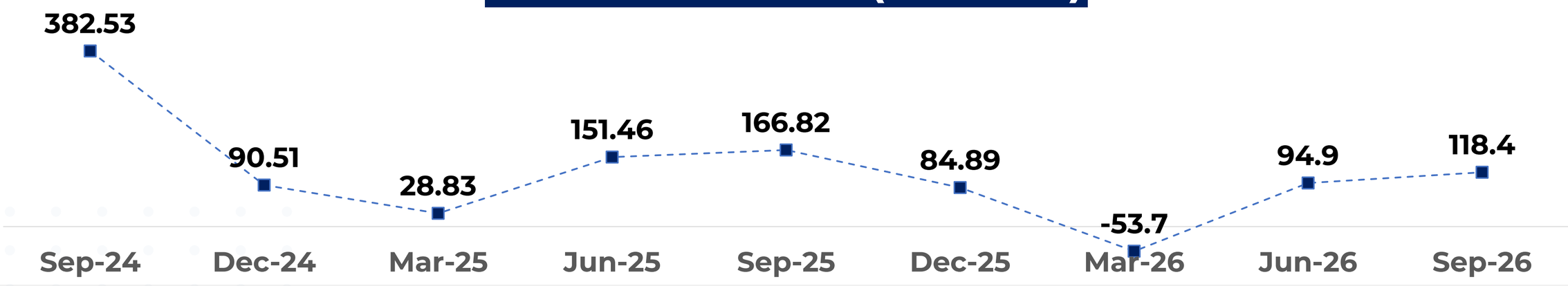
61.1% growth Y-o-Y

Key Performance Indicators

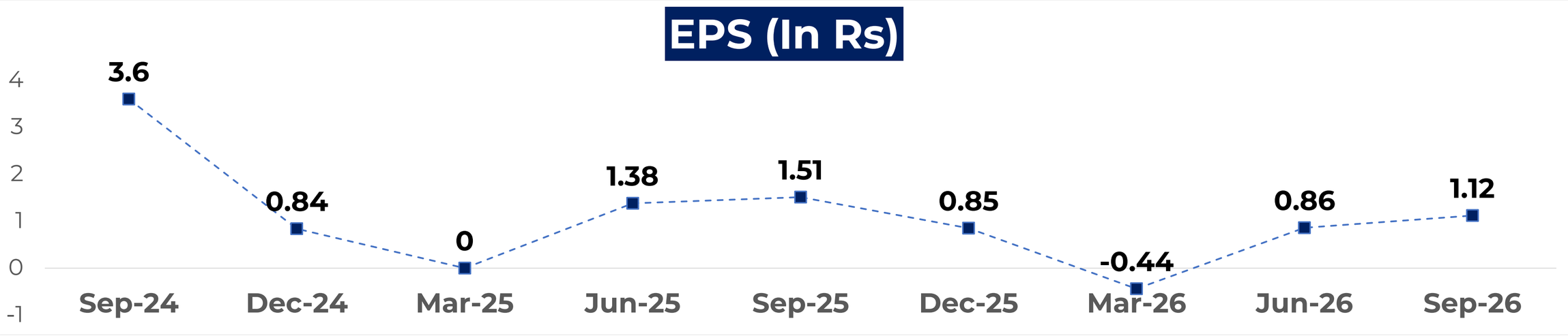
Revenue (In Lakhs)



Profit Before Tax (In Lakhs)



Key Performance Indicators



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THANK YOU

