

Prithvi Exchange (India) Limited



May 23, 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 FY2025-26 is enclosed for reference.

This is for your information and records.

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

Pavan Kumar Kavad
Managing Director
DIN: 07095542

Foreign Currencies | Forex Cards | Remittances Abroad

Gee Gee Universal, 2nd Floor, Door No. 2, Mc. Nichols Road, Chetpet, Chennai - 600 031, Tamil Nadu.
E-Mail : info@prithvifx.com | www.prithvifx.com | Tel : 044 - 43434250 | CIN : L30006TN1995PLC031931



PRITHVI EXCHANGE INDIA LIMITED

Making Forex Simple

Investor Presentation : Q4 FY2025-26

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 30+ 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

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

Product Offering

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

Awards & Recognition

- Fortune 500 Company India
- Innaugral 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

Rewind FY26



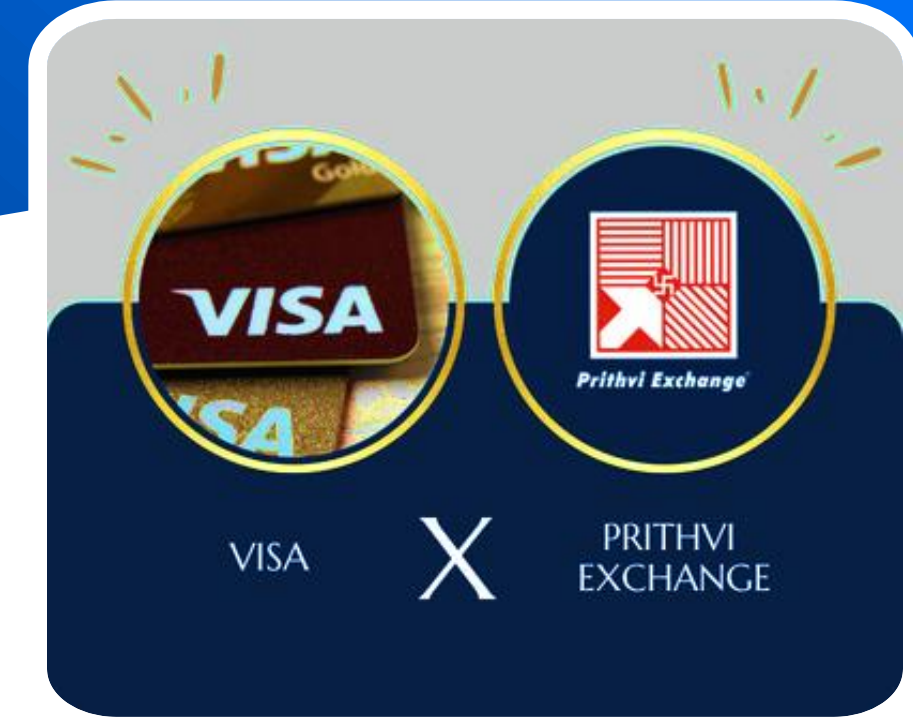
Rewind 2026



Geographical Spread



Foundation for Digital Transformation



Owning IP



Spreading our wings via Partnership



Enterprise Growth Driver



RBI License Renewal

Spreading Wings – 4 Branches added

35

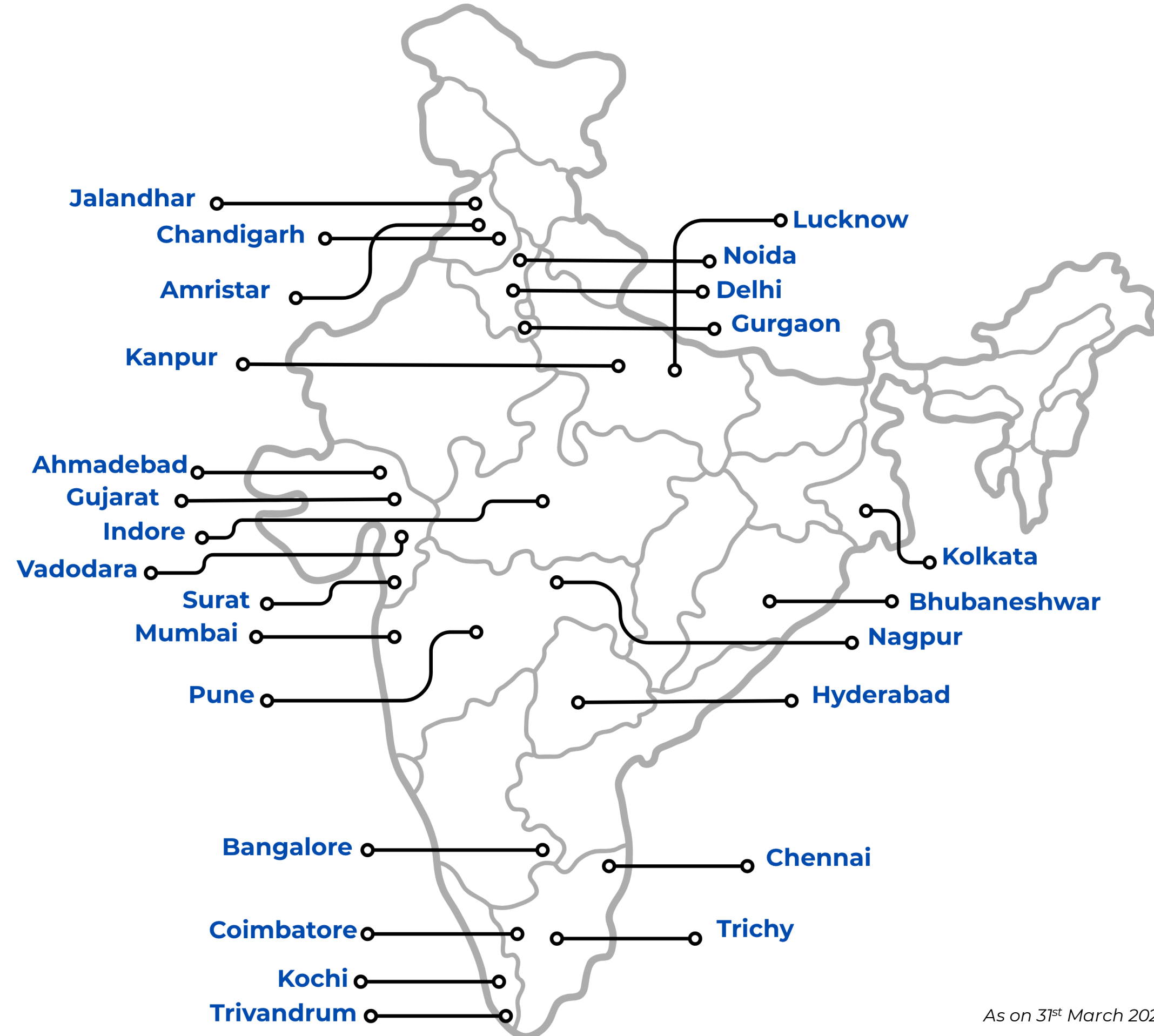
Branches

25

Cities

6

City Multi-Branch



Foundation For Digital Transformation

- B2C Forex Platform for Currency | Cards | Remittance
- B2C Forex Booking on WhatsApp for ease
- End-to-end digital journey
- Live rate integration
- Markup management
- Branch workflow orchestration.
- Document collection and processing.

Owing IP

- Self issuance Prithvi branded forex cards
- VISA Membership granted
- Multi-currency cards launch planned
- Digital Experience with Native Mobile App (iOS & Android)
 - Manage card
 - Live Balance
 - Set Limits | Set Pin
 - Transaction history
 - Curated Offers

New Business Vertical “Enterprise”

- Onboarded a qualified & dedicated enterprise team to focus on
 - CTM & Crew Wages
 - Corporates (Large & SME)
- Dedicated relationship managers & Remittance Desk
- Niche segment with compliance-heavy forex solutions
- Multi-currency support with low conversion spreads

Expand Digital footprint via Partnership

- FinTech
- Travel-Tech
- Edu-Tech
- Strong digital compliance framework
- New age banking partners

Cementing Bank Empanelment's

- Nationwide Forex Fulfilment Network
- High-Volume Retail & Corporate Order Flow
- Strong Competitive Moat Through Institutional Relationships
- Cross-Sell Opportunity Across Financial Services Ecosystem
- Predictable Fee-Based Revenue with Lower Credit Risk

RBI AD2 License renewal

- 30+ years of business continuity
- 3 years of renewal valid till 2029
- Continued regulatory trusts backed by stringent audits.
- Service continuity
- Transparency and Trust

Scenario

- Geo-political environment War-related uncertainty affects outbound travel sentiment
- Travel Sector Slowdown Hurt Leisure Forex Demand & continues to impact in Q1
- Consumer Shift from discretionary travel forex to essential travel
- Exceptional gratuity provision due to regulatory changes under the New Labour Code impacted Q4 profitability

Forward FY27



New Initiatives

- Launch **Prithvi-branded multi-currency forex cards**
- Deploy a **self-service booking platform** tailored for bank partners
- **Expand and deepen bank empanelment** to increase distribution and volume
- Forge strategic partnerships **with fintechs and aggregator fulfilment partners**
- Establish **tie-ups with travel-tech companies** to drive channel-led growth
- **Transition into a full-fledged fintech organisation** focused on product-led scale

New Initiatives

- Recent regulatory developments and circulars issued by the Reserve Bank of India have **expanded opportunities in trade and family remittances**, including greater flexibility around outward remittance partnerships and distribution arrangements
- Accelerating our **transformation into a technology-led enterprise** by investing in robust digital infrastructure, automation, and scalable fintech capabilities.
- Positioning the company to thrive in an increasingly dynamic and fast-evolving VUCA environment

J. Remittance facilities for resident individuals:

Remittances for current account transactions (viz. private visit; gift/donation; going abroad on employment; emigration; maintenance of close relatives abroad; business trip; medical treatment abroad; studies abroad) available to resident individuals under Para 1 of Schedule III to Foreign Exchange Management (Current Account Transactions) Amendment Rules, 2015 dated May 26, 2015 are subsumed under the Liberalised Remittance Scheme (LRS) of USD 2,50,000 per Financial Year (FY) with effect from May 26, 2015 [Instructions on LRS are available on [Master Direction on Liberalised Remittance Scheme dated January 1, 2016](#)]. Release of foreign

AD Category-II	<ol style="list-style-type: none">Any non-trade current account transaction permissible under the Act, other than gift and donation.Foreign trade transactions up to ₹25 lakh per transaction.
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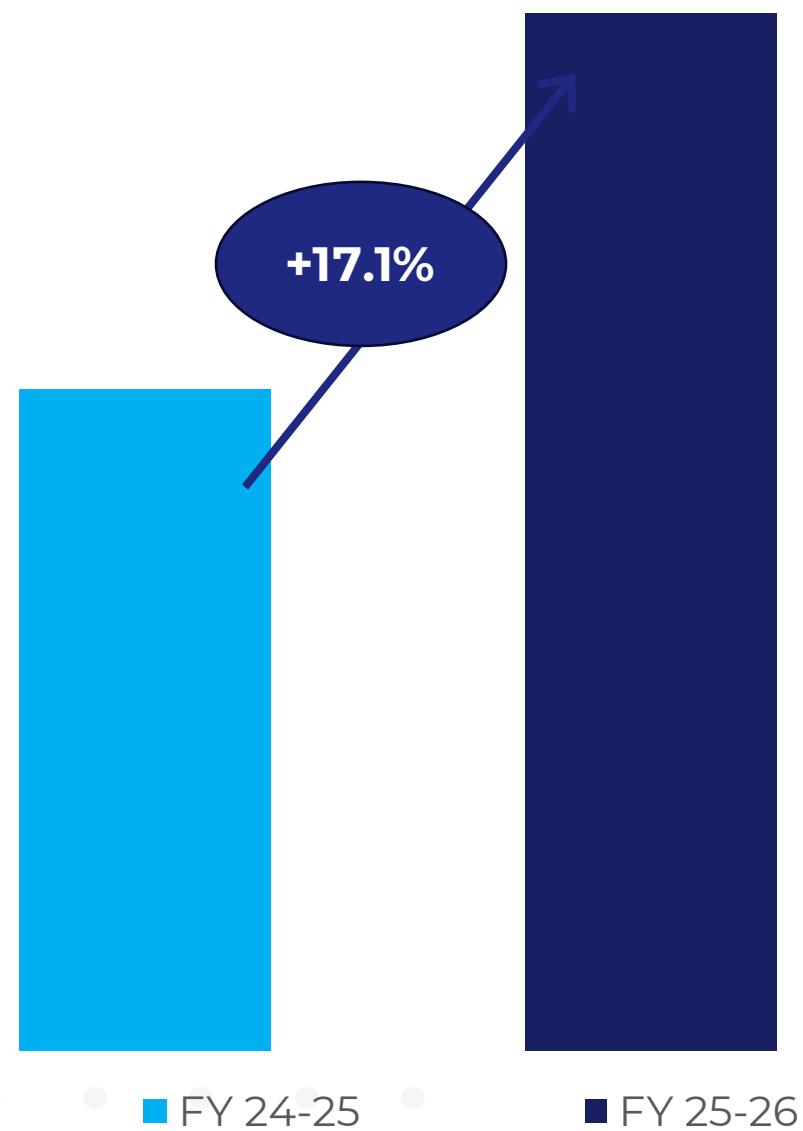
Y-o-Y
(FY26 Vs FY25)
Financial Highlights

YoY - Financial Performance

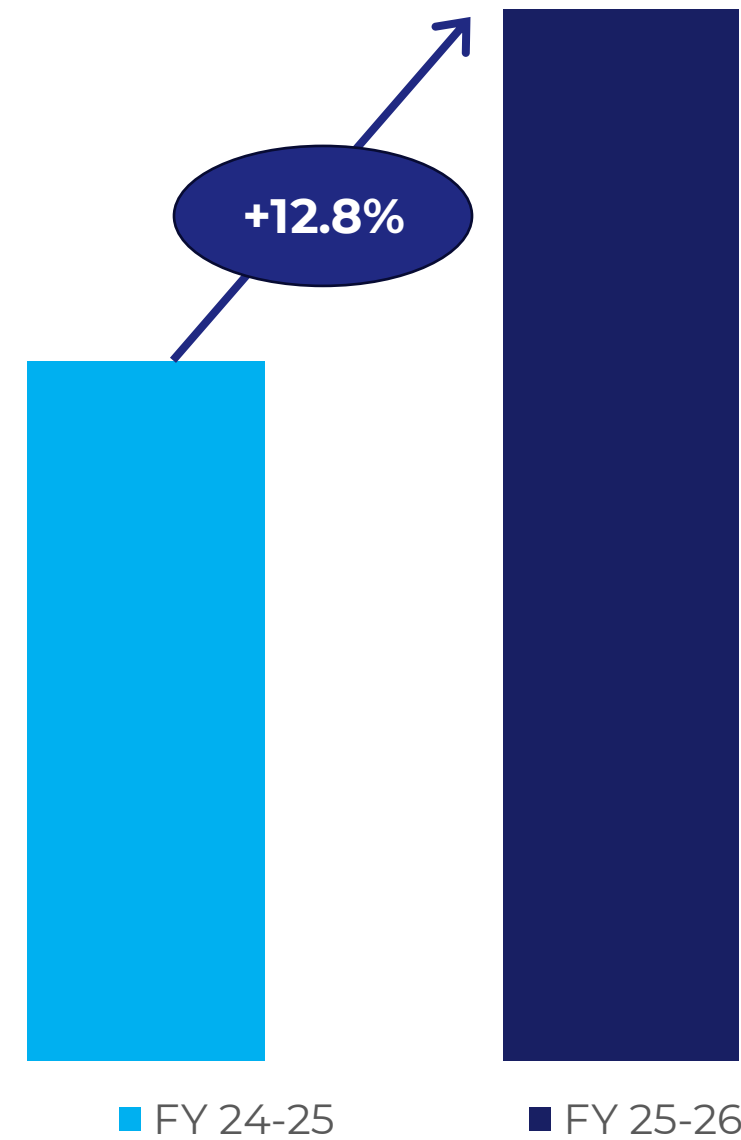
(Figures In Lakhs)

Performance Indicators	FY 2025-26	FY 2024-25	% Change
Total Revenue	373,263	411,313	-9.3%
Gross Profit	2,852	3,070	-7.10%
Net Profit for the period before exceptional items & tax	349.47	1095.34	-68.1%
Net Profit for the period	271.55	811.00	-66.5%

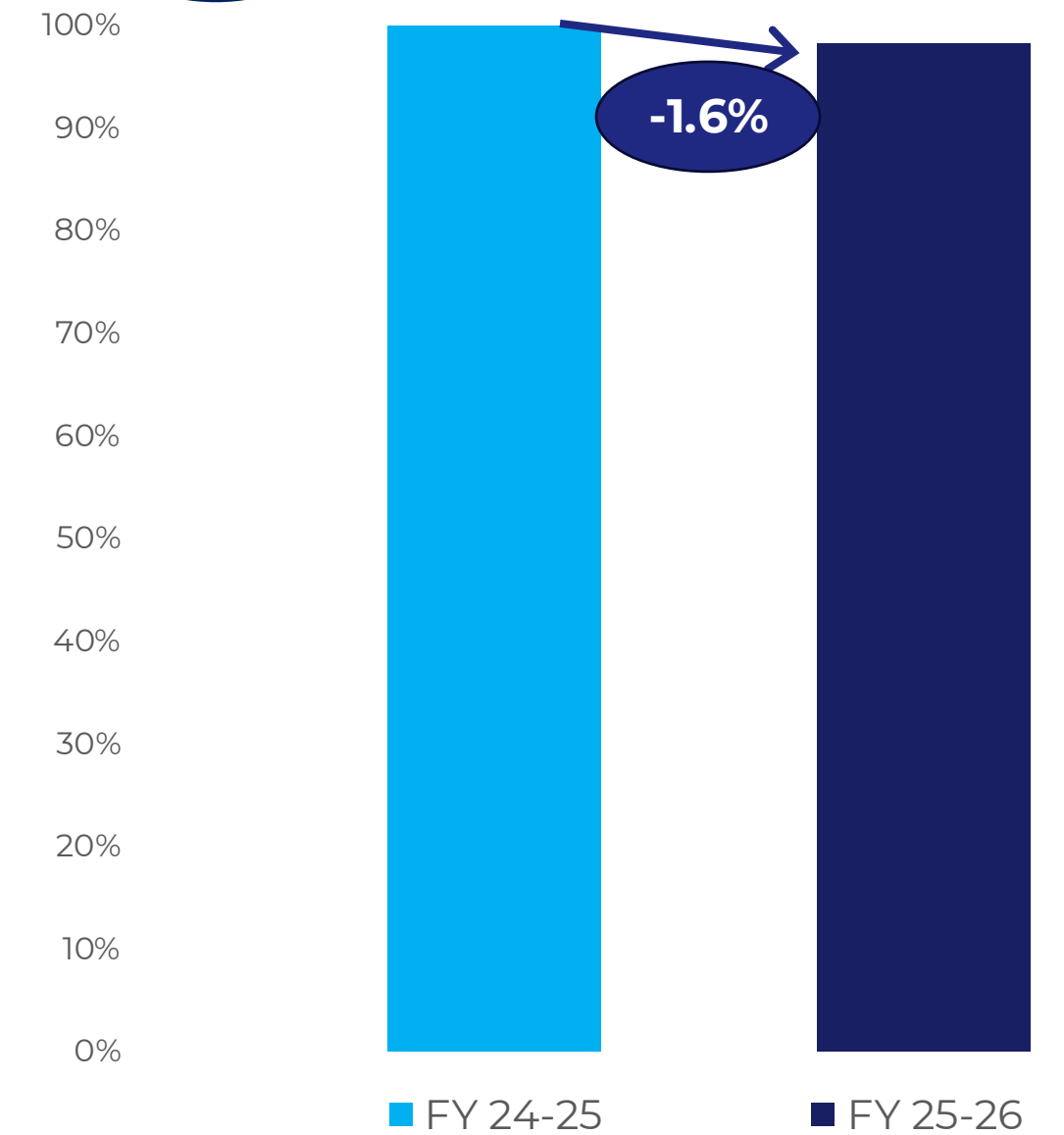
Product Overview



17% growth Y-o-Y



12.8% growth Y-o-Y

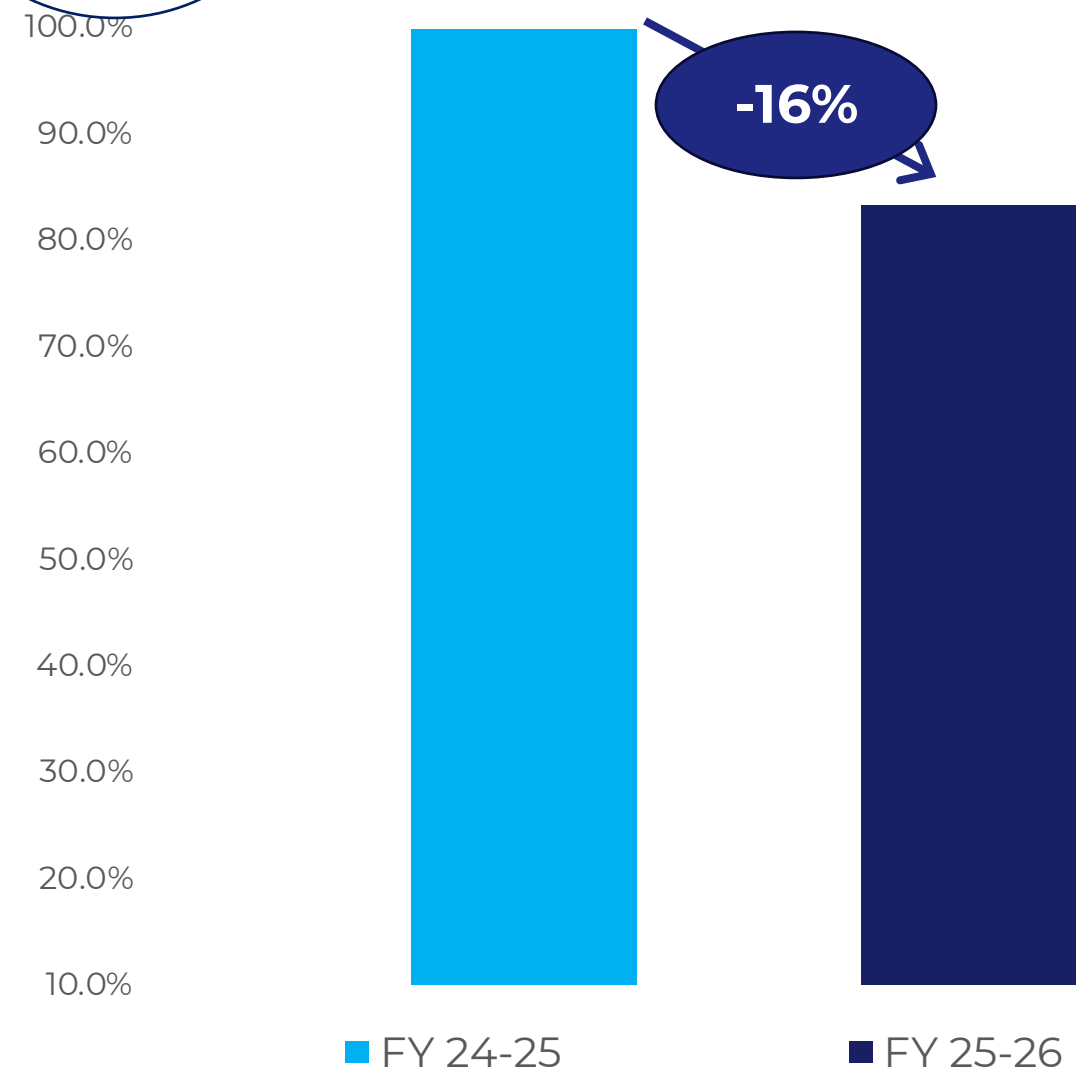


1.6% decline Y-o-Y

Product Overview



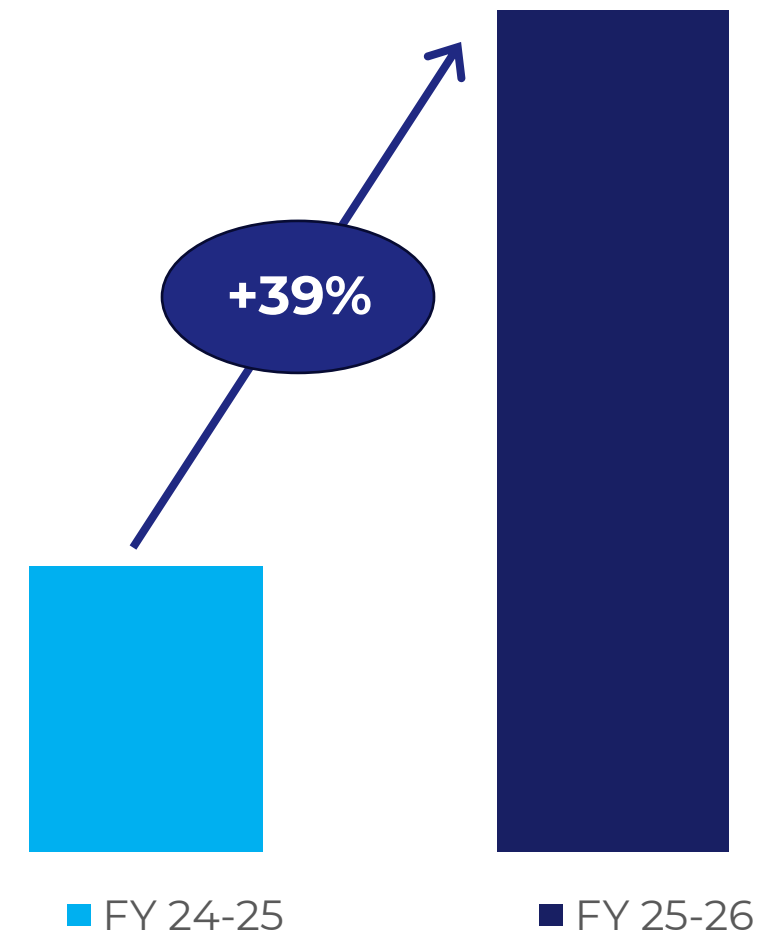
Bank Notes (Wholesale)



16% decline Y-o-Y



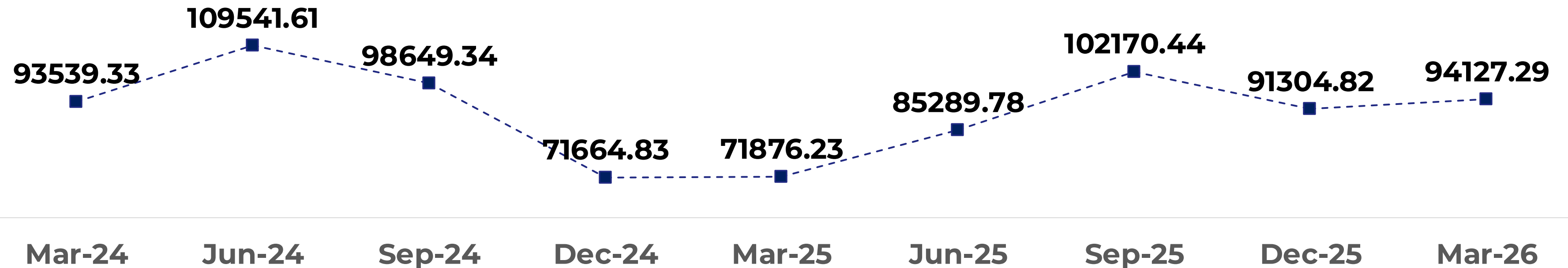
Tours TT & Others



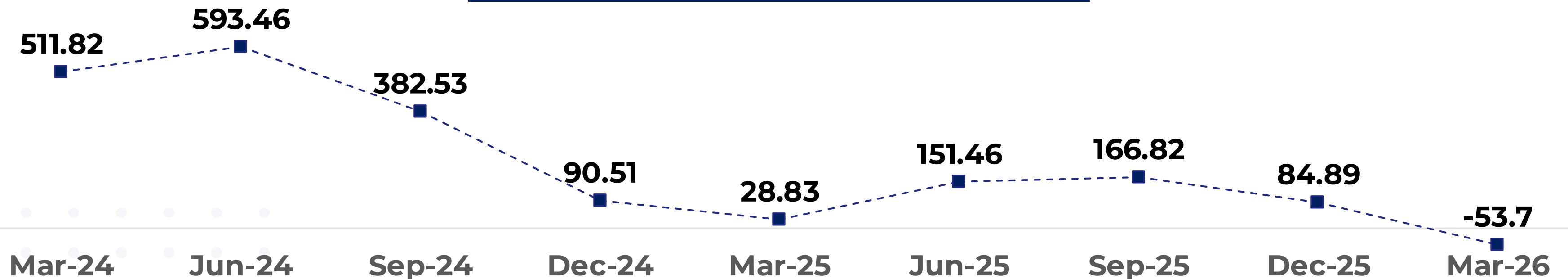
39% growth Y-o-Y

Key Performance Indicators

Revenue (In Lakhs)

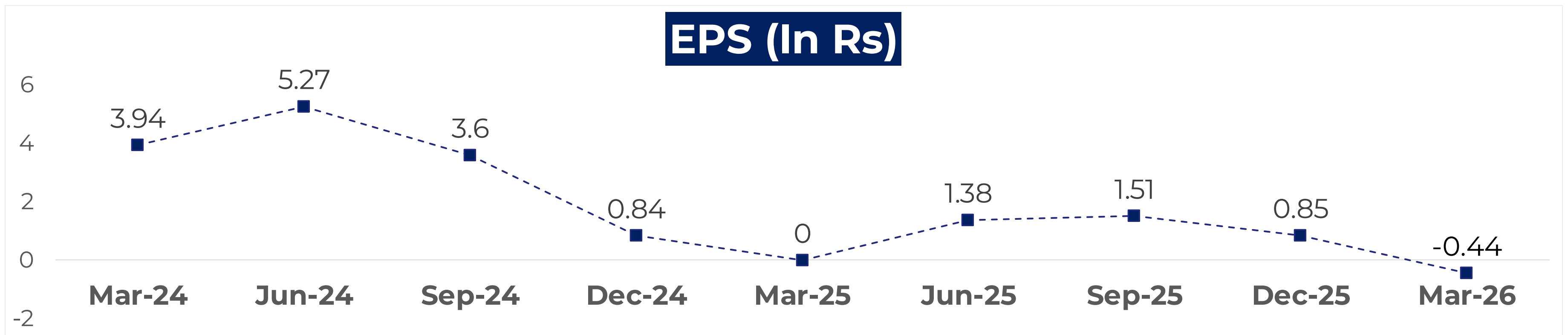


Profit Before Tax (In Lakhs)



Key Performance Indicators

EPS (In Rs)



Get in touch with us

+91 95000 06186

www.prithvifx.com

secy@prithvifx.com



THANK YOU

