wsfx.in info@wsfx.in 022 62709600

GlobalPay wsfx

Money That Travels With You

COMPANY **PRESENTATION**

The Retail Forex Market & Opportunity

GlobalPay wsfx

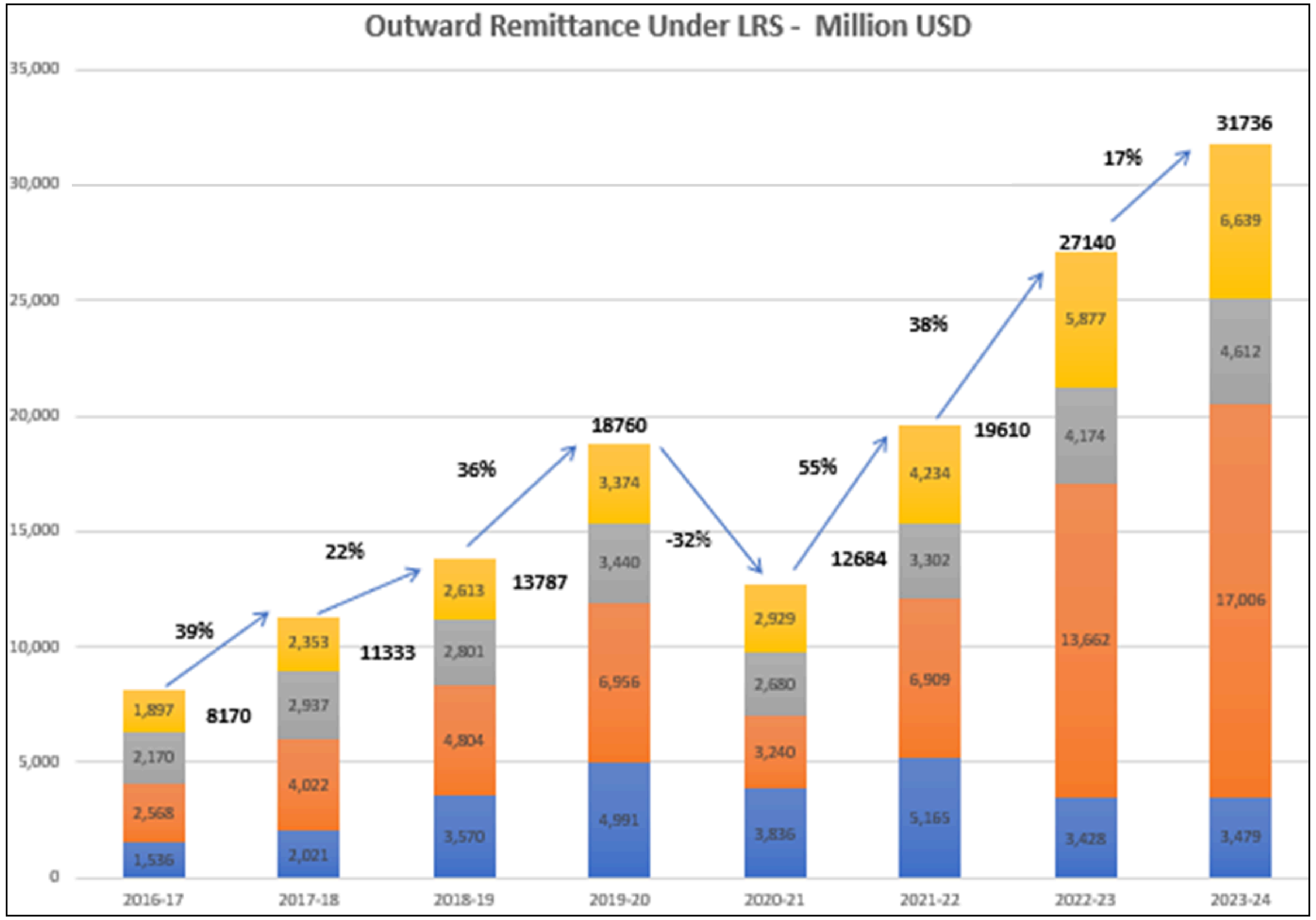
Estimated Market Size – Retail Forex USD 32 Billion Approx.

PRODUCTS

Forex Currency Notes
Leisure Travel, Student & Corporate Travel

Forex Prepaid Cards
Leisure Travel, Student & Corporate Travel

Personal Outward Remittances - LRS
University Fee, Living Expenses, Medical, Travel, etc.



LRS Remittances grew by 17% YOY and was around **31.7 Billion USD** for FY 2023

RBI Regulations - Licenses

Money Changing Activity Licenses

Authorised Dealers are allowed remittances under LRS
RBI has increasingly made it cumbersome to obtain AD Category licenses

License	Full Fledged Money Changers (FFMC)	Authorised Dealer Category - I (AD-I)	Authorised Dealer Category - II (AD-II)	Authorised Dealer Category - III (AD-III)
Activity	• Purchase • Sale Foreign Currency	• Current account • Capital account Transactions	Non-trade related current account transactions	Foreign exchange transactions incidental to the license holder's business
Given to	Select Registered Companies	Banks	Select Entities	Select Financial & Other Institutions
Services Allowed	✓ Currency Exchange ✓ Forex Cards	✓ Currency Exchange ✓ Forex Cards ✓ Overseas Remittances	✓ Currency Exchange ✓ Forex Cards ✓ Overseas Remittances	Business related transactions

Liberalized Remittance Scheme

Remittances by resident individuals up to $ 250,000 per financial year for:

- Foreign Currency A/c
- Private Visits
- Overseas Education
- Gift/ Donation
- Maintenance of Relatives
- Purchase Property
- Employment
- Emigration
- Business Trip
- Medical Treatment

Regulated Business - License issued by Reserve Bank of India
- Under Sec10, FEMA 1999

Key Customer Segments

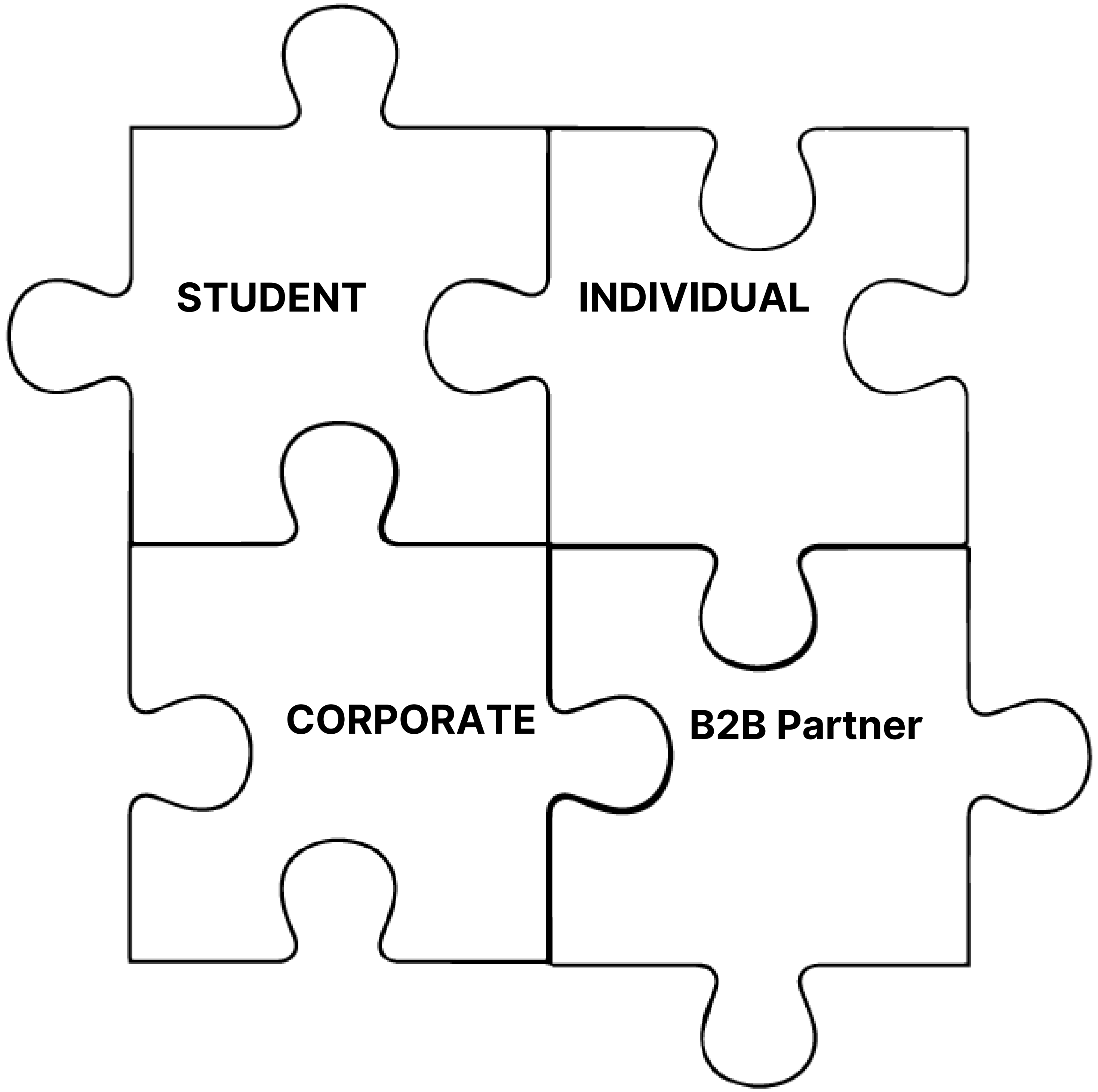
GlobalPay wsfx

STUDENT

- Millennial's travel for Study Abroad.
- Outward Remittances for University Fees and Living Expenses.
- Foreign Currency and Prepaid Forex Cards.

CORPORATE

- Travel for Business from Corporates / MICE Travel
- Foreign Currency and Prepaid cards are Key Products



INDIVIDUAL

- Leisure / Tourist travel overseas.
- Outward personal remittances under LRS
- Foreign Currency and Prepaid cards are Key Products

B2B Partner

- Outward remittances, Foreign Currency and Prepaid Cards for tours, living expenses, leisure student, etc.
- Travel Agent / Tour Operator, Student consultants, etc.

Product – Market Table

GlobalPay wsfx

SEGMENTS / PRODUCTS	FOREIGN CURRENCY NOTES	FX CARDS	OUTWARD REMITTANCE
STUDENT	✔	✔	✔
INDIVIDUAL	✔	✔	✔
CORPORATE	✔	✔	✘
AGENT PARTNER	✔	✔	✔

Business Landscape

FOREX & CROSS BORDER REMITTANCES

- Regulated Industry with High compliance.
- High Competition
- Key Segments of Students, Millennials & Corporate
- Positive Outlook for Industry with travel resumption Post Covid

Forex-tech
Company

Transforming Forex Ecosystem with a Forex Tech Platform for every customer segment with omni channel Presence

COMPETITION

Banks, AD2, FFMCs

ABOUT US

30+ Years of Forex Leadership
Backed by Trust, Built for Growth

RBI Licensed AD-II

ISO 27001:2022 & PCI DSS 4.0.1 Certified | Security at the Core

- Specialists in Forex & Outward Remittances for Students & Corporates
- Multi-Segment Forex Cards | One for Every Global Journey
- Tailored Corporate FX Solutions | Trusted by 700+ Businesses
- Student-Centric Remittance & Card Solutions | Smart, Fast, Compliant
- Digital-First Ecosystem | D2C Apps, Corporate Platforms, B2B Portals
- Pan-India Presence | 21 Branches | 350+ Forex Experts
- Serving 1,00,000+ Customers

Banking Partners :

YES BANK | HDFC BANK | ICICI Bank | IDFC FIRST Bank | IndusInd Bank

Global Pay - Timeline

GlobalPay WSFx

1986
INCORPORATED
COMMENCED WITH BILL DISCOUNTING, HIRE PURCHASE, MERCHANT BANKING

1991
FFMC LICENSE
FIRST LISTED COMPANY IN INDIA TO OBTAIN AN FFMC LICENSE FROM RBI & COMMENCED FOREX OPERATIONS

2006
AD II LICENSE
FIRST FFMC TO GET UPGRADED TO AD II

2009
ACQUIRED
CHANGE IN PROMOTERS ACQUIRED BY SMART GLOBAL, PART OF SPICE GROUP

2017
SALE OF MTSS
SALE OF MTSS BUSINESS TO EBIX

2018
DIGITAL PIVOT
FOCUS ON DIGITAL INITIATIVES WITH PLATFORM BASED APPROACH TO CUSTOMER SEGMENTS

2019-2020
DIGITAL PLATFORMS
LAUNCH OF SMARTFx APP,
SMART AGENT PLATFORM,
SMART CORPORATE PLATFORM
WSFx SMART CURRENCY CARD

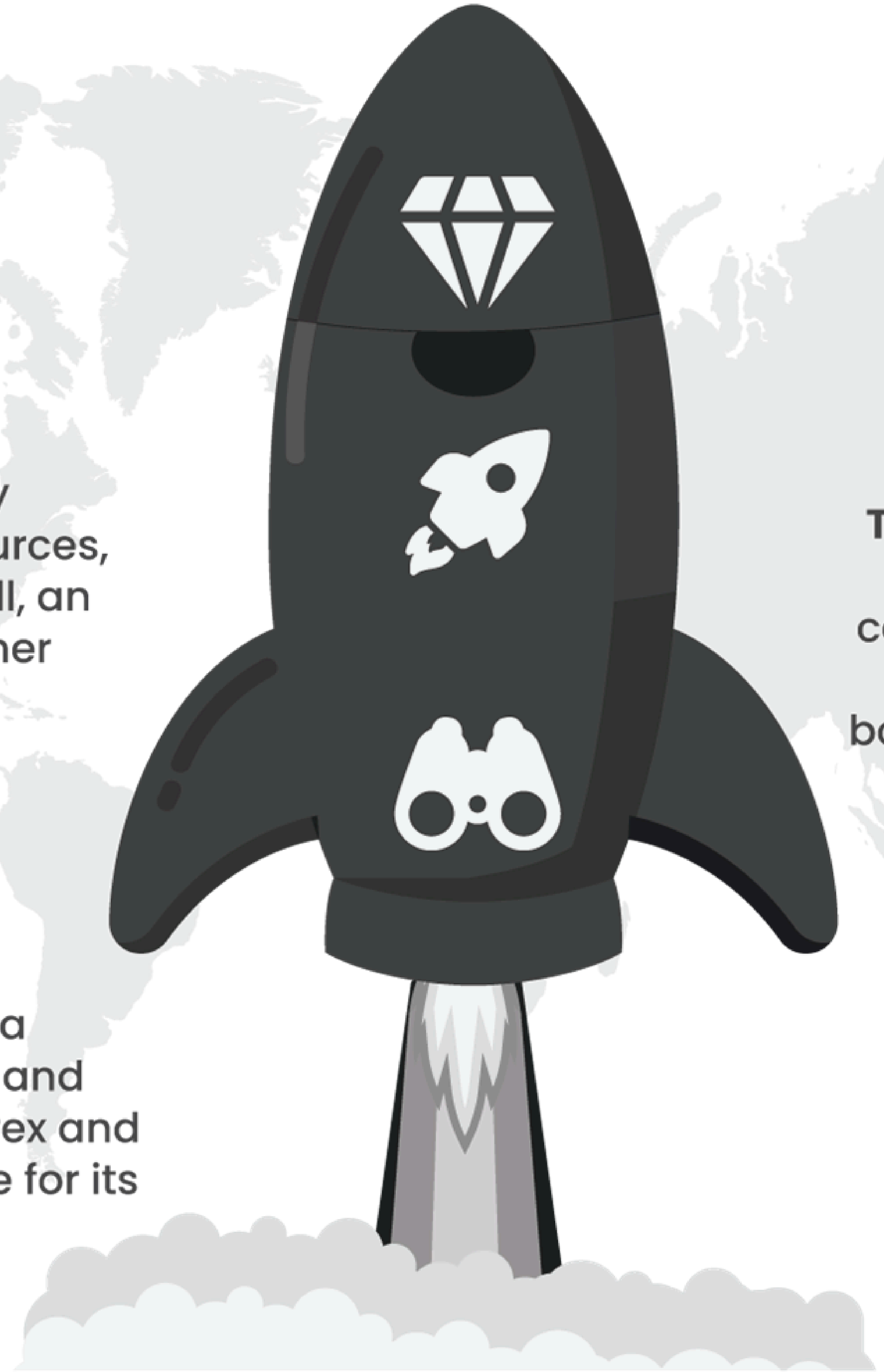
2022
COMPANY REBRANDING
WALL STREET FINANCE LTD RENAMED TO WSFx GLOBAL PAY LTD

2023
APP LAUNCH
LAUNCH OF
WSFx GLOBAL PAY APP
WWW.WSFX.IN
WSFx FPAAS PORTAL

2024
LAUNCH OF
WSFx GLOBAL PAY PORTAL,
STUDENT PAY CARD,
GLOBAL PAY CARD

2025
MILESTONE
REBRANDED AS GLOBAL PAY BY WSFX AND LAUNCHED THE TRAVEL PAY CARD.

About Global Pay



OUR MISSION

To become the brand of choice by leveraging technology, products, resources, network, human capital and, above all, an attitude of uncompromising customer service.

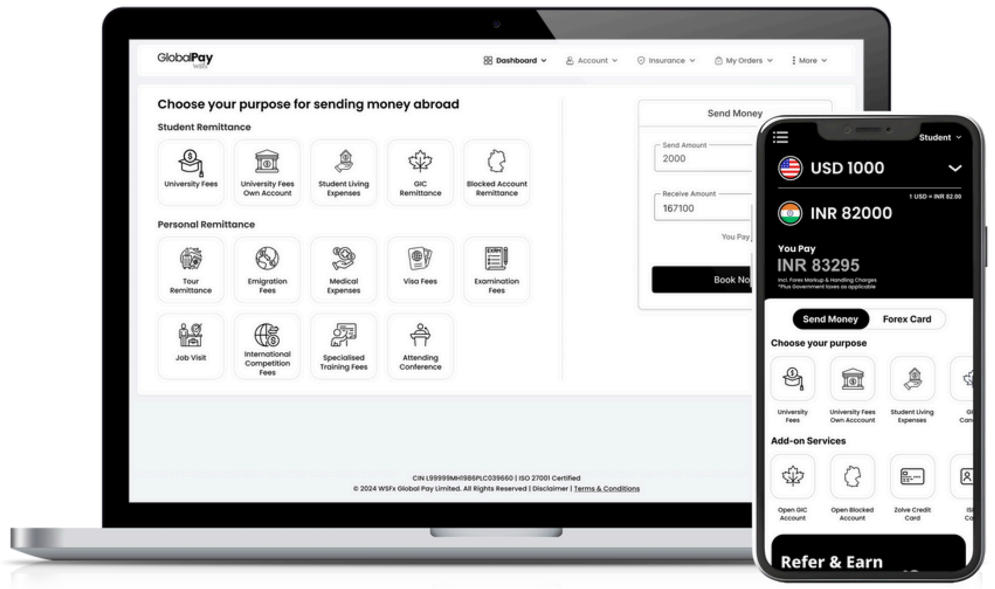
OUR VISION

The Vision at WSFx is to ascend as a prominent Payment Fintech, building and delivering secure and reliable digital Forex and Payment solutions and create true value for its customers and stake holders.

CORE VALUES

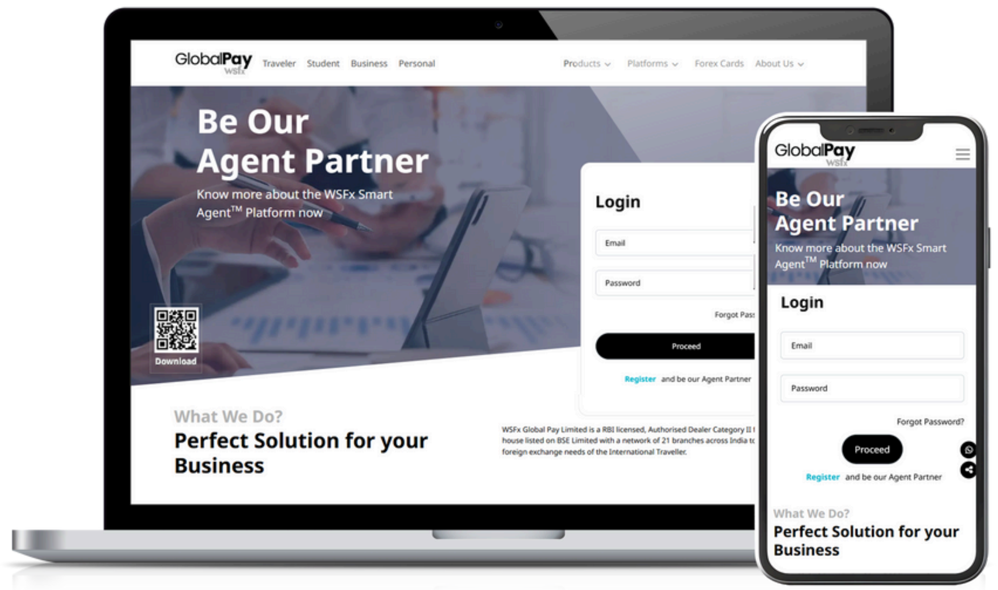
Trust, Transparency, Convenience, and **Compliance** is and will always be the core theme of the company's philosophy and adopted in all of its dealings, with both internal and external stakeholders in an attempt to build a sustainable and ethical business.

Digital Platforms & Solutions-Regulated Fintech



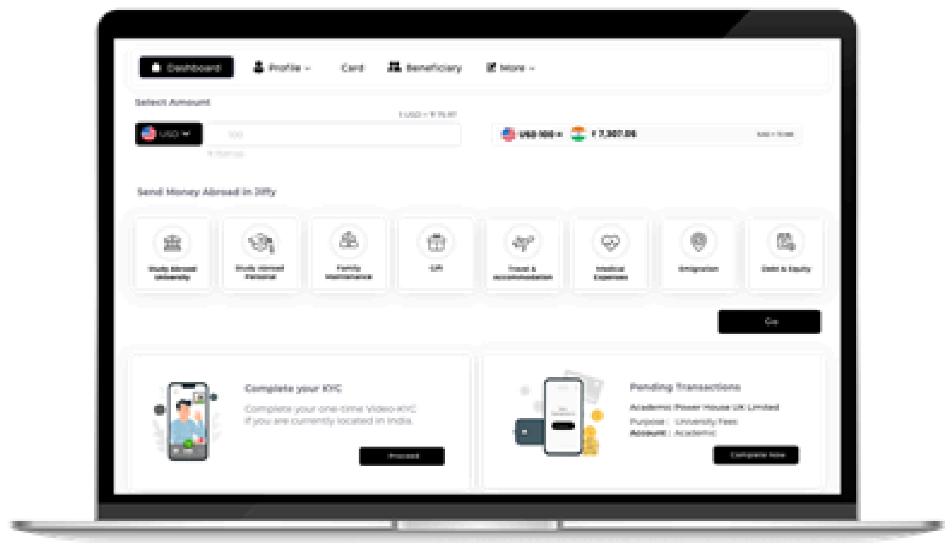
Global Pay App & Web Portal

Send money abroad in a jiffy with the Global Pay App and Portal and manage your forex requirements digitally.



Smart Agent Platform

Comprehensive digital solution designed for Agent Partners to manage their customer's Forex & Remittance requirements.



Global Pay FPaaS Platform

Forex & Remittance Platform as a Service for Partner Network / Overseas University / Colleges.

Smart Corporate Platform

Advanced digital solutions designed to aid corporates with their forex requirements for business travel.

Global Pay Forex Cards

Global Pay Single Currency Card

USD Denominated Card with Zero Cross Currency Fees.
Tailor made for Global Travelers.
Worldwide acceptance.

Global Pay Multi Currency Card

Multi Currency Card with 12 currency wallet.
Tailor made for International Travelers.
Worldwide acceptance

Smart Currency Card

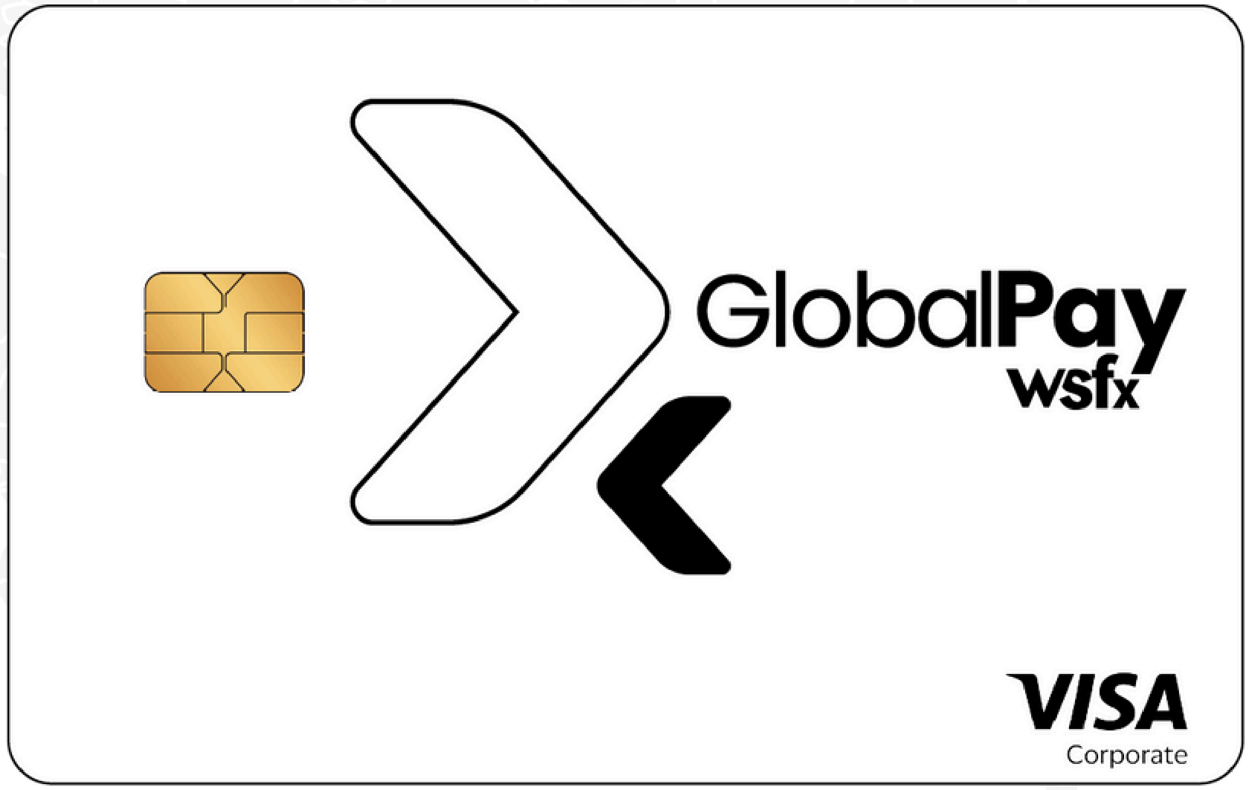
Multi Currency VISA Forex &
INR Card with Smart App Management.
Worldwide acceptance

Global Pay Single Currency Card

GlobalPay wsfx

SINGLE CURRENCY FOREX CARD

- Zero Cross Currency Fees
- Reload Card Anytime, Anywhere
- Tap and Pay
- App Enabled Card Management
- Worldwide acceptance
- Real Time transaction Alerts
- Emergency Cash(GCAS)
- Card Insurance Coverage Up to 5 Lakh
- Surcharge Free Withdrawals at Allpoint Network ATMs
- Not Linked to Your Bank Account



GET IT ON Google Play

Available on the App Store

VISA

Global Pay Multi Currency Card

GlobalPay wsfx

MULTI CURRENCY FOREX CARD

- Smart App enabled card management
- 12 Foreign Currency Wallets
- Worldwide acceptance
- Contactless – NFC enabled
- Wallet to Wallet transfer
- Remote Reload facility
- 24X7 access to your funds
- Safe and Secure
- Card Insurance Coverage Up to 5 Lakh
- Emergency Cash(GCAS)
- Surcharge Free Withdrawals at Allpoint Network ATMs

Smart Currency Card

MULTI CURRENCY FOREX AND INR CARD

- Smart App enabled card management
- 14 Foreign Currency Walled and INR Wallet
- Worldwide acceptance at 100 million + VISA merchant outlets
- International and domestic acceptance
- Contactless – NFC enabled
- Wallet to Wallet transfer
- Remote Reload facility
- Encash to INR wallet
- 24X7 access to your funds
- Safe and Secure

Global Remittance Solutions

Personal Remittance

Visa Fees

Job Visit

Medical Expense

Emigration

Gift

Family Maintenance

Student Remittance

University Fee Own Account

University Fee Payments

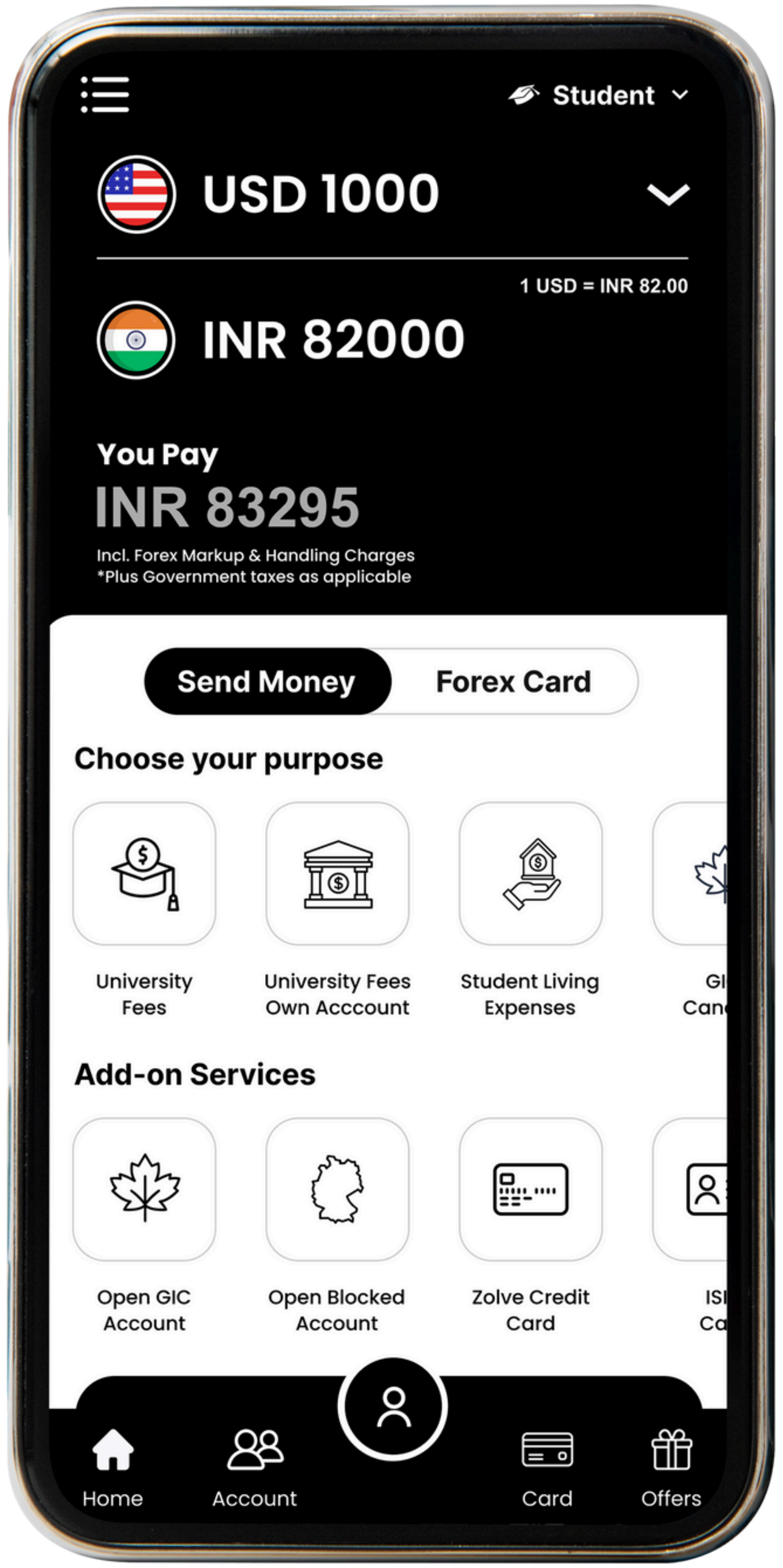
Student Living Expense

Global Pay by WSFx App

GlobalPay wsfx

Smart Features

- Transact in 4 easy steps
- Digital KYC and transaction processing
- Smart currency card purchase and card management
- Send money under LRS for University fees, travel, emigration, living expenses etc.
- Transparent Rates
- Offers & rewards



Card Management

Get Live forex rates
View Live Rates on Dashboard for transparent forex booking

Generate PIN
Generate / Change Card PIN online

Monitor transaction history
Know and track your forex card transaction history

Transfer between wallets
Easy interoperation of currency from one currency wallet to another

Check wallet balances
Know individual wallet balances for easy tracking

Temporarily Card Block
Temporarily block your card on a click in case of misuse or card loss

GET IT ON Google Play | Available on the App Store

ONE APP FOR ALL YOUR FOREX AND REMITTANCE NEEDS...

Smart Corporate Platform

GlobalPay wsfx

A Comprehensive digital platform designed to integrate and simplify the forex ordering process for corporates

Smart Features

- Easy booking of forex
- Multiple workflows
- Policy Management
- Approval’s Management
- Limit’s Management
- Card Management
- Payables Management
- Rate’s Management
- Advance MIS
- PG Integration

Benefits

- Automation of forex ordering process
- Easy buying process
- Paperless
- Easy Reconciliation
- Rate Transparency
- Easy Audits
- Integration with ERP
- Customized MIS

Forex Order Workflow Management

Integration with ERP

Digitally Signed Invoices

Admin Dashboard with MIS

F & A Audit/ Reco

Corporate Policies

Smart Agent Platform

Transparent, Secure & Compliant Friendly

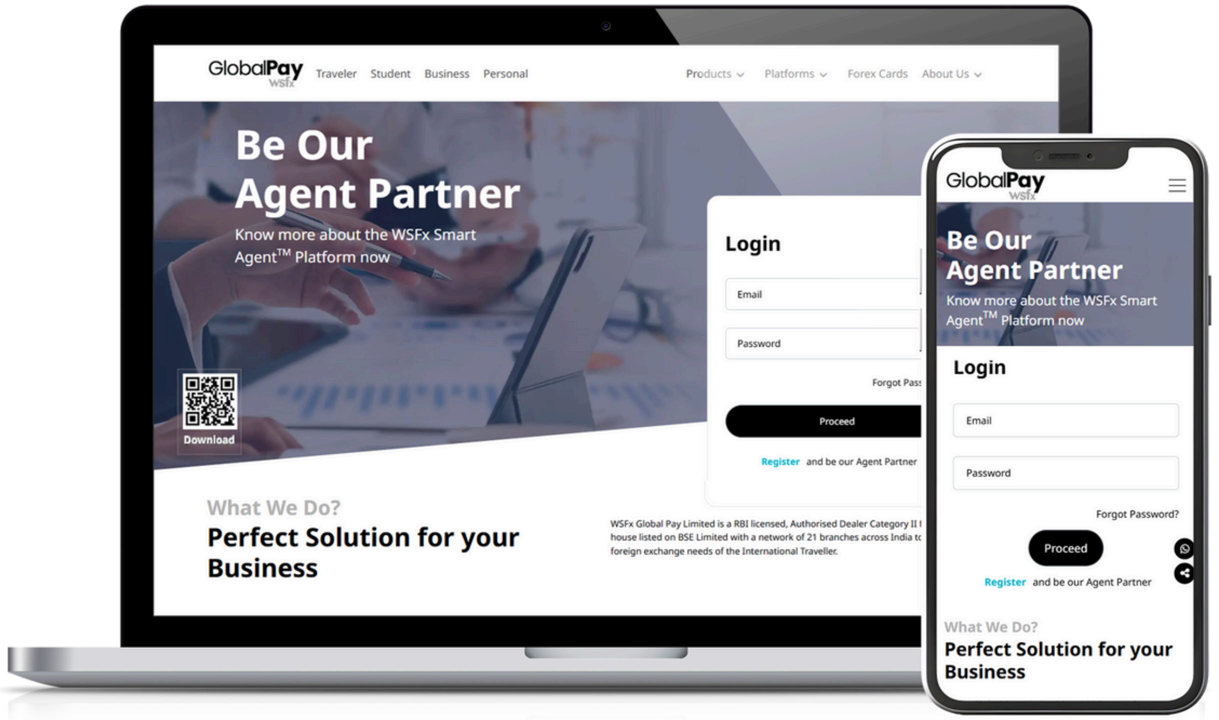
Customized Workflow

Life Time Value

Lead Management

Upload KYC documents for Instant Onboarding

Payment Gateway Integration



Commission Flow

Know your commission due

Claim commission online

Receive commission and get notified

Transaction Flow

Create lead / Pass orders

Upload KYC for order processing

Collect payment for transactions

Receive execution confirmation & Invoice

A digitally powered solution designed to integrate and simplify the forex ordering process for agents across the country.

Global Pay FPaaS Platform

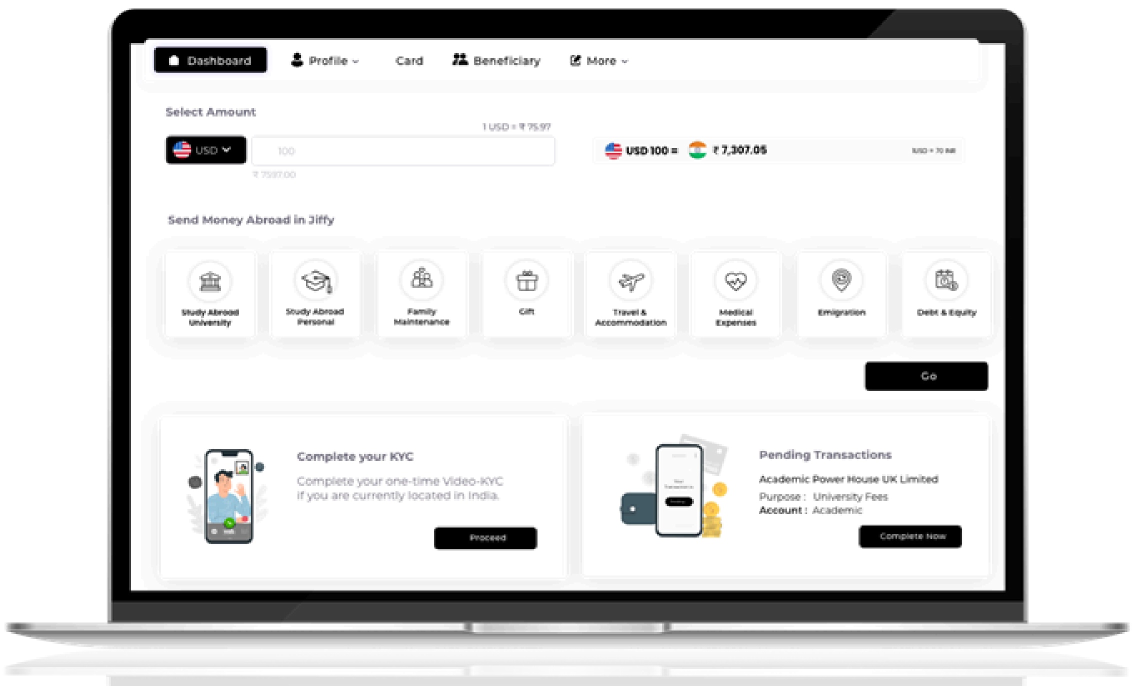
(Forex Platform as a service - FPAAS)

GlobalPay wsfx

Cobranded Forex & Remittance Solution for Partner Network

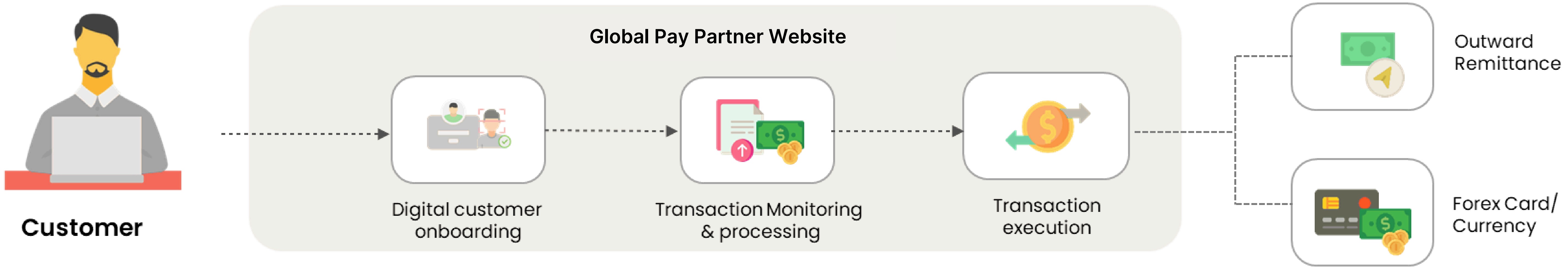
Features

- Complete Digital Process for customer onboarding and transaction processing
- Easy 4 step process for Remittance and Cards
- Integrated digital KYC solution
- Secure & Compliant
- Transparent, fast & cost effective
- High visibility of transaction
- Easy integration with partner website and app



Partner Benefit

- Offer forex and cross border payments to customers through their own digital eco system with single sign on process
- Integrated with Smart Agent Platform
- Forex & Remittance pay link
- Custom pricing
- Transparent revenue module
- Advance MIS



Board Members

Mr. Ramesh Venkataraman
Chairman - Non Executive Director

Ramesh Venkataraman runs Avest, a private equity investment firm advising IDO, a UAE- based sovereign wealth fund, as well as making direct investments in Asia. He also serves on the board of various companies in India and around the world. He usually chairs the Executive Committee or is in a position of equal authority on many such boards.

Srikrishna Narasimhan
Whole-Time Director and Chief Executive Officer

Mr. Krishna has over 22 years of experience in the foreign exchange industry and has comprehensive knowledge of foreign exchange business including prepaid products. He joined the company in July 2017 to head the Forex business and has been instrumental in the digital transformation of the company to a Digital Forex enterprise.

Asha H. Shah
Woman Independent Director

Ms. Asha Shah has worked for over 30 years at UTI Mutual Fund (erstwhile Unit Trust of India) both at Corporate and Branch level, including heading the UTI MF's largest branch in India. She has experience and expertise across all major functions such as Business Development, Marketing, Publicity, Product Development, Branch Operations and Sales & Distribution Network. She has travelled widely across Gulf, Europe and Asia.

Ravinder Singh Amar
Independent Director

Mr. Ravinder Singh Amar is graduate with Honours in Political Science and Economics as the second elective. Mr. Amar possesses professional qualification in banking. He began his career in the year 1987 with Reserve Bank of India. With a distinguished career spanning 37 years at the Reserve Bank of India, he retired as Chief General Manager, having held various key roles primarily in Supervision, Foreign Exchange, and Consumer Protection. Notably, he also contributed to a committee aimed at enhancing the Banking Ombudsman Scheme of Reserve Bank of India.

Management Team

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Srikrishna Narasimhan
Whole-Time Director and Chief Executive Officer

Mr. Srikrishna brings over two decades of experience in the foreign exchange industry. He has comprehensive knowledge of foreign exchange, prepaid forex products and of the regulatory framework and practices in the forex arena. His last assignment was as CEO & ED at Essel Finance VKC Forex Ltd.

Pooja Mishra
Chief Financial officer

A Qualified Chartered Accountant with 18+ years of experience in areas of Accounts, Finance, Audit Taxation, Budgeting, MIS, Fund Planning & Fund Management with leading organizations. A strategic planner with proven ability to improve operations, impact business growth and maximize profits through achievement in finance management, cost reduction, internal controls, talent development and productivity improvement.

Ilamparithi J
Chief Product Officer

Mr. Ilamparithi J holds MBA degree from the Bharathidasan Institute of Management (BIM, Trichy), B. Tech from the AC Tech, Anna University. He has completed an Advanced Program in Fintech and Financial Blockchain from IIM Calcutta. Mr. Ilamparithi J brings a diverse range of experience to his role, with a strong background in the Foreign Exchange Business, including Digital & Retail Forex, and Remittances. He has held key positions in his previous employment at Thomas Cook India Limited.

Kuldeep Pawar
Chief Marketing Officer & D2C Business Head

A seasoned growth marketing professional with over 18 years of experience in driving business transformation through innovative marketing strategies, digital-first initiatives, and impactful customer acquisition campaigns. Known for building high-performing cross-functional teams and establishing strategic partnerships that align with core business objectives.

Chethan S A
Business Head - Retail & Key Alliances

With over 20 years of experience in Forex Industry Chethan lays the foundation to a deep rooted sales network. He also aligns the company's activities in strategy, marketing and takes care of remittances pan-India. His previous assignment was with Essel Finance VKC Forex Ltd. as their National Head, for remittance and also aided in acquisition of corporate business.

Vanishree Visrodia
Business Head – Corporate & Strategic Alliance

Vani brings in 18 years of rich experience in the money changing business. She was previously associated with renowned brands like VKC Forex and Centrum Direct. She now heads Strategic Alliance & Corporate tie-ups for India at WSFx global pay.

340+ Global Pay Team Members across 21 Locations Pan India.

Management Team

GlobalPay wsfx

Roshan Dalal

Sr.Vice President - Treasury & Operations

A Forex & Treasury veteran in Money Changing Industry, Roshan brings over 27 years of experience and was last associated with brands like, Weizmann Forex Ltd., Centrum Direct and UAE Exchange.

Praveen Koppikar

Principal Officer

Praveen joins us with over 20 years of rich foreign exchange experience. He was last associated with Tata Capital. Praveen Koppikar helms the reins to the company's compliance department and is the Principal Officer at Wsfx global pay.

Khushboo Doshi

Company Secretary

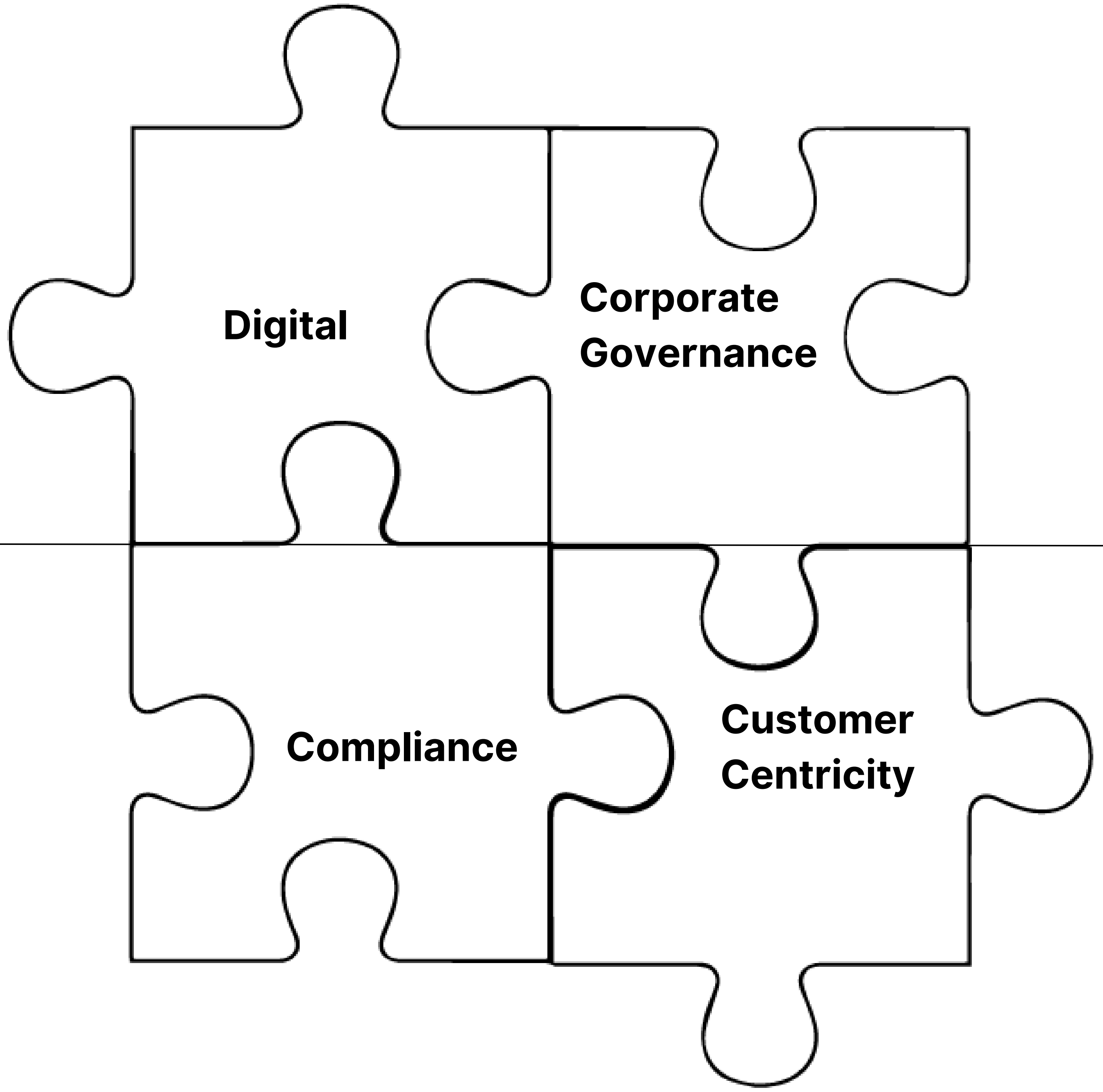
Ms. Khushboo Doshi, a Qualified Company Secretary with 7+ years of experience in areas of Listing Compliances, Secretarial and Legal work. Focused and Goal driven she has dexterously managed overall compliances in her previous organisations. She has good interface with Shareholders.

340+ WSFx Global Pay Team Members across 21 Locations Pan India.

Trust , Transparency, Convenience & Compliance

- Omni-Channel Network
- 21 Branches
- Digital Platforms
- Process Automation
- Cost Optimization

- Independent Board
- Committees
- Internal Audits
- System Audits



- System Level Process & Controls
- Risk Management
- Concurrent Audits
- Information Security & Privacy

- Building Trust & Transparency
- Uniform customer experience with feedback mechanism

Corporate Governance

Board Composition

- 4 Board Members
- 2 Independent Directors

Internal Audits

- Policy Audit
- Process Audit
- Functions Audit
- Head Office and Branch Audits

Committees

- Audit Committee - Chaired by **Mr. Ravinder Singh Amar**
- Nomination and Remuneration Committee - Chaired by **Ms. Asha Shah**
- Stakeholders Relationship Committee - Chaired by **Ms. Asha Shah**

Compliance

- Internal Compliance Committee
- Concurrent Audit of Branches
- System Level Controls
- Training & Development

Forex Business – Risk Management

Corporate & Retail Business : Sale & Encashment of Currency Notes, Prepaid Cards

- As corporate require a minimum processing time, we are exposed to Credit risk which is mitigated by Customer Acceptance Policy and Credit Policy where customer is profiled as per their business type, market standing, financial strength and limits are fixed and monitored with system level controls
- **For Foreign Currency** – Currency Balances which are maintained in branches for Sale purpose, the risk arising out of volatility is managed by taking appropriate hedge through Future contract
- **For Prepaid Cards Sales** – Sale is hedged with Card principals and the risk of Exchange rate volatility is marginal during banking hours. For transactions after banking hours orders are taken in advance for taking cover or a holiday margin is charged to minimize the risk due to currency volatility.

Outward Remittance Business : Permissible outward remittance transactions under LRS

- There is minimal risk as all Outward remittance transactions are booked near real-time with the bank treasury.
- Depreciation of Currency has some business impact as there is postponement of transactions by customers during periods of extreme volatility.

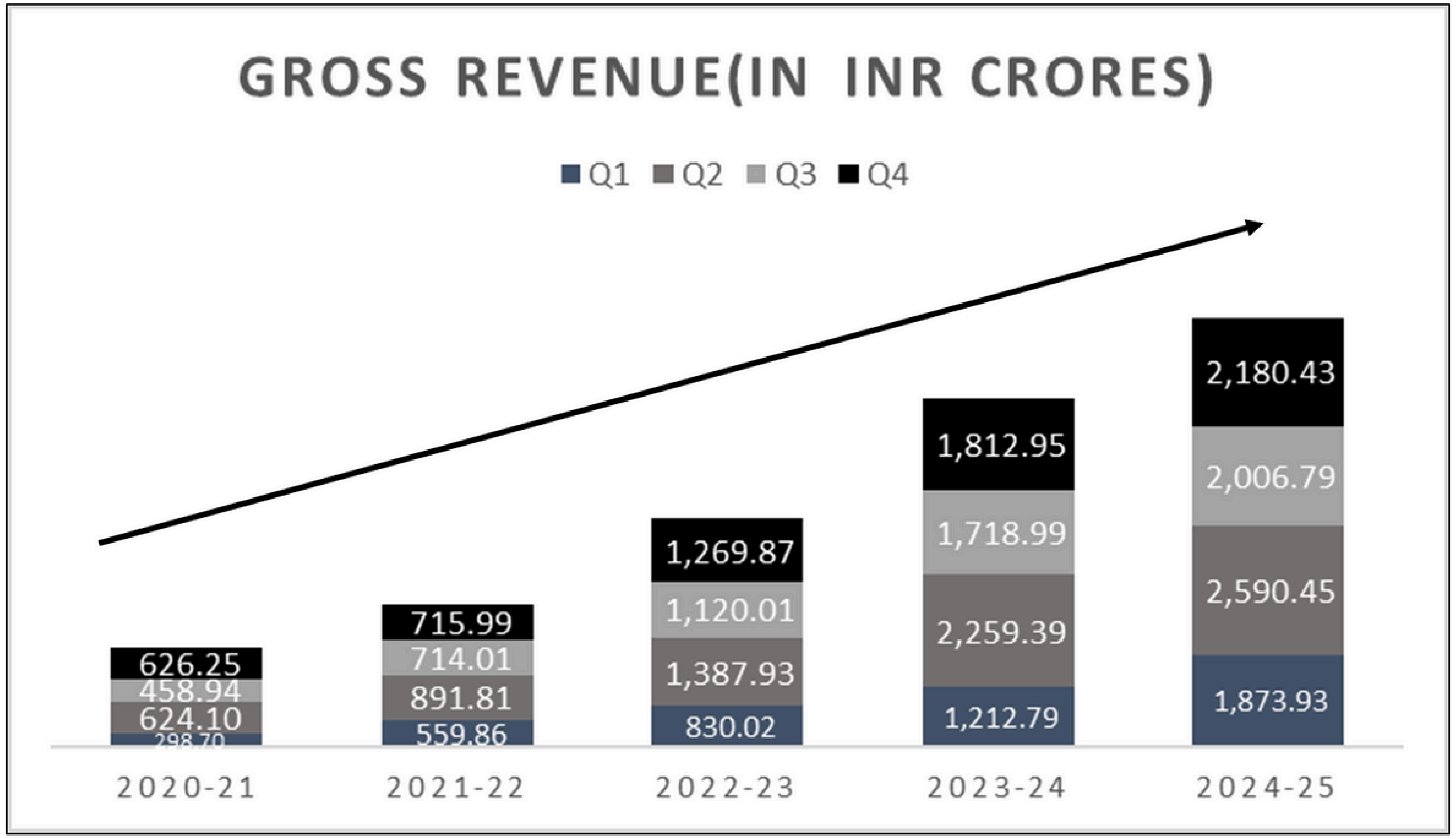
Compliance:

- Being in the regulated space, the company has Concurrent Audits done by Independent Auditors, Training & Development for employees, system level controls, strong AML policy framework monitored by Principal Officer and the Internal Compliance Committee.

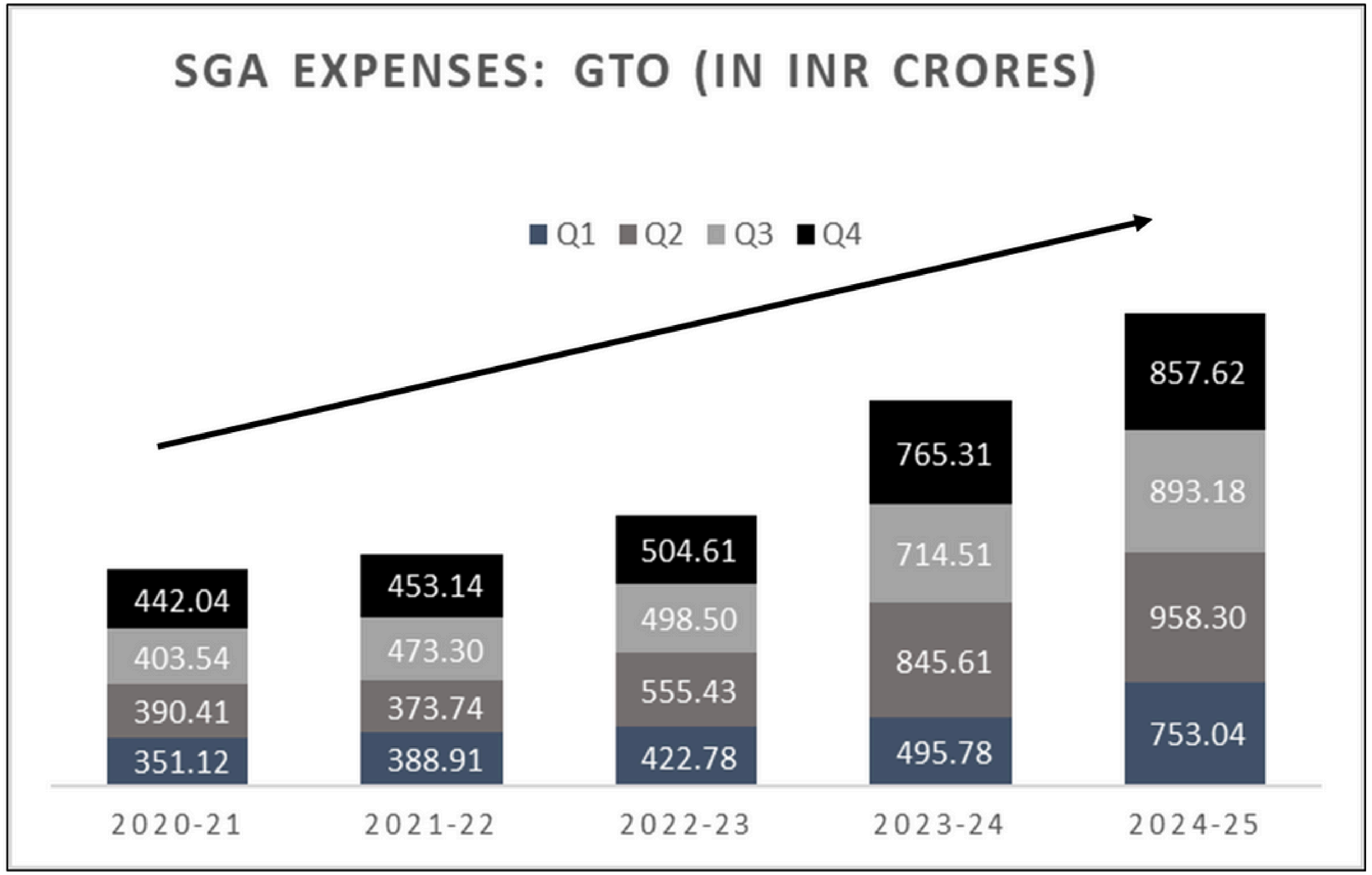
Other Risks:

- Are Covered through Special package policy covering transit risk, fidelity risk, Fire & Accident etc. D&O Policy, Marine policy of EXIM, commercial general liability policy, Cyber Insurance, Personal Liability & other employee welfare policy have been taken to minimize risk at various levels.

Comparative Quarter on Quarter: Revenue & Expenses



CAGR 44.07%

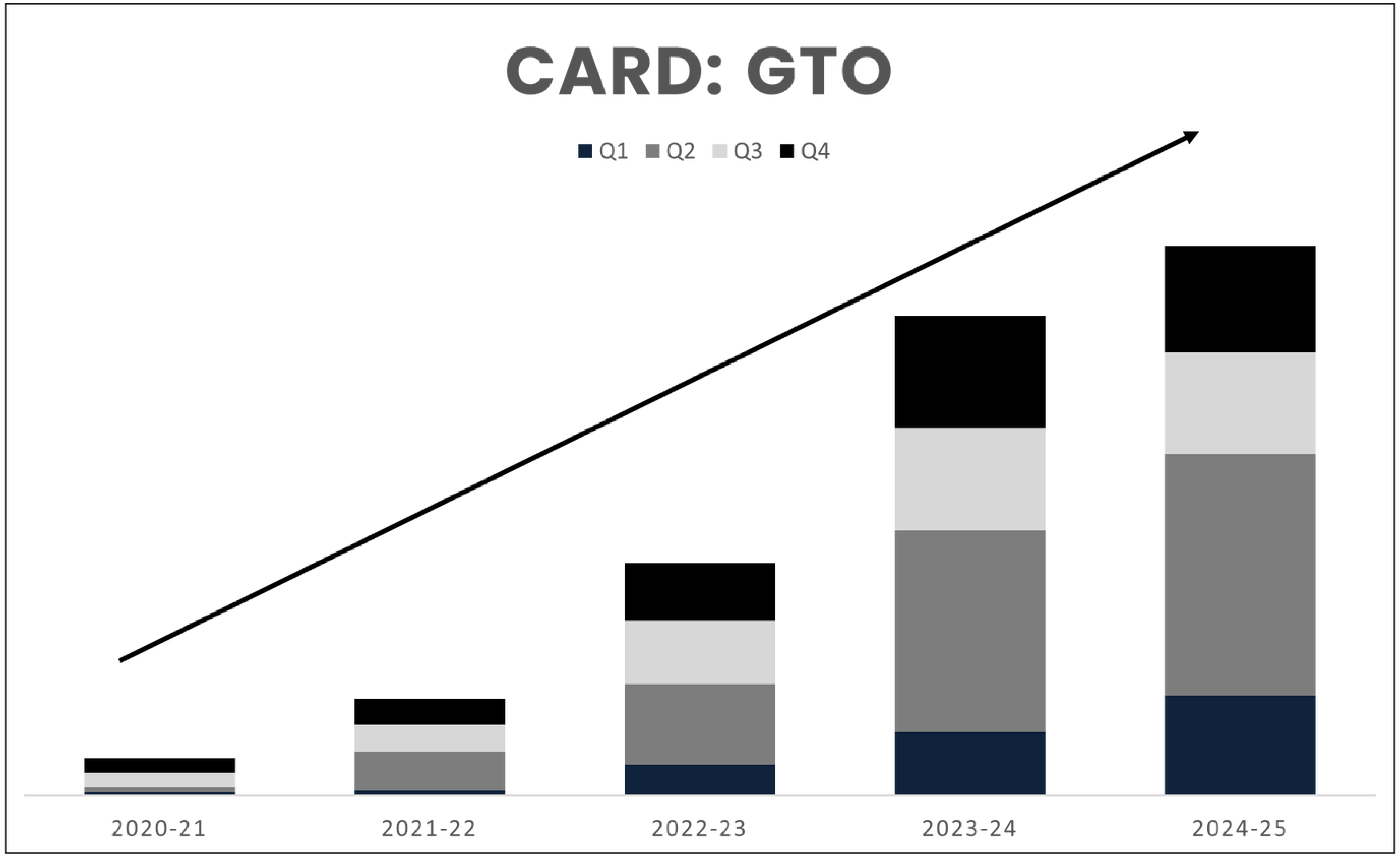


CAGR 21.52%

Scalable Digital Model - Driving Revenue Growth and Cost Efficiency

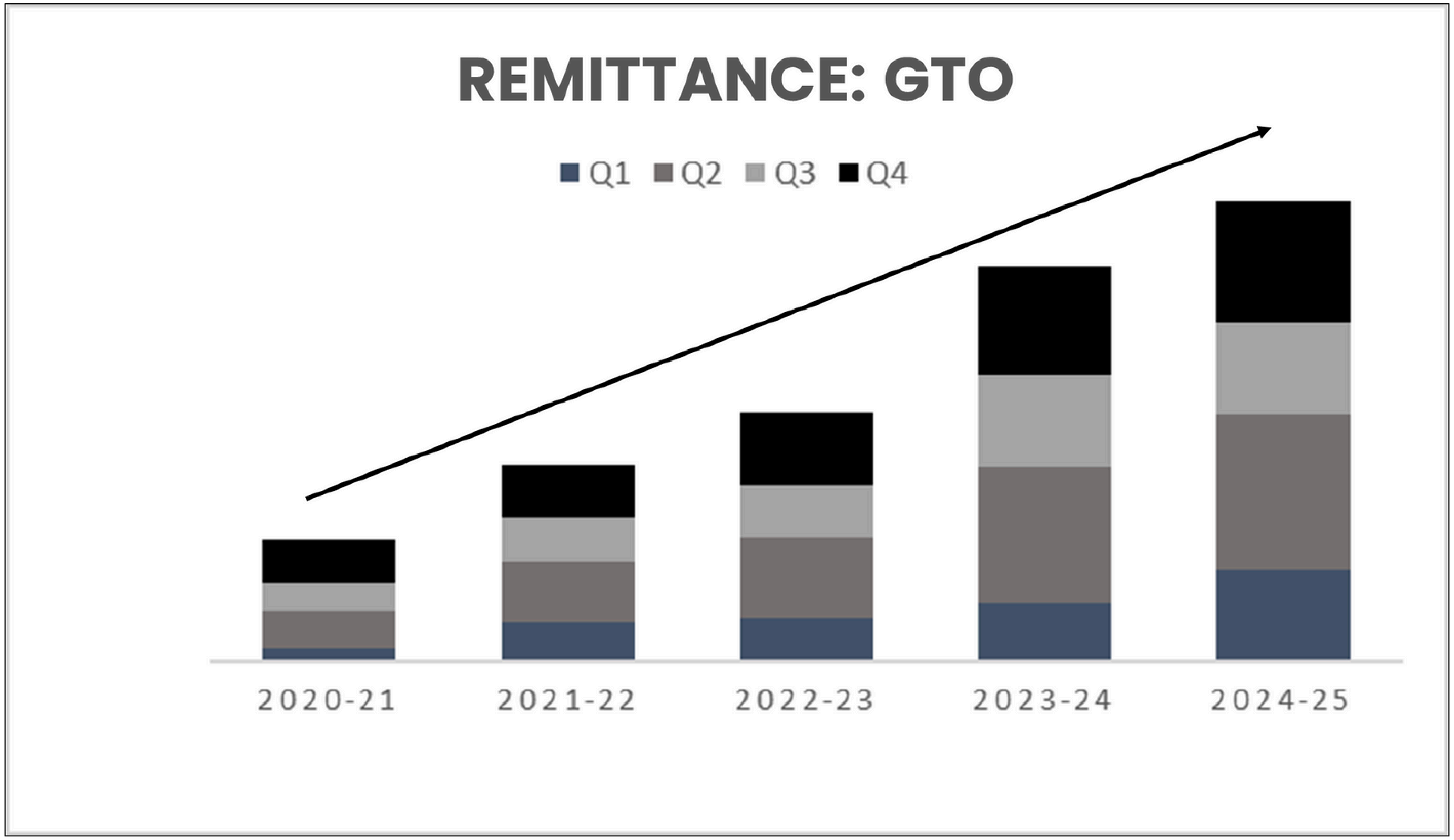
Forex Card Growth

GlobalPay wsfx



CAGR 96.41%

Outward Remittances Growth



CAGR 39.41%

Forex Standalone Results: Quarter on Quarter

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Profit and Loss Account										
Particulars (In Lakhs)	FY 2024-25					FY 2023-24				
	Q4	Q3	Q2	Q1	FTY	Q4	Q-3	Q2	Q1	FTY
	(Audited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	(Audited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
Revenue from Operations	2,180.43	2,006.79	2,590.45	1,873.93	8,651.60	1,812.95	1,718.99	2,259.39	1,212.79	7,004.12
Less: Direct Cost	1,135.39	967.31	1,291.74	980.86	4,375.30	937.16	901.4	1,142.18	662.73	3,643.47
Revenue from Operations Net	1,045.04	1,039.49	1,298.71	893.07	4,276.30	875.79	817.59	1,117.20	550.07	3,360.65
Other Income	80.73	78.92	55.33	45.12	260.11	73.75	43.83	48.48	41.95	208
Total Revenue	1,125.77	1,118.41	1,354.04	938.19	4,536.41	949.53	861.42	1,165.68	592.01	3,568.65
Selling, General & Admin Exp	857.62	893.18	958.31	753.04	3,462.15	765.31	714.51	845.61	495.78	2,821.20
EBIDTA	268.16	225.22	395.73	185.15	1,074.26	184.23	146.91	320.08	96.24	747.45
Finance Cost	41.75	32	11.2	12.06	97.01	13.46	21.22	13.9	28.68	77.25
EBDTA	226.41	193.22	384.53	173.09	977.25	170.77	125.69	306.18	67.56	670.2
Depreciation	98.05	76.75	70.14	69.81	314.75	70.53	69.04	62.14	56.22	257.92
PBT	128.36	116.47	314.39	103.28	662.5	100.24	56.66	244.03	11.34	412.27
Tax Expense	315.51	-	-	-	315.51	-	-	-	-	-
Other comprehensive income	23.05	-	-	-	23.05	(7.48)	-	-	-	(7.48)
PAT	(210.20)	116.47	314.39	103.28	323.94	92.76	56.66	244.03	11.34	404.79

FY 24-25 PBT at INR 6.63 Cr., YOY growth of 61%

Financials

GlobalPay wsfx

Profit & Loss

WSFx (Rs. In Lakhs)	Apr24-Mar25	Apr23-Mar24	Apr22-Mar23	Apr21-Mar22
Forex - Turnover	5,72,240	4,85,323	2,95,963	2,11,979
Operational Revenue	**8,651.60**	**7,004.11**	**4,607.83**	**2,881.67**
Other Income	260.11	208.00	134.57	129.10
Total Revenue	8,911.71	7,212.11	4,742.40	3,010.77
Total Direct Cost	4,375.30	3,643.47	2,370.98	1,694.39
Net Revenue	4,276.30	3,360.64	2,236.85	1,187.28
Other Income	260.11	208.00	134.57	129.10
Total Net Revenue	4,536.41	3,568.64	2,371.43	1,316.38
Expenses				
Manpower cost	2,331.98	1,934.96	1,383.47	1,089.47
Finance cost	97.01	77.25	94.83	68.09
Depreciation & Amortisation	314.74	257.92	204.87	193.74
Other Expenses	1,130.17	886.24	598.34	599.62
Total Overheads	3,873.90	3,156.37	2,281.52	1,950.93
PBT before Extra-ordinary items	**662.51**	**412.27**	**89.91**	**(634.55)**
Add: Exceptional Items	-	-	-	-
PBT after Extra-ordinary items	**662.51**	**412.27**	**89.91**	**(634.55)**
Less: Taxes	315.51	-	(26.88)	(192.66)
PAT	**346.99**	**412.27**	**116.79**	**(441.89)**
Add: Other Comprehensive Income	(23.05)	(7.48)	6.39	(9.09)
Total Comprehensive Income	323.94	404.79	123.18	(450.98)

For historical data please visit: https://wsfx.in/investors/financials

Balance Sheet

WSFx (Rs. In Lakhs)	As on Mar25	As on Mar24	As on Mar23	As on Mar22
SHAREHOLDER'S FUNDS				
Equity Share Capital	1,236.52	1,189.14	1,159.85	1,159.84
Share application money pending allotr	5.04			
Reserves and Surplus	2,391.88	2,065.30	1,585.62	1,360.35
Total Shareholders Funds	**3,633.44**	**3,254.44**	**2,745.47**	**2,520.19**
NON-CURRENT LIABILITIES				
Long Term Provisions	1,081.86	368.47	311.46	272.75
Total Non-Current Liabilities	**1,081.86**	**368.47**	**311.46**	**272.75**
CURRENT LIABILITIES				
Short Term Borrowings	314.76	137.45	1,215.90	1,203.94
Trade Payables	2,930.88	1,759.23	1,158.30	611.55
Other Current Liabilities	1,708.54	1,922.73	1,476.76	805.99
Short Term Provisions	1.37	1.17	26.16	110.84
Total Current Liabilities	**4,955.55**	**3,820.59**	**3,877.12**	**2,732.32**
Total Capital And Liabilities	9,670.85	7,443.49	6,934.05	5,525.26
ASSETS				
NON-CURRENT ASSETS				
Tangible Assets	72.46	51.64	41.92	61.44
Right to use of Asset	1,046.49	303.93	195.09	251.91
Other Intangible assets	220.38	330.38	369.48	461.53
Intangible assets under development	277.75	120.30	70.69	-
Fixed Assets	**1,617.08**	**806.25**	**677.19**	**774.87**
Non-Current Investments	31.17	28.86	34.88	30.77
Income Tax & Deferred Tax [Net]	482.28	912.34	803.50	782.87
Other Non-Current Assets	310.64	414.13	1,108.23	83.47
Total Non-Current Assets	**824.09**	**1,355.34**	**1,946.62**	**897.11**
Current Investments			-	-
Inventories	464.47	249.44	208.39	42.99
Trade Receivables	2,381.35	1,774.89	2,122.21	1,084.83
Cash And Cash Equivalents	2,970.17	2,792.42	1,756.86	2,246.77
Other financial assets	43.73	44.13	31.67	218.22
Other Current Assets	1,369.96	421.02	191.12	260.48
Total Current Assets	**7,229.68**	**5,281.90**	**4,310.24**	**3,853.29**
Total Assets	9,670.85	7,443.49	6,934.05	5,525.26

Way Forward

Marketing for D2C

Implementing targeted marketing campaigns aimed at expanding the D2C customer base, with a focus on leveraging digital channels, social media, and partnerships to promote Global Pay's prepaid forex cards, cross-border payments, and remittance services.

PA – CB License

Facilitating payments between domestic merchants and international customers or vice versa and manage transactions involving different countries and currencies.

Distribution and FXC Focus:

Strengthening distribution through both online and offline networks, including partnerships financial institutions to increase geographical reach across India, build Forex Correspondent Network (FXCs) across India (Subject to RBI approvals).

Payments Platform for Student

University Fee Payments, Living Expenses, Forex Cards, Overseas Bank A/C, Overseas Credit Cards etc. through D2C & FPaaS Platform.

Digital First Approach

Continued investment in Digital to improve user experience across Corporate, B2B, and D2C Platforms, ensuring seamless, secure, and efficient transactions.

Prepaid Card Issuance

Launch of Global Pay Card with VISA, Multiple Card Variants, Direct Selling / Distribution.

- ***Asset-lite***
- ***Scalable***
- ***Efficient***

Building innovative Forex & Payment-tech Products and Solutions to create true value for all stakeholders.

WSFx Global Pay Advantage

Digital Platforms

One Stop Forex Shop

Quick Processing and Delivery

Best Competitive Rates

Pan India Network

TRUST, TRANSPARENCY, CONVENIENCE & COMPLIANCE...

Network

WSFx Global Pay Limited
6th Floor, Wing C, Corporate Avenue, Chakala, Andheri (East), Mumbai – 400093

Branches Network
Ahmedabad, Anand, Amritsar, Bangalore, Chandigarh, Chennai, Coimbatore, Delhi, Goa, Hoshiarpur, Hyderabad, Jalandhar, Kochi, Kolkata, Ludhiana, Mumbai, Surat, Vadodara, Pune, Vijayawada, Panaji.

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