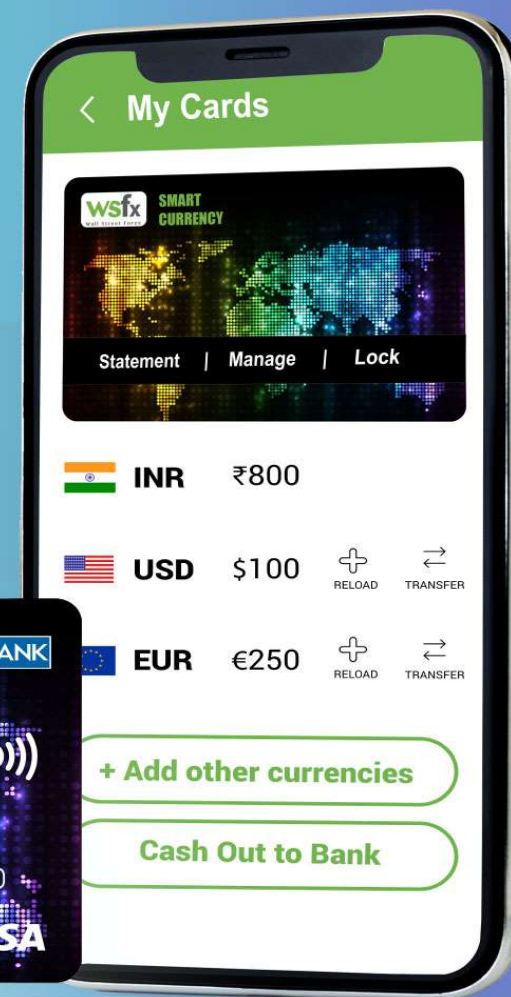


AGM – 24TH SEPTEMBER 2019

DIGITAL FOREX



FY 2019 Highlights

Rs. In Lakhs

Building a Profitable, Scalable & Asset lite Forex Tech Company

- Launch of Digital Platform & App for Corporate & Agent Partners
- Launch of WSFx Smart Currency Card & Smart App
- Profitable in First Year of Forex Standalone business. PAT of 12.17 Lakhs
- Proposed Dividend of 15%

Particulars	FY 2017-18	FY 2018-19	% Growth
Gross Turnover	1,72,640	2,56,042	48%
Revenue from Operation - Forex	1,812.24	2,387.79	32%
Revenue from Operation - MTSS	1,638.16		
Other Income	413.85	277.74	
Total Revenue	3,864.25	2,665.53	-31%
Total Expenses	4,151.80	2,658.38	-36%
Profit Before Tax	(287.55)	7.15	102%
(+) Exceptional Items *	3,821.66	-	
(-) Tax Expense	852.89	(5.02)	
Profit After Tax	2,681.22	12.17	
* sale of MTSS business			
# Previous year figures are not comparative as the Company had sold its MTSS business			

GTO Growth YOY

48%

Remittance GTO YOY

38%

Card GTO YOY

35%

Digital Turnover
Corporate (Q4)

20%

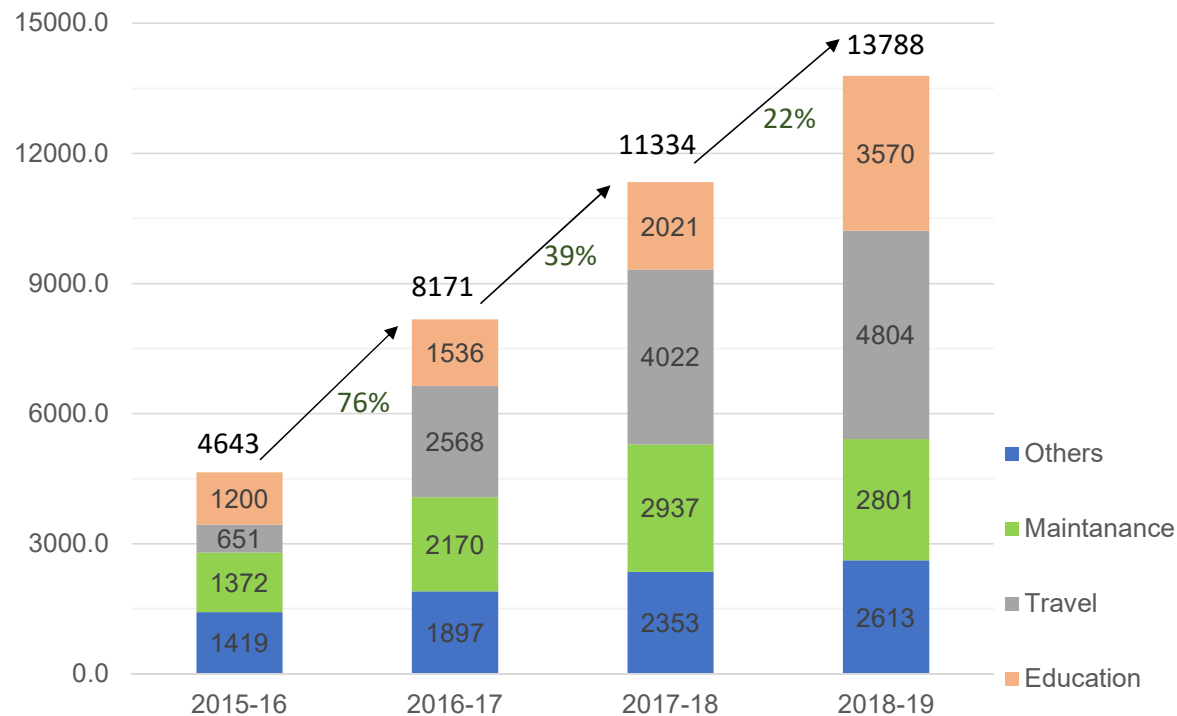
Way Forward

- Establish WSFx as key Digital Forex Player in Forex Space through our Digital Platforms & WSFx Smart Currency Card
- Achieve market success & create sustainable long term value for stakeholders



The Forex Industry

Outward Remittances – LRS – USD Million



Estimated Market Size – Retail Forex

USD 25 Billion App.

Annual Growth Rate est. 10-15%

Products

- Foreign Currency – App. 8 Billion \$
- Forex Cards – App 3.5 Billion \$
- Outward Remittances – App. 13.5 Billion \$

Key Segments

- Students
- Corporate
- Leisure
- Millennials

Source : RBI Website

Competitive Landscape

Market Scenario

- Consolidation in Market
- High level of Compliance
- Banks exiting Card Distribution business
- Growth in overseas education and leisure segment

Banks



Traditional Forex Players



Digital Forex Players



BookMyForex.com



Omni-channel Digital Service Provider



- Digital Platforms
- 20+ Branch Network
- Authorized Dealer Category II

Building a Digital Forex Ecosystem



Smart Corporate

Automated Forex Ordering Platform customised to manage forex requirements of Large Corporate, SME & MSME both on App and Web

Live



Smart Agent

Platform for Agent Partners (travel agents, educational consultants) to order Foreign Exchange for customers, Tour Remittances both in App and Web

Live



B2C Platform

E-com Platform and app for end consumers to order forex / outward remittances. Easy, convenient and transparent

To be Launched



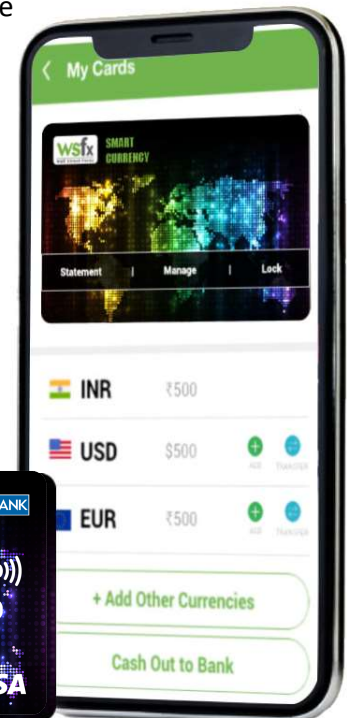
Wholesale Platform

Automation of Wholesale Ordering Process.

Under Development

WSFx Smart Currency Card and Smart App

- Multicurrency Forex and INR Card
- Worldwide acceptance at 31.4 million VISA merchant outlets
- International and domestic acceptance
- Wallet to Wallet transfer
- Remote Reload facility
- Encash to INR wallet
- 24X7 access to your funds
- Safe and Secure
- Live forex rates
- Generate PIN
- Monitor transaction history
- Transfer between wallets
- Check wallet balances
- Temporarily card blocking



Omni Channel



- Digital Platforms
- Physical Outlets

Process Automation



- Automation of Delivery (DMS)
- Integration with Principals
- Cost Optimisation

Compliance



- System Level controls
- Transparency in Dealings

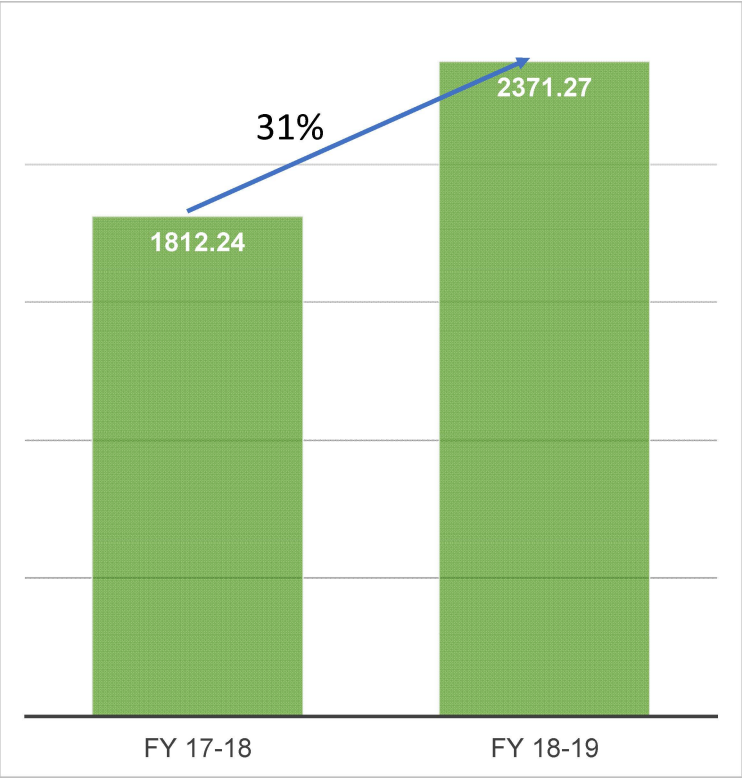
Customer Centric



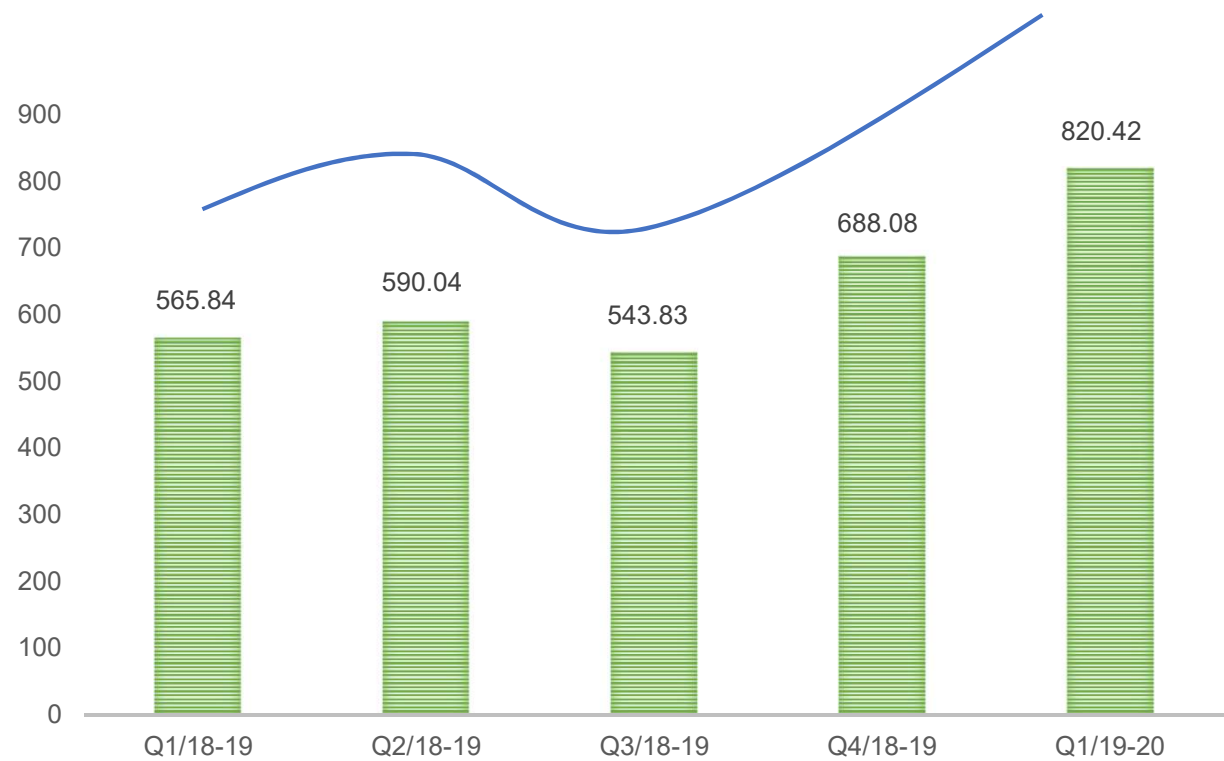
- Building Trust & Transparency
- Uniform customer experience with feedback mechanism

Forex Business Growth

Gross Revenue Growth YOY

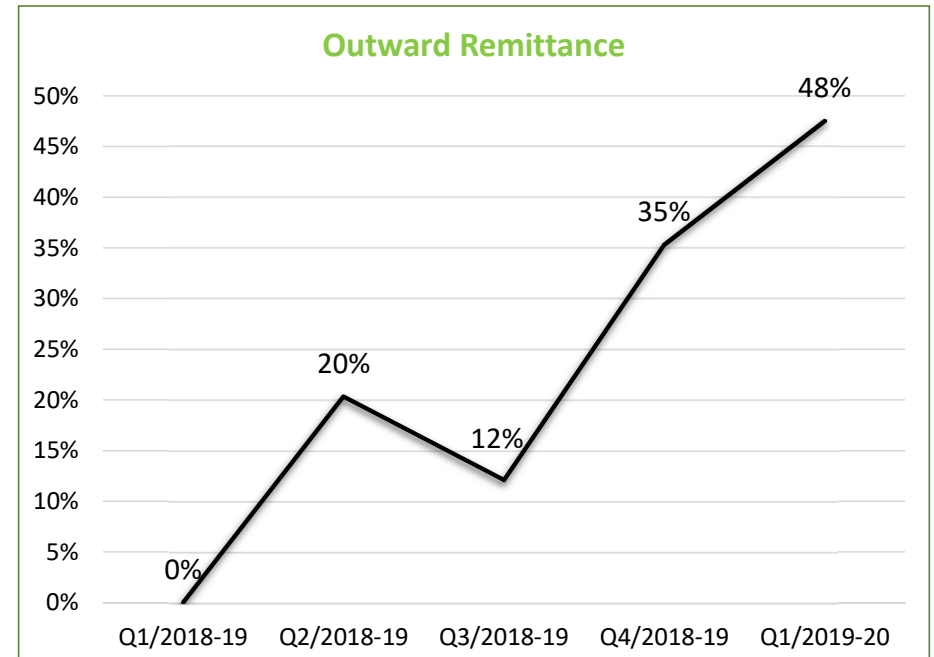
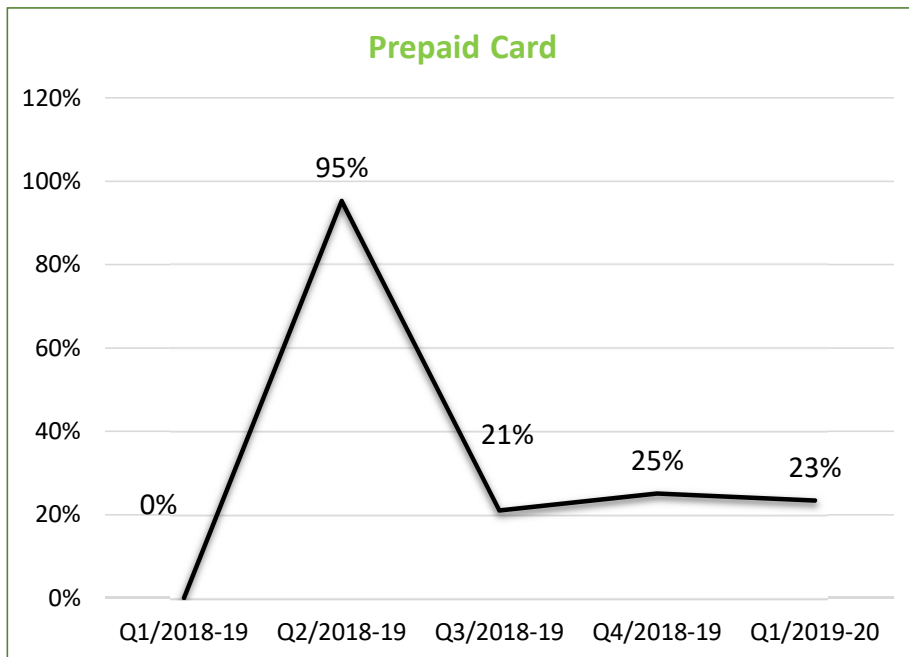


Gross Revenue Growth Quarter on Quarter



(Gross Revenue in - INR Lakhs)

Priority Segments – Forex Turnover



Notes:

- The growth on both charts are pegged on Q1/2018-19 as the base year and growth are shown on the base year
- Prepaid cards has segment seasonality and hence the spike in Q2 is seen in the above graph

WSFx – Omni Channel Forex Tech Company



Future Plans

Focus on Priority Segment of Student , Leisure & Corporate

Digital Platform for Every Customer Segment in Fx Space

- B2C Platform & App
- Wholesale Platform

Integrated Expense Management Platform for Corporate

encompassing Travel, Forex, Business Expense Management

Credit Solutions

Leverage customer base using data analytics



Thank You

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