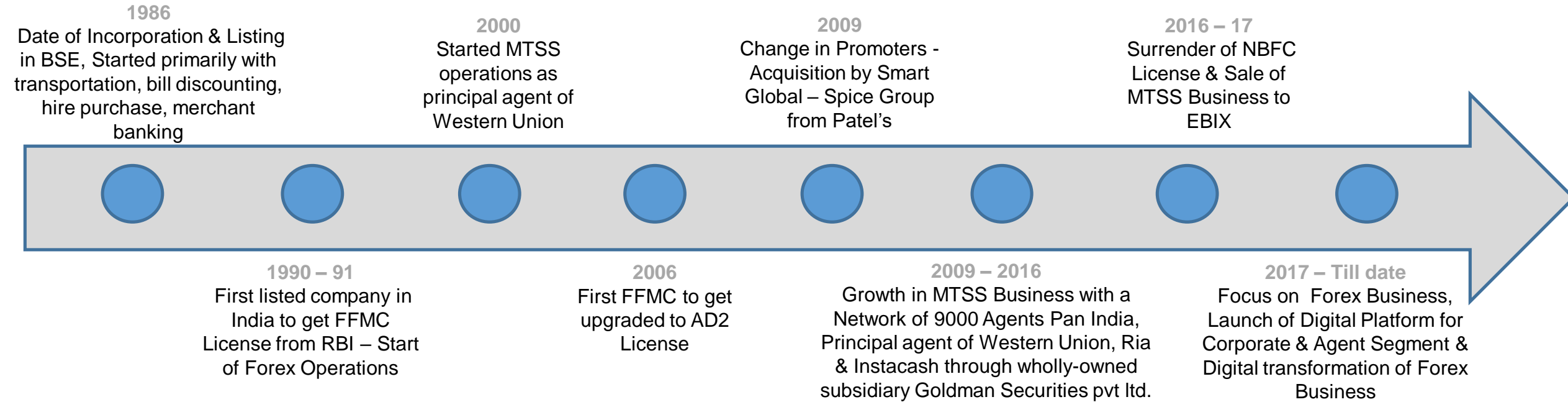


Investor Presentation

Result Updates for Q4 FY 2018 – 2019
3rd June 2019

Company Profile



- ✓ **WSFX, Wall Street Finance Ltd.** is a part of Smart Global Group, a US\$ 2 Billion Conglomerate, RBI Licenced authorized dealer category II providing customized Foreign Exchange services across all customer segments with a focus on corporate & student
- ✓ Digital Solutions for Forex requirements of Corporates and Agent Channel
- ✓ Facilitation of Travel Insurance
- ✓ Pan India presence with 20+ branches across major key cities in India
- ✓ Partnership with Axis Bank, Yes Bank & Thomas Cook for their Prepaid travel card solutions
- ✓ Partner with IndusInd Bank, Yes Bank & Axis Bank for Outward Remittances
- ✓ Catering to leading customers like E&Y Group, Schindler Group, Siemens Group, Synopsys Group, HDFC Credila etc.



Currency
Notes



Forex
Card



Outward
Remittance



Receive
Money



Travel
Insurance



Traveller's
Cheque

IndusInd Bank



Key Highlights: Q4 / FY 2018 – 2019

Q4 Market Scenario – Consolidation in the Market, Banks moving away from Channel Business

WSFx - Substantial Growth in Q4 profitability & performance in various segments . First Full Year of Forex Operation in Profit post sale of MTSS Business with reduced cost base.

Particulars (INR Lakhs)	Q4	FY 2018-19
Revenue from Ops	688	2,388
PBT	43	7

Growth %

	Q4 over Q3	YoY
Forex		
Turnover	22%	48%
Revenue from Ops	27%	32%

Key Drivers / Shortfalls: Growth in Key Segments

- Corporate Segment – Growth of 13% QoQ
- Remittance Segment – Growth of 21% QoQ
- Wholesale Segment – Growth of 33% QoQ

Digital Platforms

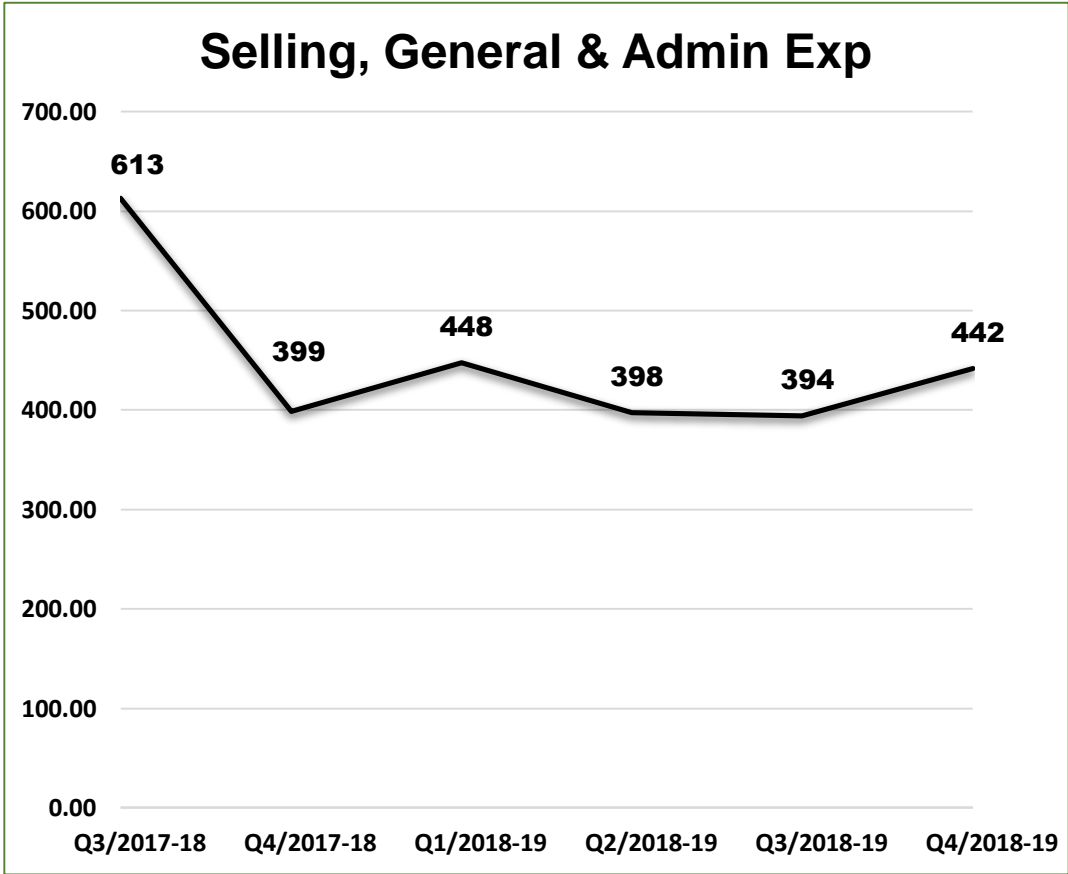
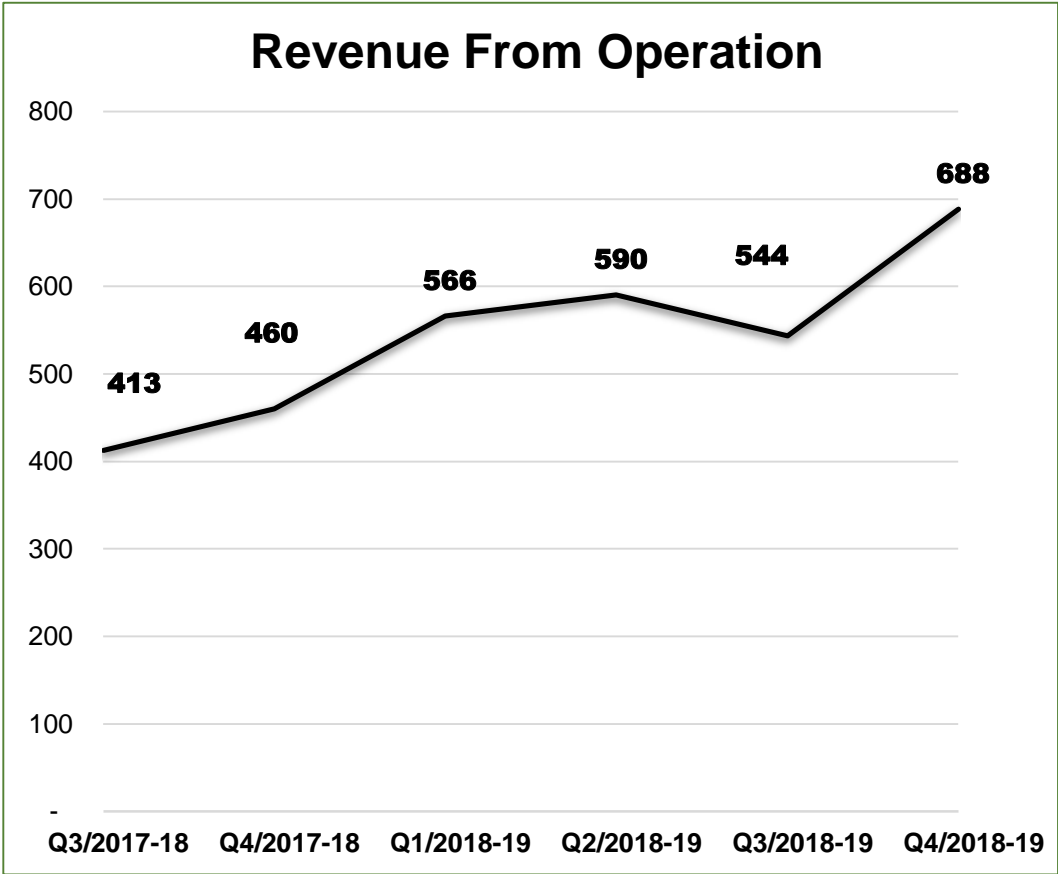
- Live Platforms – Corporate & Agent Platform – Onboarding of Customers

Profit and Loss Account – Abstract (Standalone)

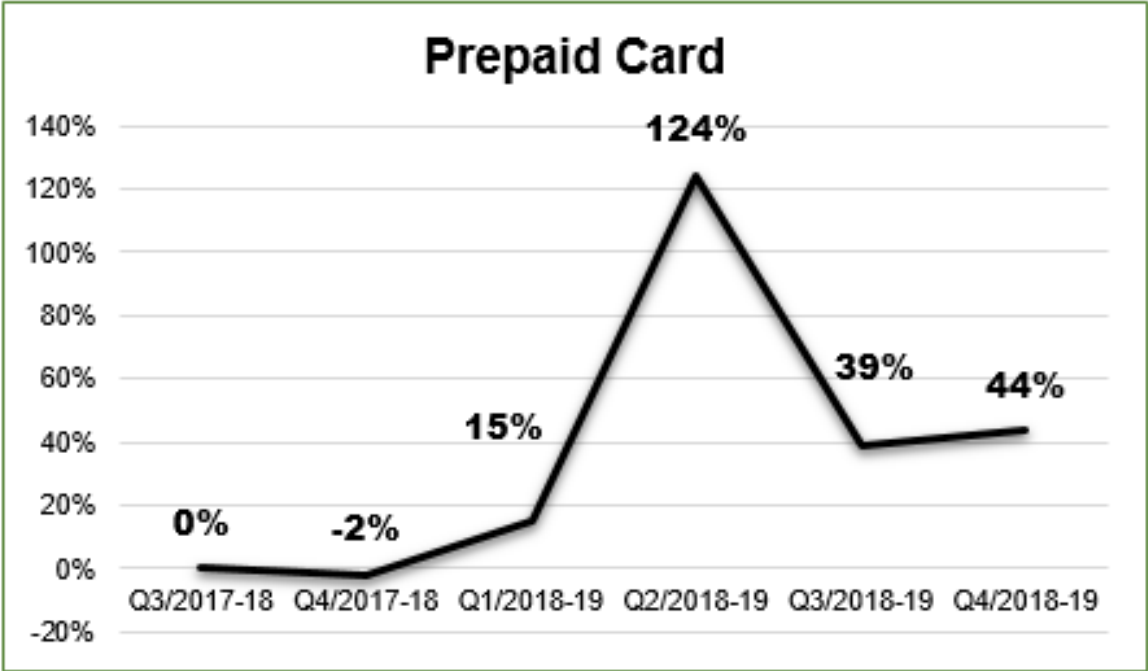
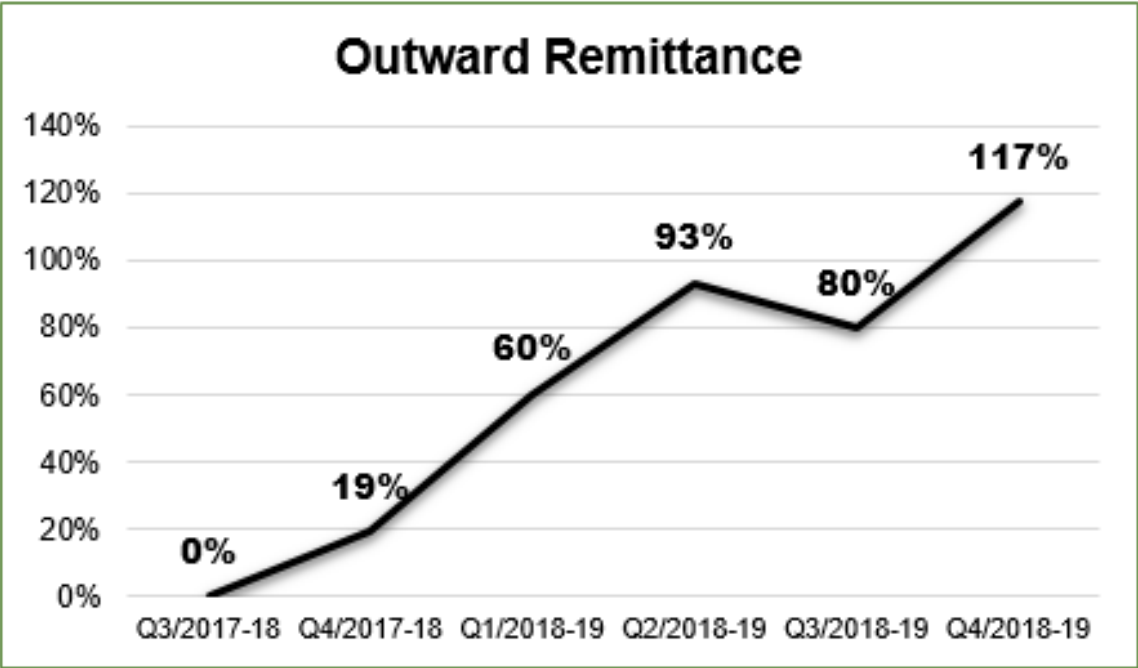
INR Lakhs

Particulars	Quarter Ended					
	31-Mar-19	31-Dec-18	30-Sep-18	30-Jun-18	31-Mar-18	31-Dec-17
	(Audited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	(Unaudited)
Revenue from Operations	688.08	543.83	590.04	565.84	459.92	412.61
Less: Direct Cost	268.89	187.42	178.25	176.63	155.07	136.81
Revenue from Operations (Net)	419.19	356.41	411.79	389.21	304.85	275.80
Other Income	100.39	82.18	36.81	58.36	70.63	37.70
Total Revenue	519.58	438.59	448.61	447.57	375.48	313.50
Selling, General & Admin Exp	441.86	394.06	397.51	447.77	398.72	613.10
EBIDTA	77.72	44.53	51.09	(0.20)	(23.24)	(299.59)
Finance Cost	29.11	30.92	34.87	31.96	31.40	61.11
EBDTA	48.61	13.61	16.22	(32.15)	(54.64)	(360.70)
Depreciation	5.33	10.77	10.77	12.27	31.29	7.21
PBT	43.28	2.84	5.45	(44.43)	(85.93)	(367.91)
Exceptional Item	-	-	-	-	-	3,821.66
Tax Expense	2.05	(0.50)	(2.70)	(3.88)	0.18	796.29
Other comprehensive income	(9.75)	4.81	9.62	-	16.21	1.01
PAT	31.48	8.14	17.77	(40.55)	(69.90)	2,658.47

INR Lakhs



Note: In Q4/18-19, the increase in expenses is majorly due higher provisioning requirements for leave & gratuity liability as per Actuarial Valuation Report, legal and professional expenses and year end provisioning of certain expenses.



Notes:

- The growth on both charts are pegged on Q3/2017-18 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 from the above graph

Corporate Platform



LIVE - Automated Forex Ordering Platform customised to manage forex requirements of Large Corporate, SME & MSME.

- **New Customer addition**
- **Migration of Existing Corporates to Platform underway**
- **Increased sales turnover from Digital Platform Customers.**

Agent Platform



LIVE - Platform for Agent Partners to order Foreign Exchange for customers, Tour Remittances. Providing high visibility of transactions with trust and transparency.



Smart Agent App

- **Launched Smart Agent App**
- **Live Launch with Agent Partners at their office**
- **Comprehensive APP for Lead Management, transaction visibility, status update, commission update / MIS.**

Consumer Platform



B2C Platform and consumer APP for end customer for ordering Forex and Outward remittance. Integration with Card Management APP.

Under Development

Wholesale Platform



Automation of Wholesale Ordering Process.

Under Development

Own Prepaid Cards



- **Digitally Enabled**
- **Multi Currency Card**
- **APP enabled**

- **Advanced Stage of development**
- **Q2 Launch planned**

Thank You

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