

THINK  
**FOREX**  
THINK  
**DIGITAL**



## Value Creation Last Year

- Unlocked Cash value from de-growing business segments.
- Paid Dividend of 42.5%
- Increase in Book Value per Share from Rs.14.84 in FY 16 to Rs.33.48 in FY 18

## Going Forward

Building a Profitable, Scalable, Asset lite,

**Forex tech Company**

Estimated Market Size – Retail Forex

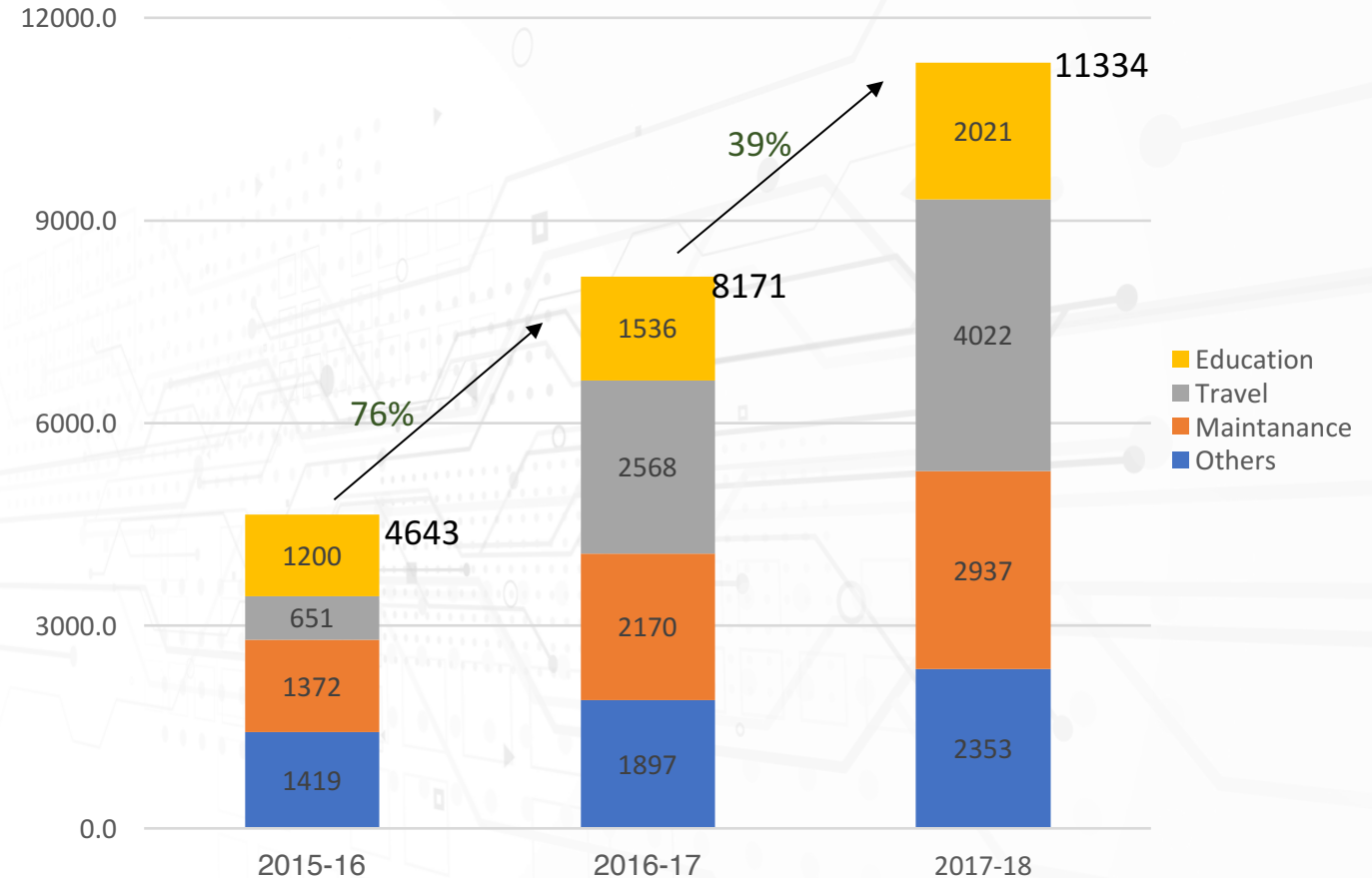
**USD 20 – 25 Billion.**

Annual Growth Rate est. 10-15%

## Key Drivers

- Changing Demographics
- Rising Disposable Income
- Relaxation in Forex Regulations
- Overseas Education
- Rising Consumer expenses on Business & Leisure Travel

Outward Remittances – LRS – USD Mio



Source : RBI Website

## Banks (Authorised Dealers Cat I)

Axis Bank  
HDFC Bank  
ICICI Bank  
Yes Bank

## Forex Players (Authorised Dealers Cat II)

Thomas Cook  
Centrum  
Weizmann  
Essel Forex  
Cox & Kings

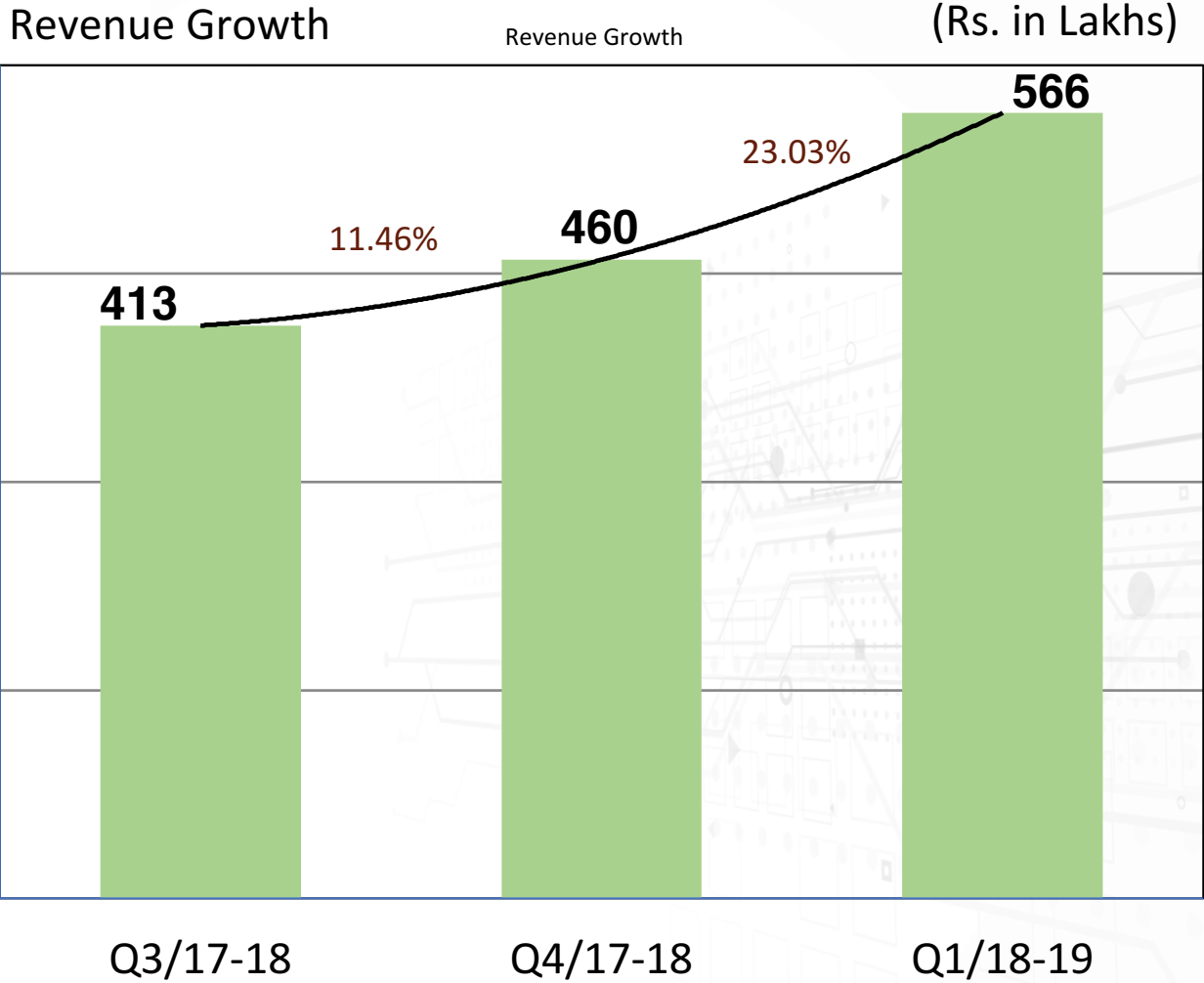
## Digital Players

Bookmyforex.com  
Fxkart.com  
Doorstepforex.com  
Nafex.com  
Extravelmoney.com



### **Omni channel Digital Service Provider**

- Digital Platforms
- 22 Branch Network
- Authorised Dealer Category II



Growth in Forex Revenues Qtr on Qtr.

**Digital Platforms for accelerated growth** – Scalable with base fixed costs, building trust & transparency

Corporate Platform



Launched

Agent Platform



Beta Launch

Consumer Platform



To be Launched

Wholesale Platform



To be Launched

**Digitally Enabled Prepaid Cards**



Driving Product innovation (To be Launched)



## Omni Channel



- Digital Platforms
- Physical Outlets

## Process Automation



- Automation of Delivery (DMS)
- Integration with Principals

## Cost Optimization



- Closure of Non Strategic Branches
- Reduction in costs due to Automation

## Customer Centric



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

# Corporate Governance

## Independent Board



- 7 Member Board
- 4 Independent Directors
- 1 Promoter Director

## Committees



- Audit Committee  
Chaired by Brij Gopal Daga
- Nomination & Remuneration committee  
Chaired by Sudip Bandyopadhyay
- Stake Holders Relationship Committee  
Chaired by Sudip Bandyopadhyay
- Strategic & Ops review  
Chaired by Ramesh Venkataram

## Internal Audits



- Policy Audit
- Process Audit
- Functions Audit
- HO and Branch Audit

## Compliance



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

### Investor Engagement program

Initiated quarterly Investor Call

First Call – 23<sup>rd</sup> Aug 2018,

[Transcript on website](#)



## Digital Platforms for

**International Investments**  
for HNIs / Millennials

**Integrated Expense Management Platform**  
for Corporate encompassing Travel, Forex, Business Expense Management

**International Trade Payments**  
for SMEs under-served by Banks.

**Credit Solutions**  
Leverage customer base using data analytics.



*Thank you*



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