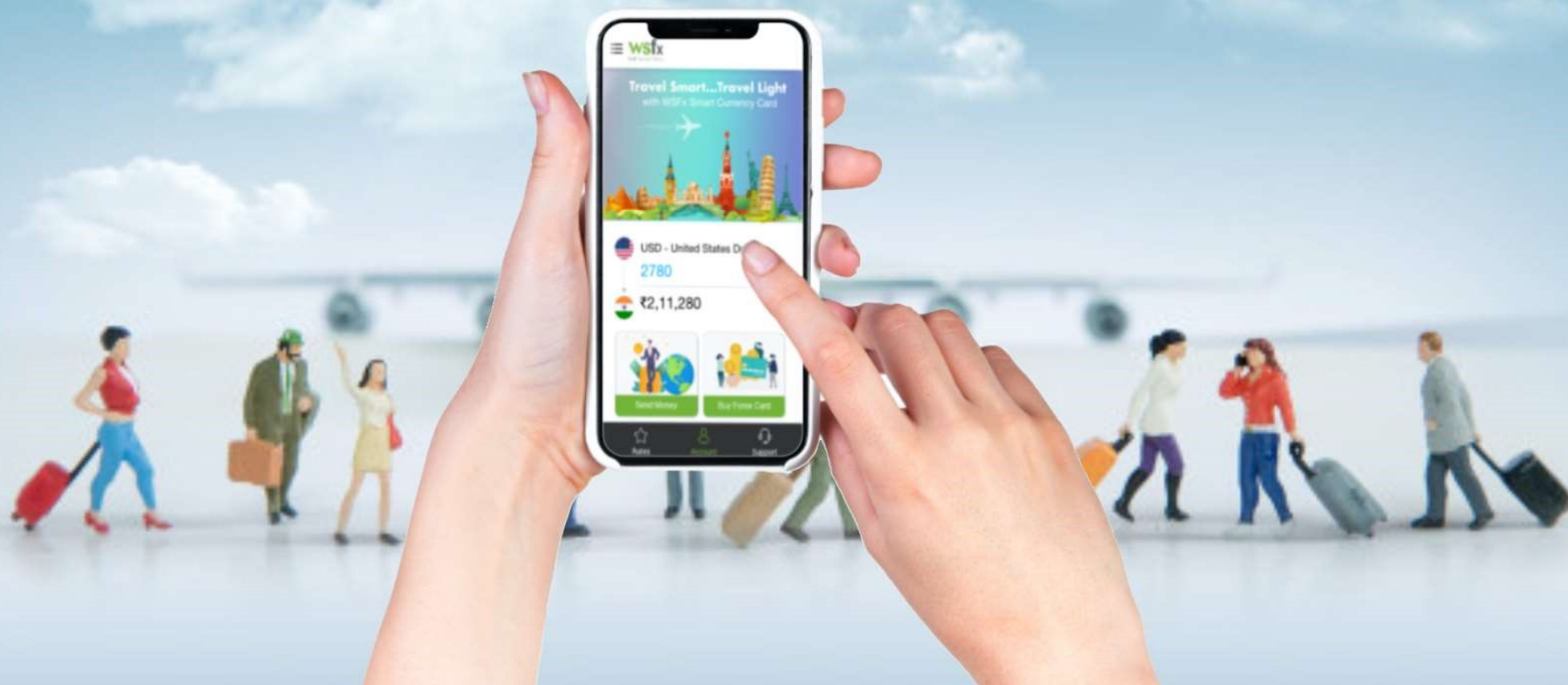


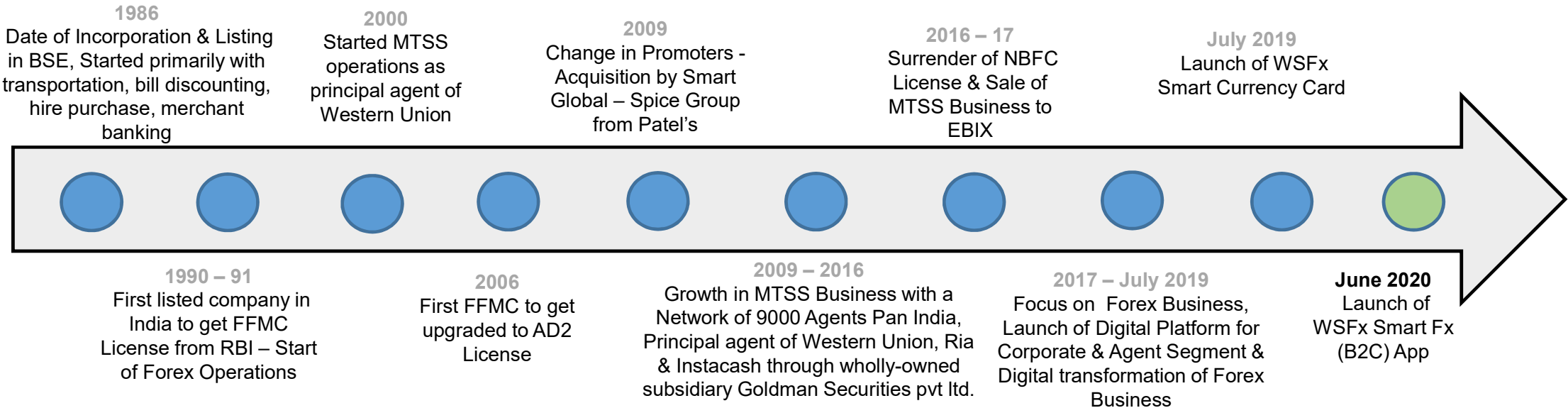
Investor Presentation

Result Updates for Q4 FY 2019 – 2020

19th June 2020



Wall Street Finance Ltd – Brief 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, Agent Partners and Retail customers.
- ✓ Facilitation of Travel Insurance
- ✓ Pan India presence with 18 + branches across major key cities in India
- ✓ Partnership with 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, Mphasis, Novartis, L&T Infotech, Siemens Group, HDFC Credila etc.

Key Highlights: Q4 / FY 2019 – 2020

Q4 Market Scenario

- Growth in remittance business
- Covid19 Pandemic – Business impacted from Feb last week

Key Drivers:

- Remittance Segment
- Onboarding of large corporates.
- Growth in Corporate & Agent Turnover through digital platform

Covid – 19 Pandemic

- Business Impact in all segments as international travel has come to a standstill and lockdowns implemented from March.
- Student remittance / Living Expenses / Card reloads supported
- Employees equipped to Work from Home and support business.
- Cost rationalization plan implemented in Q1 FY 2020.
- Branches have started operating from 17th May in a phased manner as per MHA guidelines with adequate precautions in terms of Safety.
- Business is expected to improve gradually once travel restrictions are removed and the situation stabilize.
- Note on Covid19 impact on business has been shared by the company on 29th May to BSE.

Key Highlights: Q4 / FY 2019 – 2020

Q4 Performance & Comparison

Particulars (INR Lakhs)	Q4/19-20	Q4/18-19	% Inc
Revenue from Ops	949.50	688.08	38%
Other Income	49.25	100.39	-51%
PBT	(185.10)	43.28	-528%

Particulars (INR Lakhs)	Q4/19-20	Q3/19-20	% Inc
Revenue from Ops	949.50	873.67	9%
Other Income	49.25	50.77	-3%
PBT	(185.10)	10.86	-1804%

Annual Performance & Comparison

Particulars (INR Lakhs)	FY/19-20	FY/18-19	% Inc
Revenue from Ops	3,632.22	2,387.79	52%
Other Income	199.13	277.75	-28%
PBT	(73.88)	7.14	-1134%
PAT	(58.46)	16.85	-447%

Note : Provision taken for receivables & insurance claims for Rs.87.60 Lakhs for FY 19-20

- Proposed dividend of 15% (Rs.1.5 per share), subject to members approval at AGM

Forex Standalone Result : P&L Compare

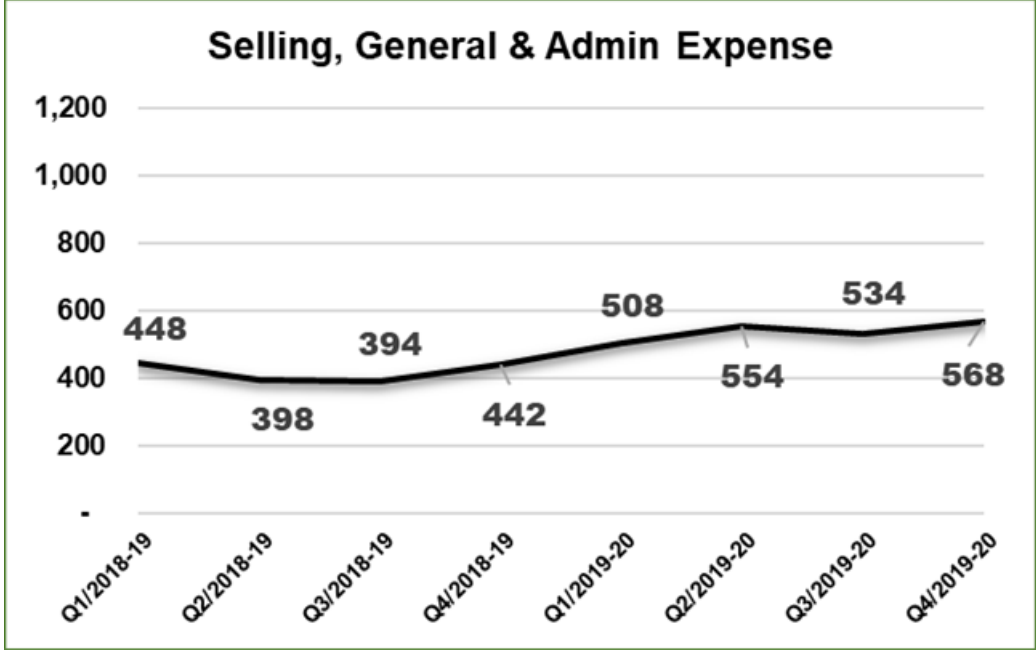
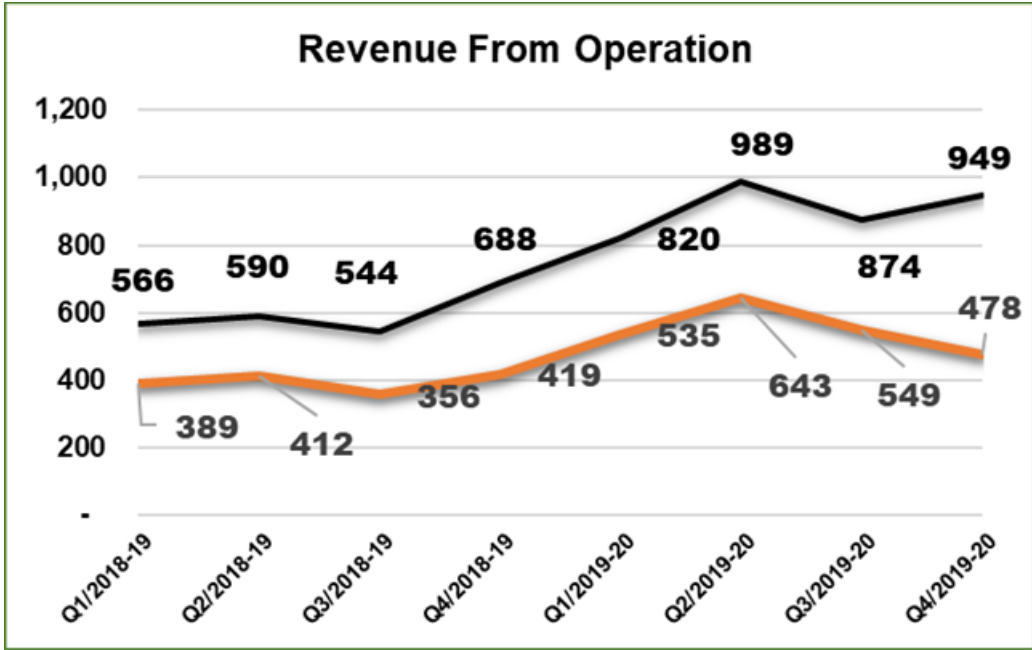
Profit and Loss Account – Abstract (Standalone)

INR Lakhs

Particulars	FY 2019-20					FY 2018-19				
	31-Mar-20	30-Dec-19	30-Sep-19	30-Jun-19	FY 19-20	31-Mar-19	31-Dec-18	30-Sep-18	30-Jun-18	FY 18-19
	(Audited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	(Audited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
Revenue from Operations	949.50	873.67	988.64	820.42	3,632.22	688.08	543.83	590.04	565.84	2,387.79
Less: Direct Cost	471.50	324.57	345.84	285.10	1,427.01	268.89	187.42	178.25	176.63	811.19
Revenue from Operations (Net)	478.00	549.10	642.80	535.32	2,205.22	419.19	356.41	411.79	389.21	1,576.60
Other Income	49.25	50.77	47.31	51.80	199.13	100.39	82.18	36.81	58.36	277.75
Total Revenue	527.24	599.87	690.12	587.12	2,404.34	519.58	438.59	448.61	447.57	1,854.35
Selling, General & Admin Exp	568.18	534.00	554.10	507.52	2,163.80	441.86	394.06	397.51	447.77	1,681.20
Provisions	87.60	-	-	-	87.60	-	-	-	-	-
EBIDTA	(128.54)	65.87	136.02	79.60	152.94	77.72	44.53	51.09	(0.20)	173.15
Finance Cost	27.90	36.13	48.07	32.79	144.89	29.11	30.92	34.87	31.96	126.85
EBDTA	(156.44)	29.74	87.95	46.81	8.06	48.61	13.61	16.22	(32.15)	46.29
Depreciation	28.66	18.88	19.93	14.47	81.93	5.33	10.77	10.77	12.27	39.15
PBT	(185.10)	10.86	68.01	32.34	(73.88)	43.28	2.84	5.45	(44.43)	7.14
Tax Expense	(67.46)	9.77	26.13	10.08	(21.48)	2.05	(0.50)	(2.70)	(3.88)	(5.03)
Other comprehensive income	1.07	-	(8.30)	1.17	(6.06)	(9.75)	4.81	9.62	-	4.68
PAT	(116.56)	1.09	33.58	23.43	(58.46)	31.48	8.14	17.77	(40.55)	16.85

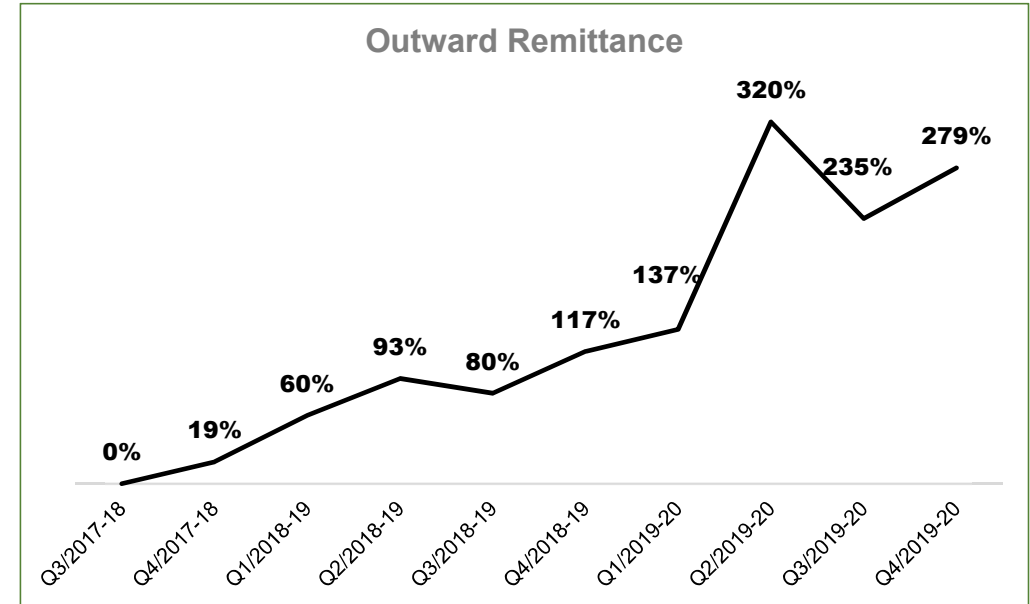
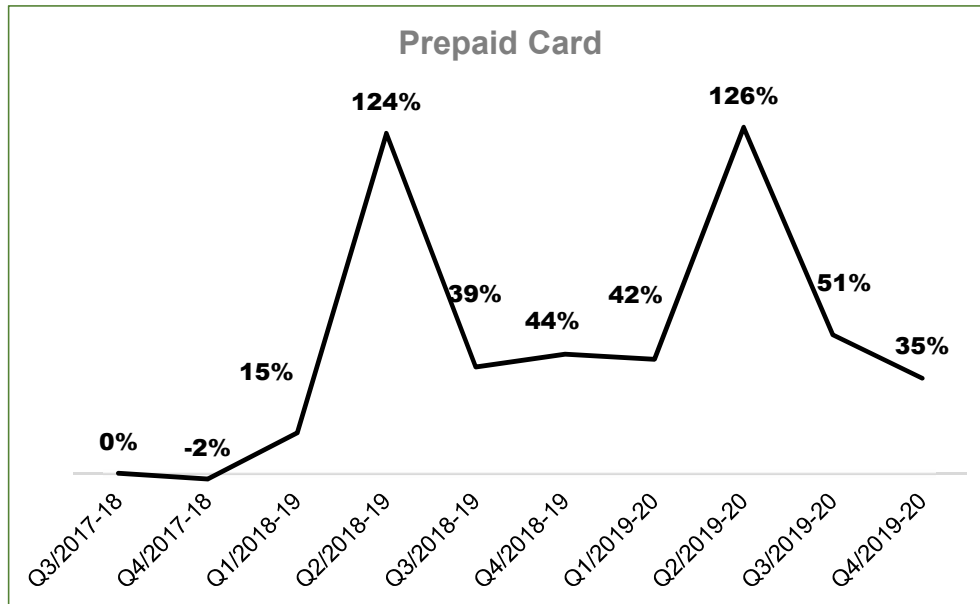
Note: Provision taken for receivables & insurance claims for Rs. 87.60 Lakhs for FY 2019-20

Comparative Quarter on Quarter – Revenue & Expenses



- Gross Revenue
- Net Revenue

Priority Segments – Forex Turnover



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 and outward remittance segment – seasonality (students) and hence the spike in Q2 of 18-19 & Q2 of 19-20 is seen from the above graph
- Q4/2019-2020 has affected due to COVID19 from February last week



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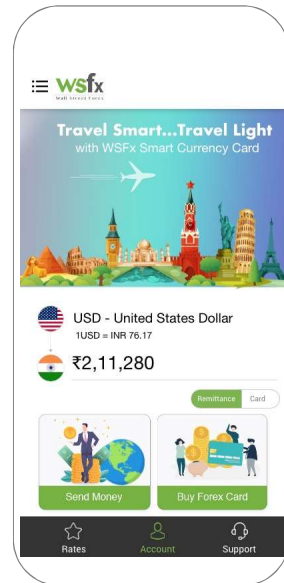
Live



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Thank You

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