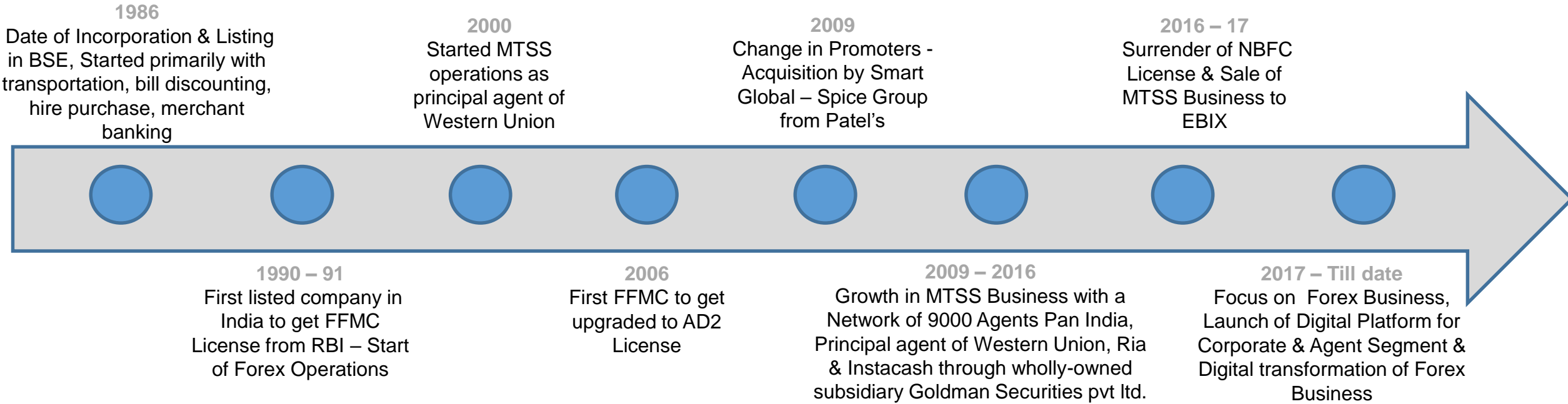


# Investor Presentation

Result Updates for Q1 FY 2019 – 2020  
31<sup>st</sup> July 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 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

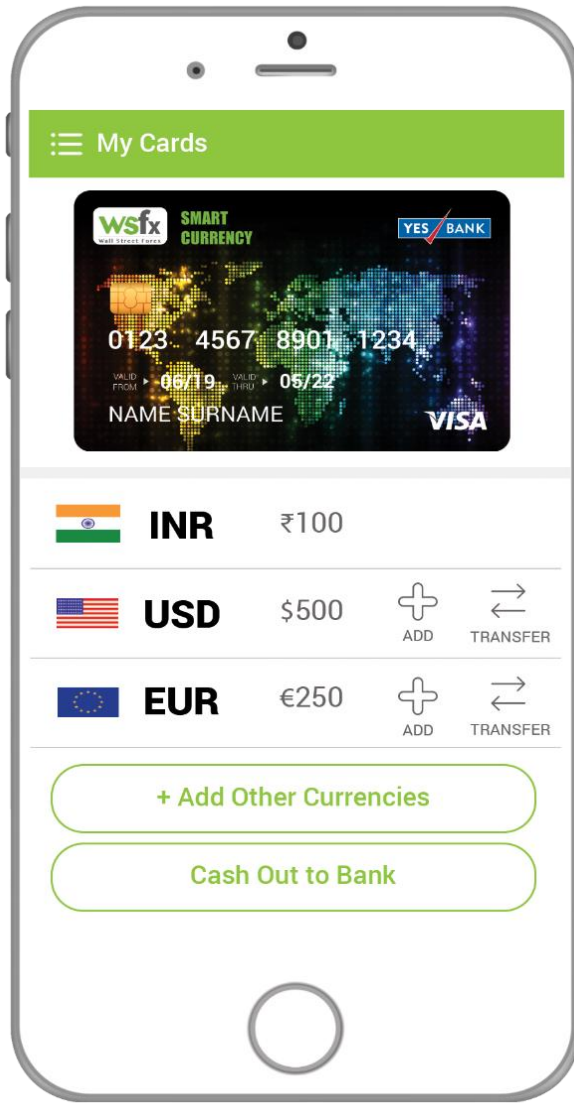
**IndusInd Bank**





- **Multicurrency Forex and INR Card**
- **Intra-wallet transfers**
- **Remote Reload facility**
- **Safe and Secure**
- **Smart App enabled Card Management**
- **Encash to INR wallet**
- **24X7 access to your funds**
- **Worldwide acceptance at 31.4 billion Visa merchant outlets**

# Launch of WSFx Smart Currency App



- ✓ **Get Live forex rates**
- ✓ **Generate PIN**
- ✓ **Reload your Card**
- ✓ **Monitor transaction history**
- ✓ **Transfer between wallets**
- ✓ **Check Wallet Balances**
- ✓ **Temporarily block the card, in case you misplace the card**

# Key Highlights: Q1 / FY 2019 – 2020

**Q1 Market Scenario –Mature market, Axis Bank moving away from Channel Business**

**WSFx - Growth in Q1 profitability & performance in various segments . Quarter positive and Company on growth trajectory**

Particulars (INR Lakhs)	Q1/19-20	Q4/18-19	% Inc
Revenue from Ops	820	688	19%
Other Income	52	100	-48%
PBT	32	43	-25%

Particulars (INR Lakhs)	Q1/19-20	Q1/18-19	% Inc
Revenue from Ops	820	566	45%
PBT	32	(44)	173%

## Key Drivers / Shortfalls: Growth in Key Segments

- Corporate Segment – Growth of 11% QoQ
- Remittance Segment – Growth of 9% QoQ
- Leisure Segment – Growth of 23% QoQ
- HDFC Bank Servicing Arrangement operationalized

## Digital Platforms:

- Launch of Smart Agent App
- On boarding of customers in digital platforms

# Forex Standalone Results : Quarter on Quarter

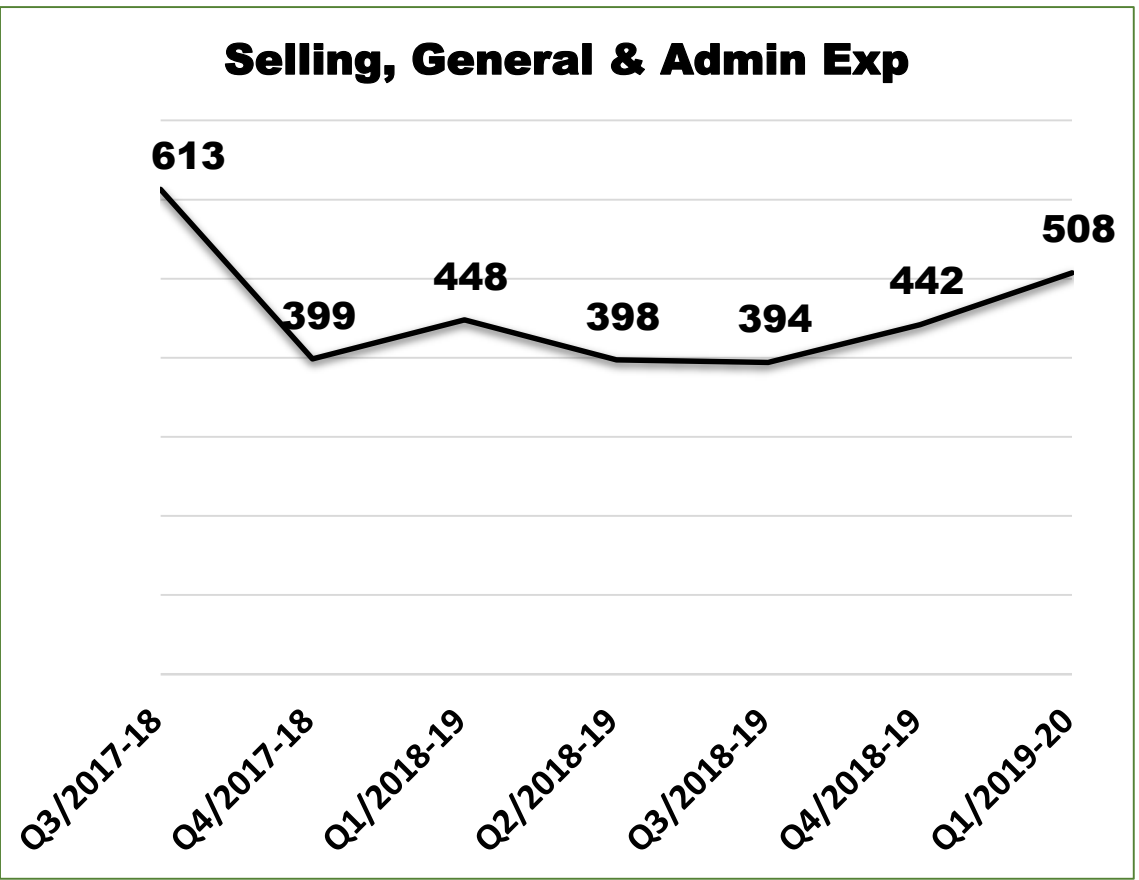
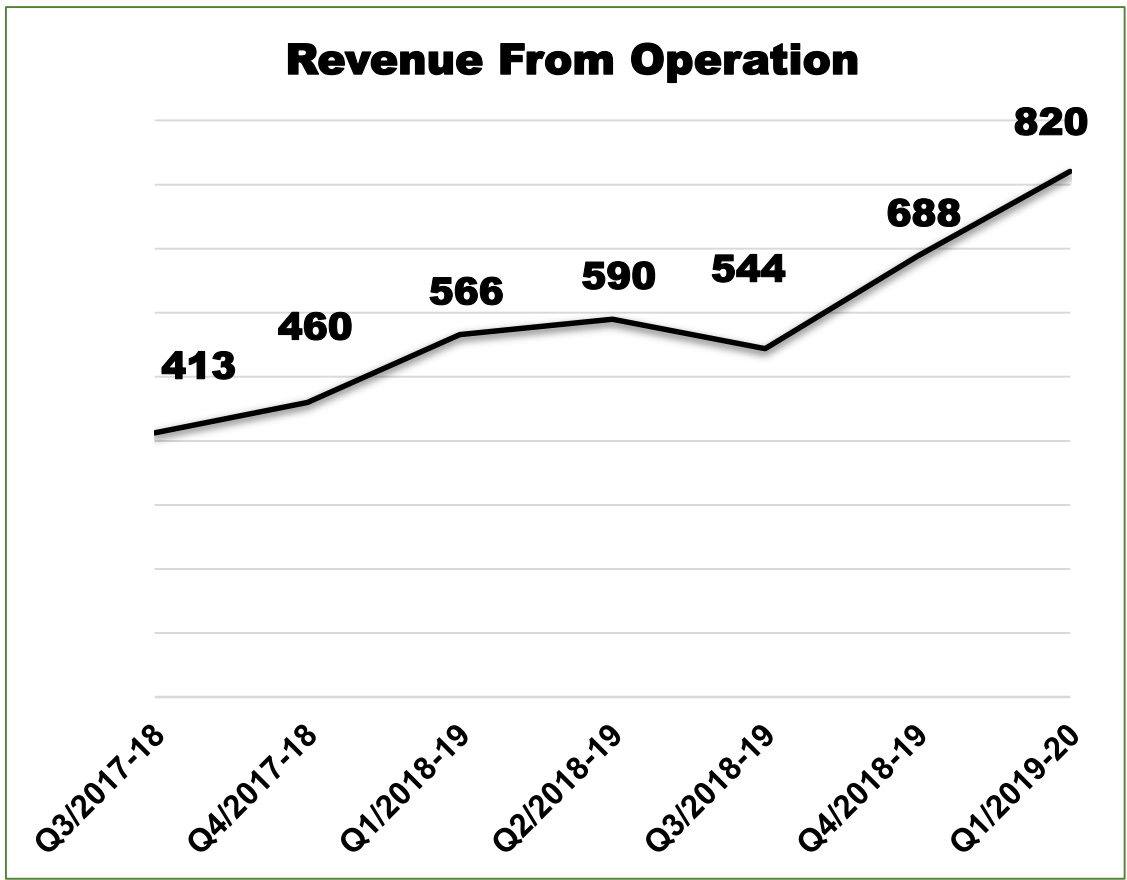
## Profit and Loss Account – Abstract (Standalone)

INR Lakhs

Particulars	Quarter Ended						
	30-Jun-19	31-Mar-19	31-Dec-18	30-Sep-18	30-Jun-18	31-Mar-18	31-Dec-17
	(Unaudited)	(Audited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	(Unaudited)
Revenue from Operations	820.42	688.08	543.83	590.04	565.84	459.92	412.61
Less: Direct Cost	285.10	268.89	187.42	178.25	176.63	155.07	136.81
Revenue from Operations (Net)	<b>535.32</b>	<b>419.19</b>	<b>356.41</b>	<b>411.79</b>	<b>389.21</b>	<b>304.85</b>	<b>275.80</b>
Other Income	51.80	100.39	82.18	36.81	58.36	70.63	37.70
<b>Total Revenue</b>	<b>587.12</b>	<b>519.58</b>	<b>438.59</b>	<b>448.61</b>	<b>447.57</b>	<b>375.48</b>	<b>313.50</b>
Selling, General & Admin Exp	507.52	441.86	394.06	397.51	447.77	398.72	613.10
<b>EBIDTA</b>	<b>79.60</b>	<b>77.72</b>	<b>44.53</b>	<b>51.09</b>	<b>(0.20)</b>	<b>(23.24)</b>	<b>(299.59)</b>
Finance Cost	32.79	29.11	30.92	34.87	31.96	31.40	61.11
<b>EBDTA</b>	<b>46.81</b>	<b>48.61</b>	<b>13.61</b>	<b>16.22</b>	<b>(32.15)</b>	<b>(54.64)</b>	<b>(360.70)</b>
Depreciation	14.47	5.33	10.77	10.77	12.27	31.29	7.21
<b>PBT</b>	<b>32.34</b>	<b>43.28</b>	<b>2.84</b>	<b>5.45</b>	<b>(44.43)</b>	<b>(85.93)</b>	<b>(367.91)</b>
Exceptional Item	-	-	-	-	-	-	3,821.66
Tax Expense	10.08	2.05	(0.50)	(2.70)	(3.88)	0.18	796.29
Other comprehensive income	1.17	(9.75)	4.81	9.62	-	16.21	1.01
<b>PAT</b>	<b>23.43</b>	<b>31.48</b>	<b>8.14</b>	<b>17.77</b>	<b>(40.55)</b>	<b>(69.90)</b>	<b>2,658.47</b>

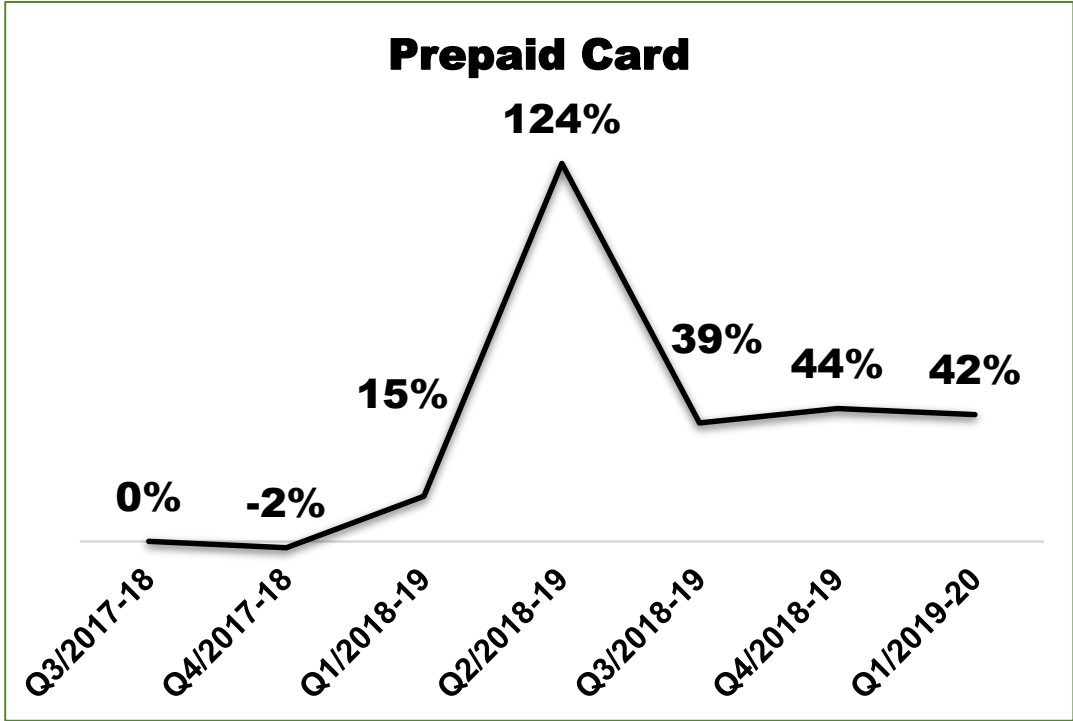
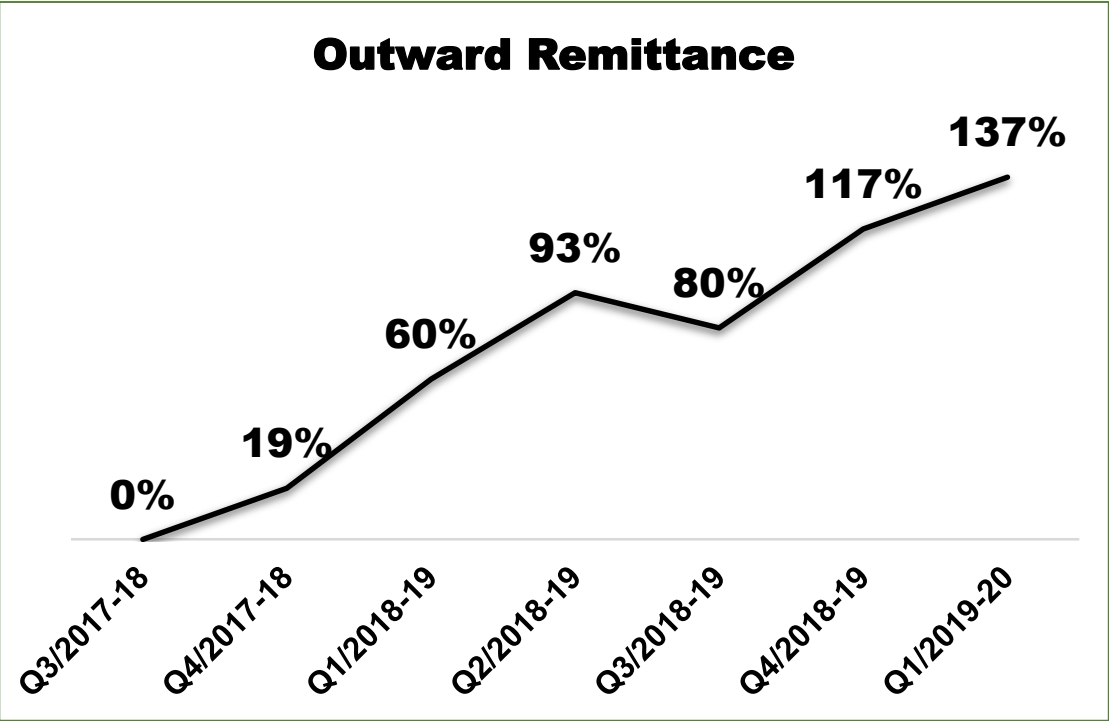


INR Lakhs



**Note:** In Q1/19-20, the increase in expenses is majorly due salary cost, depreciation and other expenses proportionate to increase in business volumes.





**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 & App



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

- **New Customers and Existing Corporates on boarded**
- **Increase in Digital Platform business turnover**

## Agent Platform & App



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

- **Agents being on boarded**

## Consumer Platform



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

**Under Development**

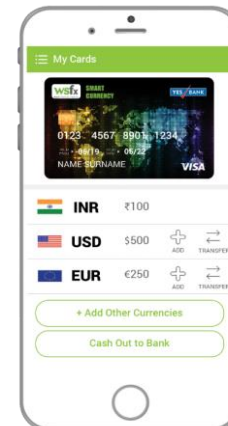
## Wholesale Platform



*Automation of Wholesale Ordering Process.*

**Under Development**

## Own Prepaid Card:





**WSFx smart currency Card & App launched on 29<sup>th</sup> July 2019**

# Thank You

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