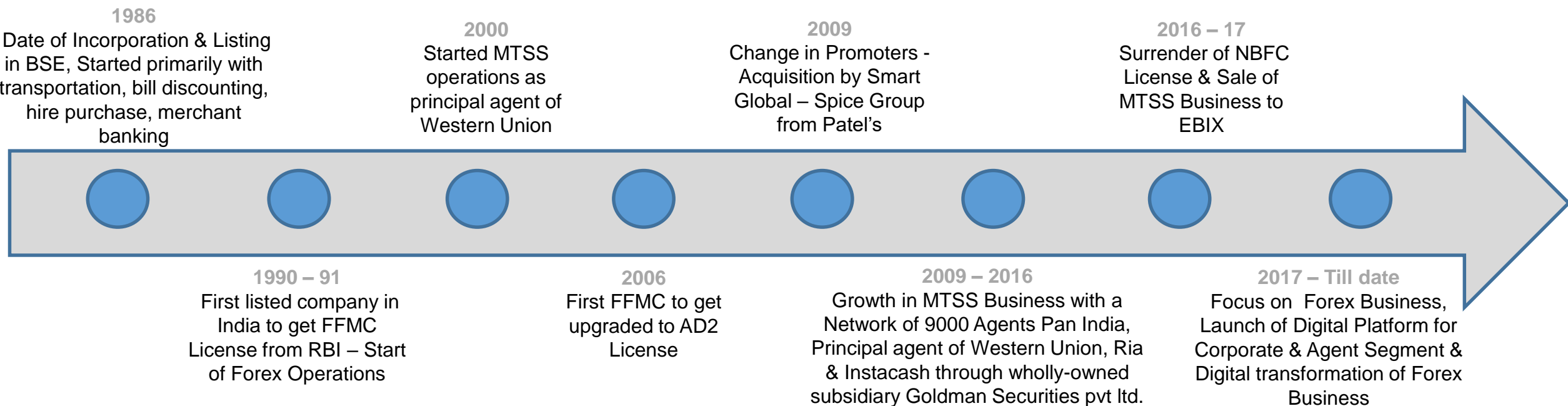


# Investor Presentation

Result Updates for Q2 FY 2019 – 2020  
15<sup>th</sup> November 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**

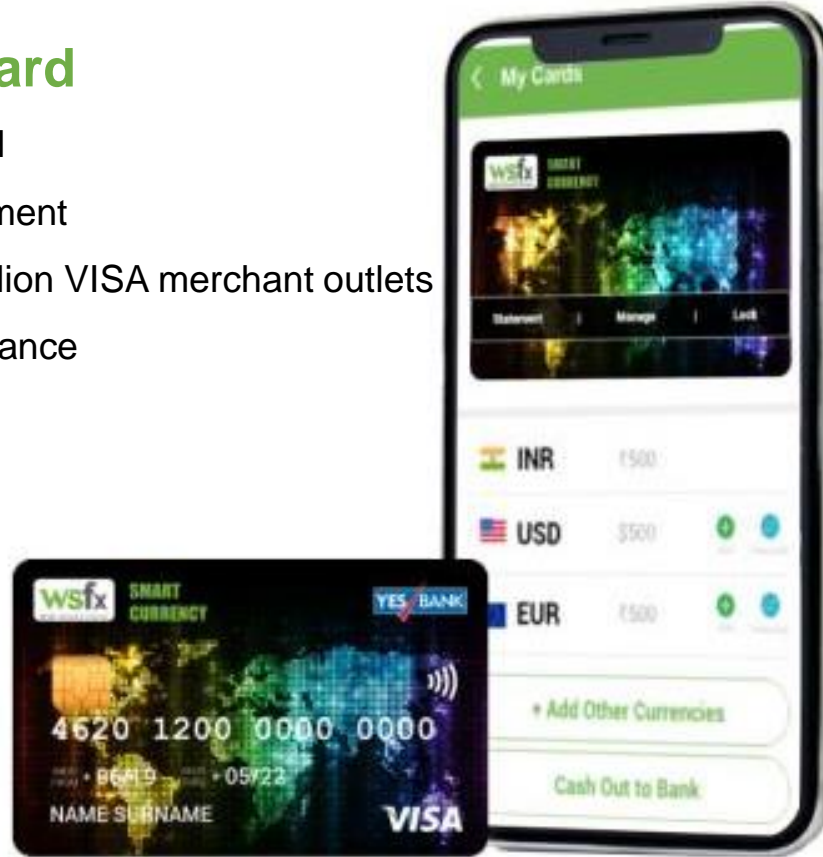


# WSFx Smart Currency Card and App

*Industry first Smart Currency Card with Smart App...*

## WSFx Smart Currency Card

- Multicurrency Forex and INR Card
- Smart App enabled card management
- Worldwide acceptance at 31.4 million VISA merchant outlets
- International and domestic acceptance
- Contactless – NFC enabled
- Wallet to Wallet transfer
- Remote Reload facility
- Encash to INR wallet
- 24X7 access to your funds
- Safe and Secure



*Travel Smart ...Travel Light...*

## WSFx Smart Currency App

- **Get Live forex rates**
  - View Live Rates on Dashboard for transparent forex booking
- **Generate PIN**
  - Generate / Change Card PIN online
- **Monitor transaction history**
  - Know and track your forex card transaction history
- **Transfer between wallets**
  - Easy interoperation of currency from one currency wallet to another
- **Check wallet balances**
  - Know individual wallet balances for easy tracking
- **Temporarily Card Block**
  - Temporarily block your card on a click in case of misuse or card loss



# Key Highlights: Q2 / FY 2019 – 2020

## Q2 Market Scenario – Peak season for student remittances

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

Particulars (INR Lakhs)	Q2/19-20	Q2/18-19	% Inc
Revenue from Ops	989	590	68%
Other Income	47	37	29%
PBT	68	5	1148%

H1/19-20	H1/18-19	% Inc
1,809	1,156	57%
99	95	4%
100	(39)	357%

Particulars (INR Lakhs)	Q2/19-20	Q1/18-19	% Inc
Revenue from Ops	989	820	21%
PBT	68	32	110%

### Key Drivers:

- Leisure Segment – Growth of 63% QoQ
- Remittance Segment – Growth of 59% QoQ

### Digital Transformation:

- Launch of Smart Currency Card & App
- On boarding of customers and agents in digital platforms and increased turnover

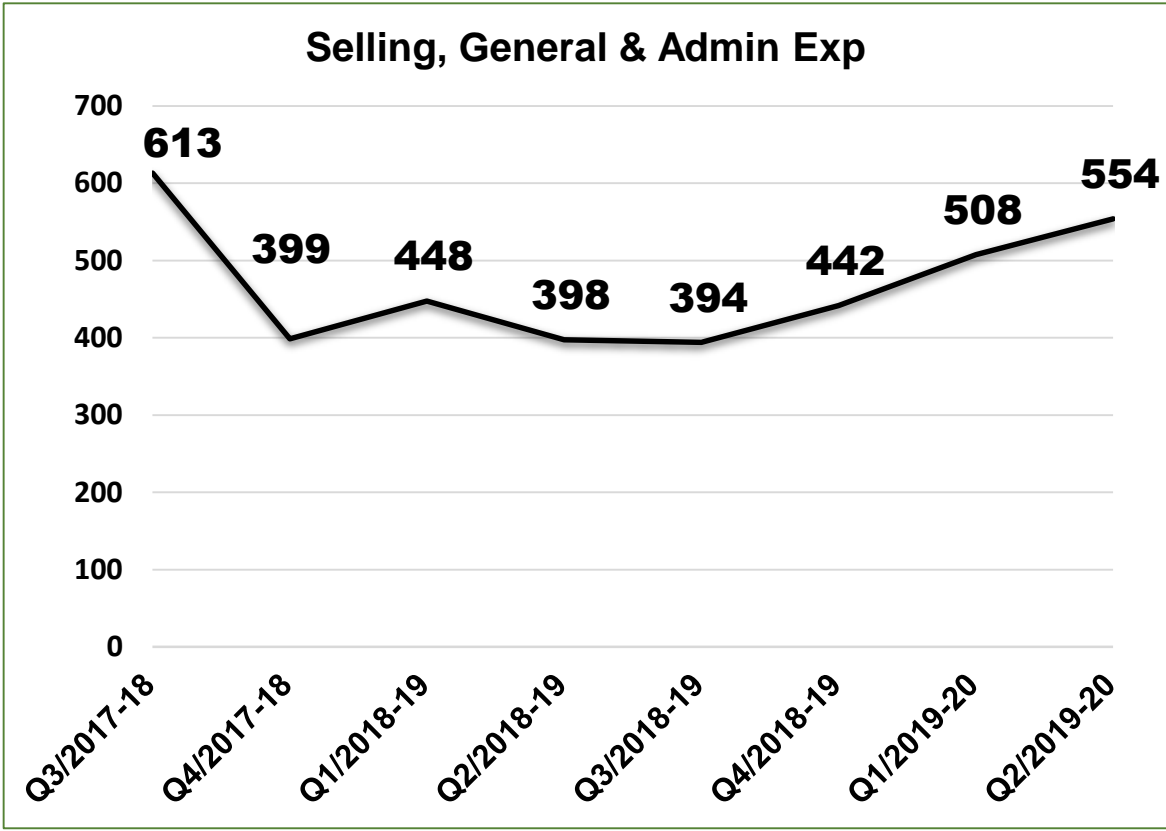
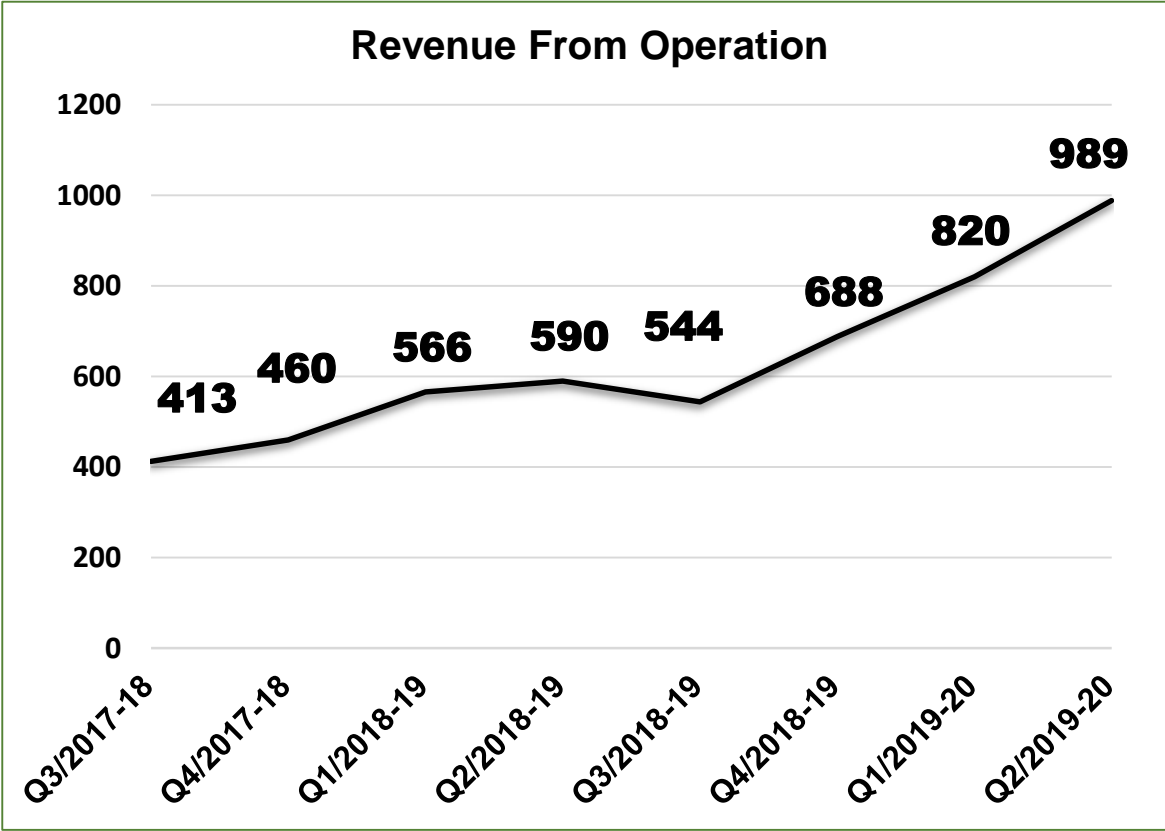
## Profit and Loss Account – Abstract (Standalone)

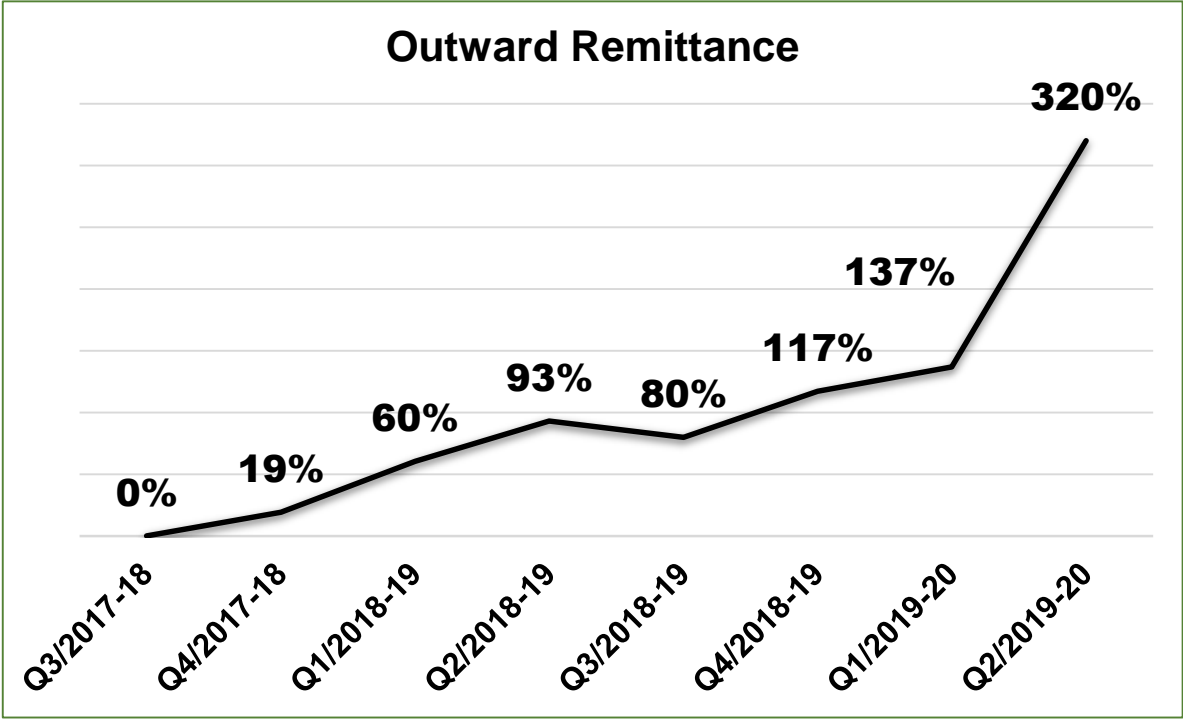
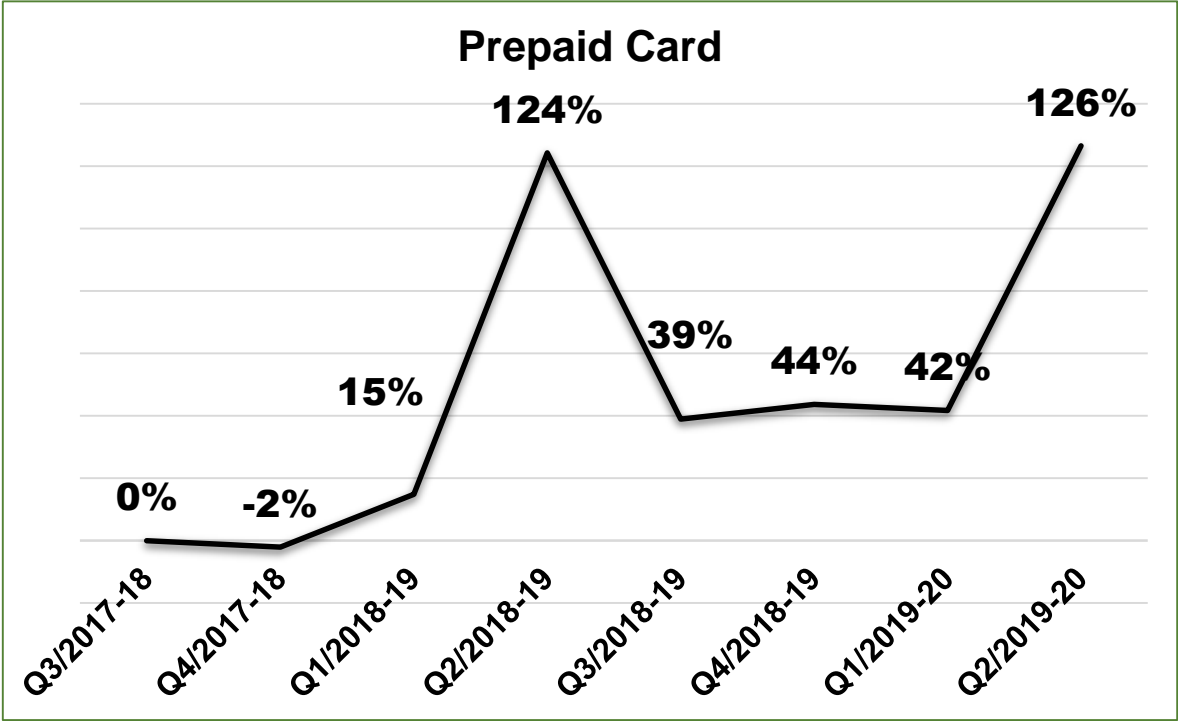
INR Lakhs

Particulars	Quarter Ended							
	30-Sep-19	30-Jun-19	31-Mar-19	31-Dec-18	30-Sep-18	30-Jun-18	31-Mar-18	31-Dec-17
	(Unaudited)	(Unaudited)	(Audited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	(Unaudited)
Revenue from Operations	988.64	820.42	688.08	543.83	590.04	565.84	459.92	412.61
Less: Direct Cost	345.84	285.10	268.89	187.42	178.25	176.63	155.07	136.81
Revenue from Operations (Net)	<b>642.80</b>	<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	47.31	51.80	100.39	82.18	36.81	58.36	70.63	37.70
<b>Total Revenue</b>	<b>690.12</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	554.10	507.52	441.86	394.06	397.51	447.77	398.72	613.10
<b>EBIDTA</b>	<b>136.02</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	48.07	32.79	29.11	30.92	34.87	31.96	31.40	61.11
<b>EBDTA</b>	<b>87.95</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	19.93	14.47	5.33	10.77	10.77	12.27	31.29	7.21
<b>PBT</b>	<b>68.01</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	26.13	10.08	2.05	(0.50)	(2.70)	(3.88)	0.18	796.29
Other comprehensive income	(8.30)	1.17	(9.75)	4.81	9.62	-	16.21	1.01
<b>PAT</b>	<b>33.58</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>

# Comparative Quarter on Quarter – Revenue & Expenses

INR Lakhs



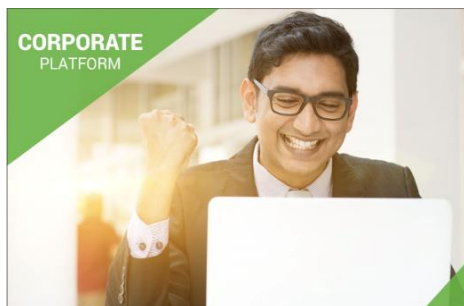


**Notes:**

- 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 (students) and hence the spike in Q2 of 18-19 & 19-20 is seen from the above graph



## Corporate Platform & App



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

- **Customers onboarding and increase in turnover through the platform**
- **20% business turnover through digital platform**

## Agent Platform & App



*LIVE - Platform for Agent Partners to order Foreign Exchange for customers, tour operators, providing high visibility of transactions with trust & transparency.*

- **New and existing agents being on boarded**

## Own Prepaid Card:



## Consumer Platform



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

**Under Development**



**WSFx smart currency Card & App launched on 29<sup>th</sup> July 2019 clocked One Million USD in it's first month**

## Wholesale Platform



*Automation of Wholesale Ordering Process.*




**Under Development**

# Thank You

**Corporate Office :**

**Wall Street Finance Ltd.**

113-122, 01st Floor, A-Wing, Chintamani Plaza, Andheri Kurla Road,  
Chakala, Andheri (East), Mumbai - 400 099.

 022 62709600  [www.wsfx.in](http://www.wsfx.in)  [info@wsfx.in](mailto:info@wsfx.in)

 [facebook.com/wsfx.in](https://facebook.com/wsfx.in)  [instagram.com/wsfx\\_in](https://instagram.com/wsfx_in)  [twitter.com/wsfx\\_in](https://twitter.com/wsfx_in)  [linkedin.com/in/wsforex](https://linkedin.com/in/wsforex)

The material in this presentation has been prepared by Wall Street Finance Limited and is general background information about Wall Street's activities current as at the date of this presentation. This information is given in summary form and does not purport to be complete.

Information in this presentation, should not be considered as advice or a recommendation to investors or potential investors in relation to holding, purchasing or selling securities and does not take into account your particular investment objectives, financial situation or needs. Before acting on any information you should consider the appropriateness of the information having regard to these matters and in particular, you should seek independent financial advice.

This presentation may contain forward looking statements including statements regarding our intent, belief or current expectations with respect to Wall Street's businesses and operations, market conditions, results of operation and financial condition and specific provisions.

Readers are cautioned not to place undue reliance on these forward looking statements. Wall Street does not undertake any obligation to publicly release the result of any revisions to these forward looking statements to reflect events or circumstances after the date hereof to reflect the occurrence of unanticipated events.

While due care has been used in the preparation of forecast information, actual results may vary in a materially positive or negative manner. Forecasts and hypothetical examples are subject to uncertainty and contingencies outside Wall Street's control. Past performance is not a reliable indication of future performance.