



Wall Street Finance Limited
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www.wsfx.in

Date: 11th February, 2021

BSE Limited

Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai – 400 001

SCRIP CODE: **511147**

Company: **Wall Street Finance Limited**

Sub: **Investors presentation for the third quarter and nine months ended 31st December, 2020**

In continuation of intimation submitted on 8th February, 2021 with regard to conference call arranged for analysts and investors. We are enclosing the presentation on the performance for the third quarter and nine months ended 31st December, 2020.

Investors and Analysts are requested to join the conference call tomorrow i.e. 12th February, 2021 at 4.00 p.m. as per details given below:

Sr. No.	Particulars		
1	Conference dial-in numbers	Universal Access	+91 22 6280 1163 +91 22 7115 8252
		Local Access Available all over India	+91-7045671221

You are requested to take the same on your record.

Thanking You,
For Wall Street Finance Limited

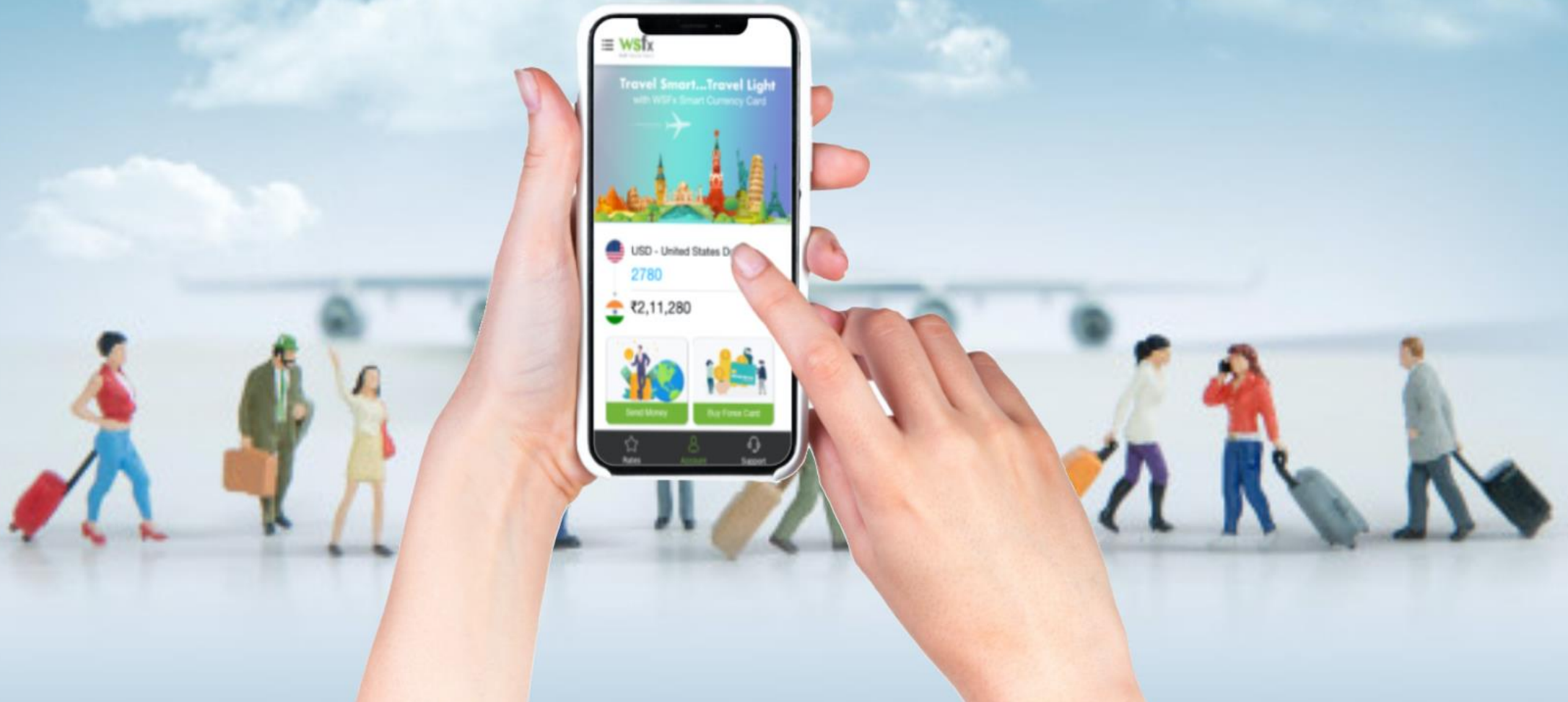
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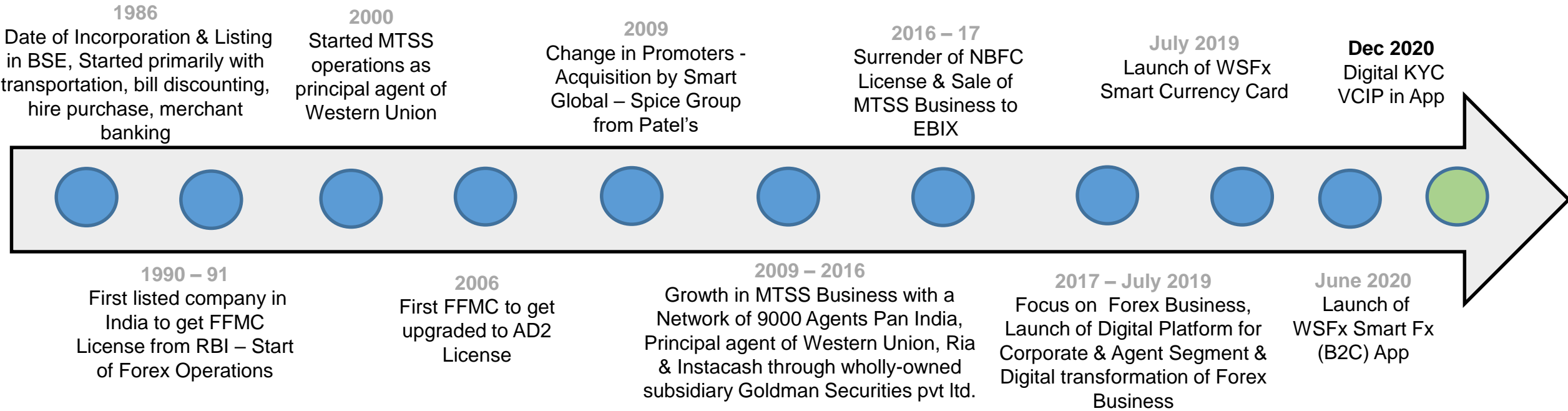
Chaitali Desai
Company Secretary

Investor Presentation

Result Updates for Q3 & 9Months ended for FY 2020 – 2021
12th February 2021



Wall Street Finance Ltd – Brief Profile



- ✓ **WSFX, Wall Street Finance Ltd.** is a part of Spice Connect Group , 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 17 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: Q3 / FY 2020 – 2021

Business Outlook

- **Second Wave of the Pandemic** – overall slump in business with uncertainty due to second wave of Covid 19 pandemic and its impact on US/ Europe, impact of TCS (reduction in ticket size). Regular International flight movement remain suspended. Impact due to seasonality in student business in Oct20 & Nov20.
- Major impact on wholesale business as exports have stopped due to lack of demand and with limited travel
- Major revenues from Student Segment for their University Fee remittances
- Corporate and Leisure travel remain affected due to pandemic with minimal travel
- Cost reduction in terms of reduction of rent / shifting of Head Office
- Closure of Trivandrum & Patiala branches
- Uptick in students business from Dec20 and overall business is expected to improve with advent of vaccine and expected resumption of international travel

Q3 Financials

GTO – INR	350 Crores
NR – INR	2.40 Crores
Exp – INR	4.27Crores
PBT – INR	(2.06) Crores
PAT – INR	(1.39) Crores

Digital Transformation

- Good response to WSFx Smart Fx App and our marketing efforts with 3000+ app downloads
- Company going in for ISO 27001 certification
- Implementation of Video KYC in Smart Fx App

Q3 & Q2 Performance & Comparison

Particulars (INR Lakhs)	Q3/20-21	Q2/20-21	%Inc
Revenue from Ops	486.05	647.90	-25%
Other Income	22.32	25.90	-14%
PBT	(207.03)	(84.65)	
PAT	(139.46)	(49.84)	

Q3/20-21 & Q3/19-20 Performance & Comparison

Particulars (INR Lakhs)	Q3/20-21	Q3/19-20	%Inc
Revenue from Ops	486.05	873.67	-44%
Other Income	22.32	50.77	-56%
PBT	(207.03)	10.86	
PAT	(139.46)	1.09	

9M/20-21 & 9M/19-20 Performance & Comparison

Particulars (INR Lakhs)	9M/20-21	9M/19-20	%Inc
Revenue from Ops	1,446.18	2,682.73	-46%
Other Income	73.11	149.88	-51%
PBT	(480.18)	111.22	
PAT	(320.49)	58.11	

Forex Standalone Result : P&L Compare

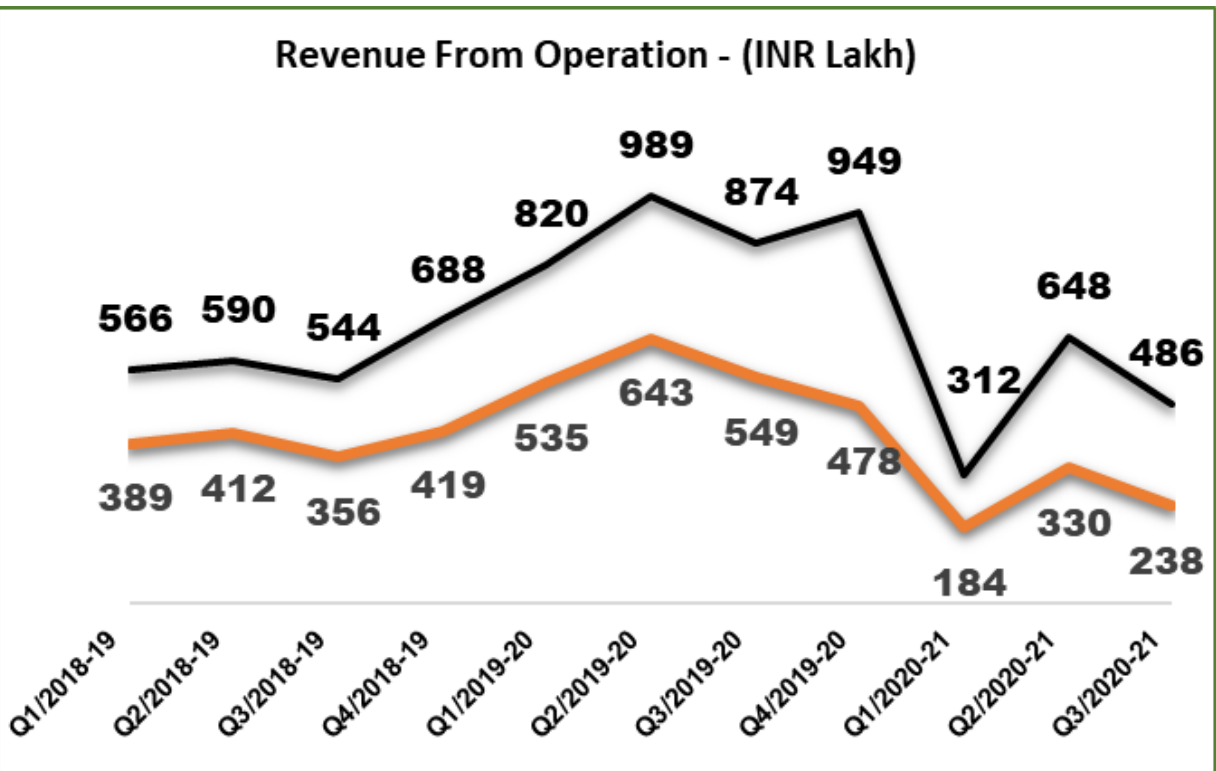
Profit and Loss Account – Abstract (Standalone)

INR Lakhs

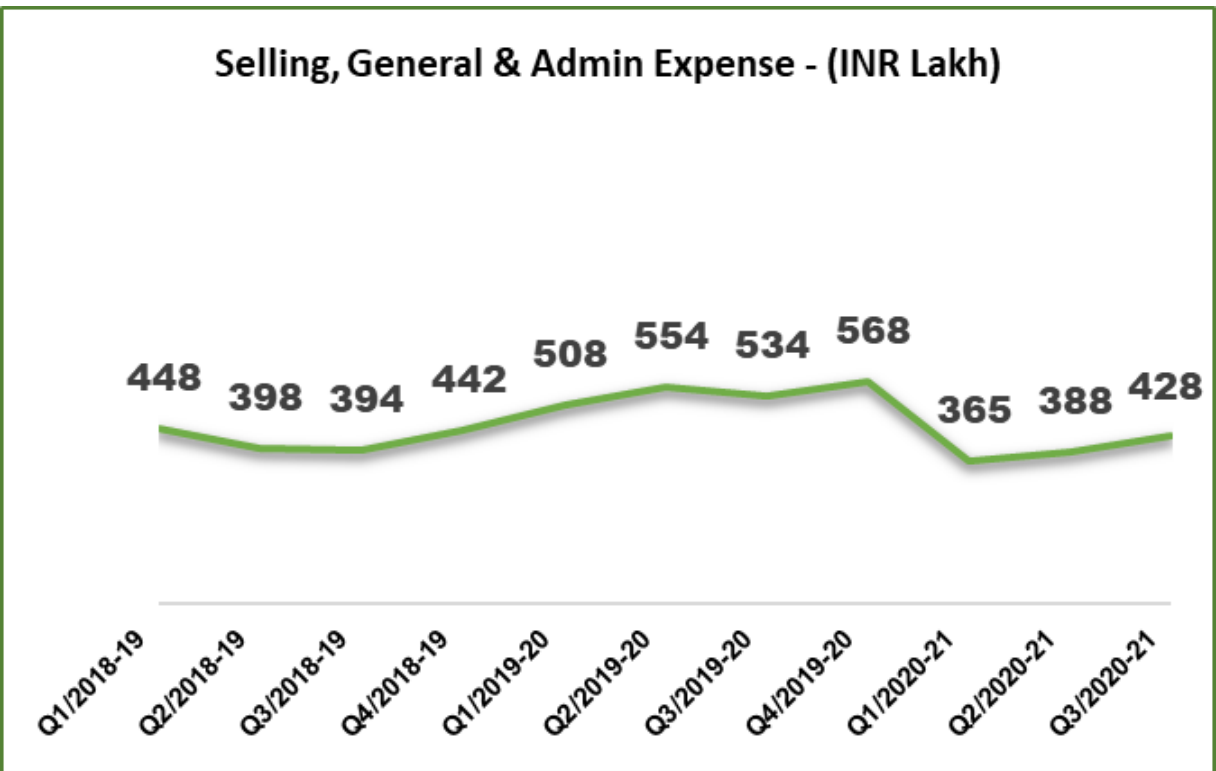
Particulars	FY 2020-21			FY 2019-20				FY 2018-19			
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	(Unaudited)	(Unaudited)	(Unaudited)
Revenue from Operations	486.05	647.90	312.22	949.50	873.67	988.64	820.42	688.08	543.83	590.04	565.84
Less: Direct Cost	248.06	318.10	127.77	471.50	324.57	345.84	285.10	268.89	187.42	178.25	176.63
Revenue from Operations Net	237.99	329.80	184.45	478.00	549.10	642.80	535.32	419.19	356.41	411.79	389.21
Other Income	22.32	25.90	24.89	49.25	50.77	47.31	51.80	100.39	82.18	36.81	58.36
Total Revenue	260.30	355.71	209.34	527.24	599.87	690.12	587.12	519.58	438.59	448.61	447.57
Selling, General & Admin Exp	427.65	388.21	364.64	568.18	534.00	554.10	507.52	441.86	394.06	397.51	447.77
Provisions	-	-	-	87.60	-	-	-	-	-	-	-
EBIDTA	(167.35)	(32.50)	(155.30)	(128.54)	65.87	136.02	79.60	77.72	44.53	51.09	(0.20)
Finance Cost	7.73	19.76	8.06	27.90	36.13	48.07	32.79	29.11	30.92	34.87	31.96
EBDTA	(175.08)	(52.26)	(163.36)	(156.44)	29.74	87.95	46.81	48.61	13.61	16.22	(32.15)
Depreciation	31.95	32.39	25.13	28.66	18.88	19.93	14.47	5.33	10.77	10.77	12.27
PBT	(207.03)	(84.65)	(188.50)	(185.10)	10.86	68.01	32.34	43.28	2.84	5.45	(44.43)
Tax Expense	(65.22)	(28.59)	(58.82)	(67.46)	9.77	26.13	10.08	2.05	(0.50)	(2.70)	(3.88)
Other comprehensive income	2.35	6.22	(1.52)	1.07	-	(8.30)	1.17	(9.75)	4.81	9.62	-
PAT	(139.46)	(49.84)	(131.20)	(116.56)	1.09	33.58	23.43	31.48	8.14	17.77	(40.55)

Comparative Quarter on Quarter – Revenue & Expenses

Revenue From Operation - (INR Lakh)



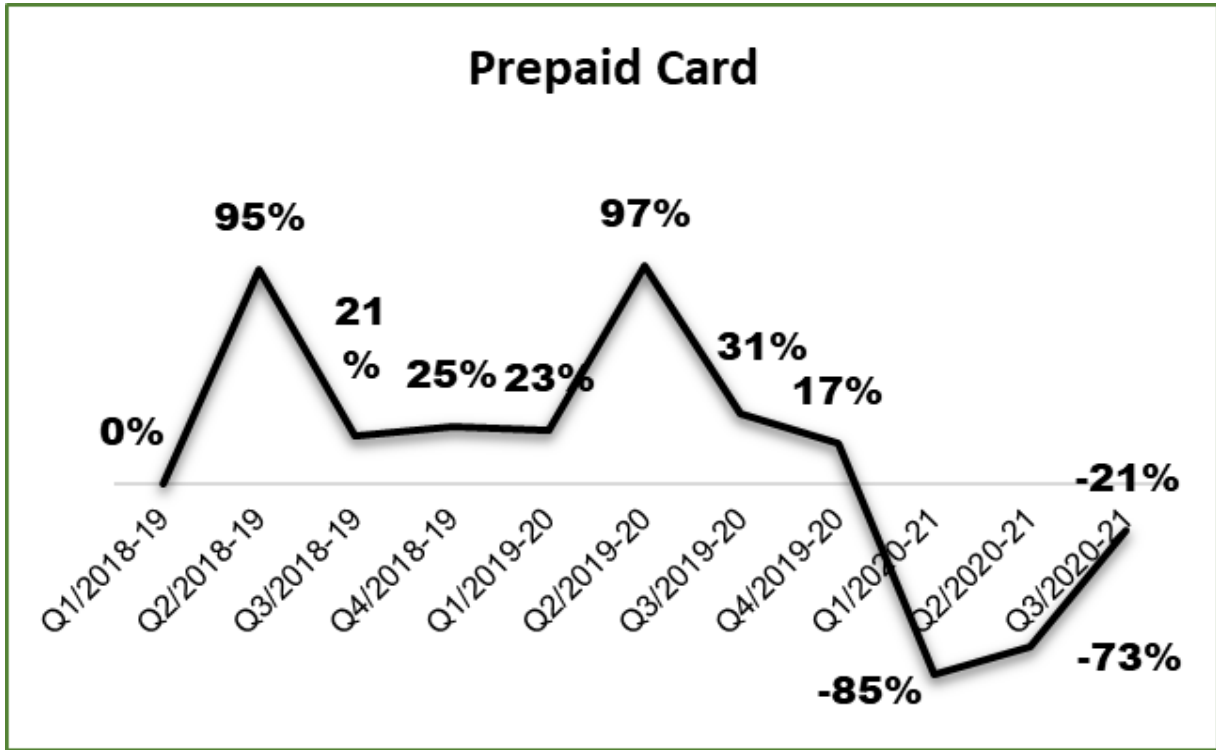
Selling, General & Admin Expense - (INR Lakh)



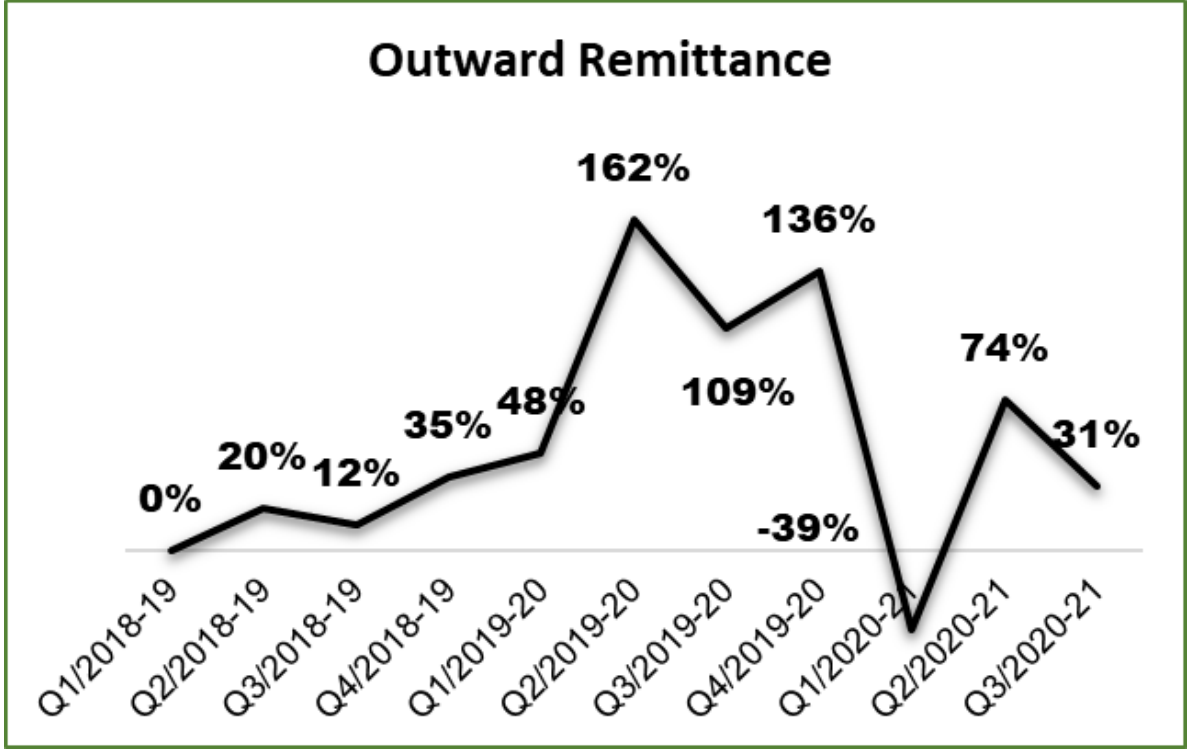
- Gross Revenue
- Net Revenue

Priority Segments – Forex Turnover

Prepaid Card



Outward Remittance



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
- Q4/2019-20, Q1/2020-21, Q2/2020-21 and Q3/2020-21 have been affected due to COVID19 – Business impacted from Feb 2020 onwards.



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Smart Corporate

Automated Forex Ordering Platform customised to manage forex requirements of Large Corporate, SME & MSME both on App and Web

Digital GTO 40% of the segment
212 Corporates Onboarded



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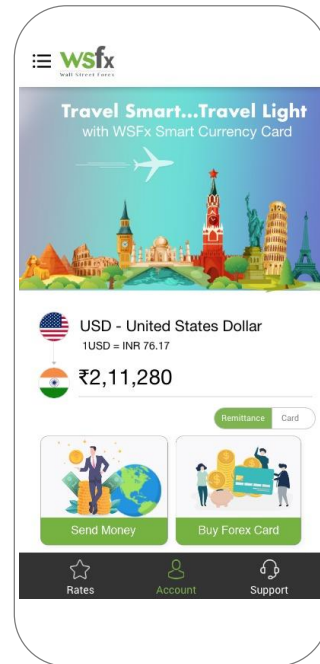
Smart Agent

Platform for Agent Partners (travel agents, educational consultants) to order Foreign Exchange for customers, Tour Remittances both in App and Web

300 + Agents On boarded
1000+ Transactions during 9M



Digital Forex Tech Company



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Smart FX B2C App

E-com Platform and app for end consumers to order forex / outward remittances. Easy, convenient and transparent

VCIP in App
3000+ apps download



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WSFx Smart Currency & App

Industry first Foreign Currency with Rupee wallet in Smart App for card management on the go.



Thank You

Head Office



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