

Date: 15th November, 2019

BSE Limited

Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai – 400 001

SCRIP CODE: **511147**

Company: **Wall Street Finance Limited**

Sub: **Investor presentation on Q2 and Half year ended 30th September, 2019 Results**

Dear Sir/Madam,

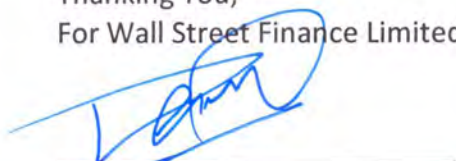
In continuation of intimation submitted on 11th November, 2019, we are enclosing the presentation on the financial results for the quarter and half year ended 30th September, 2019.

You are requested to join conference call today, 15th November, 2019 as per details given below:

Sr. No.	Particulars	
1	Time	4.00 p.m. – 5.00 p.m.
2	Company participants	Mr. N. Srikrishna, Whole-Time Director & CEO Mr. Dipesh Dharod, Chief Financial Officer
3	Conference dial-in numbers	Universal Access +91 22 6280 1163 +91 22 7115 8252
		Local Access Available all over India +91-7045671221
4	Agenda	Performance for the quarter and half year ended 30 th September, 2019

You are requested to take the same on your record.

Thanking You,
For Wall Street Finance Limited



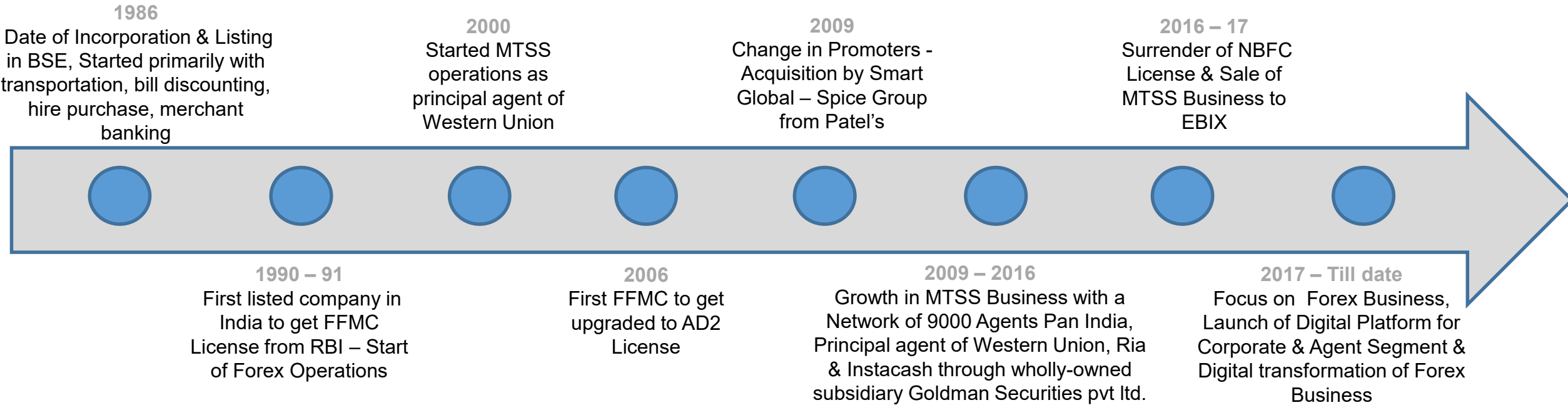
Chaitali Desai
Company Secretary



Investor Presentation

Result Updates for Q2 FY 2019 – 2020
15th 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.

Products and Partners



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

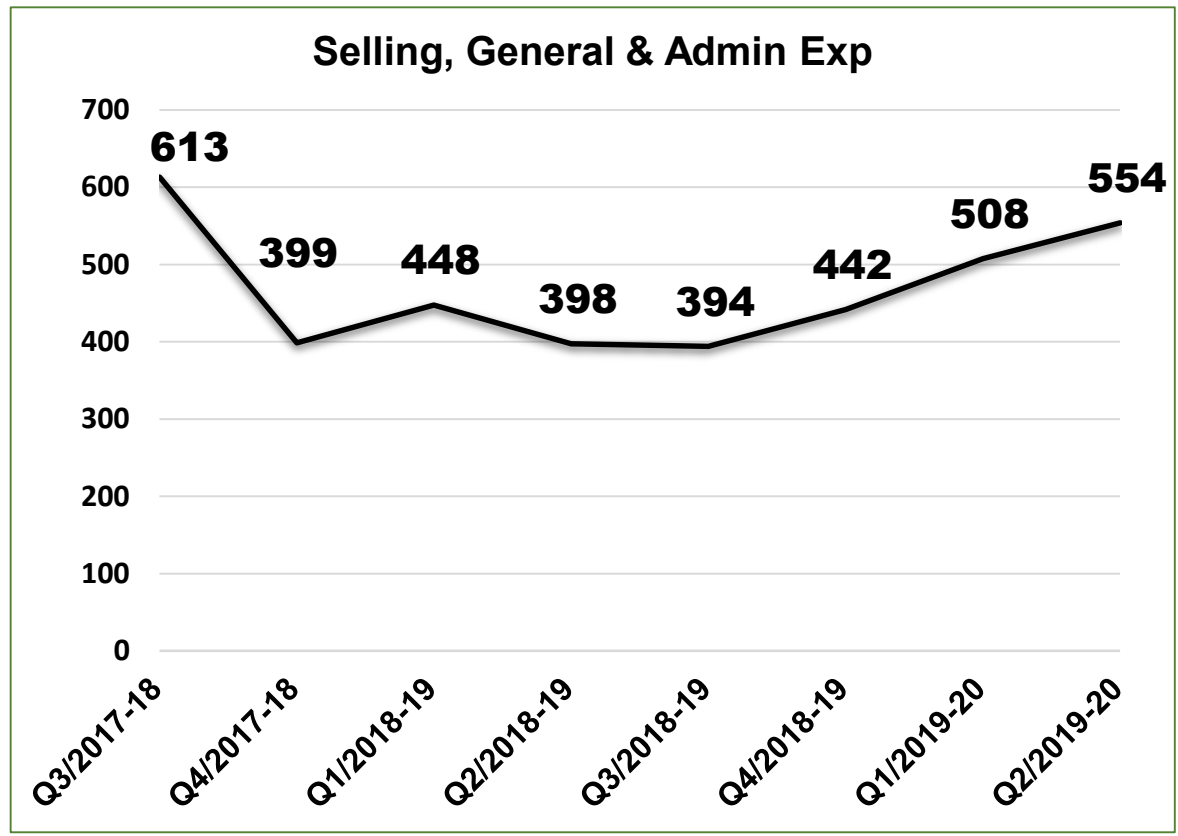
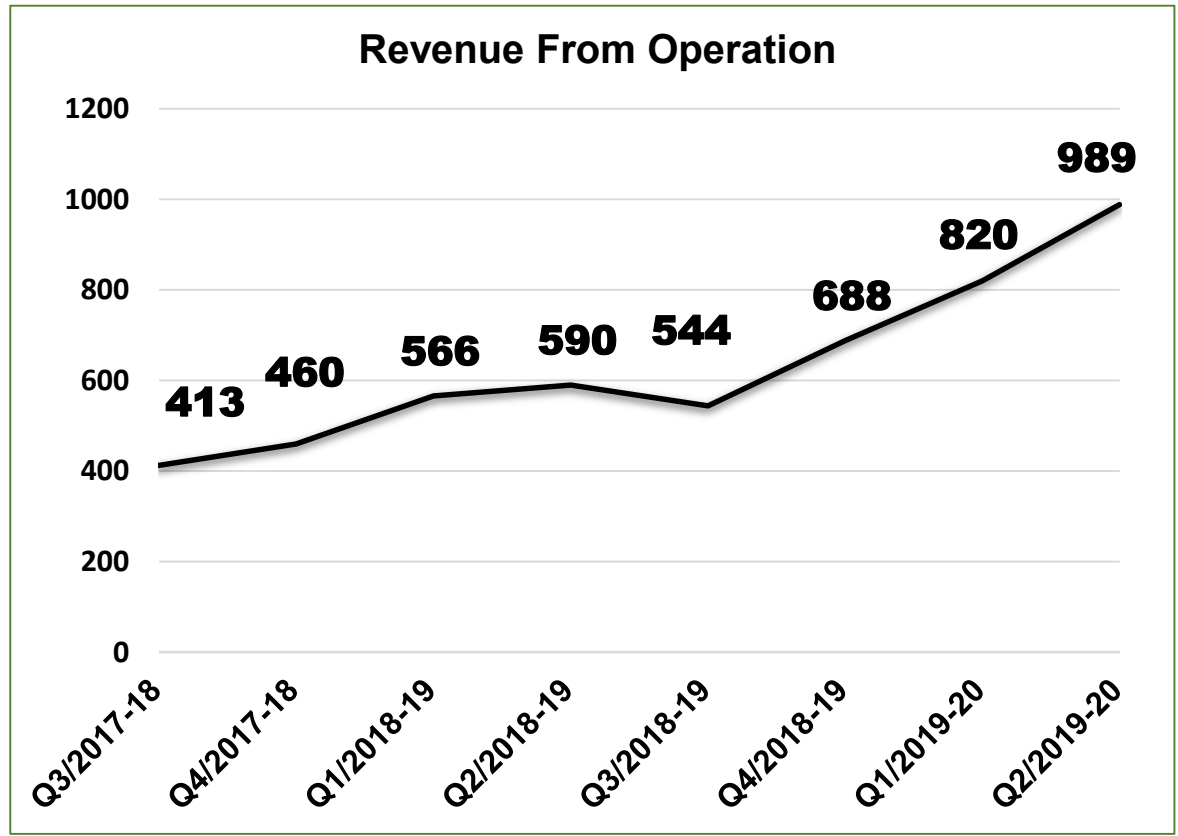
Profit and Loss Account – Abstract (Standalone)

INR Lakhs

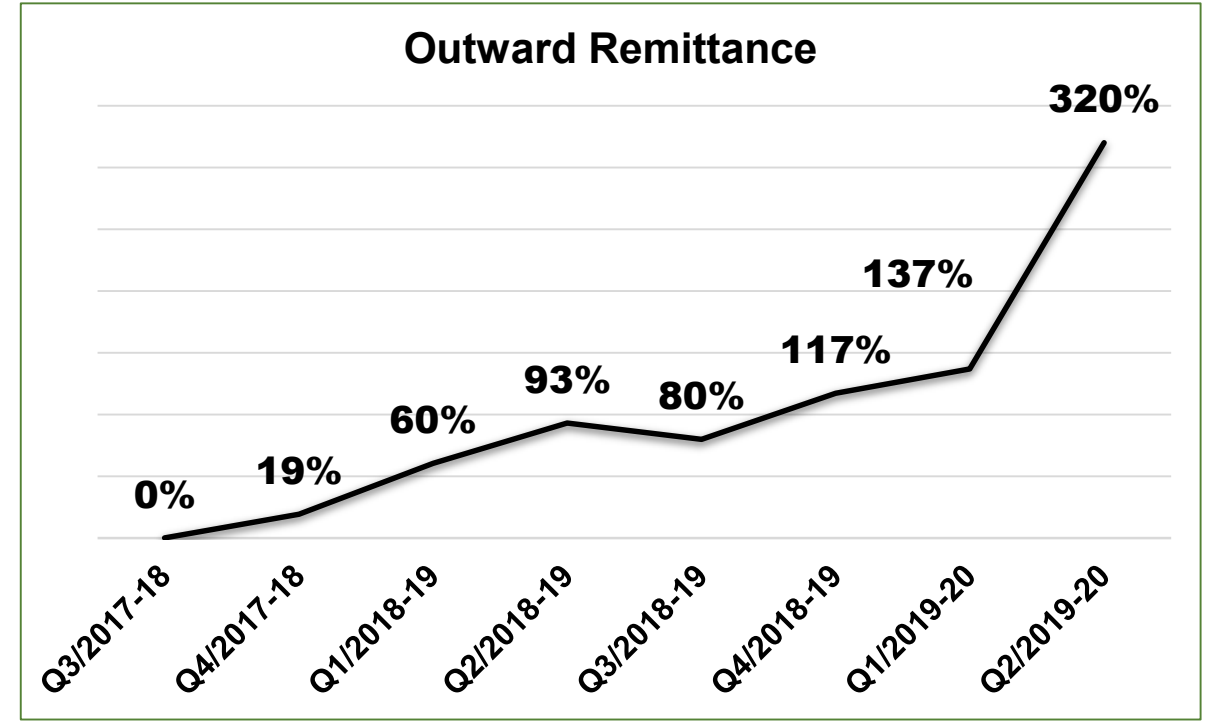
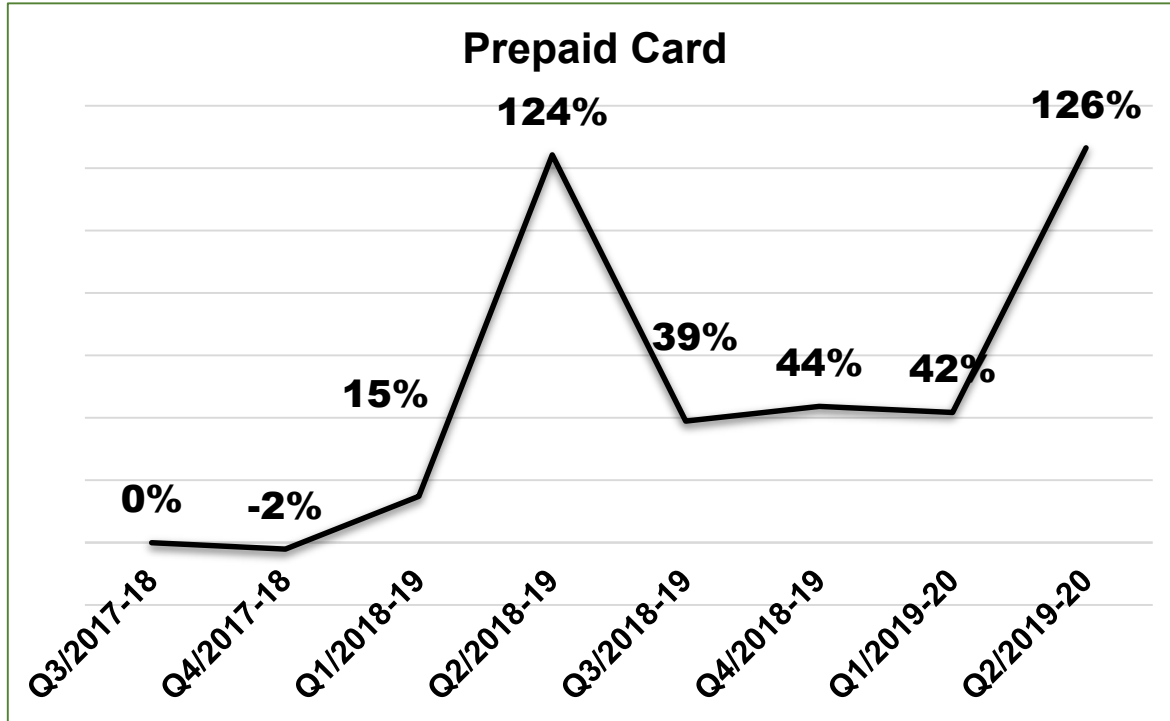
Particulars	Quarter Ended							
	30-Sep-19	30-Jun-19	31-Mar-19	31-Dec-18	30-Sep-18	30-Jun-18	31-Mar-18	31-Dec-17
	(Unaudited)	(Unaudited)	(Audited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	(Unaudited)
Revenue from Operations	988.64	820.42	688.08	543.83	590.04	565.84	459.92	412.61
Less: Direct Cost	345.84	285.10	268.89	187.42	178.25	176.63	155.07	136.81
Revenue from Operations (Net)	642.80	535.32	419.19	356.41	411.79	389.21	304.85	275.80
Other Income	47.31	51.80	100.39	82.18	36.81	58.36	70.63	37.70
Total Revenue	690.12	587.12	519.58	438.59	448.61	447.57	375.48	313.50
Selling, General & Admin Exp	554.10	507.52	441.86	394.06	397.51	447.77	398.72	613.10
EBIDTA	136.02	79.60	77.72	44.53	51.09	(0.20)	(23.24)	(299.59)
Finance Cost	48.07	32.79	29.11	30.92	34.87	31.96	31.40	61.11
EBDTA	87.95	46.81	48.61	13.61	16.22	(32.15)	(54.64)	(360.70)
Depreciation	19.93	14.47	5.33	10.77	10.77	12.27	31.29	7.21
PBT	68.01	32.34	43.28	2.84	5.45	(44.43)	(85.93)	(367.91)
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
PAT	33.58	23.43	31.48	8.14	17.77	(40.55)	(69.90)	2,658.47

Comparative Quarter on Quarter – Revenue & Expenses

INR Lakhs



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 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



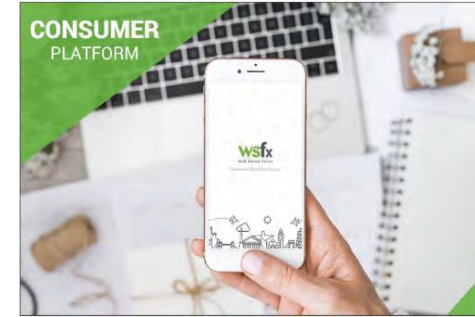
LIVE - Platform for Agent Partners to order Foreign Exchange for customers, tour operators, providing high visibility of transactions with trust & transparency.

- **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 29th July 2019 clocked One Million USD in it's first month

Wholesale Platform



Automation of Wholesale Ordering Process.




Under Development

Thank You

Corporate Office :

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