

Date: 1<sup>st</sup> June, 2019

**BSE Limited**

Phiroze Jeejeebhoy Towers,  
Dalal Street,  
Mumbai – 400 001

SCRIP CODE: 511147

Company: Wall Street Finance Limited

Sub: Investor presentation on Q4 and FY 2018-19 Results

Dear Sir/Madam,

In continuation of intimation submitted on 29<sup>th</sup> May, 2019, we are enclosing the presentation on the financial results for the quarter and year ended 31<sup>st</sup> March, 2019.

You are requested to join conference call as per details mentioned below:

Sr. No.	Particulars	
1	Day and Date	Monday, 3 <sup>rd</sup> June, 2019
2	Time	4.00 p.m. – 5.00 p.m.
3	Company participants	Mr. N. Srikrishna, Whole-Time Director & CEO Mr. Dipesh Dharod, Chief Financial Officer
4	Conference dial-in numbers	Universal Access +91 22 6280 1163 +91 22 7115 8252
		Local Access Available all over India +91-7045671221
5	Agenda	Performance of Q4 and FY18-19 Results

You are requested to take the same on your record.

Thanking You,  
For Wall Street Finance Limited



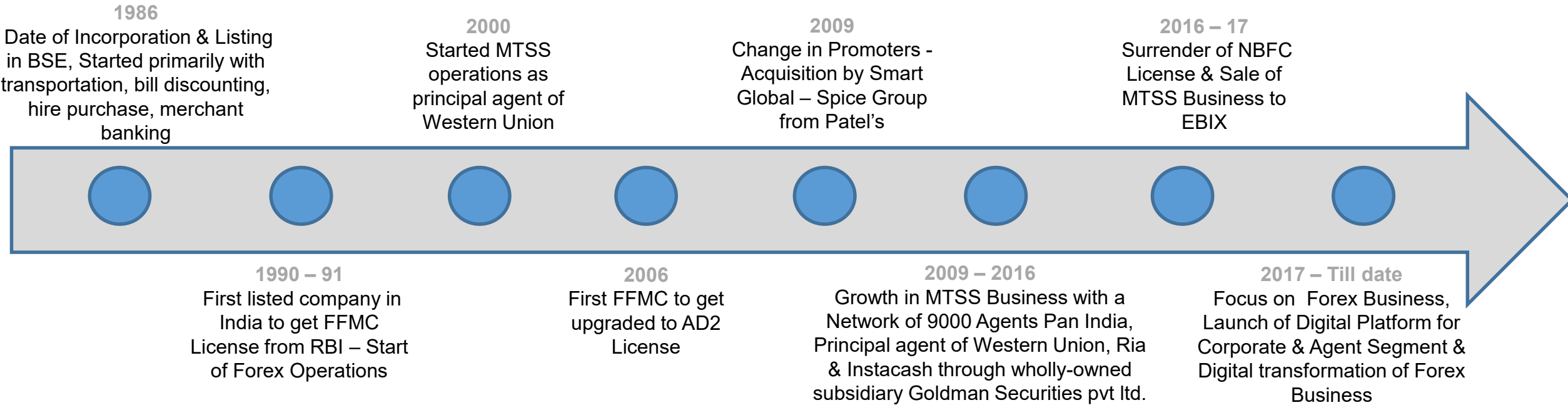
Dipesh Dharod  
Chief Financial Officer



# Investor Presentation

Result Updates for Q4 FY 2018 – 2019  
3<sup>rd</sup> June 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 Axis Bank, 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**



# Key Highlights: Q4 / FY 2018 – 2019

**Q4 Market Scenario – Consolidation in the Market, Banks moving away from Channel Business**

**WSFx - Substantial Growth in Q4 profitability & performance in various segments . First Full Year of Forex Operation in Profit post sale of MTSS Business with reduced cost base.**

Particulars (INR Lakhs)	Q4	FY 2018-19
Revenue from Ops	688	2,388
PBT	43	7

## Growth %

Forex	Q4 over Q3	YoY
Turnover	22%	48%
Revenue from Ops	27%	32%

### Key Drivers / Shortfalls: Growth in Key Segments

- Corporate Segment – Growth of 13% QoQ
- Remittance Segment – Growth of 21% QoQ
- Wholesale Segment – Growth of 33% QoQ

### Digital Platforms

- Live Platforms – Corporate & Agent Platform – Onboarding of Customers

# Forex Standalone Results : Quarter on Quarter

## Profit and Loss Account – Abstract (Standalone)

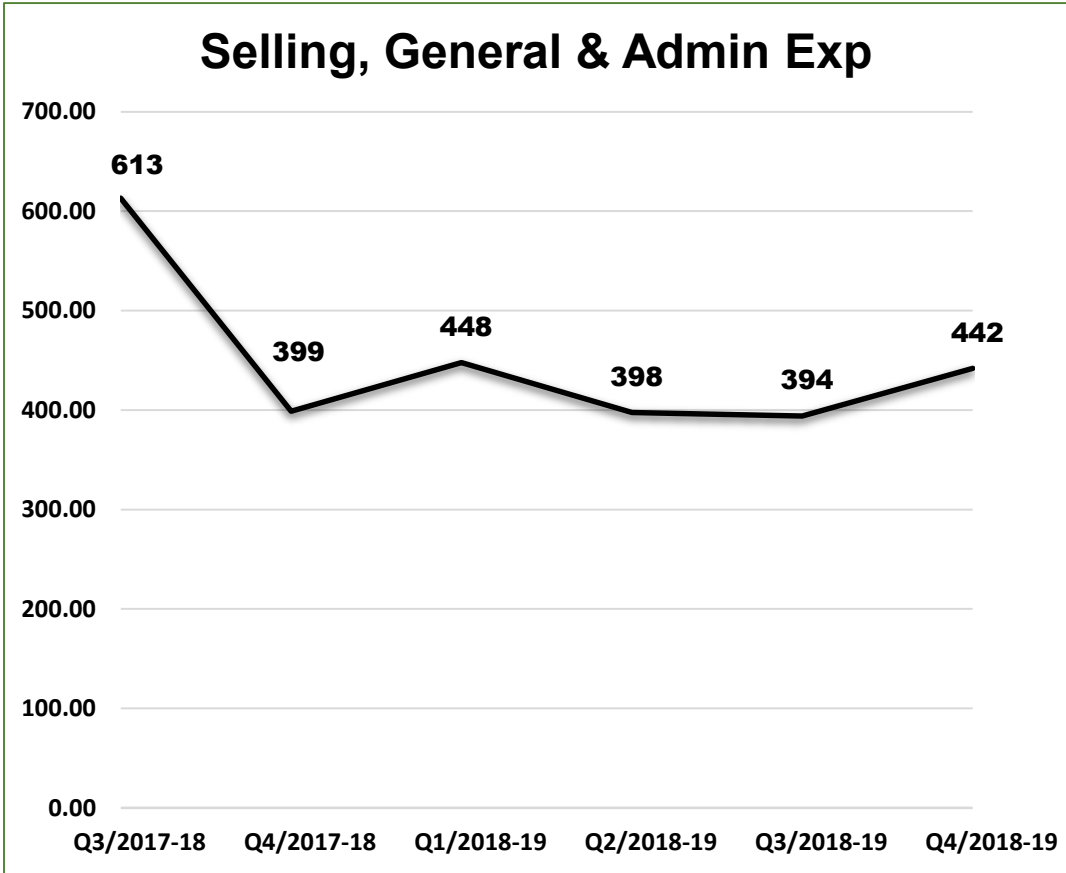
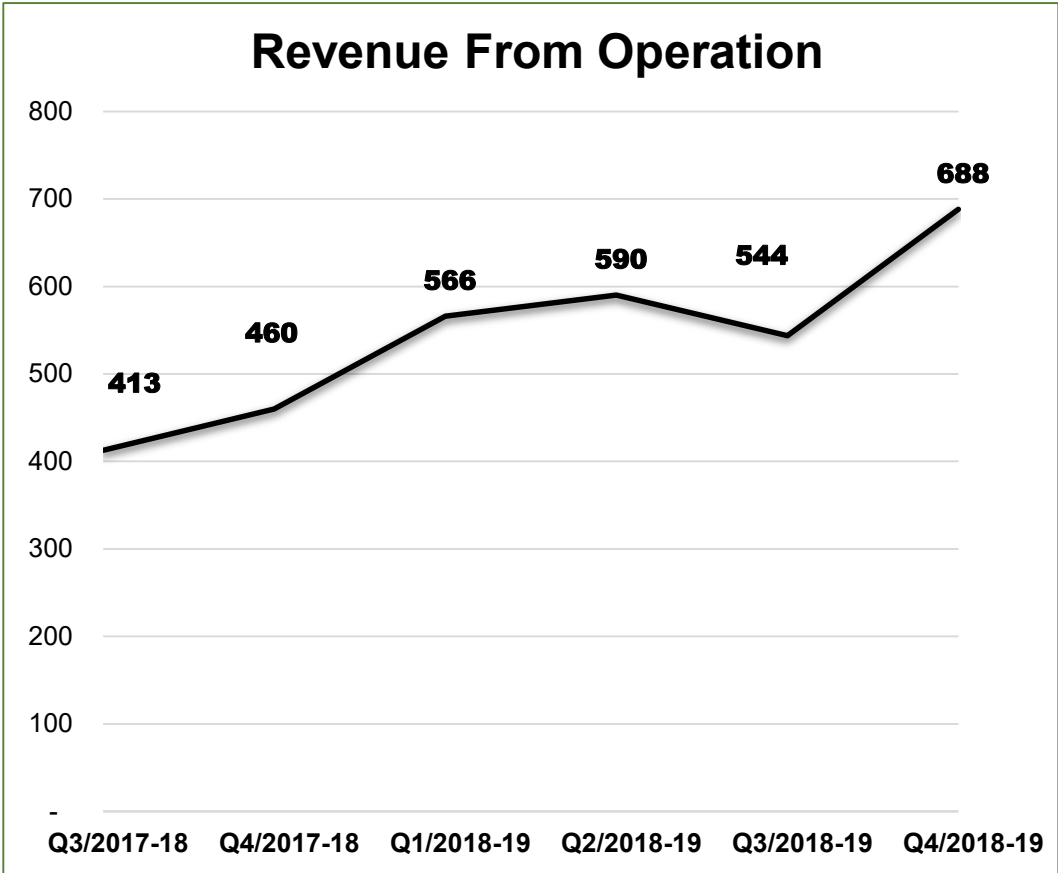
INR Lakhs

Particulars	Quarter Ended					
	31-Mar-19	31-Dec-18	30-Sep-18	30-Jun-18	31-Mar-18	31-Dec-17
	(Audited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	(Unaudited)
Revenue from Operations	688.08	543.83	590.04	565.84	459.92	412.61
Less: Direct Cost	268.89	187.42	178.25	176.63	155.07	136.81
Revenue from Operations (Net)	<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	100.39	82.18	36.81	58.36	70.63	37.70
<b>Total Revenue</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	441.86	394.06	397.51	447.77	398.72	613.10
<b>EBIDTA</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	29.11	30.92	34.87	31.96	31.40	61.11
<b>EBDTA</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	5.33	10.77	10.77	12.27	31.29	7.21
<b>PBT</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	2.05	(0.50)	(2.70)	(3.88)	0.18	796.29
Other comprehensive income	(9.75)	4.81	9.62	-	16.21	1.01
<b>PAT</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>



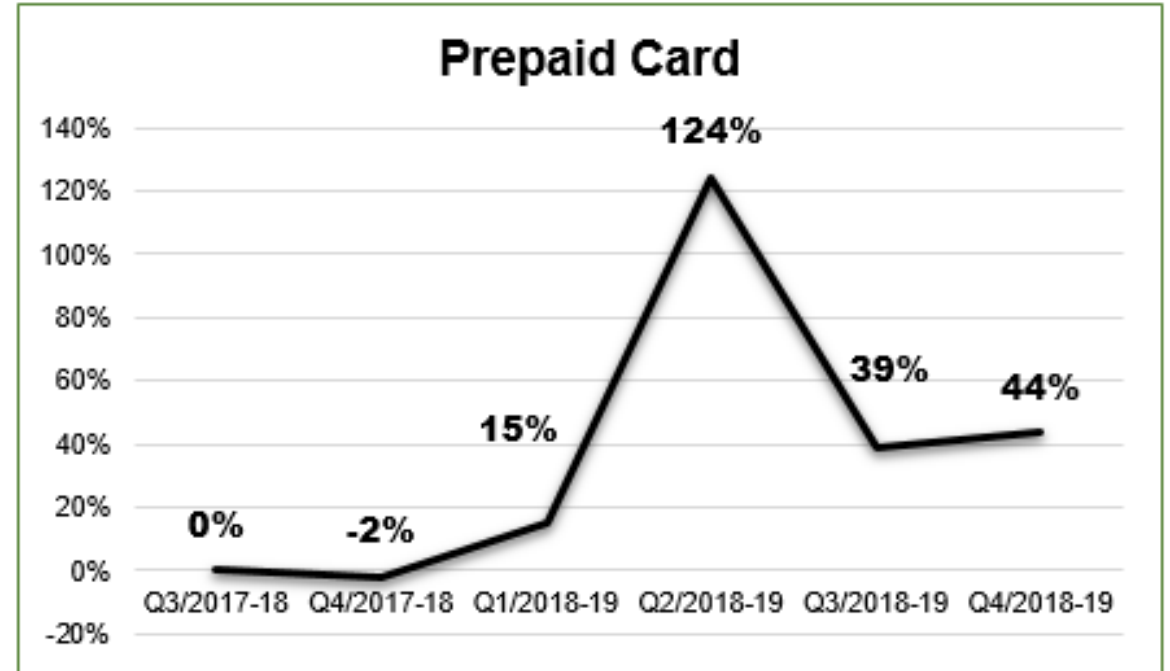
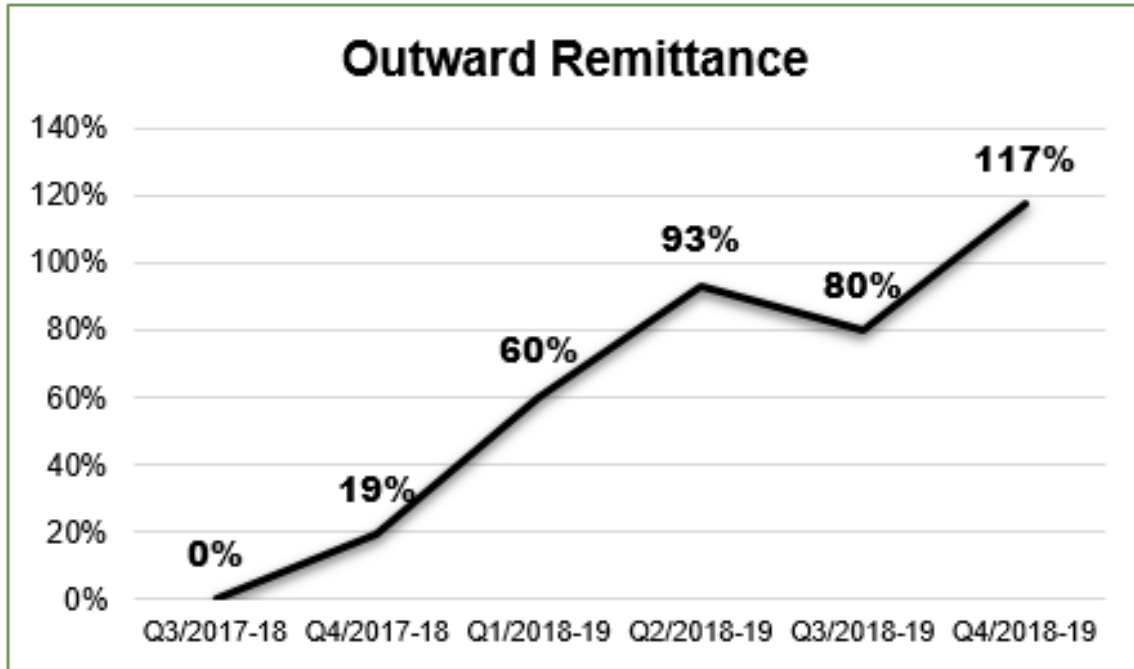
# Comparative Quarter on Quarter – Revenue & Expenses

INR Lakhs



**Note:** In Q4/18-19, the increase in expenses is majorly due higher provisioning requirements for leave & gratuity liability as per Actuarial Valuation Report, legal and professional expenses and year end provisioning of certain expenses.

# 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 and hence the spike in Q2 is seen from the above graph



## Corporate Platform



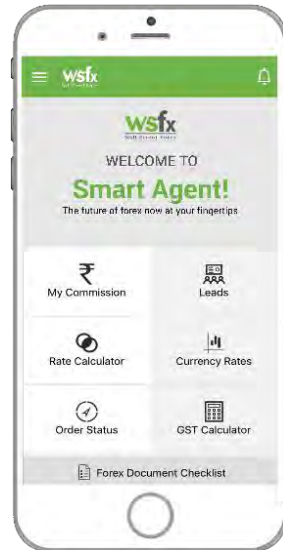
*LIVE - Automated Forex Ordering Platform customised to manage forex requirements of Large Corporate, SME & MSME.*

- **New Customer addition**
- **Migration of Existing Corporates to Platform underway**
- **Increased sales turnover from Digital Platform Customers.**

## Agent Platform



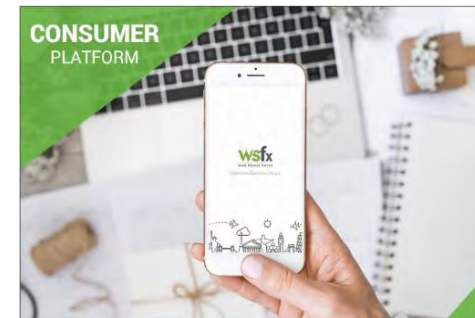
*LIVE - Platform for Agent Partners to order Foreign Exchange for customers, Tour Remittances. Providing high visibility of transactions with trust and transparency.*



## Smart Agent App

- **Launched Smart Agent App**
- **Live Launch with Agent Partners at their office**
- **Comprehensive APP for Lead Management, transaction visibility, status update, commission update / MIS.**

## 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 Cards



- *Digitally Enabled*
- *Multi Currency Card*
- *APP enabled*




- **Advanced Stage of development**
- **Q2 Launch planned**

# Thank You

**Corporate Office :**

**Wall Street Finance Ltd.**

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