

2nd December 2017

BSE/SEC/NS/19/2017-18	NSE/SEC/NS/19/2017-18
To, Bombay Stock Exchange Limited Floor 25, P. J. Towers, Dalal Street, Mumbai- 400 001	To, National Stock Exchange of India Limited Exchange Plaza, Bandra Kurla Complex, Bandra (East), Mumbai- 400 051.
Ref : Scrip Code: 533452	Scrip Symbol : WEIZFOREX

Dear Sir/Madam,

Subject: Presentation to Analyst Meet/Institutional Investor under SEBI (Listing Obligations and Disclosure Requirements), Regulations 2015

This is further to our intimation by the Company vide letter Ref no. BSE/SEC/NS/19/2017-18 and NSE/SEC/NS/19/2017-18 dated November 30, 2017 of attending Institutional conference organised by M/s. Systematix Shares & Stock on December 1, 2017, please find attached herewith the presentation made by the Company in the said conference, pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

This is for your information and records.

Yours faithfully

Weizmann Forex Limited



Nirav Shah
Company Secretary





Weizmann Forex Ltd.

Investor Presentation

2017



A Corporate Focus on Excellence



Vision

In Pursuit of EXCELLENCE in our chosen sphere of activity.



Mission

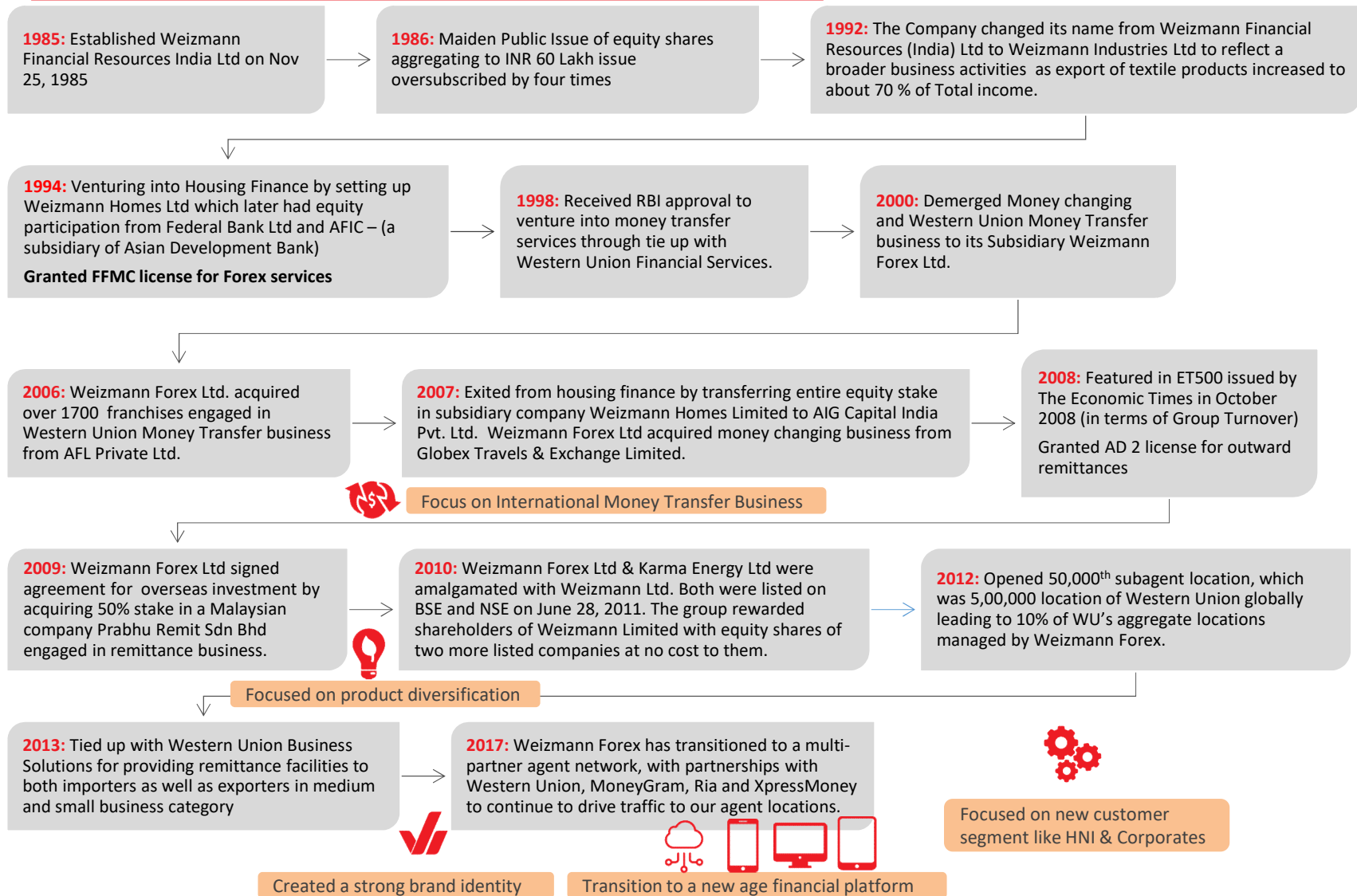
To scale greater heights by providing consistent customer satisfaction in the field of money changing, money transfer and distribution of financial products.



Values

- ✓ Honesty and Integrity
- ✓ Developing leadership
- ✓ Teamwork and collaboration
- ✓ Commitment to compliance & quality
- ✓ Respect & Dignity for everyone
- ✓ Encouragement to Self-starters with positive attitude

Our Winspirational Legacy



Awards & Accolades

- ✔ **Climbed up in ranking to 234 in ET from 239 in 2015-2016**
- ✔ **Awarded 'BEST OUTLET IN SERVICES, INTERNATIONAL' by GMR**

- ✔ Awarded 'Fastest Growing Foreign Exchange Company' at the India Travel Awards
- ✔ Ranked in Top 1000 companies by Business Today

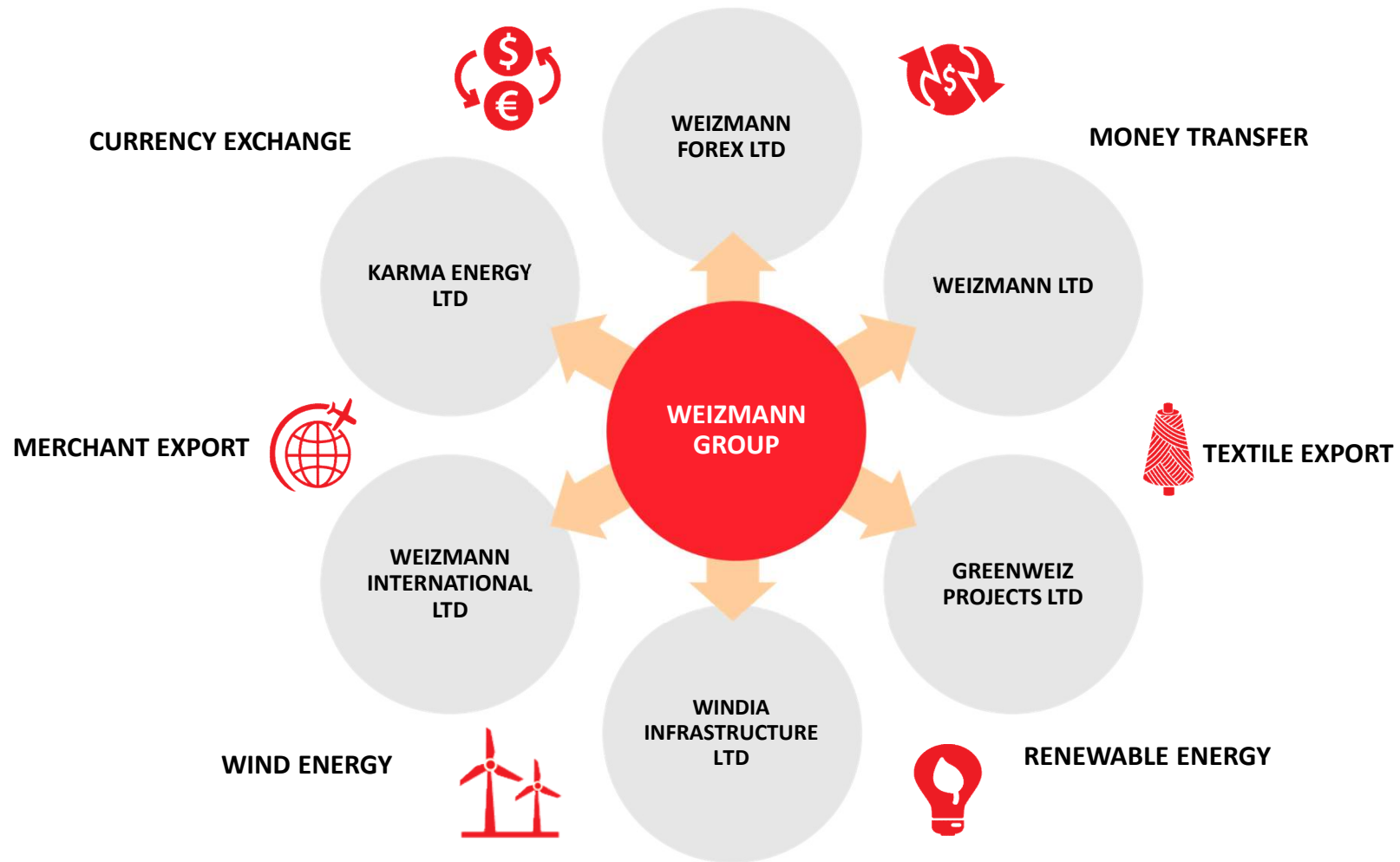
Awards from Western Union Financial Services

- ✔ The Most Dynamic Agent - South Asia Award
- ✔ Best Network Building for South Asia
- ✔ Network Expansion Excellence Award-among the principal agents of EMEASA. (Europe, Middle East, Africa & South Asia)
- ✔ Send & Receive Co- Operation Excellence Award- UAE to India for EMEASA. (Europe, Middle East, Africa & South Asia)
- ✔ Productive Location Champion
- ✔ Business Champion - Asia Pacific Region
- ✔ Location Activation Champion - Asia Pacific Region

Awards from American Express

- ✔ Winner of summit Award from American Express for year on year growth on sale of travellers cheques.

Weizmann Group: A Diversified Entity



A large player in remittances and Forex space that has served large number of customers across three decades...



Part of the 65+ Billion Weizmann Group



Listed with Bombay Stock Exchange and National Stock Exchange since 2011



30 years of Business expertise



Largest Principal agent for Western Union in the world along with Principal agent for RIA Money Transfer, MoneyGram, Xpress Money and TransFast



28 Million + satisfied customer



RBI Authorised Full Fledged Money Changer (FFMC)



RBI Authorised Dealer (AD-II Category)

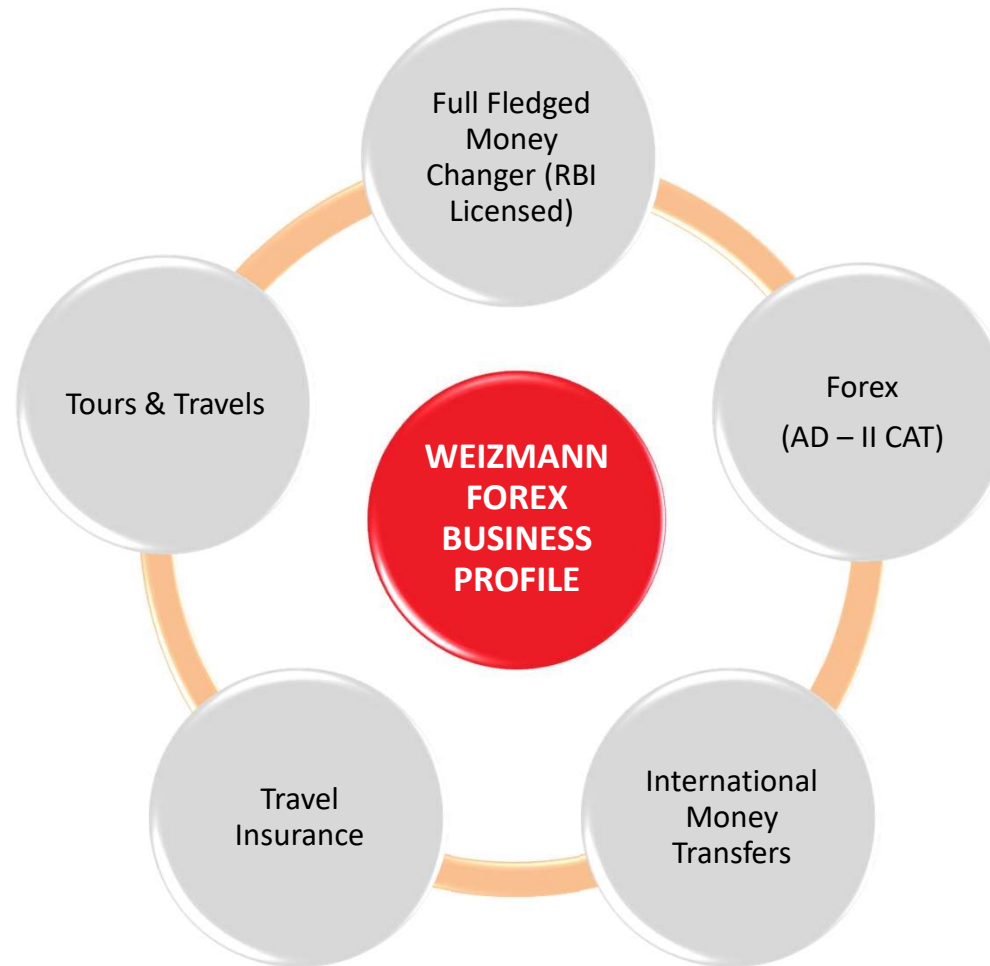


A **diversified portfolio** focused on Foreign Exchange, International & Domestic Money Transfer, Import and Export Payment Solutions, Tours & Travels, Textile Processing & Exports and Renewable Energy Generation

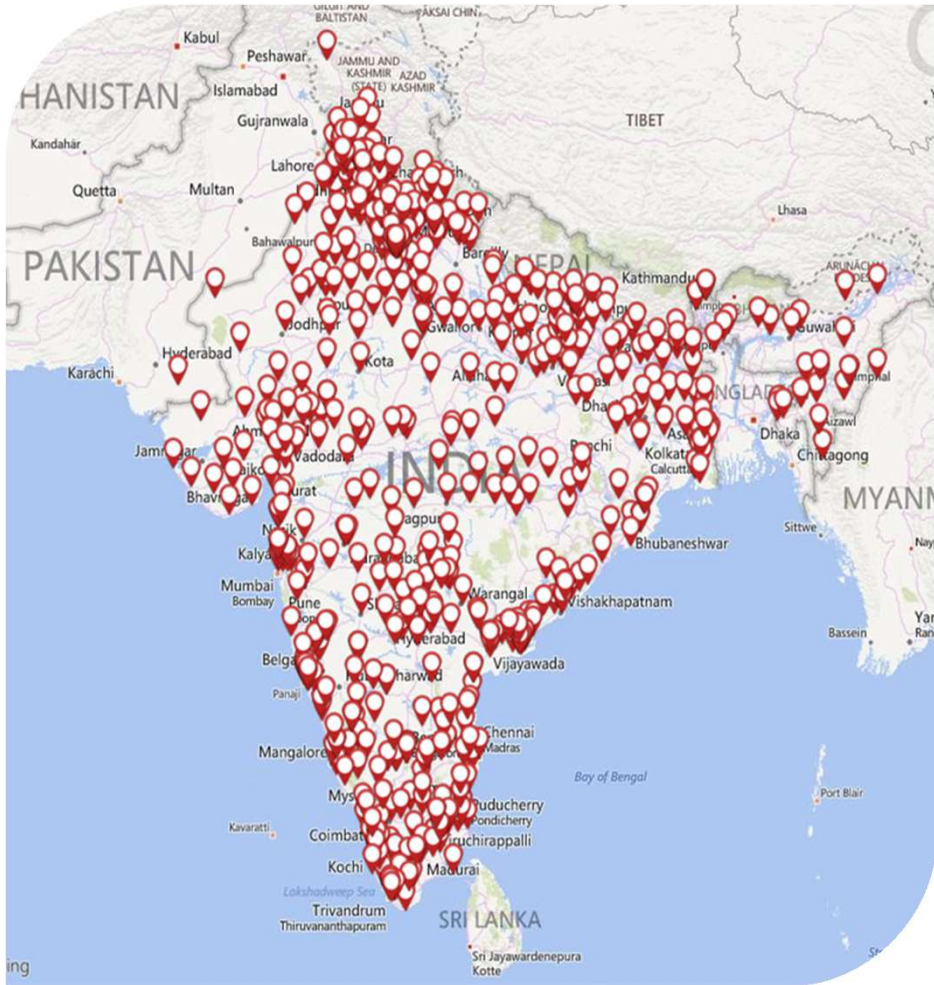


Partnership / Association with 41 leading PSU Banks and Private Banks of India along with 10 large corporates

...fulfilling various customer needs to their delight through...



...a strong distribution network across India



Weizmann Forex has presence in **ALL 640 DISTRICTS** in India



Every branch of Weizmann Forex is **USA DODD FRANK REGULATION COMPLIANT (GOLD STD)**



200+ Branches Pan India



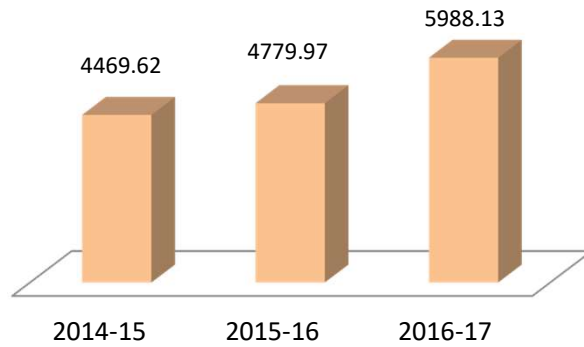
59000+ Customer Touch Points across multi-tier locations

Financial Highlights: Strong positive growth...

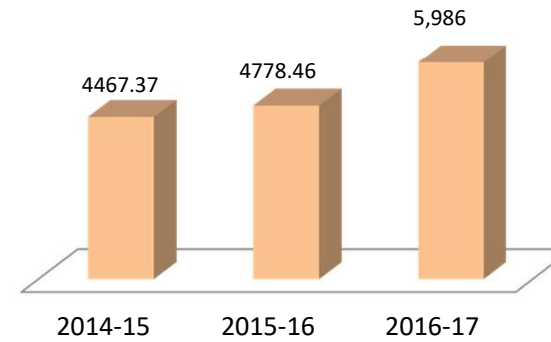
INCOME (in Crores)	2014-15	2015-16	2016-17
Turnover	4469.62	4779.97	5988.13
PBT	29.36	35.09	37.04
ADJUSTED PBT	-	-	45.38
NET PROFIT	18.63	21.87	23.01
ADJUSTED NET PROFIT	-	-	27.76*
NET WORTH	89.09	100.52	119.35
ADJUSTED NETWORTH (in 16-17)			124.10*
*Rs 8.34 crores derivative loss written off during FY 2017. Without this loss the net profit and net worth would have been higher by Rs 4.75 Crores after notional Tax appropriation			

...particularly in Forex

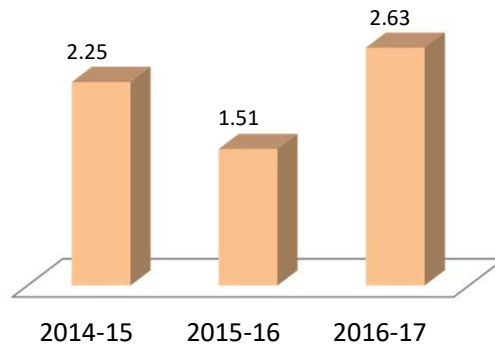
TOTAL INCOME (INR Cr)



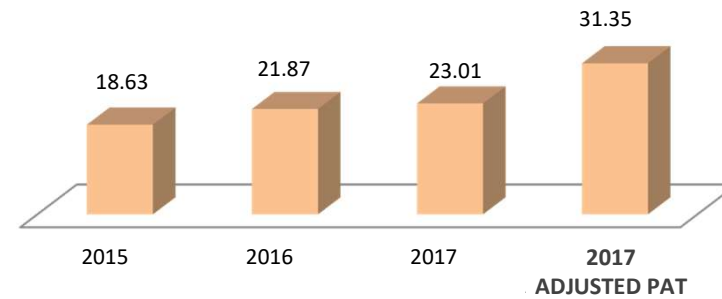
TOTAL FOREX INCOME (INR Cr)



WIND POWER (INR Cr)

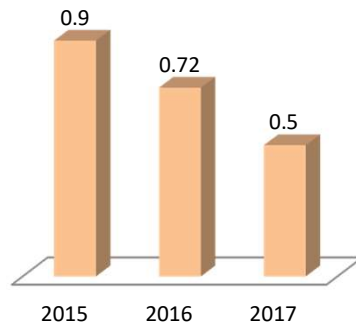


PAT (INR Cr)

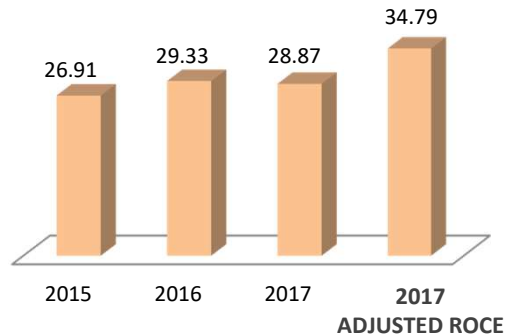


With a low debt & high return on equity combined with a growing earnings retention...

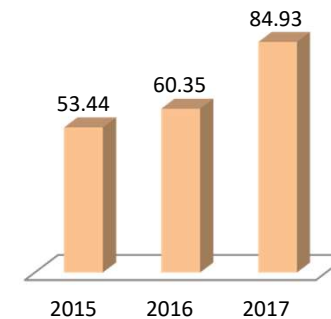
Debt/Equity Ratio



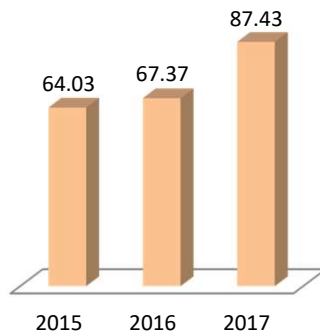
Return on Capital Employed (%)



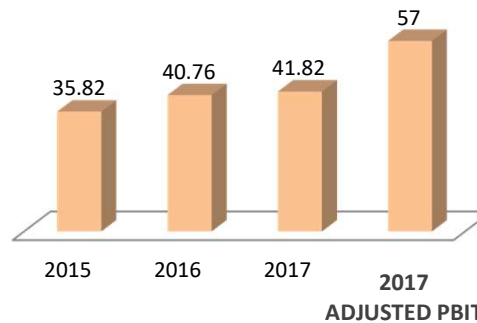
Earnings Retention Ratio (%)



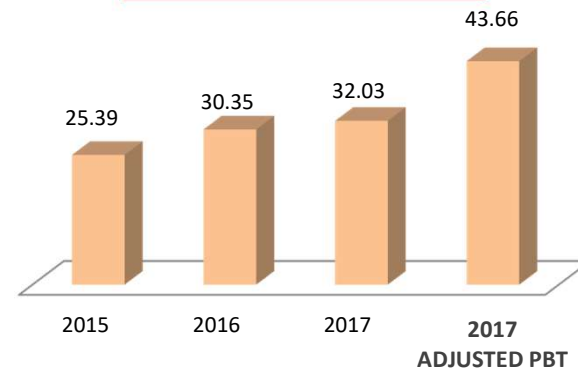
Cash Earnings Retention Ratio (%)



PBIT/Share (INR)

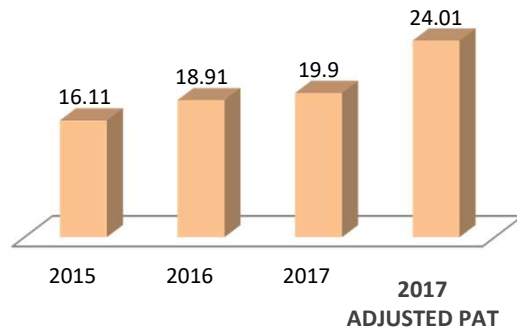


PBT/Share (INR)

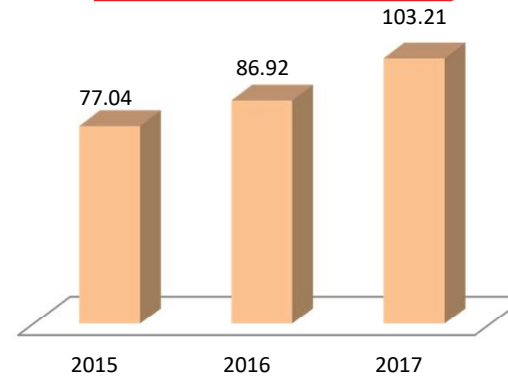


...coupled with growth of financials per share figures & continuous increase in per employee profitability, we are poised for further business growth.

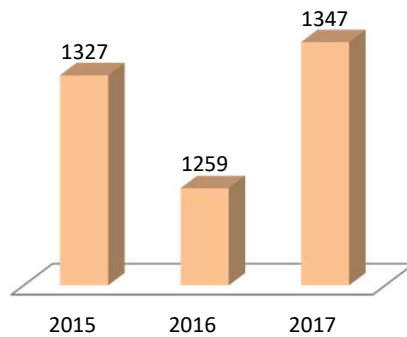
Earnings Per Share (INR)



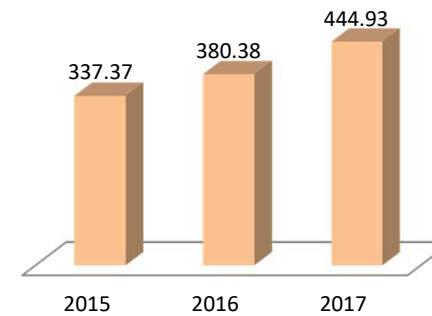
Book Value /Share (INR)



No of Employees



**Employees Productivity
INR Lakhs Business /Employee**



Business Updates – H1 FY18

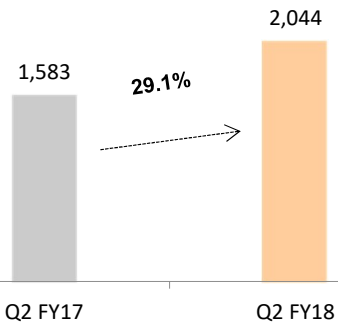
- ✓ **In addition to being the largest principal agent network for Western Union in the world by reach, Weizmann has tied up with other leading global money transfer players viz. MoneyGram (second largest money transfer company globally in terms of global agent locations with more than 3.5 lakh locations), Ria Money Transfer (over 3.25 lakh global agent locations in 146 Countries and territories) and Xpress Money (over 2 lakh global agent locations)**
 - These additional tie-ups will help the company in increasing its remittance business volumes and reduce concentration risk on account of high dependence on single principal for its money transfer business segment

- ✓ **Care Ratings has upgraded the Company's credit rating reflecting increased volumes on new tie-ups, consistent profitability and comfortable liquidity position**
 - Term Loan to CARE A-; Stable revised from CARE BBB+; Stable
 - Working Capital to CARE A-; Stable revised from CARE BBB+; Stable
 - Short Term Bank Facilities – Non-fund to CARE A2 revised from CARE A3+

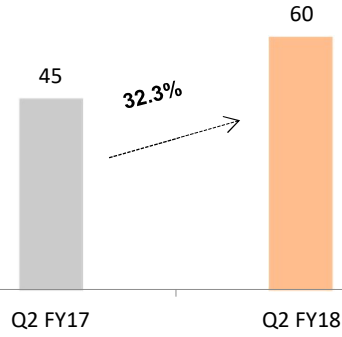
- ✓ **Board has approved the scheme of demerger of the Wind Power Division and transfer of the same to Karma Energy Ltd (KEL)**
 - Management focus on core business of money changing and money transfer
 - To boost profitability indicators
 - Proposed allotment of five equity shares of KEL for every 11 shares of WFL – scheme is subject to statutory and regulatory approvals

P&L Highlights – Q2 & H1 FY18

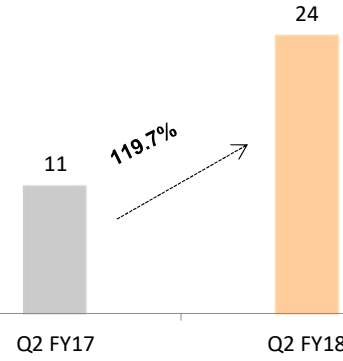
Total Income (INR Cr)



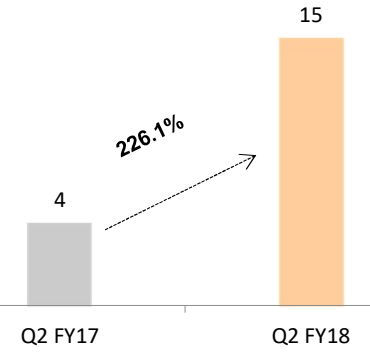
Net Revenues (INR Cr)



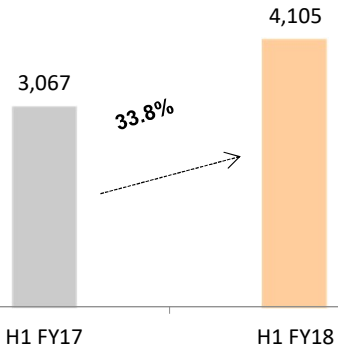
EBITDA (INR Cr)



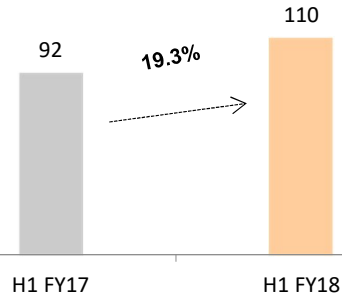
PAT (INR Cr)



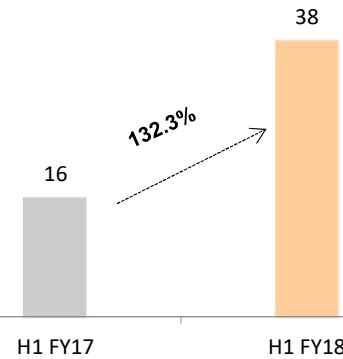
Total Income (INR Cr)



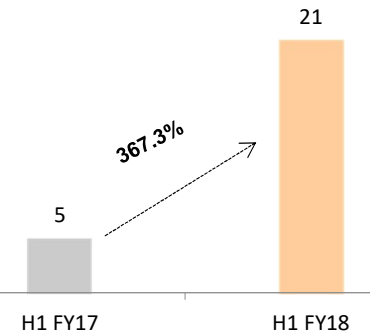
Net Revenues (INR Cr)



EBITDA (INR Cr)



PAT (INR Cr)



Abridged P&L – Q2 & H1 FY18

P&L Snapshot (INR Cr)	Q2 FY18	Q2 FY17	YoY	H1 FY18	H1 FY17	YoY
Total Income	2,043.84	1,582.92	29.1%	4,104.87	3,067.17	33.8%
Net Revenues	60.20	45.50	32.3%	110.30	92.40	19.3%
Employee Benefit Expenses	13.16	10.61	24.1%	23.58	19.14	23.2%
Depreciation and amortization expense	1.02	1.15	-9.0%	2.17	2.25	-3.5%
Other expenses	23.31	24.08	-3.2%	49.01	57.07	-14.1%
EBITDA	23.70	10.79	119.7%	37.67	16.22	132.3%
EBITDA Margin*	39.4%	23.7%	15.7%	34.2%	17.5%	16.6%
EBIT	22.68	9.67	134.6%	35.50	13.97	154.2%
EBIT Margin*	37.7%	21.3%	16.4%	32.2%	15.1%	17.1%
Finance Cost	1.50	2.81	-46.8%	3.24	5.19	-37.4%
Exceptional items/Prior period item	0.0	0.0			-1.1	
Profit before tax	21.18	6.85	209.1%	32.25	7.69	319.4%
Taxes	6.60	2.38	177.1%	10.80	3.10	248.4%
Tax rate	31.2%	34.8%	-3.6%	33.5%	40.3%	-6.8%
Profit after tax	14.57	4.47	226.1%	21.45	4.59	367.3%
PAT margin*	24.2%	9.8%	14.4%	19.5%	5.0%	
Basic EPS (not annualized)	12.57	3.83		18.48	3.91	
Diluted EPS (not annualized)	12.57	3.83		18.48	3.91	

*Calculated on net revenues basis

Balance Sheet – H1 FY18

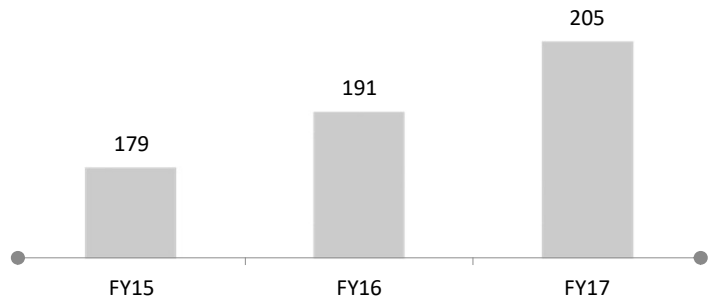
Balance Sheet Snapshot (INR Cr)	31 Mar 2017	30 Sep 2017
Net worth	140.52	157.72
Gross debt	63.28	53.84
Cash and cash equivalents	35.98	51.50
Average Capital Employed	139.85	172.25
Fixed Assets	38.51	38.48

Key Metrics	31 Mar 2017	30 Sep 2017
Debt/equity (x)	0.45	0.34
Debtors (days)	3.23	3.63
Inventories (days)	1.48	0.95
Creditors (days)	2.55	2.66
Working Capital Turnover (Days)	3.82	3.60
RoE* (%)	26.10	36.81*
RoCE* (%)	39.85	50.35*

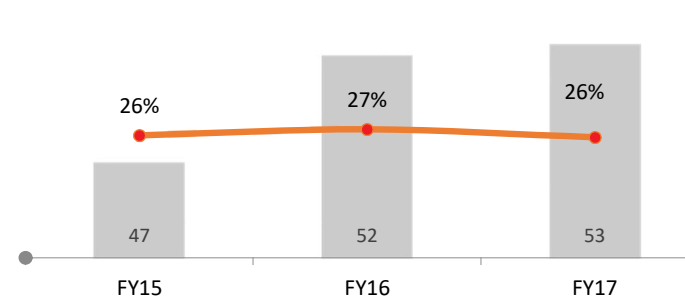
**Note: ROE, ROCE, Net Worth and Debt/Equity Ratio for FY17 are based on restated financials as per Ind-AS*

Financial Highlights (FY15-17)

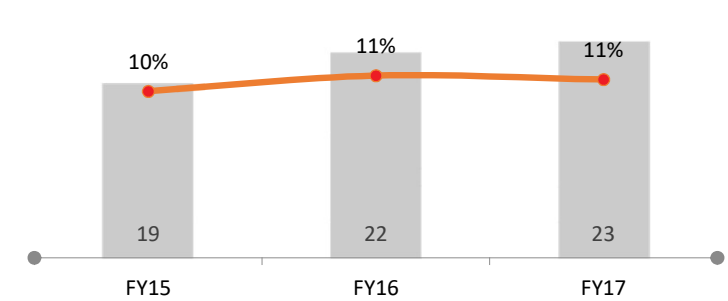
Net Revenues (INR Cr)



EBITDA (INR Cr) EBITDA Margins (%)



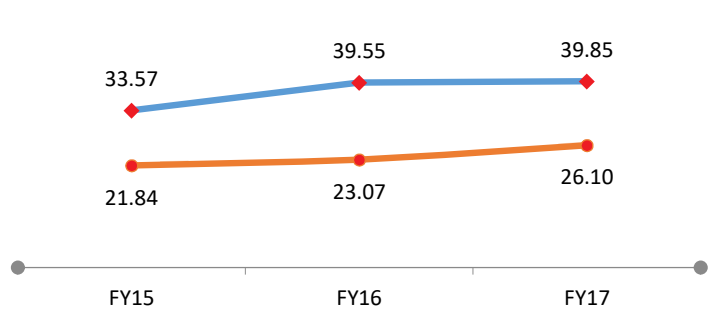
PAT (INR Cr) PAT Margins (%)



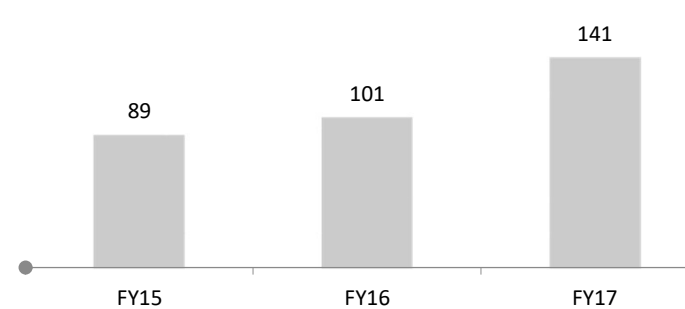
Note 1: EBITDA and PAT margins calculated on Net Revenues basis.

Note 2: FY17 EBITDA & PAT included the loss incurred on closure of derivatives deal relating to wind power operations that stood at INR 8.34 crore. The company had entered into a derivative transaction to hedge against dollar denominated loan for wind mill business. Currently, both derivative exposure and dollar denominated loan stands closed. Also, during FY17, the company reported additional loss on divestment of part stake in joint venture and other non-current investment amounting to INR 1.08 crore. Adjusted for the above transactions, EBITDA would have been higher by INR 9.42 crore; PAT and Net Worth would have been higher by INR 5.35 crore

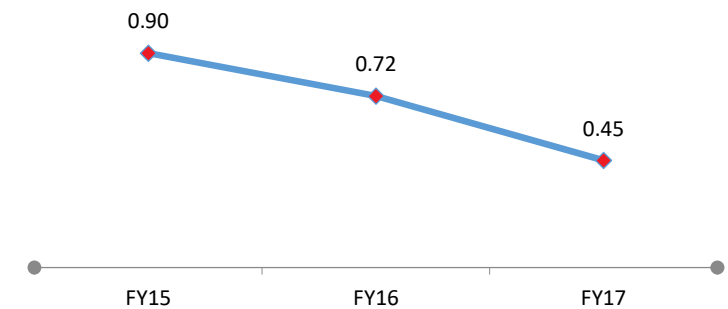
ROCE (%)* ROE (%)*



Net Worth* (INR Cr)



Debt/Equity Ratio*



*Note: ROE, ROCE, Net Worth and Debt/Equity Ratio for FY17 are based on restated financials as per Ind-AS

ROE = PAT/Avg Net Worth; ROCE = EBIT/Avg Capital Employed; Capital Employed = Net Worth + Debt

A diverse group expert board members



Mr. D. G. Siraj, Chairman

Experience: 40 years +

Qualification: Bachelors in Business Management, Diploma in Management Studies from London, U.K.

Past: Export Promotion Panel of the Cotton Textile Export Promotion Council, Committee of the All India Exporters Chamber



Mr. Chetan Mehra, Vice Chairman

Experience: 32 years +

Qualification: Bachelors in Science

Past: Weizmann Homes Ltd., CII-GBC Sub-Committee for Development of Wind Energy, Laxmi Finance and Leasing Companies Commercial Premises Co-operative Society Ltd.



Mr. B. Karthikeyan, Managing Director

Experience: 20 years +

Qualification: IIM Lucknow, IIT Madras

Past: SBICAP Securities Ltd (SSL), Axis Securities and Sales Limited, ICICI Bank, ICICI Brokerage Services, Web18 securities, Shriram Insight,



Mr. Neelkamal Siraj, Director

Experience: 40 years +

Qualification: Bachelors in Commerce

Past: Textile industry, manufacturing, export and marketing



Mr. Hitesh V. Siraj, Director

Experience: 29 years +

Qualification: Bachelors in Commerce

Past: Textile industry



Ms. Smita Davda, Director - Business Development

Experience: 27 years +

Qualification: Bachelors in Commerce

Past: Navbharat Archive XPress Pvt. Ltd.

A diverse group expert board members



Mr. Kishore Vussonji, Director

Experience: 37 years +

Qualification: Bachelors in Science and Law

Past: M/s. Kanga & Co., Advocates & Solicitors



Mr. B. L. Patwardhan, Director

Experience: 40 years +

Qualification: Masters in Economics

Past: SBI, Indo Nigerian Merchant Bank, SBI Chicago, Credit National Banking Group



Mr. Nakul Chopra, Director

Experience: 29 years +

Qualification: Bachelors in Art, Economics

Past: CEO South Asia, Publics Group, Real Value, Grey Worldwide



Mr. Upkar Singh Kohli, Director

Experience: 43 years +

Qualification: Mechanical Engineer, CAIIB.

Past: Punjab & Sind Bank, Union Bank of India, Dena Bank

An experienced & well diversified management team



Mr. K. Mohan Bhaktha, Executive Director

Experience: 31 years +

Qualification: MBA in Banking & Finance, CAIIB

Past: SBI, Mizuho Corporate Bank



Ms. Isha Siraj Kedia, Vice President – Strategic Initiatives

Experience: 10 years +

Qualification: MBA from Columbia University's Graduate School of Business

Past: Edelweiss, Cole Haan (a Nike Company, USA)



Mr. P. Shantharam Shetty, Chief Operating Officer- Money Transfer Business

Experience: 48 years +

Qualification: Bachelor of Science

Past: Vijaya Bank



Vispi Patel, Executive Vice President & Business Head – Forex

Experience: 28 years +

Qualification: Masters in Commerce, Diploma in Business Management

Past: Indusind Bank Ltd, ING Vysya Bank Ltd, Centrum Pvt. Ltd.



Mr. Sankalp Waingankar, Chief Technology Officer

Experience: 17 years +

Qualification: Bachelor of Commerce, Diploma in Business Management

Past: Deloitte Consulting



Mr. Anant Yadav, Chief Financial Officer

Experience: 30 years +

Qualification: Bachelor of Commerce, CA

Past: Indusind Media & Communications, Garware Plastics Ltd., Asian Foods Ltd., Siticable Network Limited.



Mr. T V Subramanian, Head Legal & Compliance Officer

Experience: 33 years +

Qualification: Bachelor of Science, CA, Company Secretary and Cost Accountant.

Past: Greaves Cotton Ltd., Skefko India Bearing Ltd., SKF Bearings India Ltd.



Mr. Sandeep Sharma, Business Head – WISE

Experience: 20 years +

Qualification: Masters in Finance & Marketing

Past: ICICI Bank, HDFC Bank, Airtel Payment Bank, GTB (erstwhile FINA Bank), Trust Merchant Bank in Africa.

A portfolio that enables growth

Forex is a growing industry. But what sets Weizmann apart?

‘VERTICALISATION’

- To enhance focus on various customer segments
- To focus on customer acquisition, retention & re-activation

Weizmann Forex Ltd

Forex

(Almost all sales)
(45 - 50 % of Net Income)

International Inward Remittances

(50 – 55% - Net Income)
\$62.7 - \$65 bn.
(Industry growth rate – 4.2%)

Currency Exchange & Forex Travel Card

(30-35% Turnover)
(1.5-1.8% margin)

Walk-ins

(Industry growth rate – 9.2%)

Travel Agents

(Industry growth rate – 9.2%)

Corporates

(Industry growth rate – 9.2%)

Remittances

(40 - 45% turnover)
(1.1 – 1.4% margin)

Student

(Industry growth rate – 42.75%)
• FY 16-17 : 746.60
• FY 17-18 : 1065.80 (USD mil)

Tour

(Industry growth rate – 50.65%)
• FY 16-17 : 1347.20
• FY 17-18 : 2029.50 (USD mil)

Films

Bulk

(20 - 25% turnover)
(0.5 – 0.8% margin)

Trade Remittances

(Nascent service)

95% Market share of Western Union Business Services

Tie-up with Payoneer

Western Union

MoneyGram

Ria

Xpress Money

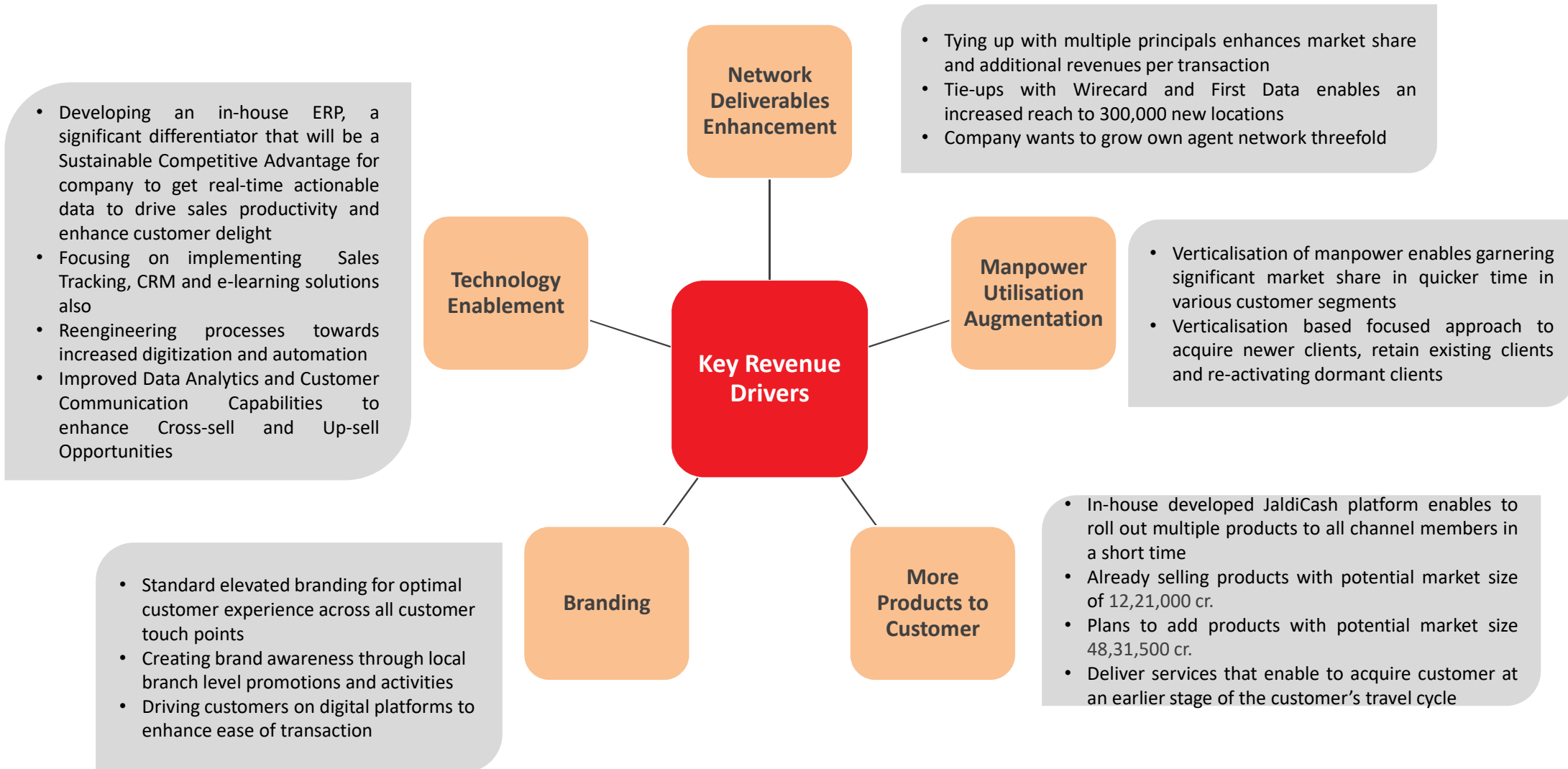
Increase in **DIVERSIFICATION** helps in generating more market share, particularly from high revenue corridors through utilization of negligible incremental resources.

Business Strengths and opportunities



- ✓ Strong brand for Forex & Remittances
- ✓ Experienced manpower & strong network
- ✓ Huge opportunities to cross-sell and up-sell products during the customer's travel cycle & transaction
- ✓ To meet the challenges the company has partnered with top 5 global principals for International Money Transfer business to broad based revenue and exploit full potential of our network

Enablers that drive growth



Partnership for Success: Bank partners



Partnership for Success: Business partners



Partnership for Success: Class of trade of other retail partners

- ✓ NBFC
- ✓ Travel Agents
- ✓ Mobile & Utility Service
- ✓ Co-operative Societies / Savings and Credit Cooperative
- ✓ Jewelers
- ✓ Agent – Financial Services
- ✓ Dedicated Money Transfer
- ✓ Forex Agents
- ✓ Money Lender
- ✓ General Stores
- ✓ Medical Stores / Chemist
- ✓ Stores – Cloth / Garments / Super Stores
- ✓ Distributor – Cable Services / Mobile Services etc.
- ✓ Cyber Café
- ✓ Petrol Pump
- ✓ Photo Studio / Shop
- ✓ Electronics Showroom
- ✓ Agency Services
- ✓ Education Institute / Driving Institute
- ✓ Dealer – Computer Hardware / Peripherals
- ✓ Medical Clinic
- ✓ Auto Showroom
- ✓ Distributor – FMCG / Consumable Goods
- ✓ Placement Agency
- ✓ Distribution Services
- ✓ Education Institute
- ✓ Traders / Suppliers
- ✓ Advt Agency / Graphic Designing and Studio

FinTech business: Supported on JaldiCash platform

- ✓ In-house developed JaldiCash, is an **integrated Payments & Business Solution platform** that assists our business partners to distribute multiple services. It has 10 Million wallets with annual turnover of INR 10 billion

Existing Products

- Domestic Money Transfer : 1.5 lakhs cr. (as quoted in Financial Express, Economic Survey of the Govt. Feb 1, 2017)
- Utility Bill Payments : 6 lakhs cr. (2014) → 9.4 lakhs cr. (2020)
- Indo Nepal Remittance : 6500 cr. (2015)
- Rail Tickets : 50,000 cr. tickets
- Flight : 65,000 cr.
- Two Wheeler Insurance : 10,000 cr.

Future Products

- P2P lending : 20,000 cr. → 30,000 cr. -2023

Period	POS No. of POS terminals	No. of Transactions	Value of transactions on POS (Conservative Payment Transactions value 5)
Pre-Demonetisation	15 lakhs	19 cr.	18,000 cr.
Post - Demonetisation	30 lakhs	37 cr.	36,000 Cr.
Potential	62.5 lakhs	75 cr.	75,000 cr.

- Working Capital Loans for Retailers : 26 lakhs cr.
- Hotel Booking : 26,000 cr.
- Lending Products : 13 lakhs cr. (Consumer Lending)
- Bus Ticketing 500 cr. Online / 15,000 Cr. Total
- Agent assisted Sales : 4 lakhs cr. (2026)
- Jewels Purchase : 4 lakhs cr.

Market Size: 12,21,000 cr.

Market Size: 48,31,500 cr.

Solution providers to

We provide solutions to:



Our partners:



Our Banking partners:



Service focused positioning – Our Branches

Weizmann Forex
वाइज़मेन फ़ॉरेक्स लिमिटेड

CURRENCY EXCHANGE
MONEY TRANSFER
TRAVEL INSURANCE
OVERSEAS TRAVEL CARD
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Student Forex Solutions

A range of forex products under one roof



At Weizmann Forex we have put together a wide range of customised Forex solutions that cater to all your Forex needs. From University Fee Payments, Currency Notes, Demand Drafts, Multi-Currency Travel Card, Living Expenses to Student Insurance, we have it all under one roof.

So you can focus where it's needed the most - Your Future.

Our services:

- **University & College Fee Payments:** Quick and hassle-free fee payments to foreign universities & colleges with minimum documentations
- **Currency Notes:** Best Foreign Exchange rates for student with an option of fast & reliable doorstep delivery
- **Living Expenses:** Instant top-ups, Wire Transfer and easy Card Reload options for day-to-day student expenses
- **Overseas Travel Card:** Secured EMV chip and pin based Forex Travel Card customised for students with zero withdrawal charges
- **Student Insurance:** Comprehensive Overseas Student Travel Insurance plans provided by reliable Insurance partners
- **Overseas Travel & Ticketing:** Easy and convenient air ticket booking for students and parents
- **Customised Forex Solutions for Parents:** Parental control on Overseas Travel Card usage like setting daily withdrawal limit, 24/7 access to funds and instant alerts on every transaction



Benefits of Overseas Travel Card:

- Multi currencies in a single card
- Free ATM withdrawals for students
- Option to set daily withdrawal limit
- 24/7 access to funds
- Easy online reload from anywhere - anytime
- Instant alerts on every transaction
- Global Customer Assistance Service

To know more about the our various Student Forex product offerings,

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Weizmann Forex Ltd
Written by Preshit Shetty · July 3 at 10:29am

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Weizmann Forex Ltd
11 August at 18:36

The Rupee drops down by 25 Paise to the Dollar which is at 64.08. Here's what our Executive Director, Mr. Mohan Bhaktha has to say about the Rupee's fall.



“INR has weakened against USD by about 1% during last one week. While no one can predict the future movement, Indians who are planning to travel abroad in the near future are advised to buy their forex requirement without delay.”

- Mr. K. Mohan Bhaktha
Executive Director

Weizmann Forex Weiz Speak

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Weizmann Forex Ltd
15 August at 10:50

Weizmann Forex wishes you all a very #HappyIndependenceDay!



Let your heart bask in free spirit,
Let your soul soar high,
With the essences of Freedom on
The Independence day!


Weizmann Forex Happy Independence day

CURRENCY EXCHANGE | OVERSEAS TRAVEL CARD | MONEY TRANSFER | TRAVEL INSURANCE | STUDENT FOREX SOLUTIONS

Weizmann Forex Ltd
23 August at 18:20

Weizmann Forex offers a wide range of solutions in Foreign Exchange including- Foreign Currency Demand Drafts, Currency notes, Multi-currency prepaid cards, University fees and living expenses when planning on Overseas Education.

Know more- <http://bit.ly/2uIwWFb>



Weizmann Forex Student Forex Services under one roof

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Weizmann Forex Ltd
19 August at 16:58

Studying abroad does not need to burn a hole in your pocket!
Read on to know all about the various countries where you can study abroad for cheap or even Free!

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Participating in Strategic Events and Conferences



Connecting with Customer through Community Building Programs



Connecting with Customer through Community Building Programs



Social Commitment for Sustainable Development

Weizmann Forex in association with Western Union Foundation took up the responsibility to improve the infrastructure facilities of Sanskardham Academy at Goregaon, Mumbai which caters to economically backward and physically challenged students.



Weizmann Forex in association with Concern India Foundation organised The Trunk Show, Style For A Cause. The Trunk Show a beautifully curated event showcasing high fashion, prêt garments and accessories was organised and the funds generated from the show were channelised to the various social activities of Concern India Foundation.



THANK YOU.

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