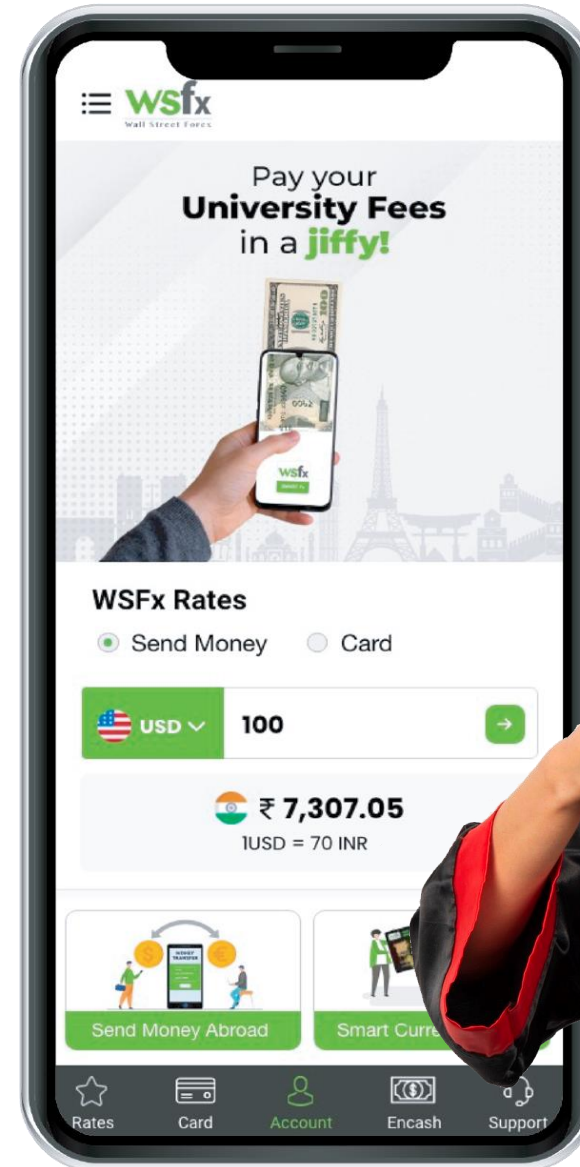


Investor Presentation Q2 FY 2022-23



The Journey so far...

Forex to Fintech

RBI Authorized AD2, Listed In BSE
ISO 27001 Certified.
16 Branches across India

Partnered with **Yes Bank, HDFC Bank, Thomas Cook, Indusind Bank, RBL** etc
for Prepaid Cards / Outward
Remittances

Focus on **Corporate Travel, Student & Millennials**.
Large Customer Base including HDFC Credila, L&T, E&Y, Hexaware, Siemens, Mphasis, Tech Mahindra, etc.



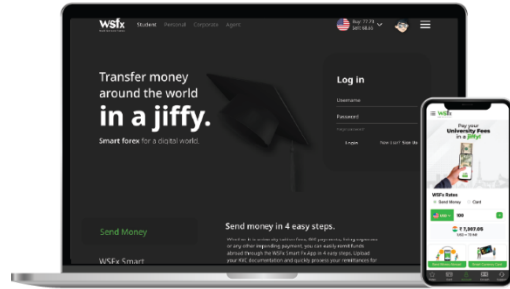
WSFx Smart Currency Card
Co- Branded Prepaid Card with Yes Bank.

Digital - B2B / B2B2C Platforms for
Corporate & Agent . WSFx Smart Fx app
focused on Students & Millennials

Participated & Tested **WSFx Secusmart Remit**,
Platform for Personal outward Remittances in
RBI regulatory Sandbox for Cross Border
Remittances

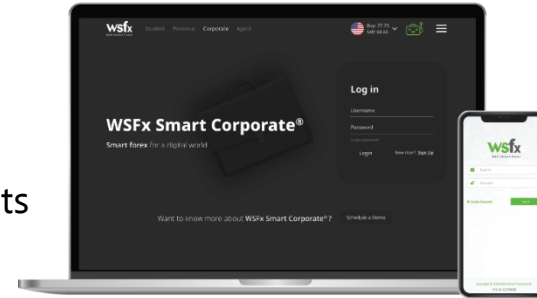
* Significant impact in Business due to COVID in FY 20 & 21

Digital Platforms



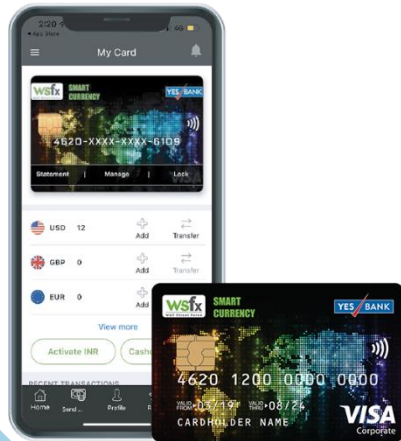
WSFx Smart Fx App & Portal

Send money abroad in a jiffy with the WSFx Smart Fx App and Portal and manage your forex requirements digitally.



WSFx Smart Corporate Platform

Advanced digital solutions designed to aid corporates with their forex requirements for business travel.



WSFx Smart Currency Card

Smart App enabled Multi-currency card with both international and domestic acceptance.



WSFx Smart Agent Platform

Comprehensive digital solution designed for Agent Partners to manage their customer's Forex & Remittance requirements.

Q2 FY 2022-23 Performance Highlights

Q2 IN PROFITS

- ✓ PBT of INR 93 Lakhs in Q2 from INR (86.11) in Q1
- ✓ GTO of INR 1000 Cr, QNQ growth of 78%
- ✓ NR of INR 6.82 Cr, QNQ growth of 78%
- ✓ Expenses of INR 5.55 Cr in Q2 from INR 4.23 Cr in Q1

- Business recovering post Covid Impact with all segments showing growth.
- High Season for Student business, surpassing Pre Covid levels of Business.
- Significant growth in Priority Segments of Prepaid Forex Cards and Outward Remittances
- Growth in WSFx Smart Currency Card Business and App usage
- Acquisition of Key Corporates and Agent Partners.
- Digital Transformation as WSFx Global Pay - Specialist in Forex & Cross Border Payments
- Increasing customer adoption and usage of WSFx Digital Platform and solutions.

Q2 FY 22-23 & Comparison

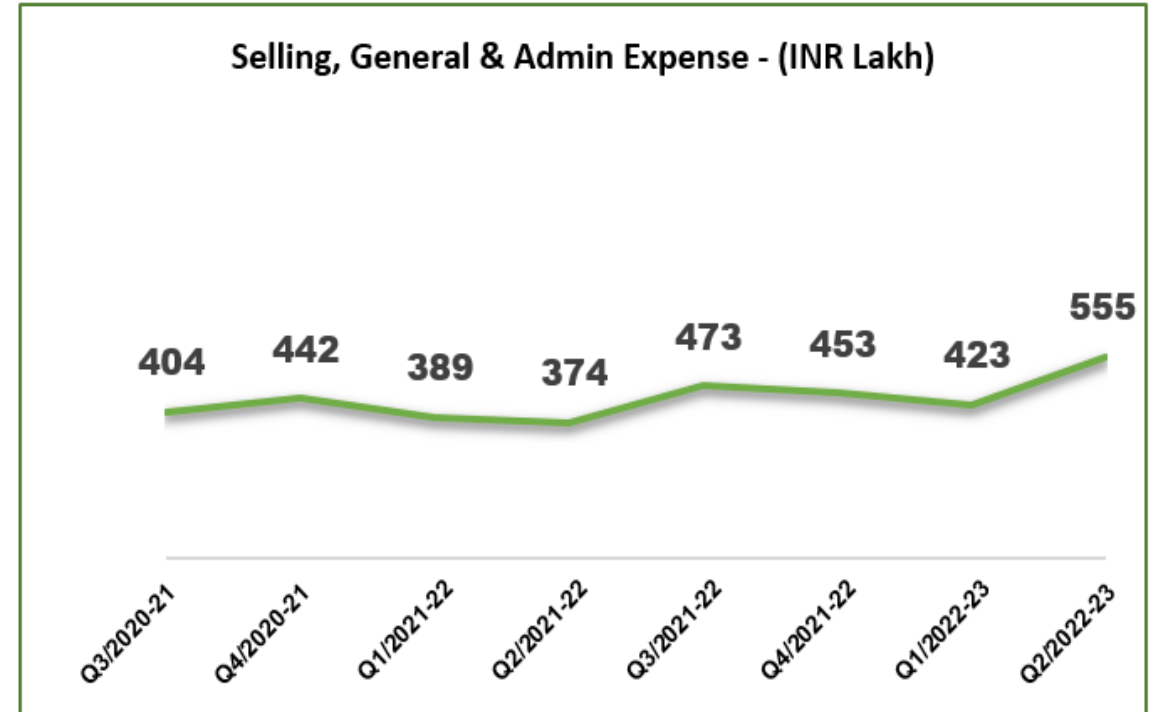
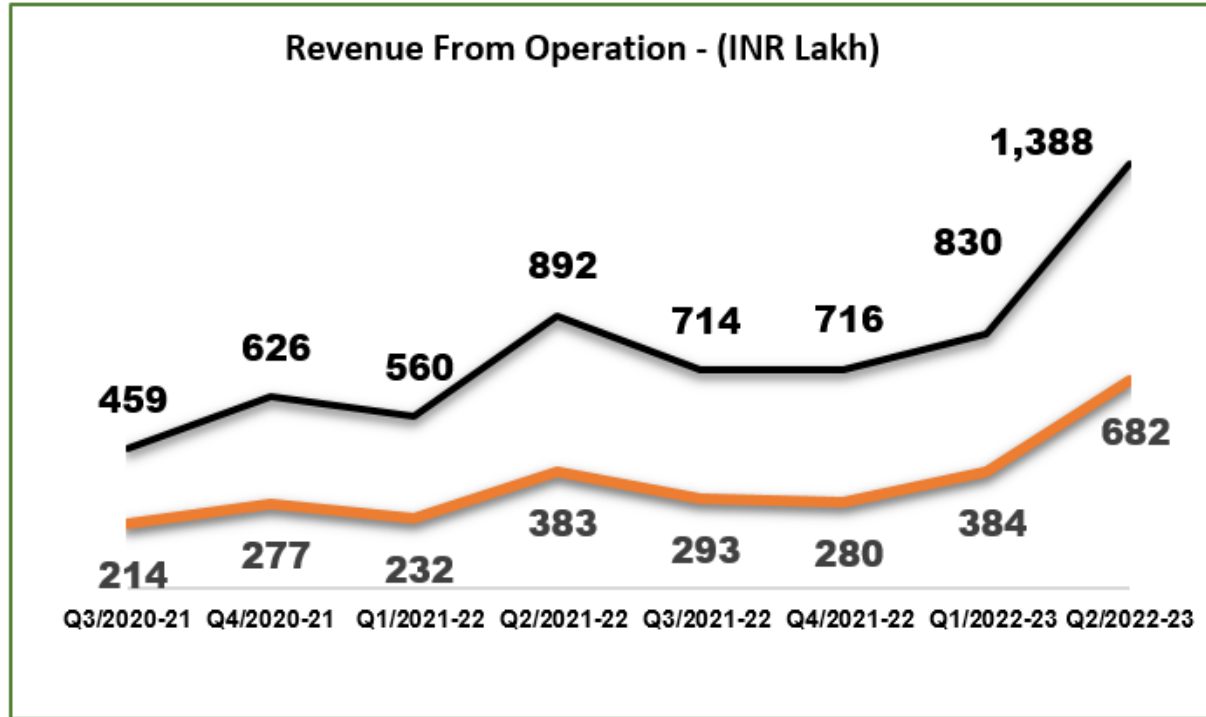
Q2 /22-23 Vs Q1/22-23 Performance & Comparison

Particulars (INR Lakhs)	Q2/22-23	Q1/22-23	% Inc
Revenue from Ops	1,387.93	830.02	67%
Other Income	35.30	26.33	34%
PBT	93.36	(86.17)	
PAT	93.36	(59.28)	

Q2/22-23 Vs Q2/21-22 Performance & Comparison

Particulars (INR Lakhs)	Q2/22-23	Q2/21-22	% Inc
Revenue from Ops	1,387.93	891.81	56%
Other Income	35.30	25.01	41%
PBT	93.36	(14.11)	
PAT	93.36	(12.52)	

Comparative Q on Q – Revenue & Expenses



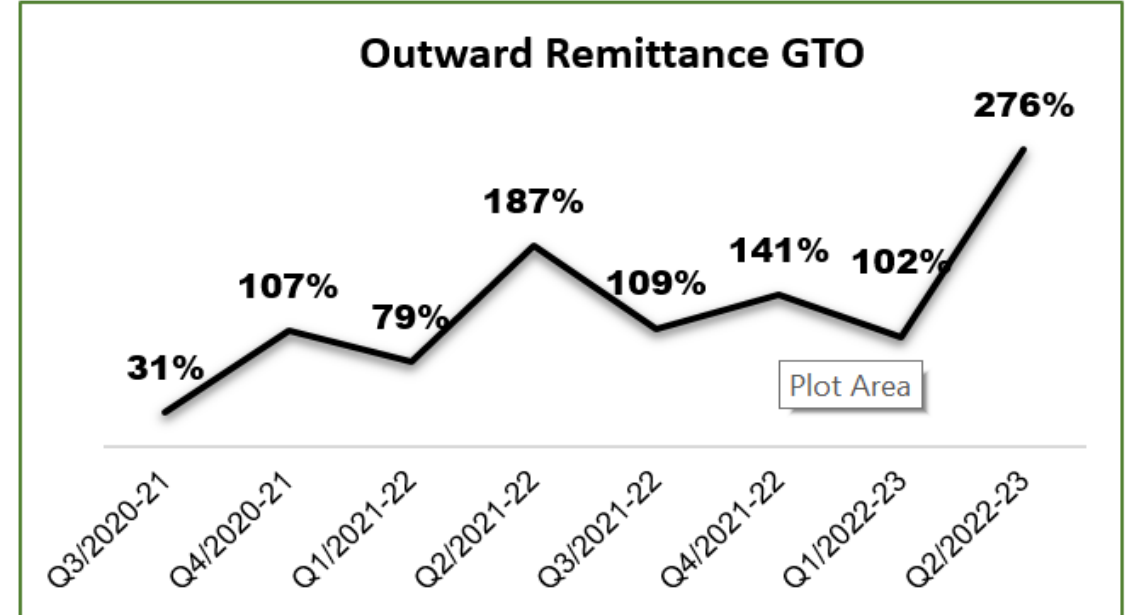
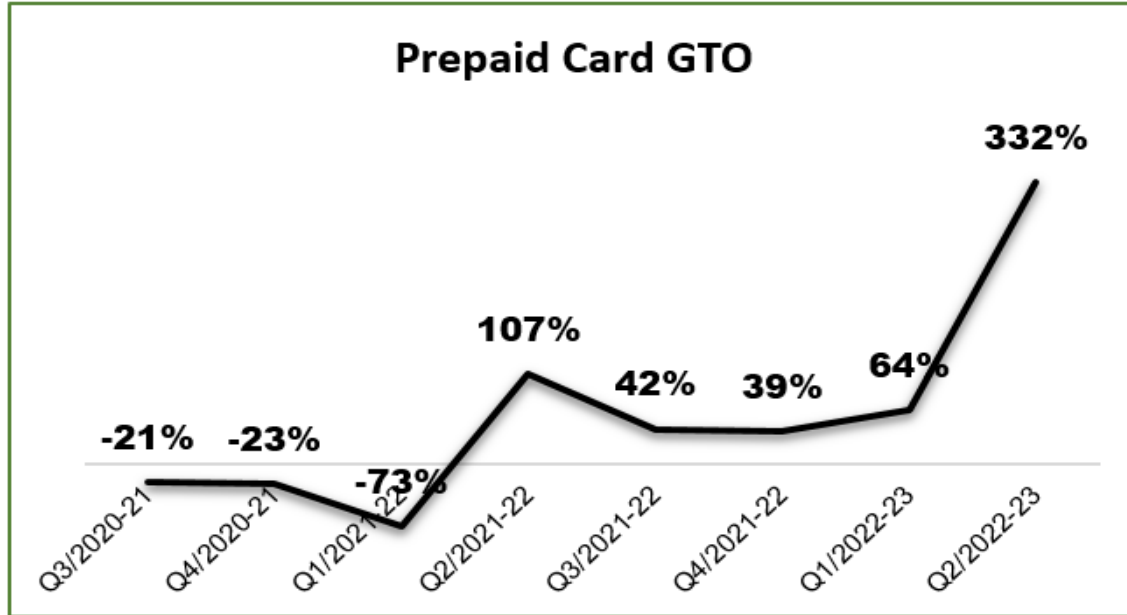
Gross Revenue



Net Revenue

Business Growth - Priority Segments

Primary Focus on Students & Millennials for their University Fee Payments, Living expenses and Corporates for Forex Cards for Business Travel purposes.



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 – High Season for Student Business.
- COVID Pandemic impact FY 20-21 & FY 21-22

QNQ / FY Results

Profit and Loss Account – Abstract (Standalone)

INR Lakhs

Particulars	FY 2022-23			FY 2021-22					FY 2020-21				
	Q2	Q1	TOTAL	Q4	Q3	Q2	Q1	TOTAL	Q4	Q3	Q2	Q1	TOTAL
	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	(Audited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
Revenue from Operations	1,387.93	830.02	2,217.95	715.99	714.01	891.81	559.86	2,881.67	626.25	458.94	624.10	298.70	2,007.99
Less: Direct Cost	706.43	446.52	1,152.95	436.05	421.09	509.31	327.94	1,694.39	349.21	245.06	292.10	127.77	1,014.15
Revenue from Operations Net	681.51	383.50	1,065.01	279.94	292.92	382.50	231.92	1,187.28	277.03	213.87	332.00	170.93	993.84
Other Income	35.30	26.33	61.63	60.48	21.64	25.01	21.97	129.10	101.89	22.32	25.90	24.89	175.00
Total Revenue	716.81	409.83	1,126.64	340.42	314.56	407.51	253.89	1,316.38	378.92	236.19	357.91	195.82	1,168.84
Selling, General & Admin Exp	555.43	422.78	978.21	453.14	473.30	373.74	388.91	1,689.09	442.04	403.54	390.41	351.12	1,587.11
Provisions	-	-	-	-	-	-	-	-	110.00	-	-	-	110.00
EBIDTA	161.38	(12.96)	148.43	(112.72)	(158.74)	33.77	(135.02)	(372.71)	(173.12)	(167.35)	(32.50)	(155.30)	(528.27)
Finance Cost	24.56	21.93	46.49	27.74	15.11	18.25	7.00	68.10	12.83	7.73	19.76	8.06	48.38
EBDTA	136.82	(34.89)	101.93	(140.46)	(173.85)	15.52	(142.02)	(440.81)	(185.95)	(175.08)	(52.26)	(163.36)	(576.65)
Depreciation	43.46	51.28	94.74	103.64	30.76	29.63	29.70	193.73	30.03	31.95	32.39	25.13	119.50
PBT	93.36	(86.17)	7.19	(244.10)	(204.61)	(14.11)	(171.72)	(634.54)	(215.98)	(207.03)	(84.65)	(188.50)	(696.15)
Tax Expense	(0.00)	(26.88)	(26.88)	(71.96)	(62.72)	(4.40)	(53.58)	(192.66)	(30.33)	(65.22)	(28.59)	(58.82)	(182.96)
Other comprehensive income	-	-	-	(5.48)	(1.20)	(2.81)	0.39	(9.10)	(5.49)	2.35	6.22	(1.52)	1.57
PAT	93.36	(59.28)	34.07	(177.62)	(143.09)	(12.52)	(117.75)	(450.98)	(191.13)	(139.46)	(49.84)	(131.20)	(511.62)

Financials

WALL STREET FINANCE LTD. CIN : L99999MH1986PLC039660 UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30TH SEPT, 2022							
(Rs. In Lakhs)							
Sr. No.	Particulars	Quarter Ended			Half Year Ended		Year Ended
		30-Sep-22 (Unaudited)	30-Jun-22 (Unaudited)	30-Sep-21 (Unaudited)	30-Sep-22 (Unaudited)	30-Sep-21 (Unaudited)	31-Mar-22 (Audited)
1	Income from Operations						
	a) Revenue from Operations	1,387.93	830.02	955.67	2,217.95	1,540.82	2,881.67
	b) Other Income	35.30	26.33	25.01	61.63	46.98	129.10
	Total Revenue	1,423.23	856.35	980.68	2,279.58	1,587.80	3,010.77
2	Expenses						
	a. Employee benefits expense	375.69	295.89	235.72	671.58	497.41	1,089.47
	b. Finance Costs	24.56	21.93	18.25	46.49	25.25	68.09
	c. Depreciation & Amortization expenses	43.46	51.28	29.63	94.74	59.34	193.74
	d. Brokerage and commission	706.36	446.07	508.41	1,152.43	835.56	1,690.27
	e. Other Expenses	179.80	127.35	202.77	307.15	356.07	603.74
	Total Expenses	1,329.87	942.52	994.78	2,272.39	1,773.63	3,645.32
3	Profit / (Loss) before exceptional items (1-2)	93.36	(86.17)	(14.10)	7.19	(185.83)	(634.55)
4	Exceptional Items	-	-	-	-	-	-
5	Net Profit / (Loss) before tax (3+4)	93.36	(86.17)	(14.10)	7.19	(185.83)	(634.55)
6	Tax Expense						
	a. Current tax	-	-	-	-	-	-
	b. Deferred Tax	-	26.88	4.40	26.88	57.98	192.66
7	Net Profit / (Loss) after tax (5+6)	93.36	(59.28)	(9.70)	34.07	(127.85)	(441.89)
8	Other comprehensive income (OCI) (Net of taxes)	10.04	-	(2.81)	10.04	(2.41)	(9.09)
9	Total comprehensive income (7+8)	103.39	(59.28)	(12.51)	44.11	(130.26)	(450.98)
10	Paid-up Equity Share Capital (Face Value Rs. 10/- each)	1,159.84	1,159.84	1,159.84	1,159.84	1,159.84	1,159.84
11	Reserves Excluding Revaluation Reserves as per Balance Sheet of previous accounting year	1,450.35	1,301.07	1,681.56	1,450.35	1,681.56	1,360.35
12	Earning per share (EPS) of Rs. 10 each (not annualised)						
	(a) Basic	0.80	(0.51)	(0.08)	0.29	(1.10)	(3.81)
	(b) Diluted	0.80	(0.51)	(0.08)	0.29	(1.10)	(3.81)

Thank You



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