

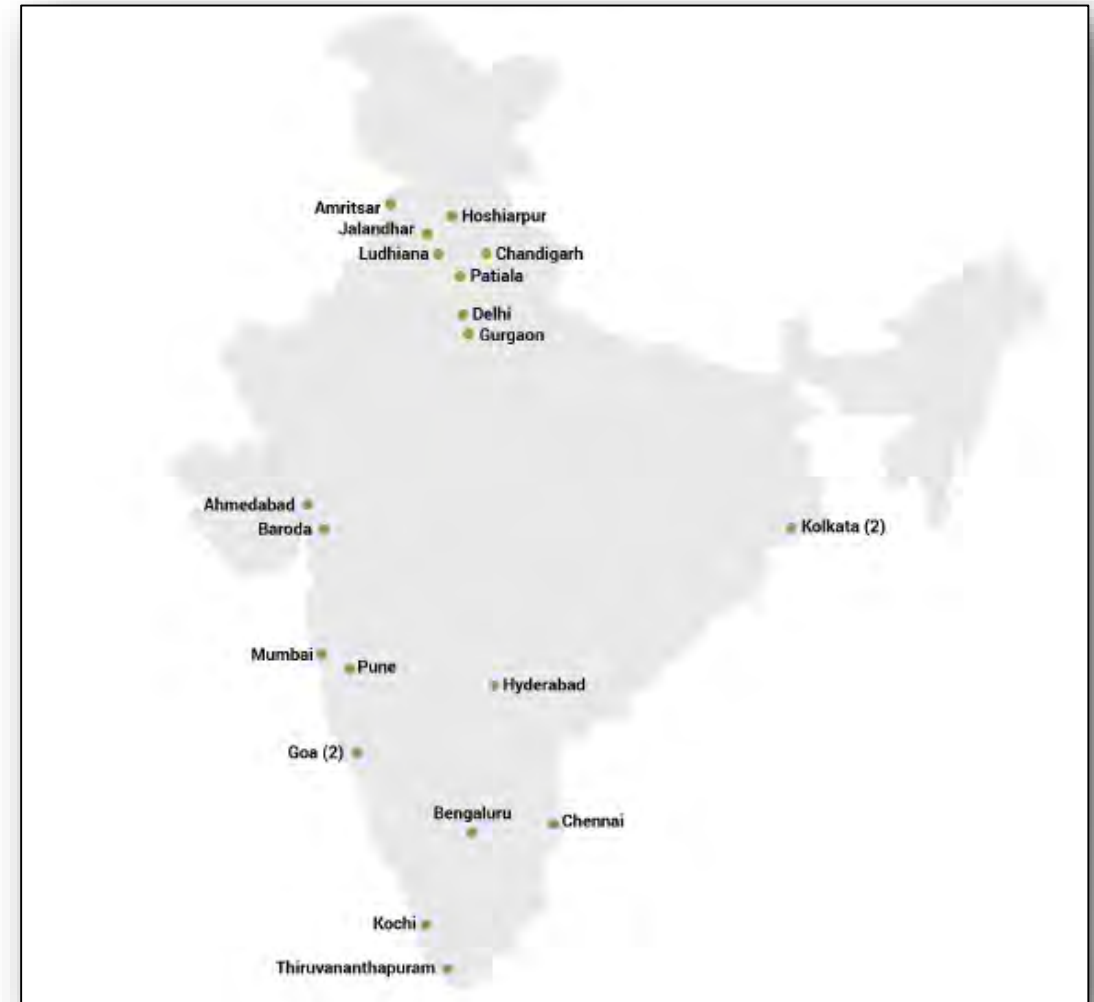
Investor Presentation

Result Updates for Q3 FY 2018 – 2019
18th February 2019

Company Profile

- ✓ First Public Company to get money changing license in 1993 & was listed on BSE in the year 1986
- ✓ Authorized Dealer Category II license issued by RBI in 2006
- ✓ One of the leading exchange houses in Bank Note dealings
- ✓ Customized Foreign Exchange services across all customer segments
- ✓ Digital Solutions for Forex requirements of Corporates and Agents
- ✓ Partnership with Leading Banks like Axis Bank, Yes Bank & ICICI Bank for their Prepaid Card solutions
- ✓ Partner with IndusInd Bank, Yes Bank & Axis Bank for Outward Remittances
- ✓ Facilitation of Travel Insurance
- ✓ Pan India presence with 20 + branches across key cities in India

Network of 20 + Branches Pan India



Products and Partners



Currency
Notes



Forex
Card



Outward
Remittance



Receive
Money



Travel
Insurance



Traveller's
Cheque



Key Highlights: Q3 / FY 2018 – 2019

Q3 Market Scenario – High Volatility, Increased Compliance, Market Consolidation and general slowdown in Business

2nd Consecutive quarter of Profit – Sustainable Business Model with Profitable growth in Forex business post sale of MTSS Business with a sustained reduction in cost base

○ Q3 PBT	-	Rs.2.84 Lakhs
○ Q3 Revenues	-	Rs. 6.26 Crores

YOY Growth %age

○ Turnover	-	46%
○ Revenue	-	25%

Key Drivers / Shortfalls:

- Corporate sector turnover grew by 9.09 % over the previous quarter
- Retail and remittance segment turnover were down by 10.89 % over the previous quarter
- Wholesale segment turnover has also shown de-growth by 32.39 % over the previous quarter due to adverse market condition

Digital Platforms – Taking Shape

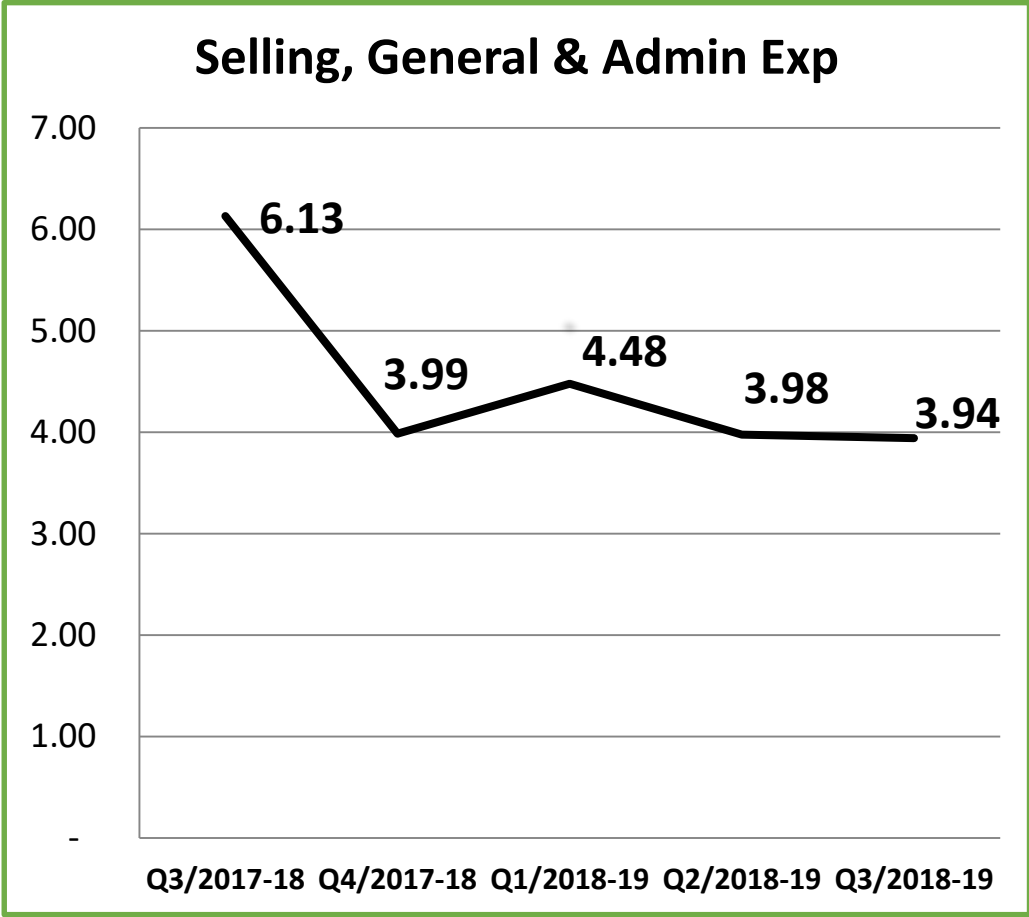
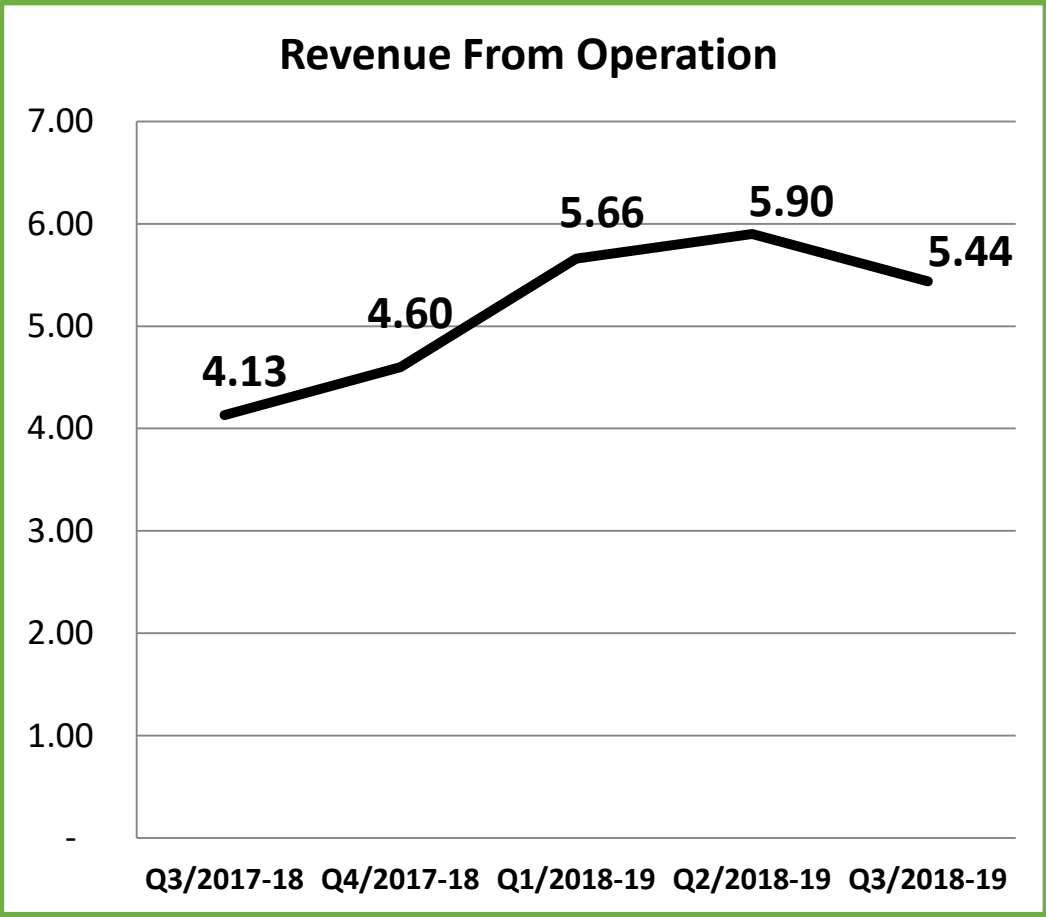
- Agent Platform – Live
- On boarding of Key Customers to Corporate & Agent Platform

Forex Standalone Results : Quarter on Quarter

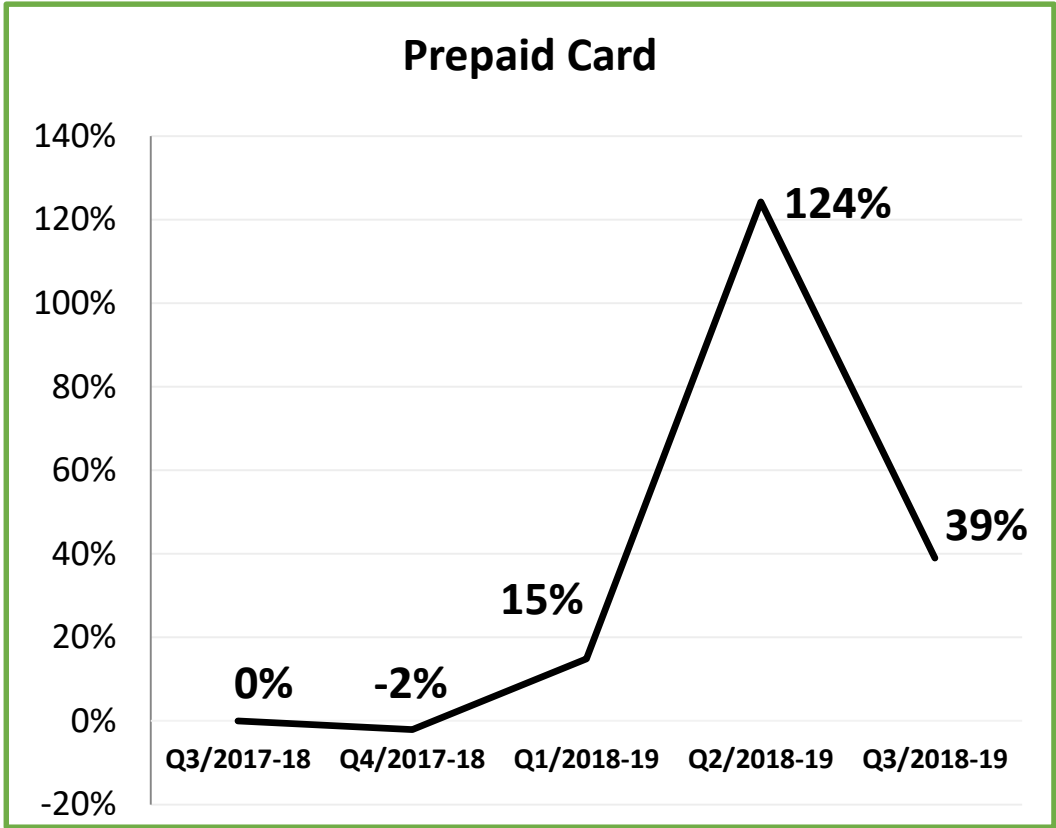
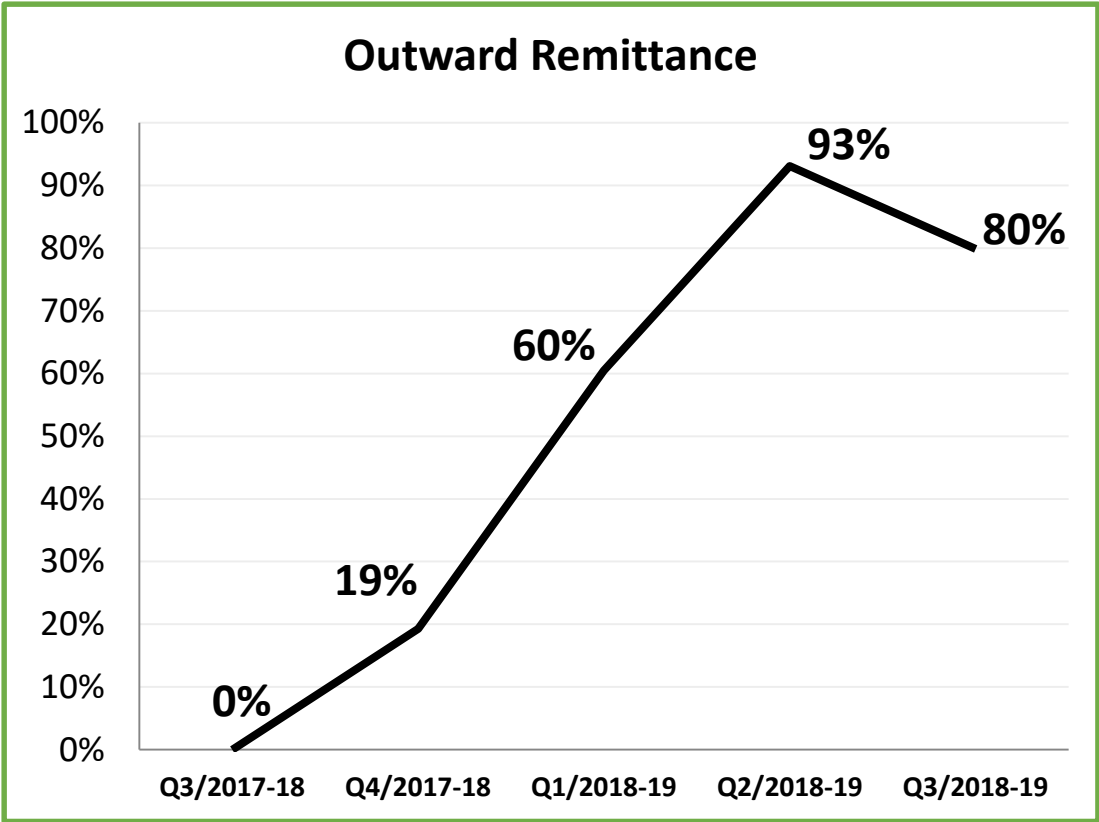
Profit and Loss Account – Abstract (Standalone)					(Rs. In Lakhs)
Particulars	Quarter Ended				
	31-Dec-18	30-Sep-18	30-Jun-18	31-Mar-18	31-Dec-17
	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	(Unaudited)
Revenue from Operations	543.83	590.04	565.84	459.92	412.61
Less: Direct Cost	187.42	178.25	176.63	155.07	136.81
Revenue from Operations (Net)	356.41	411.79	389.21	304.85	275.80
Other Income	82.18	36.81	58.36	70.63	37.70
Total Revenue	438.59	448.61	447.57	375.48	313.50
Selling, General & Admin Expense	394.06	397.51	447.77	398.72	613.10
EBIDTA	44.53	51.09	(0.20)	(23.24)	(299.59)
Finance Cost	30.92	34.87	31.96	31.40	61.11
EBDTA	13.61	16.22	(32.15)	(54.64)	(360.70)
Depreciation	10.77	10.77	12.27	31.29	7.21
PBT	2.84	5.45	(44.43)	(85.93)	(367.91)
Exceptional Item	-	-	-	-	3,821.66
Tax Expense	(0.50)	(2.70)	(5.37)	0.18	796.29
Other comprehensive income	4.81	9.62	-	16.21	1.01
PAT	8.14	17.77	(39.06)	(69.90)	2,658.47

Comparative Quarter on Quarter – Revenue & Expenses

INR Crore



Note: In Q4 the reduction in expenses is due to capitalization of certain expenses, realignment of gratuity liability as per actuarial valuation report.



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



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

- **Good customer acceptance**
- **Onboarding of Large transacting Corporates**
- **Migration of Existing Corporates to Platform underway**
- **300% growth in no of transactions Qtr over Qtr.**
- **Customised workflow with Payment gateway enabled**

Agent Platform



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

- **Agent Platform gone Live**
- **Onboarding of existing agents underway**
- **Good Response from Agents with signup of new Agents**
- **Lead Management and Order fulfillment with PG integration**

Consumer Platform



B2C Platform and consumer APP for end customer for ordering Forex and Outward remittance. Integration with Card Management APP.

Wholesale Platform



Automation of Wholesale Ordering Process.

Under Development

Under Development

Own Prepaid Cards



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

Tie –up in Place with Bank and Technology provider.
Development underway
Integration with Consumer APP

Thank You

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