



WSFx Global Pay Limited
Formerly known as "Wall Street Finance Ltd."

Unit 622, 6th Floor, The Summit
Business Bay - Omkar, M.V. Road,
Opp. PVR Cinema, Chakala,
Andheri (East), Mumbai - 400 093.
CIN No. L99999MH1986PLC039660

Date: May 15, 2024

To,
The Manager,
Department of Corporate Services,
BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street, Fort,
Mumbai - 400 001

**Subject: Investors Presentation on Performance of the Company for the Quarter
and year ended March 31, 2024**

Scrip ID: WSFX

Scrip Code: 511147

Dear Sir/Madam,

In furtherance to our intimation submitted on May 10, 2024 with regards to the conference call arranged for analysts and investors. We are enclosing presentation on the business updates of the Company.

Investors and Analysts are requested to join the conference call today i.e. May 15, 2024 at 04:00 PM IST as per the details given below:

Conference dial-in numbers	Universal Access	+91 22 6280 1163 +91 22 7115 8252
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You are requested to take the same on your record.

Thanking You,

Yours faithfully,

For WSFx Global Pay Limited)
(Formerly known as Wall Street Finance Limited)

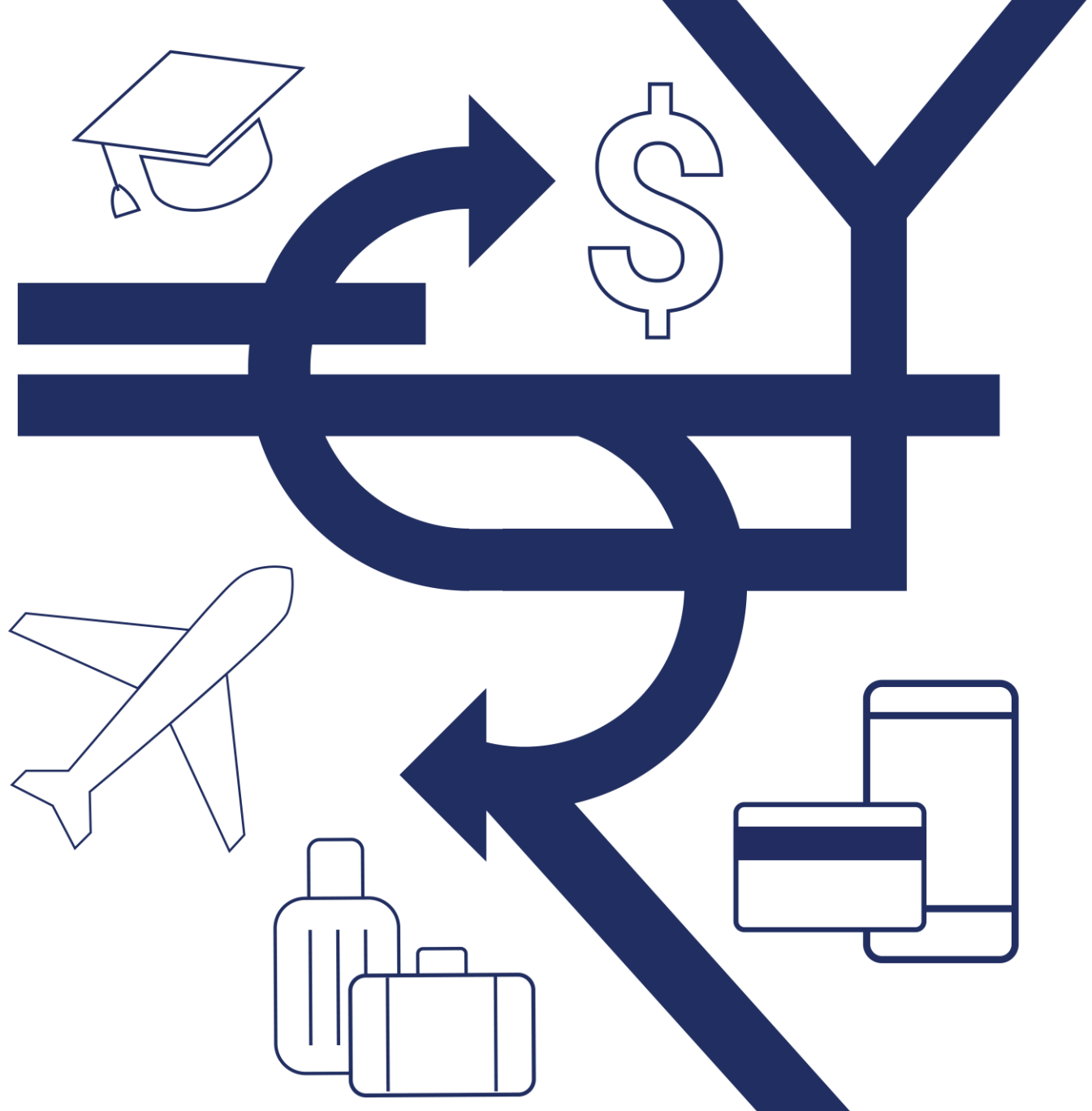
Khushboo Doshi
Company Secretary
Place: Mumbai
Encl: As Above



Your Global Payments Partner

Investor Presentation

Q4 & FY – 2023-24





WSFx Global Pay Limited.

Your Global Payments Partner

RBI Licensed Authorized Dealer Category II with over 30 + Years vintage. Listed in BSE. ISO 27001 Certified.

Products - Foreign Currency, Prepaid Forex Cards & Outward remittance Services

Pan India Network of 19 Branches & 300+ Strong team.

Partnered with Yes Bank, Indusind Bank, HDFC Bank, IDFC Bank, RBL Bank, ICICI Bank, Thomas Cook etc.



WSFx Smart Currency Card, Co-branded VISA Prepaid Forex Card with Multi Currency & INR Wallet with Smart App.

Digital Solutions for Corporate, Agent Partner and D2C App for Leisure & Student Segment

Key Customer – E&Y, Zoho, Reliance, Tech Mahindra, Accenture, Siemens, L&T Infotech, Titan, HDFC Credila etc.





Digital Platforms & Solutions

Regulated Fintech



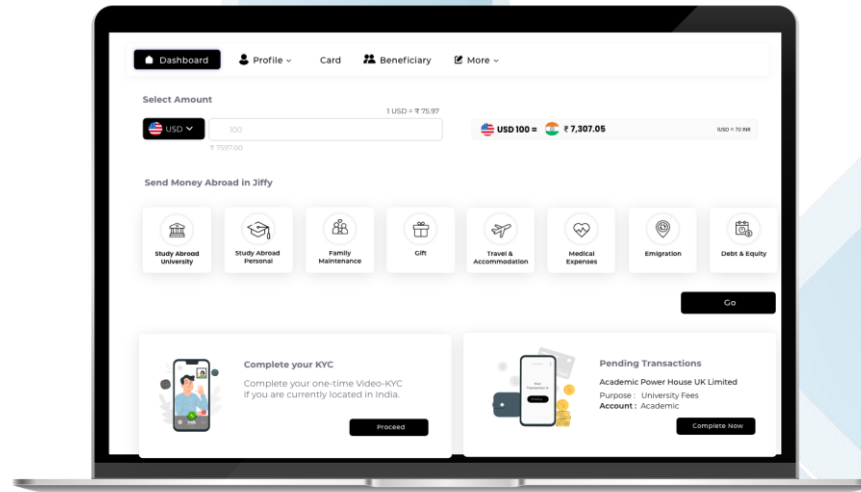
WSFx Smart Currency Card

Multi Currency VISA Forex & INR Card with Smart App Management. Worldwide acceptance



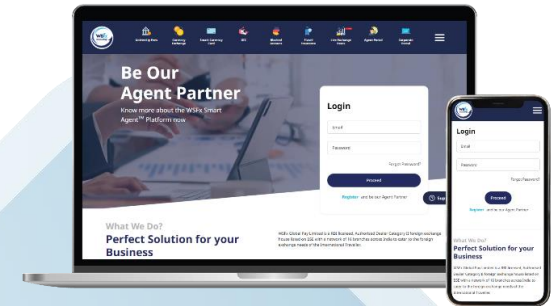
WSFx Global Pay App & Web Portal

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



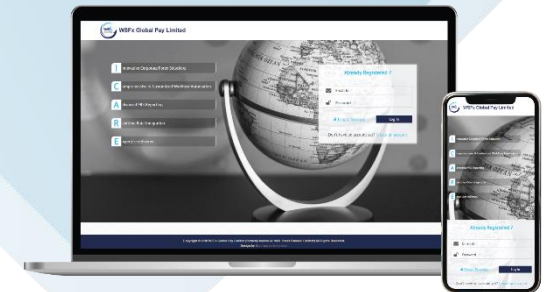
WSFx Global Pay FPAAS Platform

Forex & Remittance Platform as a Service for Partner Network



WSFx Smart Agent Platform

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



WSFx Smart Corporate Platform

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



Q4 & FY 23-24 Highlights

Business Highlights...Profitable Q4 & FY 2024.

Year of transformation with sustained profits & overall growth in Key segment of Students, Corporate and Personal remittances and adoption to Digital Platforms by the various customer Segments. Onboarding of Key Customers.

Particulars (INR Crores)	Q4/ FY 23-24	YTD/ FY 23-24
Gross Turnover	1,280	4,853
Revenue from Ops	18.13	70.04
PBT	1.00	4.12
PAT (After OCI)	0.93	4.05

Digital – Over 30000+ App Users with sustained growth in Corporate and Agent Partners using WSFx Digital Platform & Solutions. Focus on D2C solutions.

Regulatory Update – Draft Framework for Review of Authorisation Framework Under FEMA released by RBI **AD2 Scope to increase**, Forex correspondents – FXCs model under AD2 & Bank Proposed, Perpetual authorisation allowing Trade remittance upto INR 15 Lakhs for AD2. FFCs to be mandated to convert to AD2 or FXCs. Opening up opportunities of growth and business expansion.

Dividend - Recommended Final dividend of Re.1/- per Equity Share. (i.e. 10%) of face value of Rs.10/-each fully paid for the year ended March 31, 2024, subject to the approval of the shareholders at the ensuing Annual General Meeting (AGM).



Qtr 4 & FY Performance – Compare

Q4/23-24 Vs Q4/22-23

Particulars (INR Lakhs)	Q4/23-24	Q4/22-23	% Inc
Revenue from Ops	1,812.95	1,269.87	43%
Other Income	73.75	37.16	98%
PBT	100.24	48.58	106%
PAT (After OCI)	92.76	44.93	106%

Q4/23-24 Vs Q3/23-24

Particulars (INR Lakhs)	Q4/23-24	Q3/23-24	% Inc
Revenue from Ops	1,812.95	1,718.99	5%
Other Income	73.75	43.83	68%
PBT	100.24	56.66	77%
PAT (After OCI)	92.76	56.66	64%

YTD / FY 23-24 Vs YTD / FY 22-23

Particulars (INR lakh)	YTD/23-24	YTD/22-23	%Inc
Revenue from Ops	7,004.11	4,607.83	52%
Other Income	208.00	134.57	55%
PBT	412.27	89.91	359%
PAT (After OCI)	404.79	123.18	229%

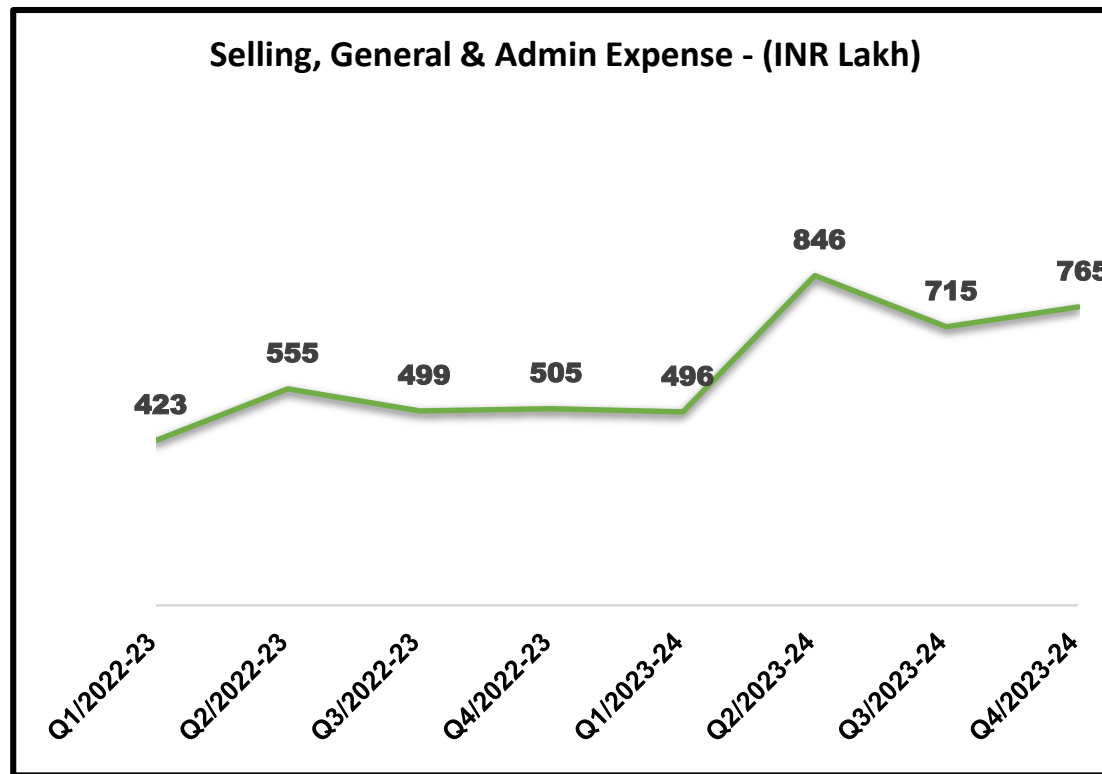
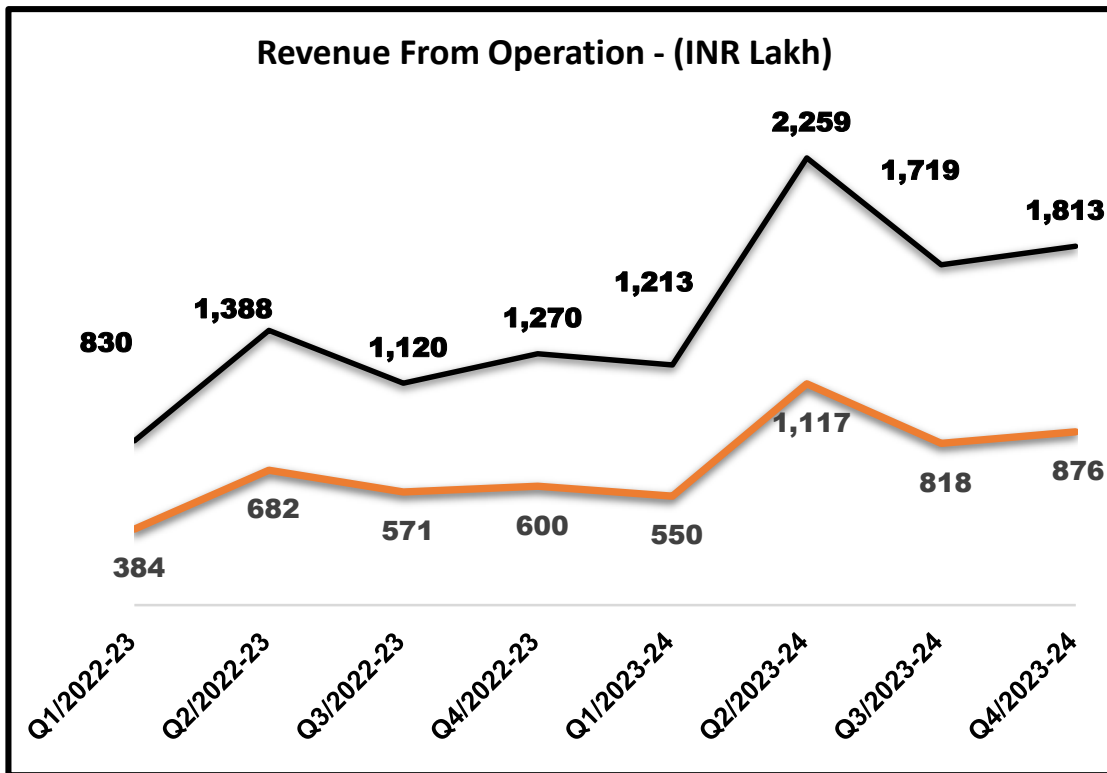


Quarterly / FY Results

Profit and Loss Account – Abstract (Standalone)										INR Lakhs
Particulars	FY 2023-24					FY 2022-23				
	Q4	Q-3	Q2	Q1	FTY	Q4	Q3	Q2	Q1	FTY
	(Audited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)	(Audited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
Revenue from Operations	1,812.95	1,718.99	2,259.39	1,212.79	7,004.12	1,269.87	1,120.01	1,387.93	830.02	4,607.83
Less: Direct Cost	937.16	901.40	1,142.18	662.73	3,643.47	669.61	548.91	706.43	446.52	2,371.47
Revenue from Operations Net	875.79	817.59	1,117.20	550.07	3,360.65	600.26	571.10	681.51	383.50	2,236.36
Other Income	73.75	43.83	48.48	41.95	208.00	37.16	35.78	35.30	26.33	134.57
Total Revenue	949.53	861.42	1,165.68	592.01	3,568.65	637.42	606.87	716.81	409.83	2,370.93
Selling, General & Admin Exp	765.31	714.51	845.61	495.78	2,821.20	504.61	498.50	555.43	422.78	1,981.32
Provisions			-	-	-	-	-	-	-	-
EBIDTA	184.23	146.91	320.08	96.24	747.45	132.81	108.37	161.38	(12.96)	389.61
Finance Cost	13.46	21.22	13.90	28.68	77.25	17.99	30.34	24.56	21.93	94.83
EBDTA	170.77	125.69	306.18	67.56	670.20	114.82	78.03	136.82	(34.89)	294.78
Depreciation	70.53	69.04	62.14	56.22	257.92	66.24	43.90	43.46	51.28	204.88
PBT	100.24	56.66	244.03	11.34	412.27	48.58	34.13	93.36	(86.17)	89.90
Tax Expense		-	-	-	-	-	-	(0.00)	(26.88)	(26.88)
Other comprehensive income	(7.48)	-	-	-	(7.48)	(3.65)	-	10.04	-	6.39
PAT	92.76	56.66	244.03	11.34	404.79	44.93	34.13	103.39	(59.28)	123.18



Comparative Charts Q on Q – Revenue & Expenses

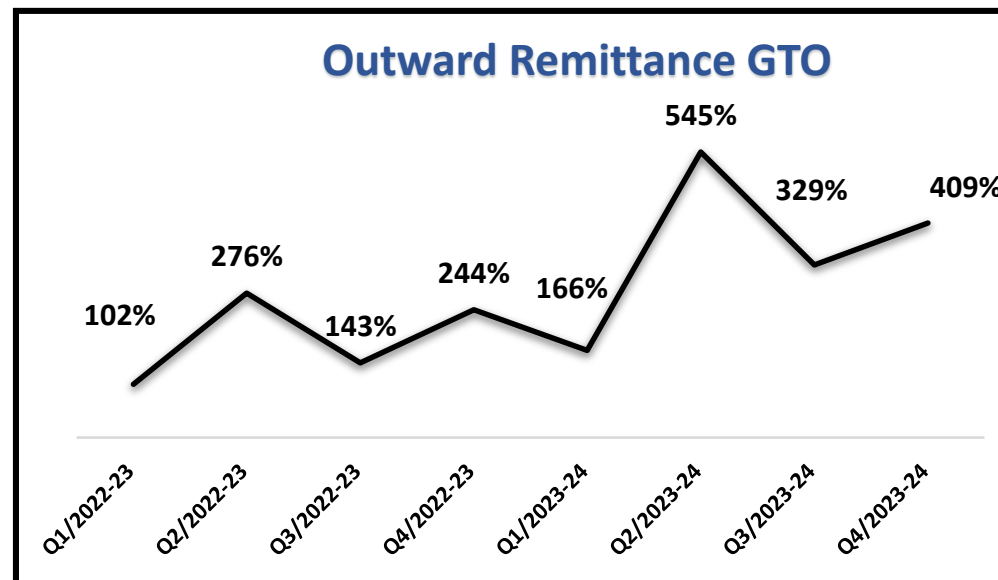
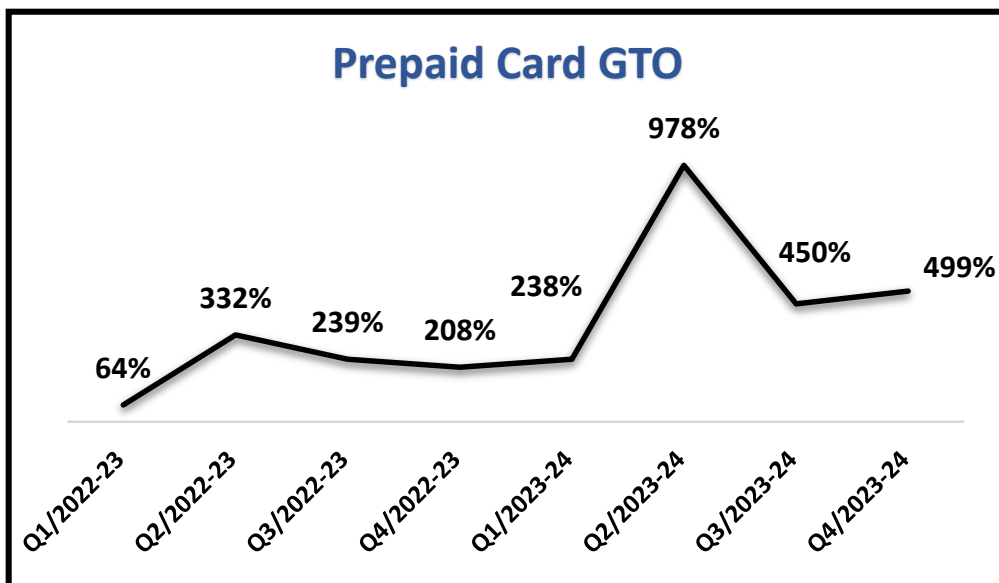


■ Gross Revenue
■ Net Revenue



Priority Customer Segments

- Primary Focus on Students & Millennials for their University Fee Payments, Living expenses.



Notes:

- The growth on both charts are pegged on Q1/2018-19 as the base year and growth are shown on the base year
- Prepaid cards and outward remittance segment – seasonality (students) and hence the spike in Q2 is seen in the above graph



Financial Results

Statement of audited financial results for the quarter and year ended 31 March 2024

(Rs. in Lakhs)

Sr. No.	Particulars	Quarter Ended			Year Ended	
		31-Mar-24 (Audited)	31-Dec-23 (Unaudited)	31-Mar-23 (Audited)	31-Mar-24 (Audited)	31-Mar-23 (Audited)
1	Income from Operations					
	a) Revenue from Operations	1,812.94	1,718.99	1,269.87	7,004.11	4,607.83
	b) Other Income	73.75	43.83	37.16	208.00	134.57
	Total Revenue	1,886.69	1,762.82	1,307.03	7,212.11	4,742.40
2	Expenses					
	a. Employee benefits expense	537.57	500.54	330.03	1,934.96	1,383.47
	b. Finance Costs	13.46	21.22	17.99	77.25	94.83
	c. Depreciation & Amortization expenses	70.53	69.04	66.24	257.92	204.87
	d. Brokerage and commission	937.16	901.40	669.61	3,643.47	2,370.98
	e. Other Expenses	227.73	213.96	174.58	886.24	598.34
	Total Expenses	1,786.45	1,706.16	1,258.45	6,799.84	4,652.49
3	Profit / (Loss) before exceptional items (1-2)	100.24	56.66	48.58	412.27	89.91
4	Exceptional Items	-	-	-	-	-
5	Net Profit / (Loss) before tax (3+4)	100.24	56.66	48.58	412.27	89.91
6	Tax Expense					
	a. Current tax	-	-	-	-	-
	b. Deferred Tax	-	-	-	-	26.88
7	Net Profit / (Loss) after tax (5+6)	100.24	56.66	48.58	412.27	116.79
8	Other comprehensive income (OCI) (Net of taxes)	(7.48)		(3.65)	(7.48)	6.39
9	Total comprehensive income (7+8)	92.76	56.66	44.93	404.79	123.18
10	Paid-up Equity Share Capital (Face Value Rs. 10/- each)	1,189.14	1,159.84	1,159.84	1,189.14	1,159.84
11	Reserves Excluding Revaluation Reserves as per Balance Sheet of previous accounting year				2,065.30	1,585.62
12	Earning per share (EPS) of Rs. 10 each (not annualised for quarter ended)					
	(a) Basic	0.86	0.49	0.42	3.55	1.01
	(b) Diluted	0.86	0.49	0.42	3.55	1.01

The Way Forward

Changing Market Dynamics...explosive growth opportunities...LRS Growth, FXCs, Trader Remittances. etc...



Building innovative Forex & Payment-tech Products and Solutions and create true value for all its stakeholders.




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Branches Network


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Chandigarh, Chennai, Coimbatore, Delhi, Goa,
Hoshiarpur, Hyderabad, Jalandhar, Kochi, Kolkata,
Ludhiana, Mumbai, Surat, Vadodara, Pune.

Thank You

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