

REF: CIL/CC/38/2025-2026

July 21, 2025

To, The Department of Corporate Services, The BSE Limited, P. J. Towers, Dalal Street, Mumbai- 400 001 Scrip Code: 531358	To, The Department of Corporate Services, The NSE Limited 5 th Floor, Exchange Plaza Plot No. C/ 1, G Block, Bandra – Kurla Complex, Bandra (East), Mumbai – 400 051 Scrip Code: CHOICEIN
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Sub: Investor Presentation

Please find enclosed a copy of Investor Presentation on the Un-Audited Financial Results of the Company for the Quarter ended June 30, 2025.

Kindly take the above document on your record.

Thanking You,
Yours Truly,

For Choice International Limited


Karishma Shah
Company Secretary & Compliance Officer





Choice
The Joy of Earning

Driving Excellence

Weaving India's Growth Story

Choice International Limited
(BSE: 531358, NSE: CHOICEIN)

Q1 FY26 Earnings Presentation

Company Overview

One of the leading financial conglomerates with over a decade's expertise providing tech-led services

Business Footprint & Expertise

Branch Offices	Project Offices	Clientele	In-House Tech Experts	Choice Business Associates	Team Strength
<div><div>▲ 59</div><div>208</div></div>	<div><div>▼ 4</div><div>48</div></div>	<div><div>▲ 0.4 Mn</div><div>1.4 Mn+</div></div>	<div><div>▲ 40</div><div>240+</div></div>	<div><div>▲ 17K</div><div>58K+</div></div>	<div><div>▼ 0.2K</div><div>5K+</div></div>

Our Diversified Financial Offerings

Stock Broking	Wealth Products	Insurance Distribution	MSME Lending	Government Advisory	Investment Banking
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Core Competencies

PAN India Presence	Institutional & Retail Research Desk	Priority Sector Lending	Government Partnerships	Tech Enabled Operations	Fintech Ecosystem with Human Touch
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Financial Growth Snapshot (CAGR FY 21-25)

▲

52%

Revenue

▲

70%

EBITDA

▲

77%

PAT

Arrows and figures indicate YoY change

Key Highlights

A diversified mix for sustainable business

Broking & Distribution

Stock Broking, Wealth, Insurance

▲ 29%

1,150K

Demat Accounts

▲ 18%

241K+

Active Accounts

▲ 16%

₹478 Bn

Client Assets under
Stock Broking

▲ 443%

₹ 47,687 Mn

Wealth Products AUM

*Insurance

▲ 62%

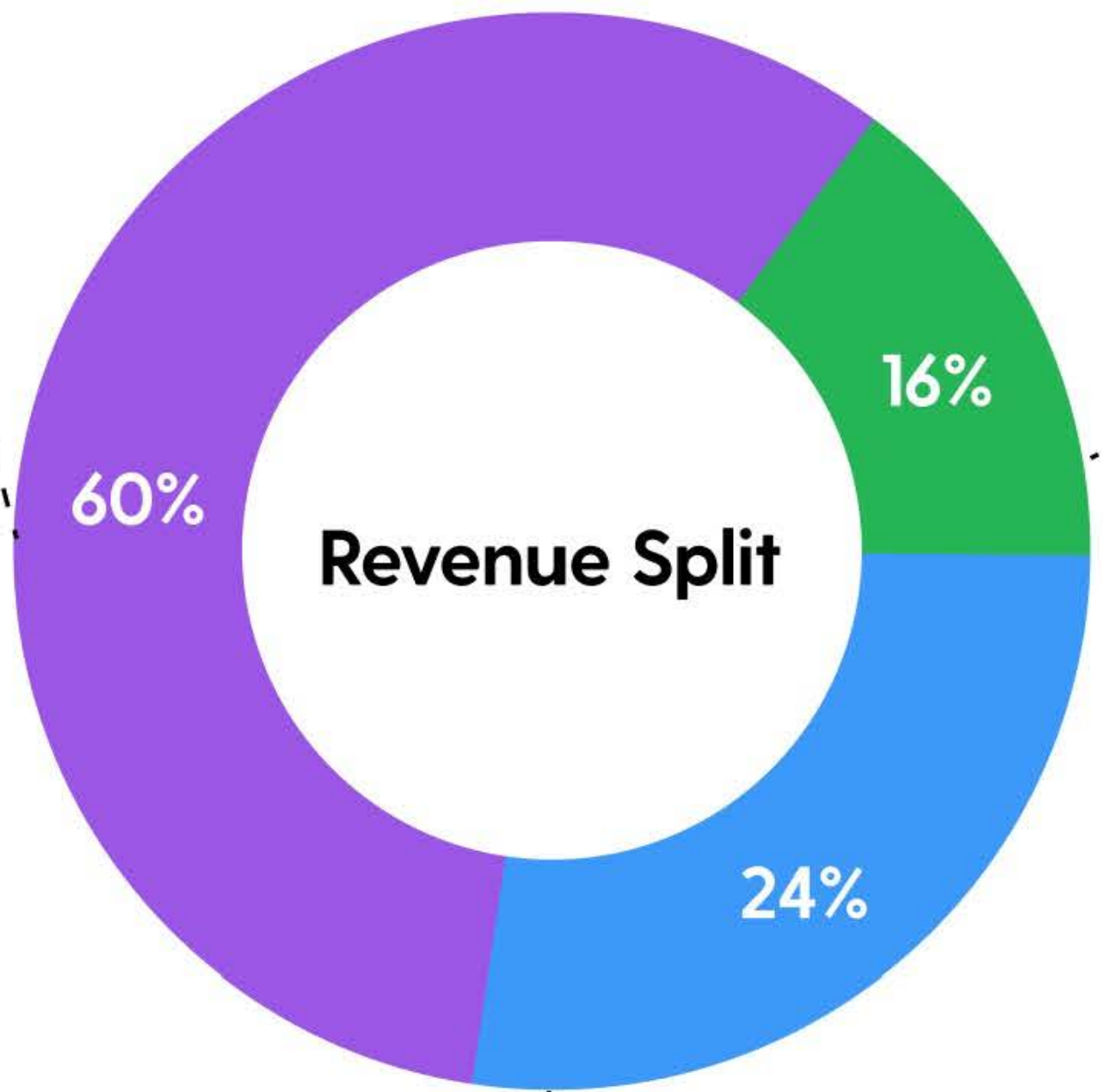
₹763 Mn

Insurance Premium

▲ 46%

39,182

No. of Policies sold



Revenue Split

Advisory

Govt. Infrastructure Consulting, Govt. Advisory,
Investment Banking

10 States

Operations

₹ 5.86 Bn

Order book

Investment Banking

24

Ongoing IPO Mandates

₹66 Bn

Tentative Fund Raising

NBFC

▲ 64%

₹ 7.45 Bn

Total Loan Book

▲ 108%

₹ 5.96 Bn

Retail Loan Book

48.90%

Provision Coverage Ratio

▲ 100 bps

2.25%

NNPA

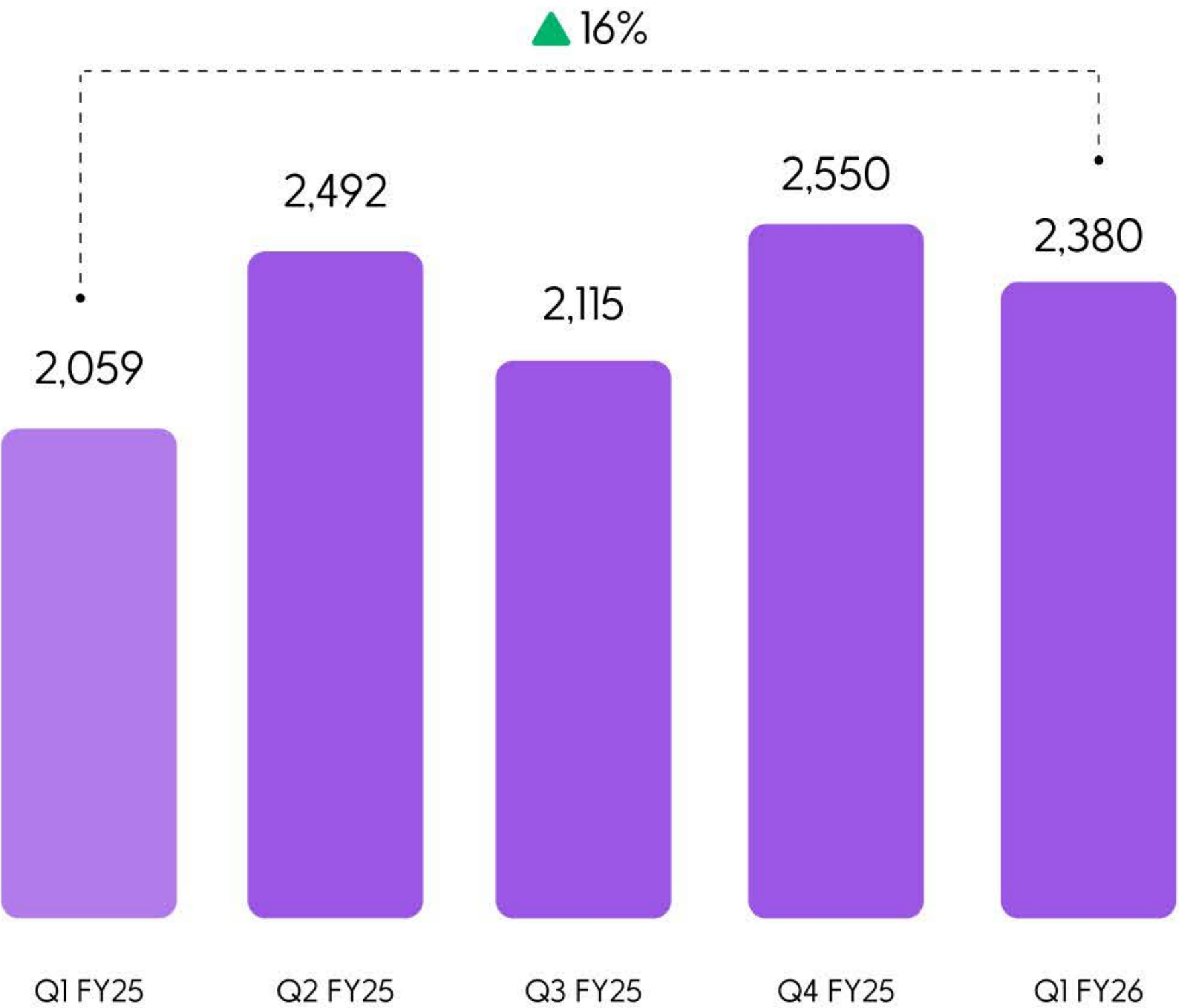
53.37%

CRAR

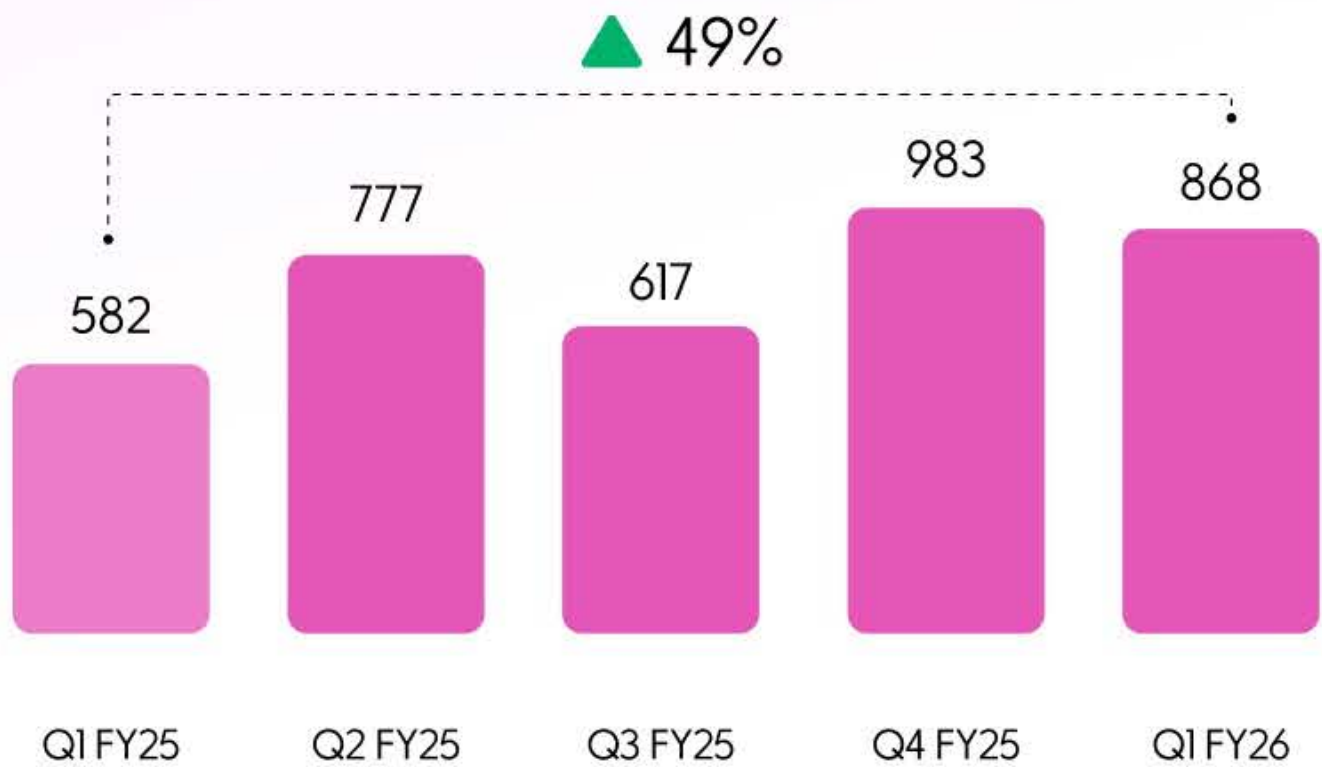
- NSE Active UCC list as on 30th June 2025
- Arrows and figures indicate YoY change
- *Numbers are for Q1 FY26

Q1 FY26 Highlights

Revenue (₹ Mn)



EBITDA (₹ Mn)



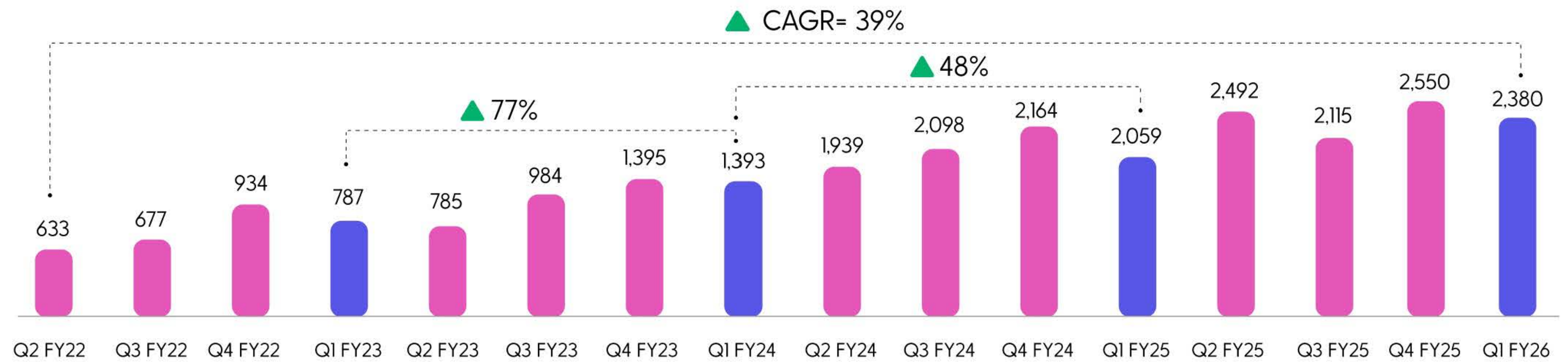
PAT (₹ Mn)



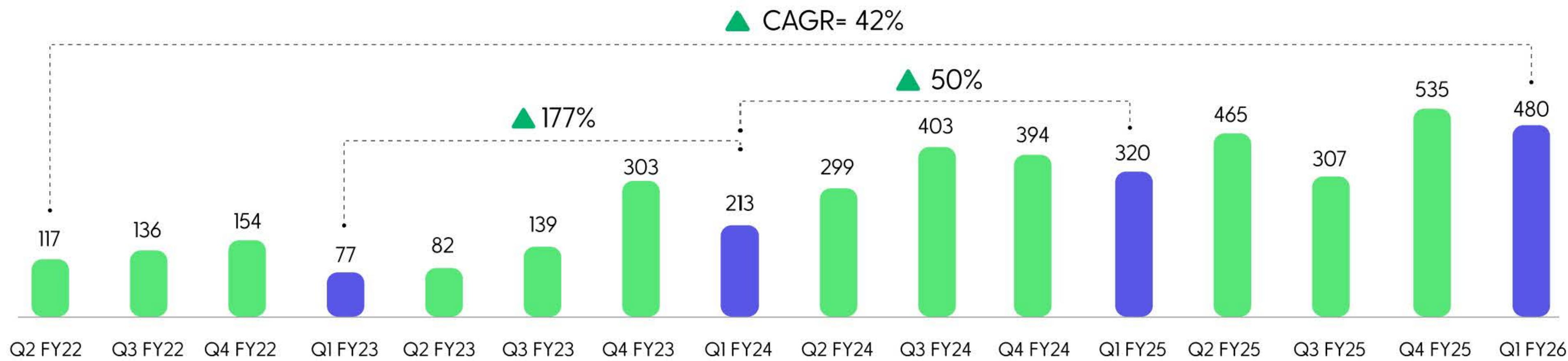
Arrows and figures indicate YoY change

Key Highlights

Revenue
(₹ Mn)

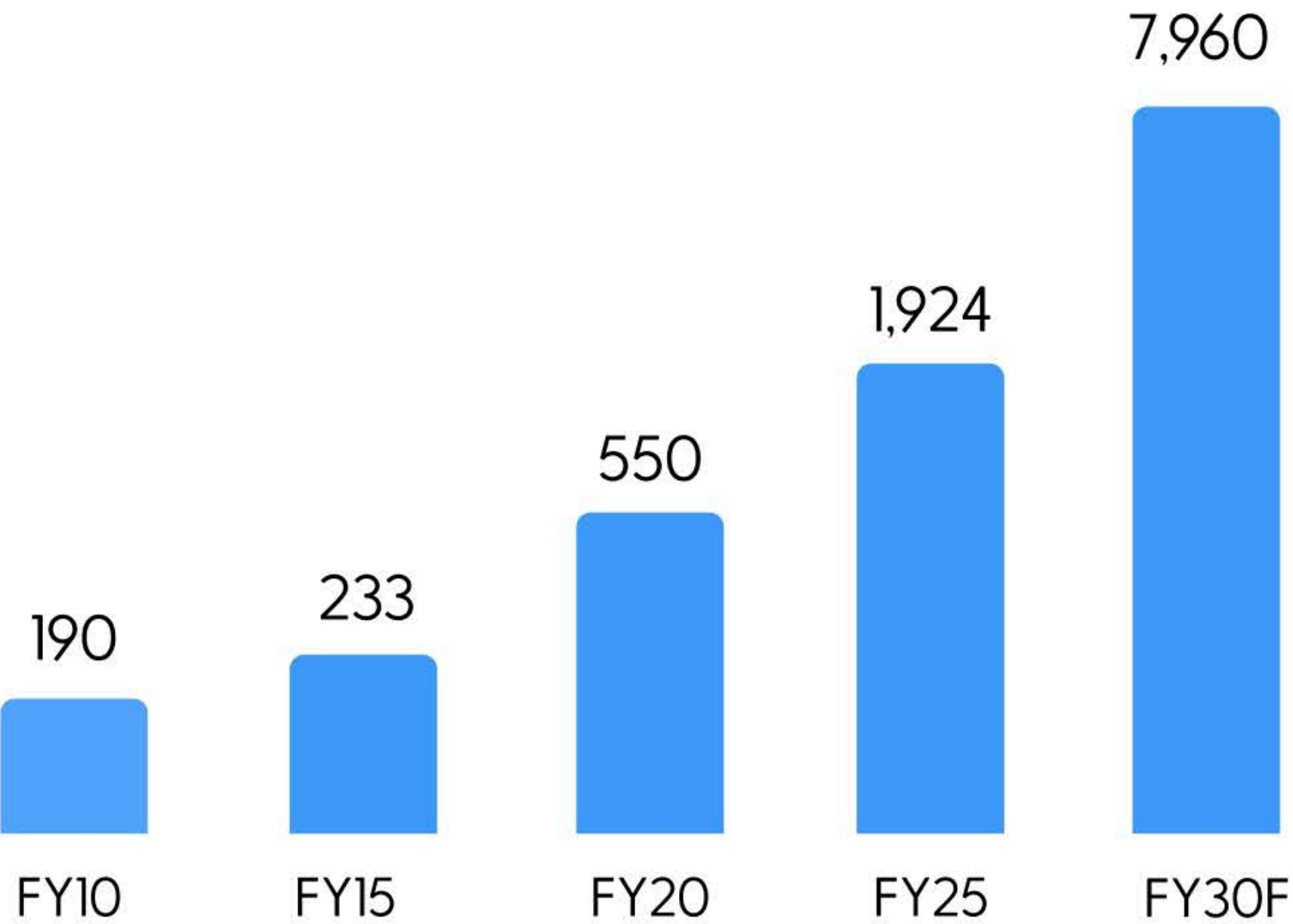


PAT
(₹ Mn)



Stock Broking - Industry Overview

**Growth Of Demat Accounts
In India (In Lakhs)**



Source: CRISIL

Factors Leading To Demat Growth

Digital Platforms

Financial Literacy

Young Investor Participation

IPO Market Bloom

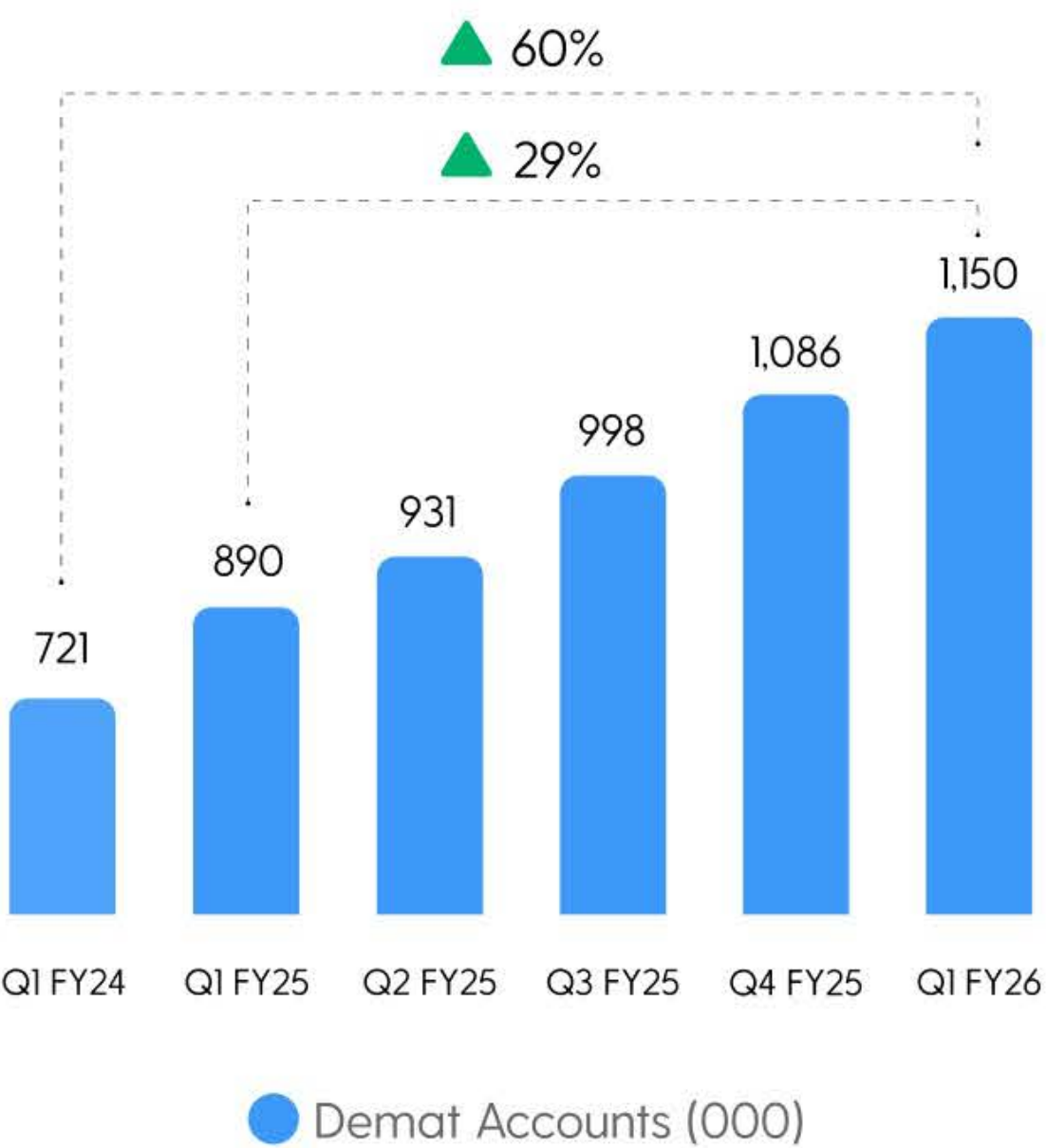
Regulatory Reforms

Economic & Asset Shift

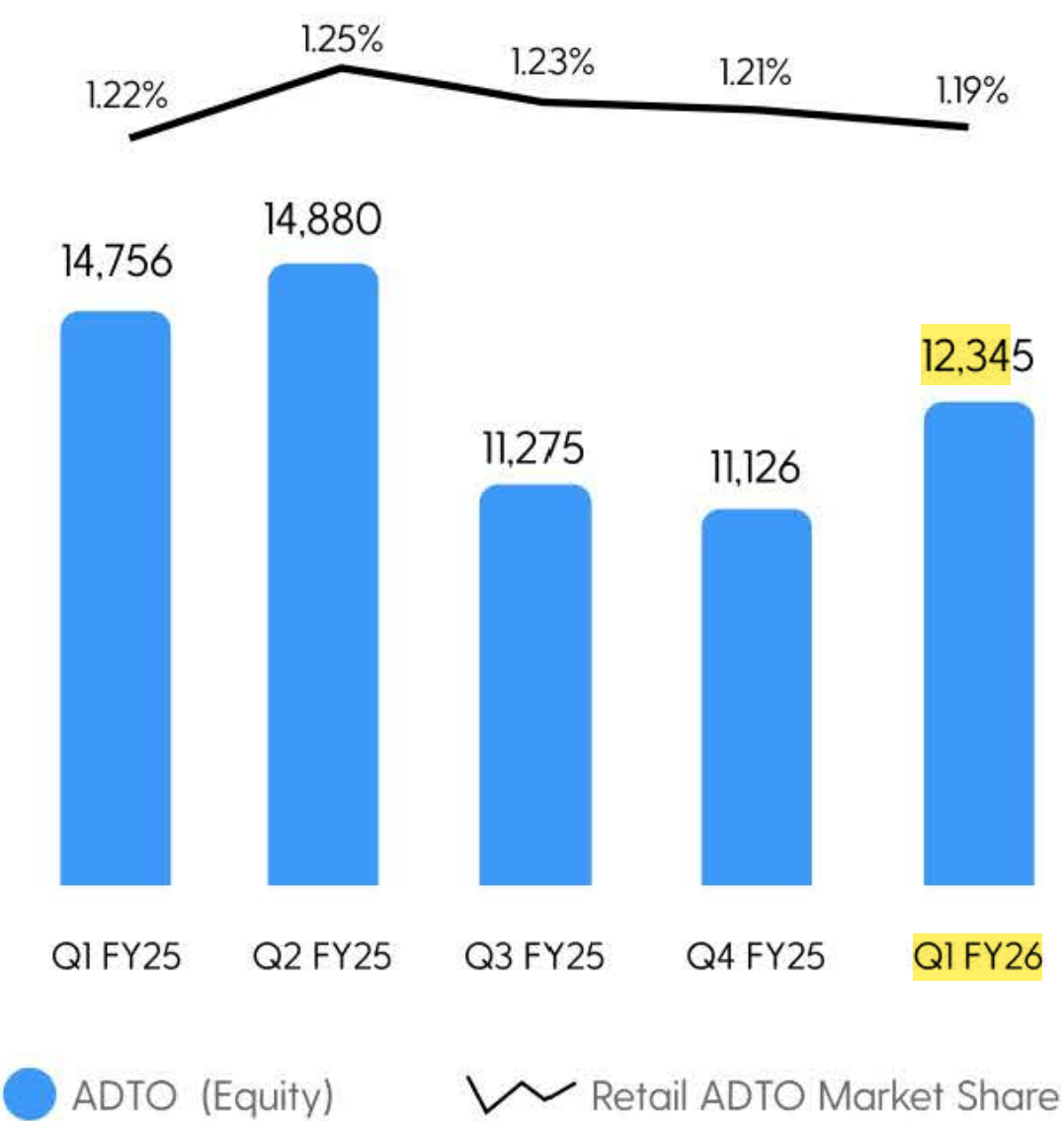
Stock Broking

Expanding our PAN India reach and client demographic

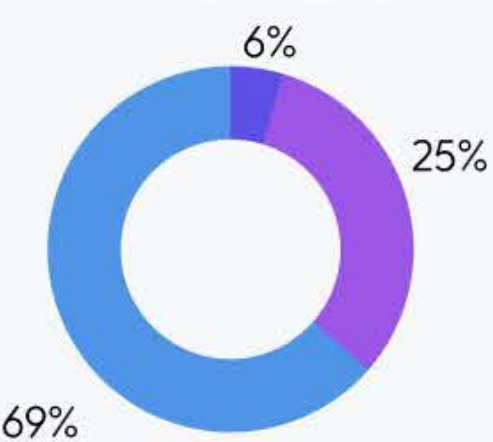
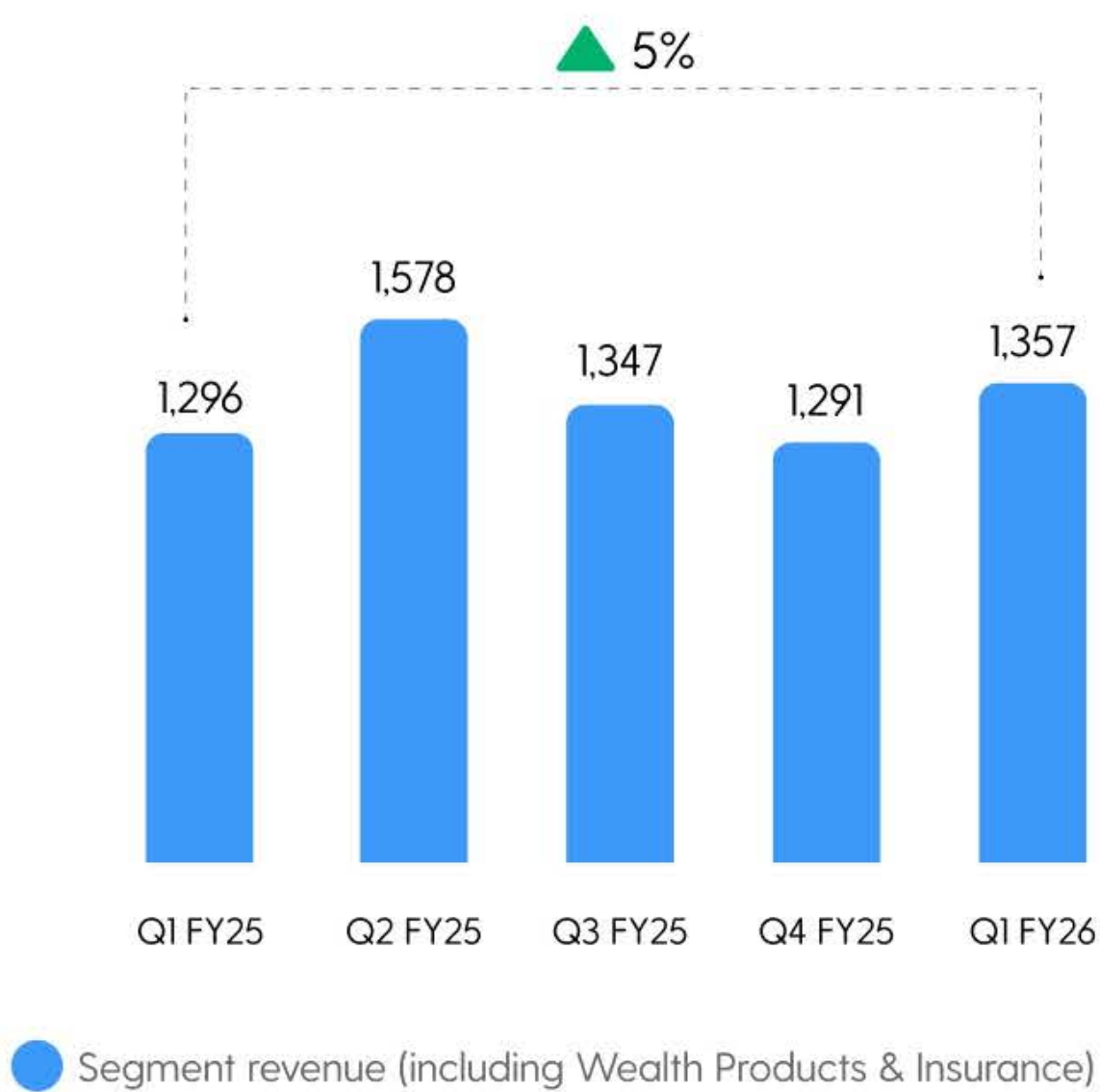
Steadily Increasing Client Base



Market Share & ADTO (₹ Mn)



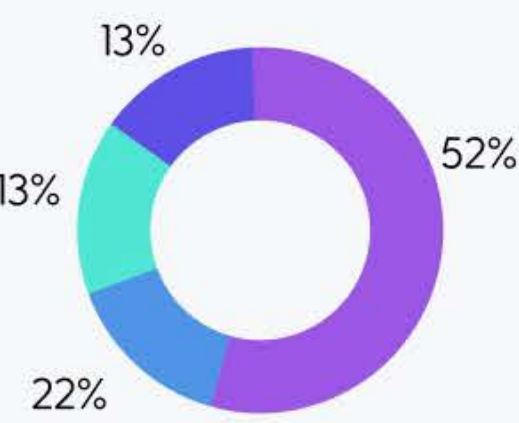
Broking & Distribution Segment Revenue (₹ Mn)



Increased Penetration In Unserved & Underserved Locations

Geographical Distribution of Clients

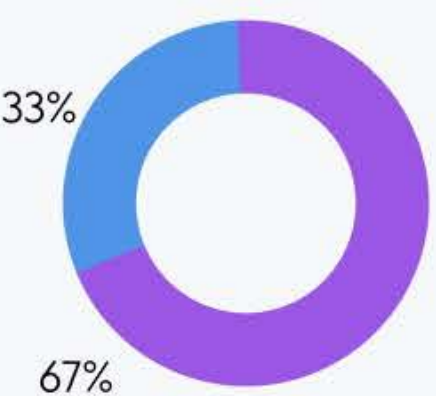
● Tier I ● Tier II ● Tier III & Below



Majority Young Clients With More Disposable Income

Age Group

● 35 & Below ● 36-45 ● 46-60 ● Above 60



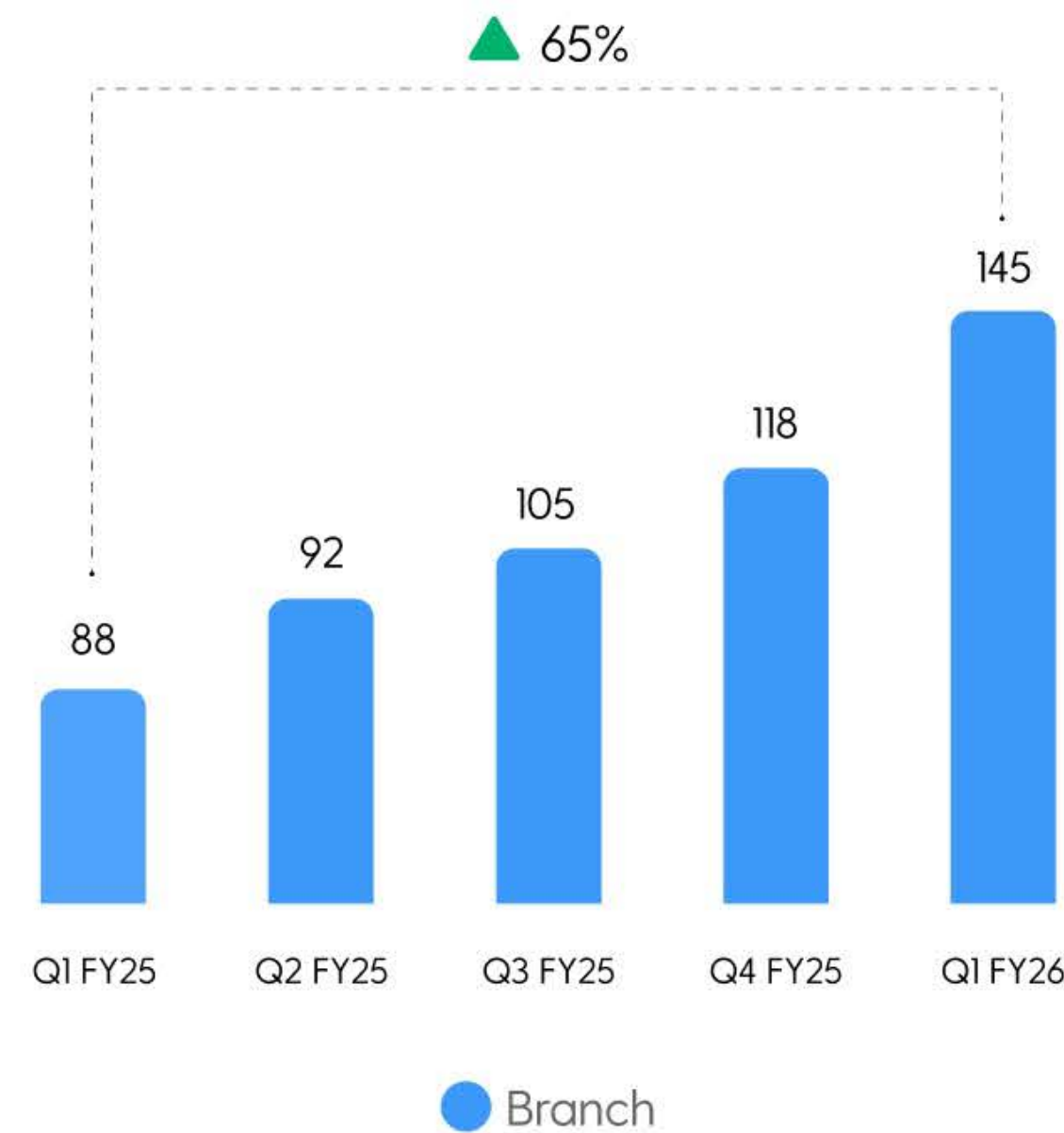
Rising Adoption Of Digital Platforms

Revenue Split

● Online ● Offline

Strengthening Touchpoints Through Expansion

Increasing Reach Through New Branches



Franchisee Network Expansion



Footprint Expansion with Long-Term Vision

- In FY25, evolving market dynamics led to a shift in client preference towards service-driven brokers.
- To capture this opportunity, we strengthened our on-ground presence and enriched client outreach through data-led lead generation.

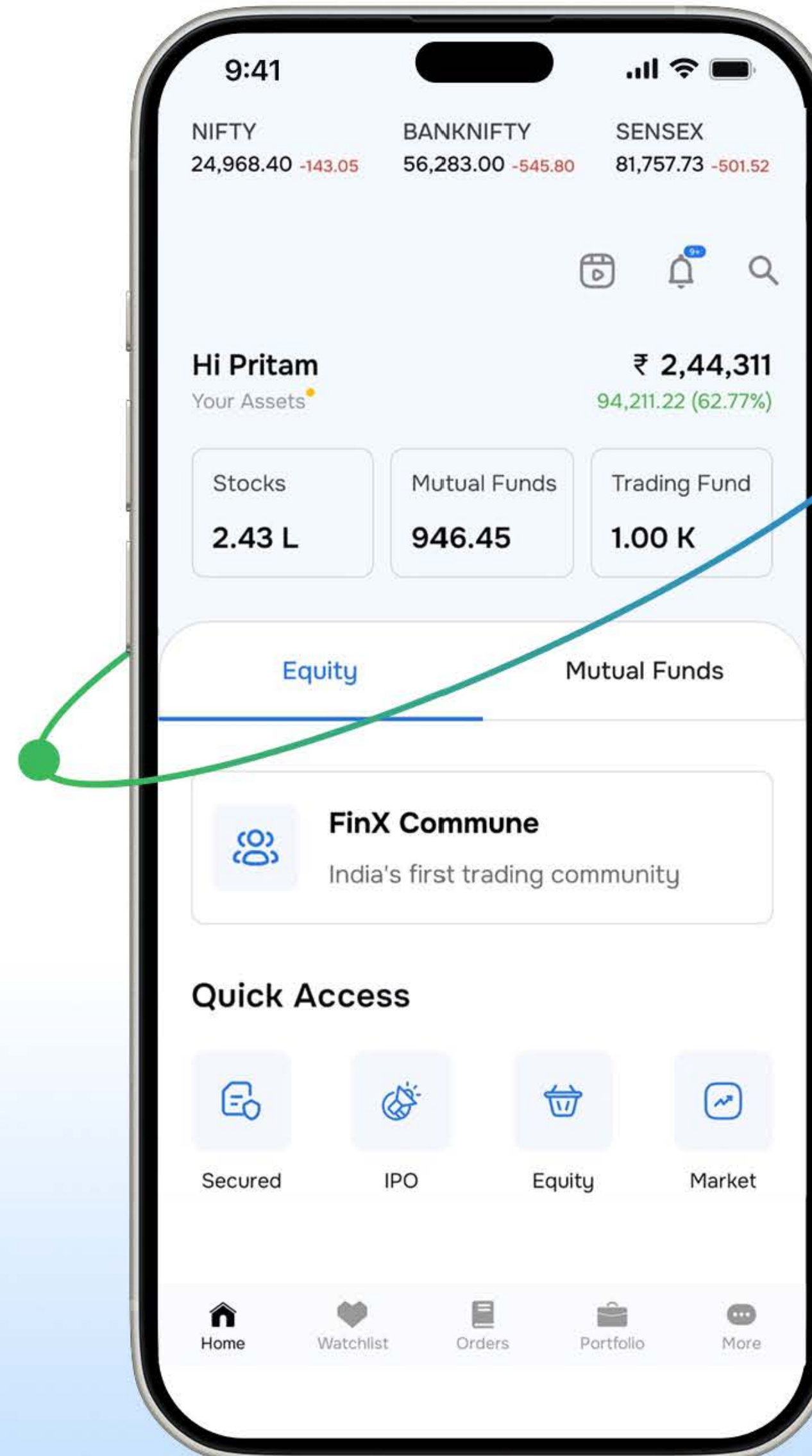
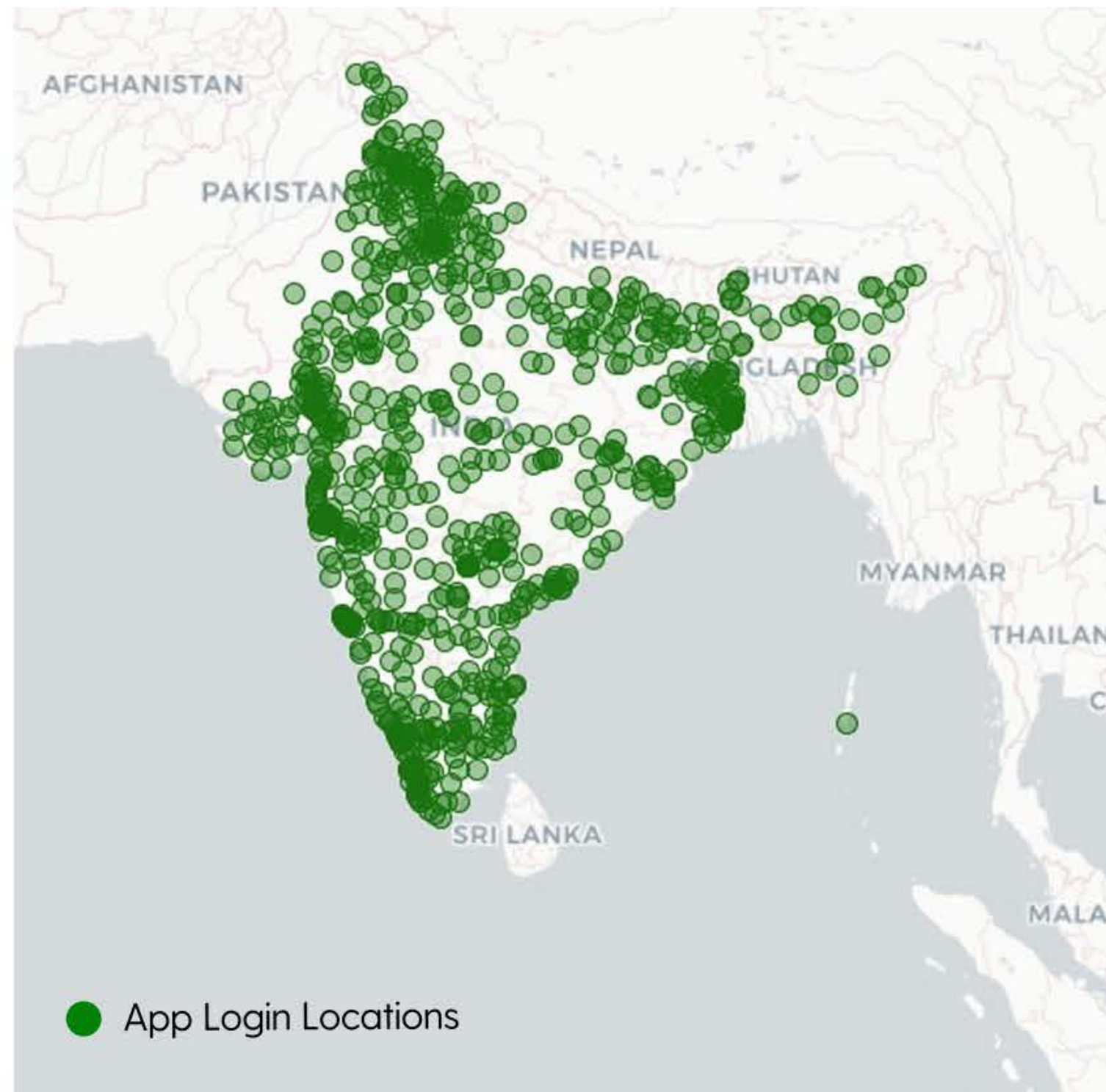
Our focus remains on sustainable and meaningful expansion with plans to:

 Add 100 new locations in FY26

 Establish presence in every district over the next 3 years.

Stock Broking

Choice
The Joy of Earning



23 Mn+

API requests
served per day

2.57 Mn+

App Downloads

- ✓ Simple User Interface
- ✓ Recommendation
- ✓ In-app Curated Baskets
- ✓ Diverse Investment Products
- ✓ Multi-Lingual App
- ✓ Algo Trading

Stock Broking

Simple User Interface, In-app Curated Baskets, Diverse Investment Products

Hedged Integration: Profitable Strategies at One Click!

We are pleased to introduce Hedged integration, offering pre-built, proven strategies with curated, risk-managed options trades – no guesswork needed. With a hedging-first approach to reduce risk and improve consistency, users can now enter, modify or exit trades instantly through one-click execution on desktop or mobile.

StrikeX - The Pro Trader's Edge

We are pleased to present StrikeX – a powerful platform for traders seeking more control and speed. Place orders with a simple price ladder, set smart rules like trailing stop-loss and manage multiple trades. Trigger actions based on profit, loss, or Greeks – all in one clean, fast and smart interface.

FinReels – Invest Smart, One Reel at a Time

We are pleased to launch FinReels, delivering reels, expert-backed short financial videos tailored for investors who prefer insights over lengthy reports. With engaging content and direct Buy/Sell options within videos, it makes investing quick, informed and seamless.

Unified Global Search – One Search for All Segments

We are pleased to introduce Unified Global Search enabling users to search Equity, Mutual Funds, Commodities, and Currency through one seamless search bar. All segments can be accessed by selecting the desired option, with improved visibility – especially for Mutual Fund searches, now more prominent and easier to find.

New UI – Built for Simplicity, Speed & Satisfaction

We have rolled out a fresh, clutter-free UI that puts users first. Navigation is faster, actions are clearer, and the experience is smoother – making it easier to invest with confidence. This upgrade addresses user feedback, reducing confusion and improving engagement. It's not just a new look – it's a smarter, cleaner way to invest.

UPCOMING ENHANCEMENTS

Lightning-Fast Trading

Powered by a next-gen OMS & RMS for ultra-low latency and stable performance during market peaks.

Hyper-Personalized Experience

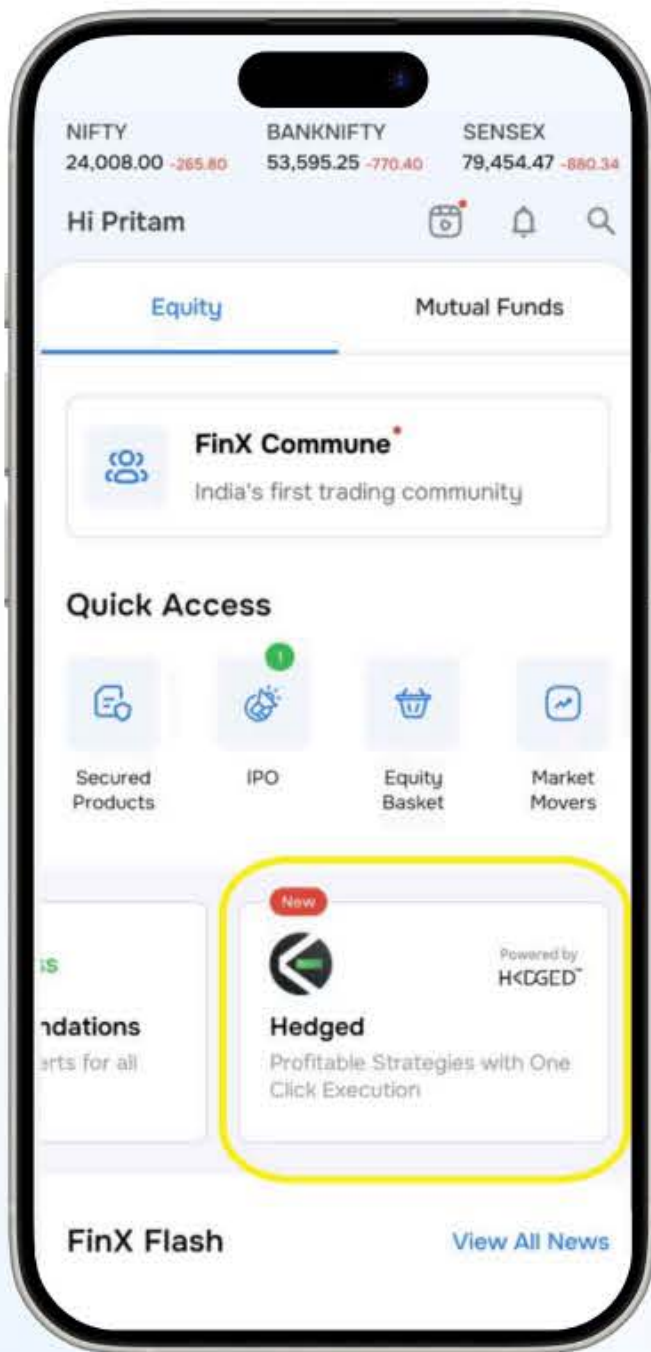
Intelligent dashboards, notifications, and suggestions based on each user's behaviour and portfolio.

Simplified Mutual Fund Payment Journey

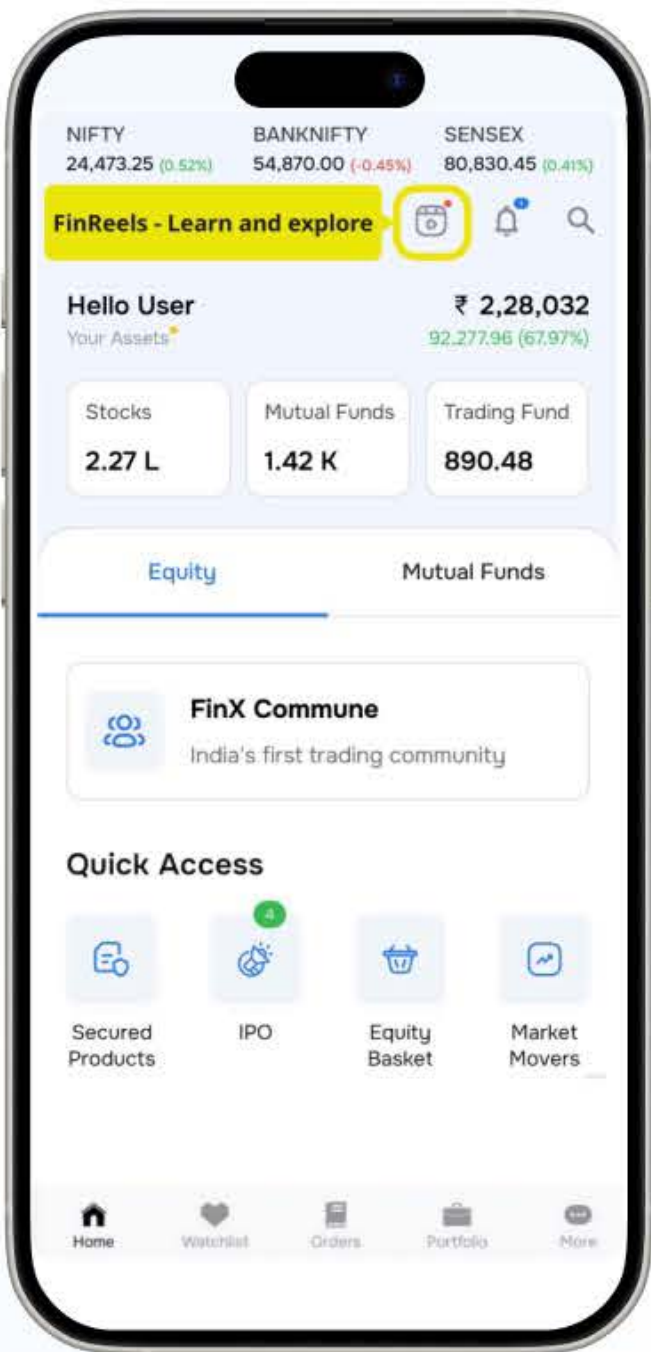
Revamped order-to-payment flow for higher success rates and fewer drop-offs.

Stock Broking

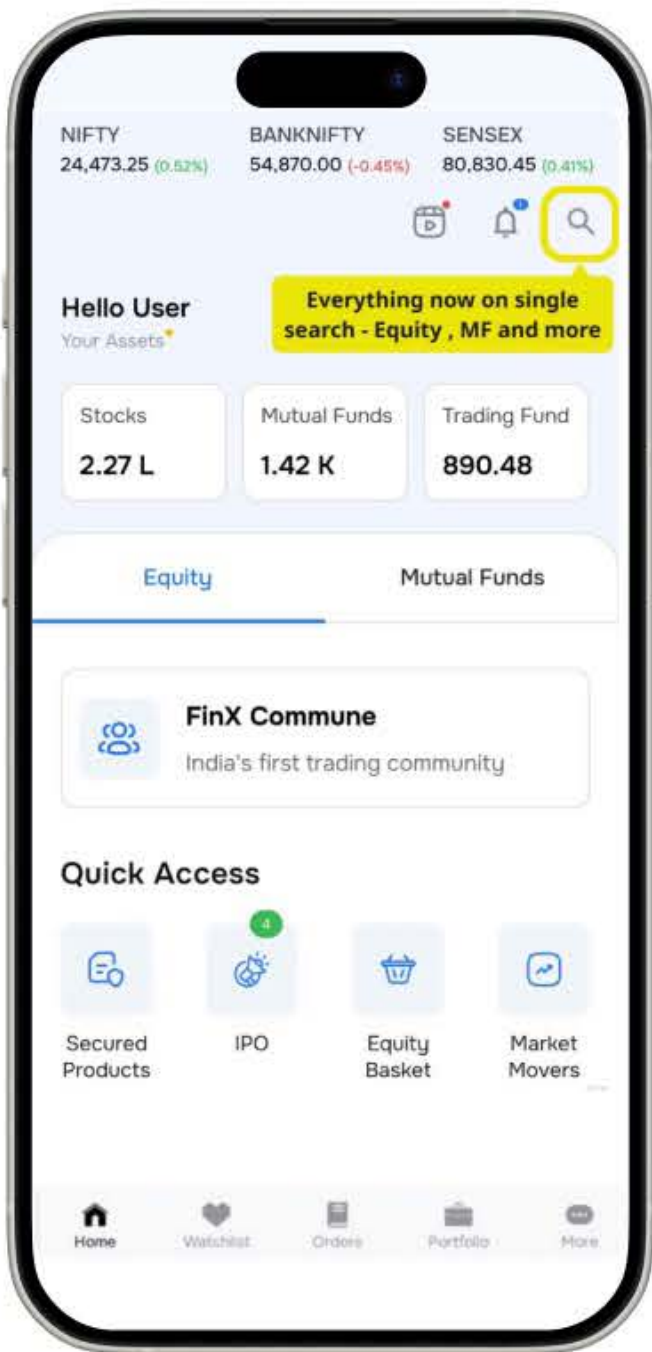
Simple User Interface, In-app Curated Baskets, Diverse Investment Products



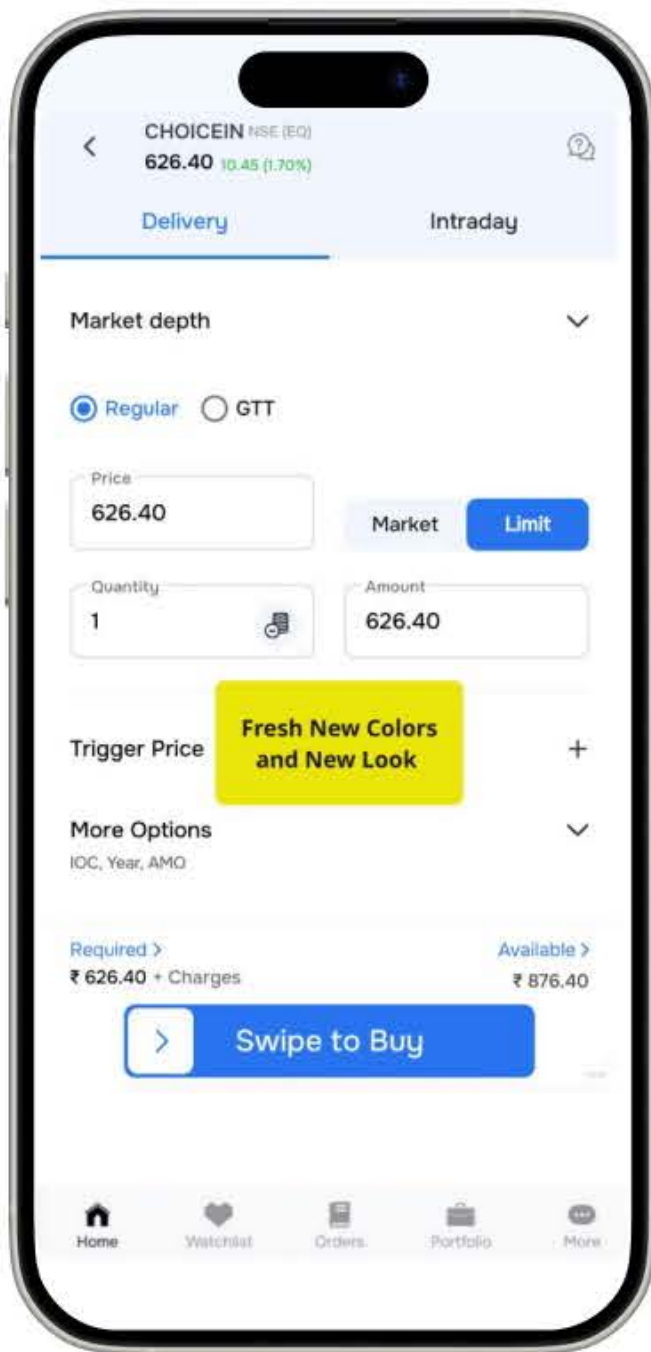
Hedged Integration: Profitable Strategies at One Click!



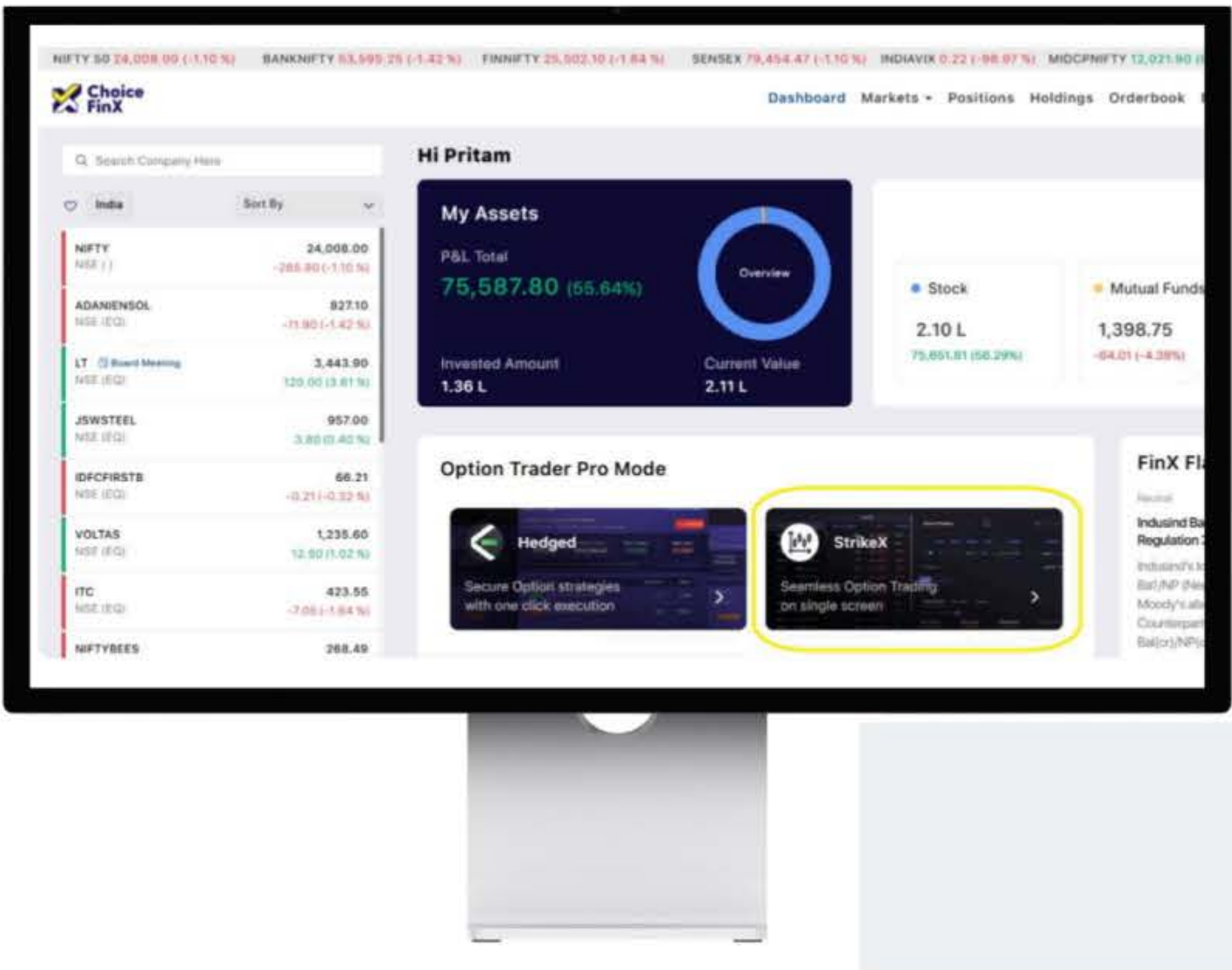
FinReels – Invest Smart, One Reel at a Time



Unified Global Search – One Search for All Segments



New UI – Built for Simplicity, Speed & Satisfaction



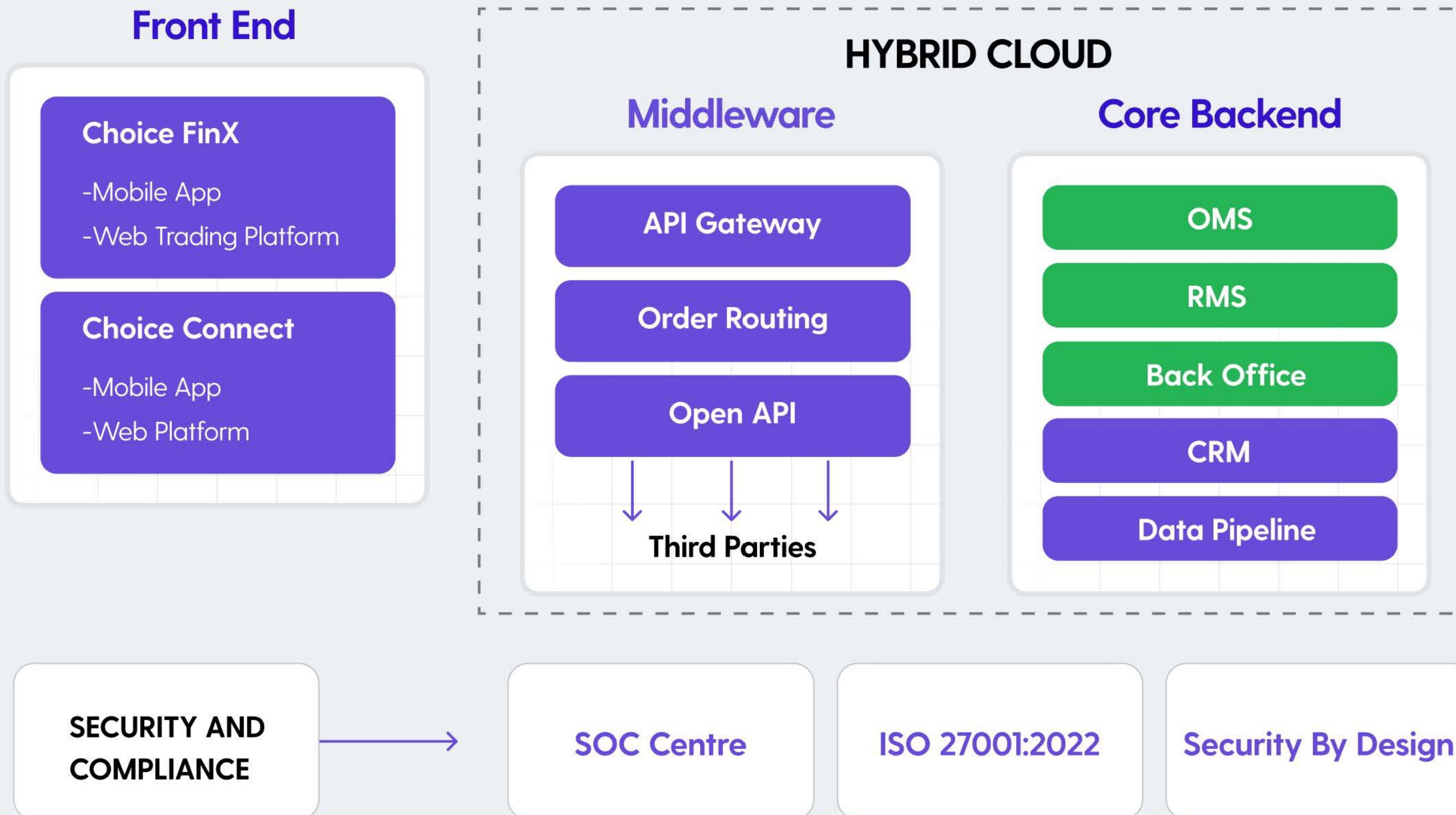
StrikeX – The Pro Trader's Edge

*Some features are available only on Android and Website

Tech Insights

Seamless collaboration, cutting - edge features

Choice
The Joy of Earning



Wealth Distribution - Industry Overview

EVOLVING FINANCIAL LANDSCAPE

Growing Affluent and Middle Class

- **HNWIs (>USD 1M*)**- estimated to grow from 375K in FY24 to **550K by 2028**
- **HNWIs (>USD 10M*)**- estimated to grow from 85K in FY24 to **107K by 2028**
- **UHNWIs (>USD 30M*)**- estimated to grow from 4.5K in FY24 to **20K by 2028**

B30 MF AUM is expected to grow from ₹13.8Tn to ₹24Tn by 2030

Financialization of Savings

Allocation of household savings to financial asset is growing rapidly

Emergence of New Products and Alternative Investment

PMS, AIF, Structured Products

Lack of Time & Expertise

First Time Investors with Lack of Financial Knowledge

Lack of Awareness and Accessibility

Need Support And Guidance

INTERMEDIARIES ASSUME MULTIPLE ROLES

Advisors & Behavioral Managers

- Help in goal based investing
- Protects against emotional investing
- Guides during market volatility
- Protects against herd mentality

77% of HNWIs/UHNWIs require professional assistance while investing

Channel Partner

- Played a key role in the growth of the Mutual fund industry in India
- Will be instrumental in distribution and adoption of new age products

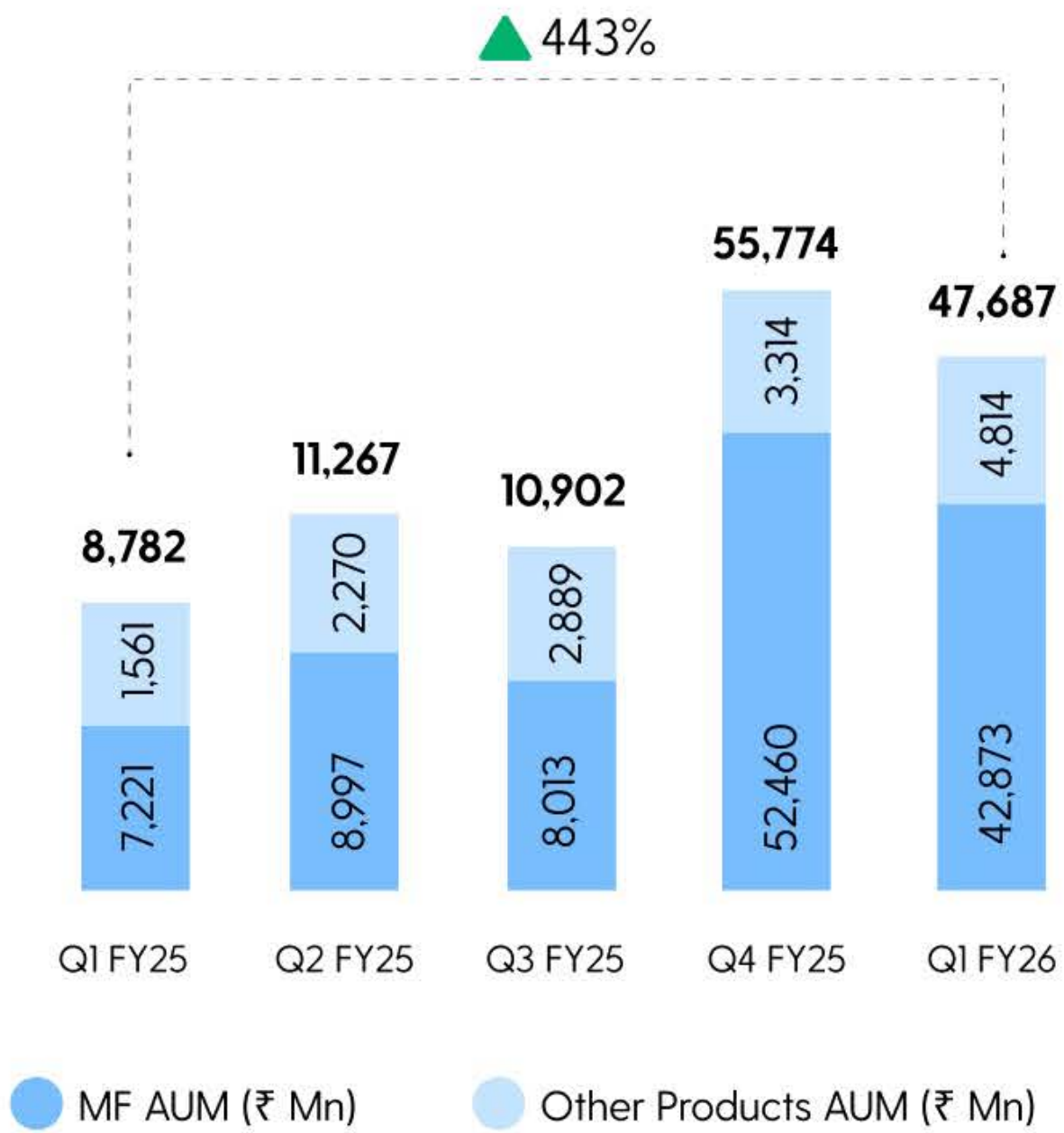
75% of B30 MF AUM is through intermediaries

Source: CRISIL, Statista, Capgemini, Knight Frank, Mint, AMFI

Wealth Distribution

Maximising growth of portfolio with a mix products

Sustained Growth in AUM



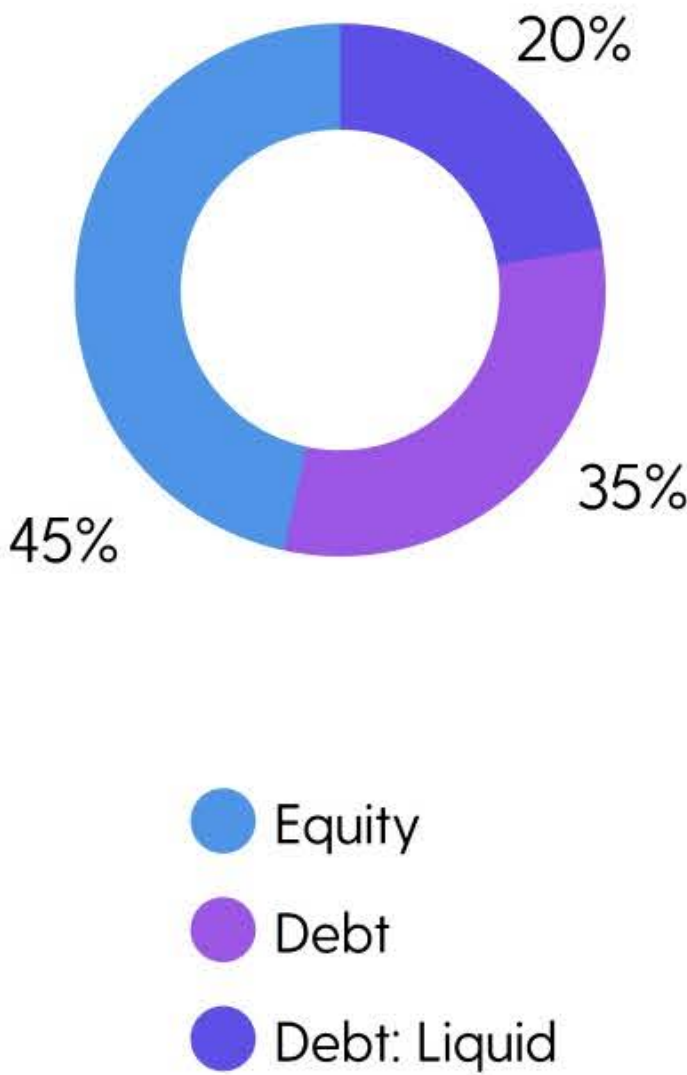
Progressive increase in SIP Book



Steady Increase in Transactions



AUM Composition by Investment Type



◆ MERGER SYNERGIES ◆

Deeper Foray Into Expanded Client Base



Large
Corporates



SMEs



Charitable
Trusts



Provident Fund &
Retirement Funds



Family
Offices & HNIs



Individuals/
HUFs

Wider Range Of Products & Solutions To Offer



Mutual
Funds



PMS &
AIFs



Tax Free
Bonds



Structured
Products



NCDs &
Bank Bonds

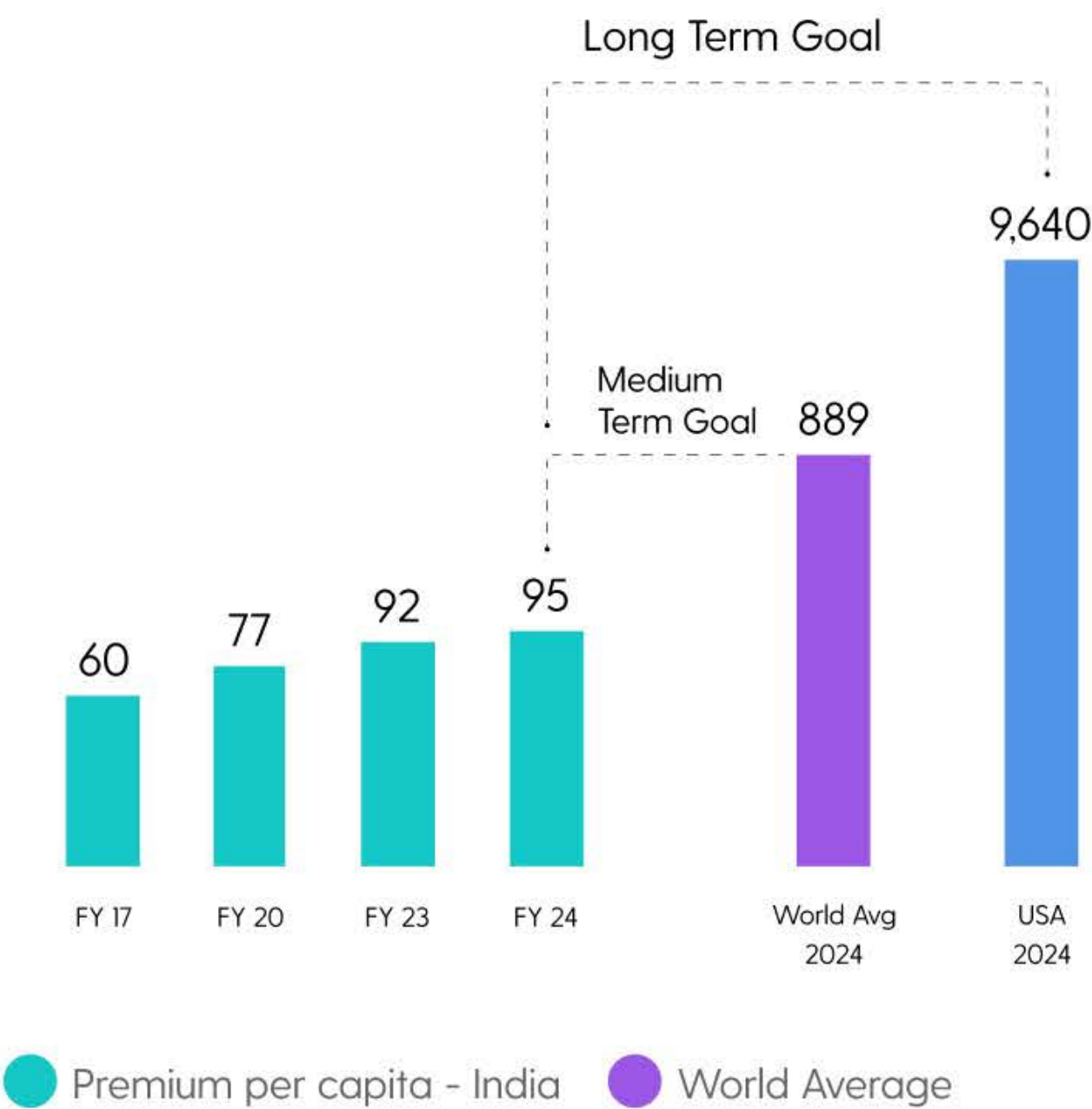


Fixed
Deposits

☆ The number of Corporate & UHNI clients increased from 170 at the end of Q4 FY25 to 202 in Q1 FY26.

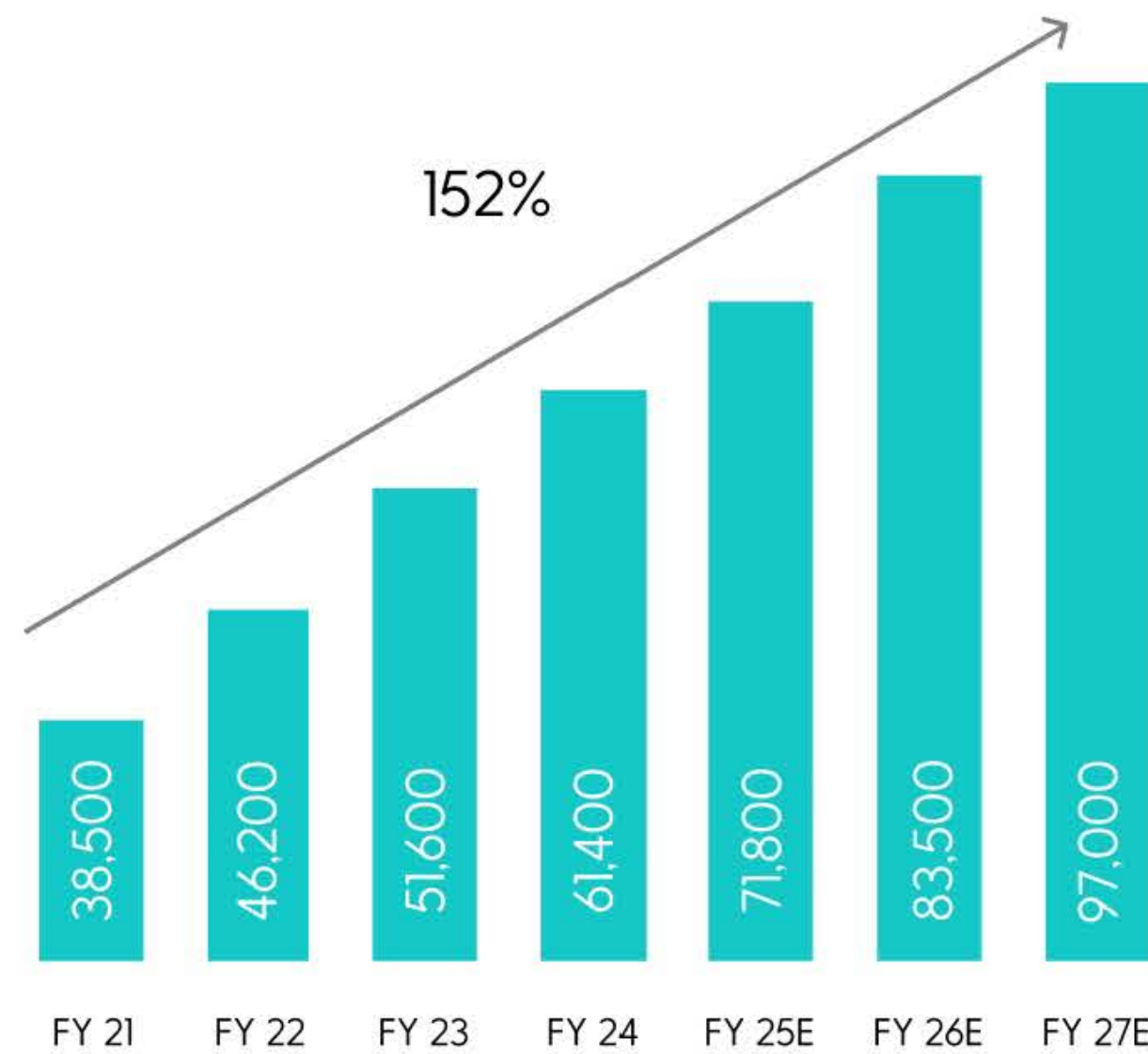
Insurance - Industry Overview

Insurance Density
(US\$)



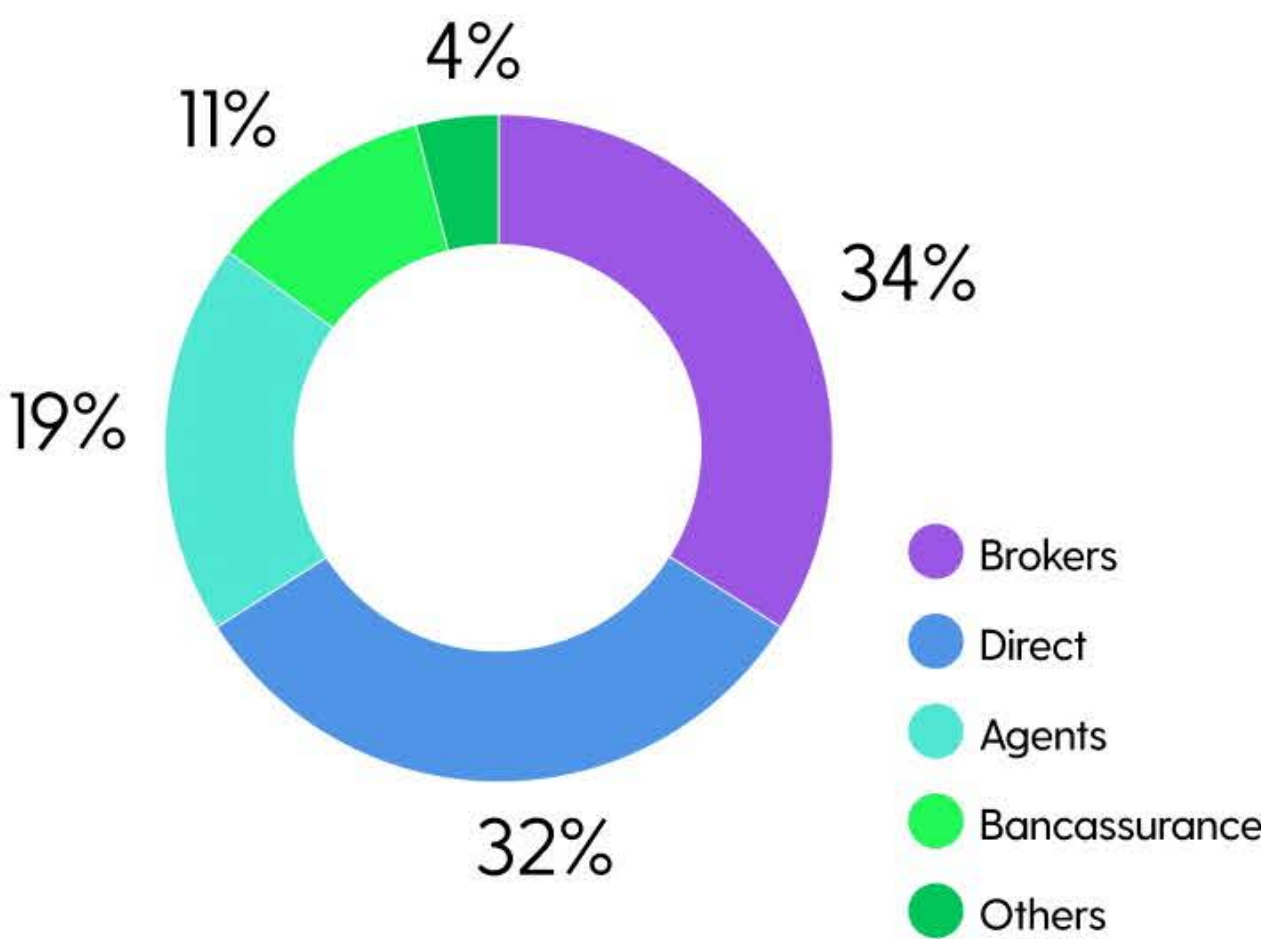
Source: IRDAI Annual Report

Rising Share of Broking Channel in GI
Premiums (₹ Cr)



Source: IRDAI Public Disclosures, GI Council, CRISIL Research

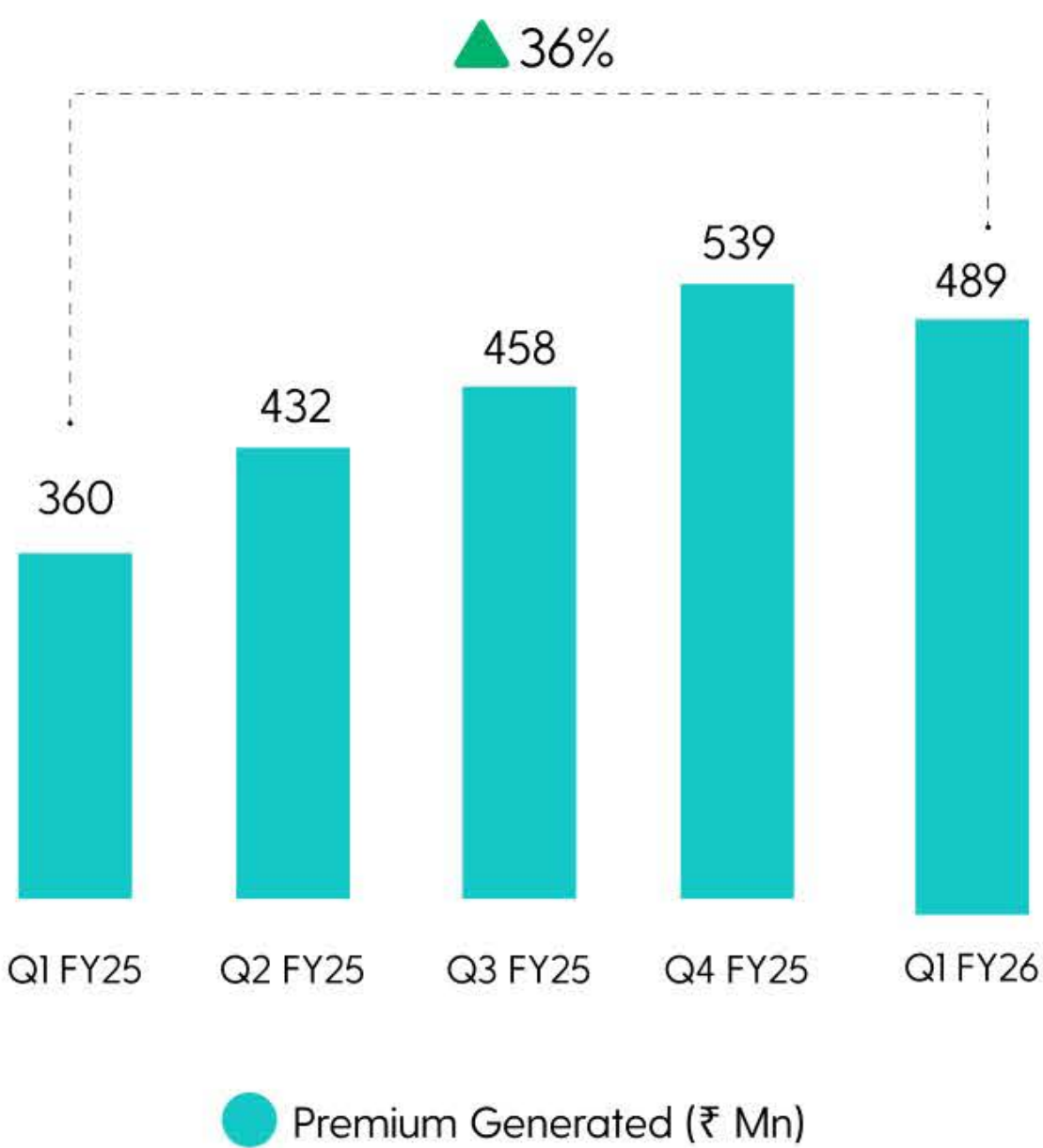
Share of Broker Channel in
GI Premiums



Source: GI Council

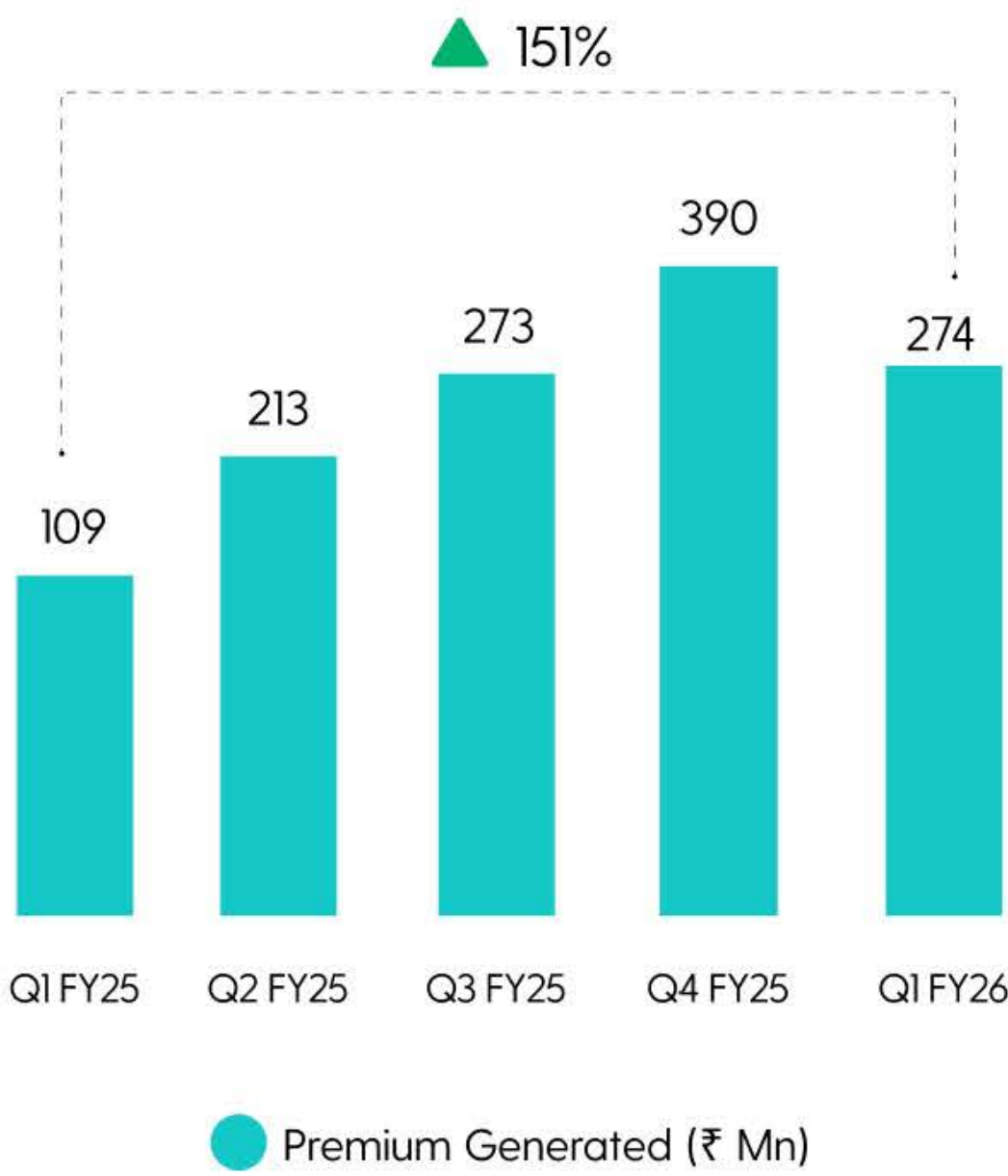
Insurance Distribution - Overview

Corporate Business



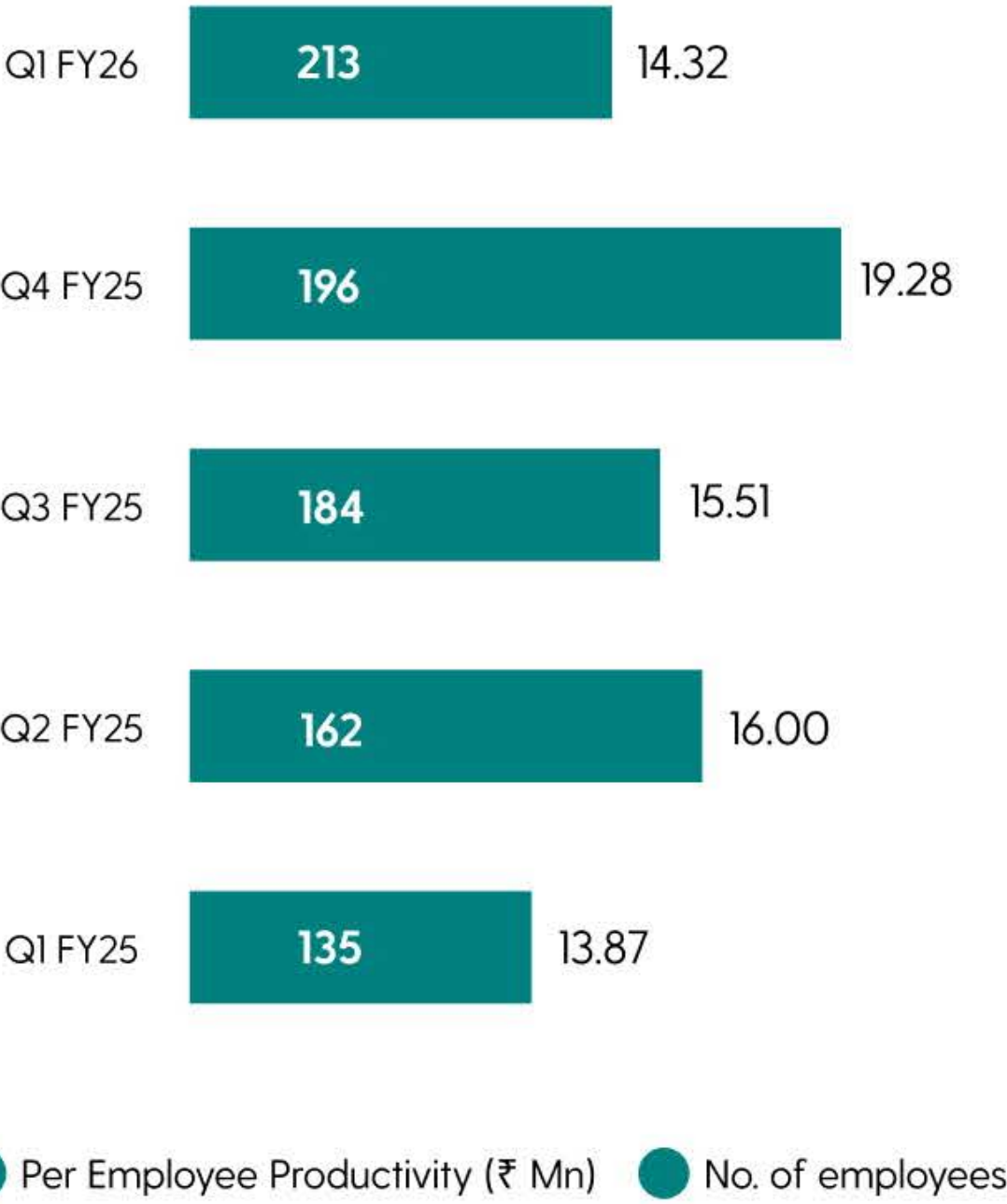
Gaining Strength on the Corporate Business

Retail Business



Ongoing Expansion of Retail Distribution Network (POSP)

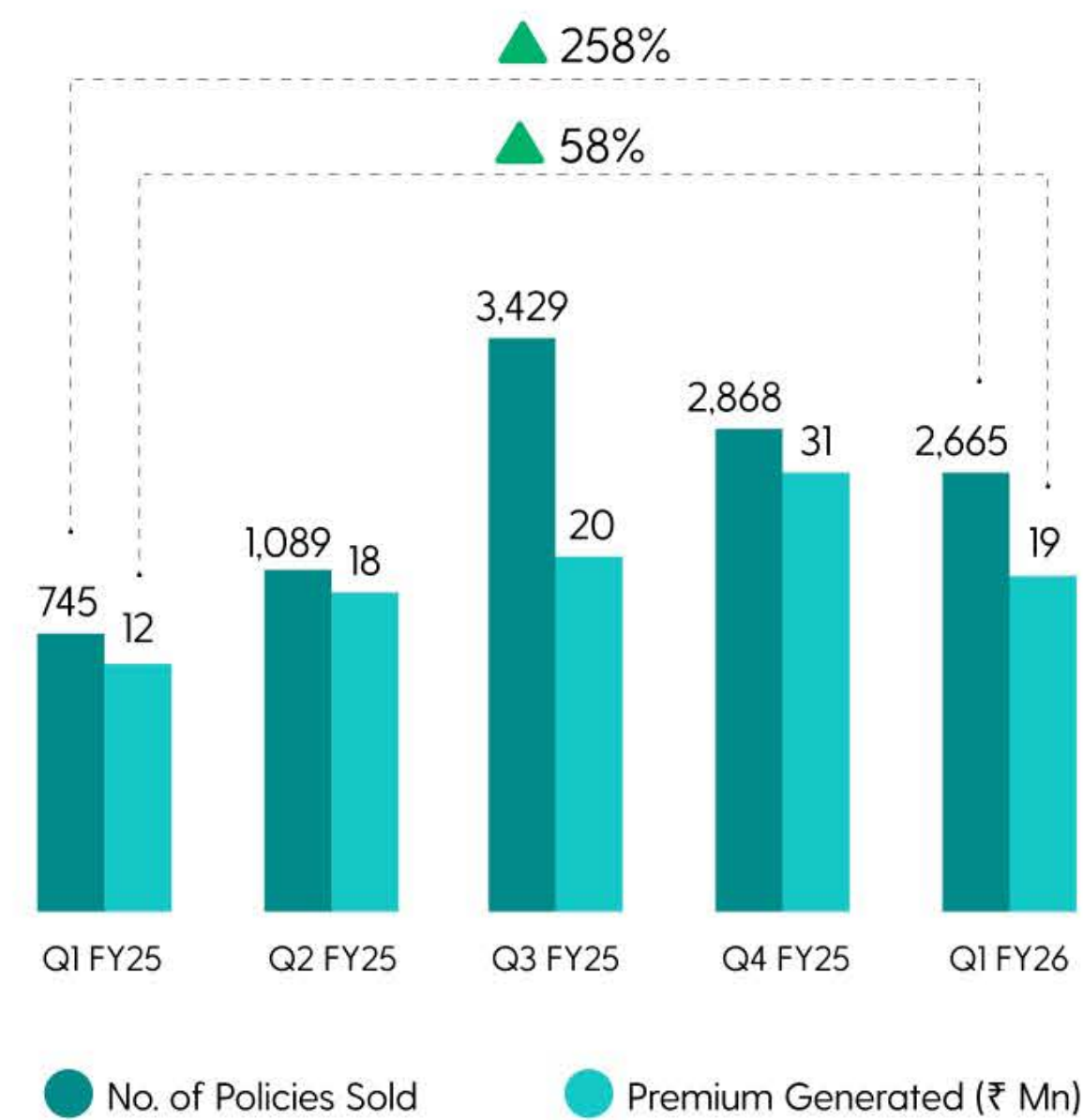
Annualised Employee Productivity



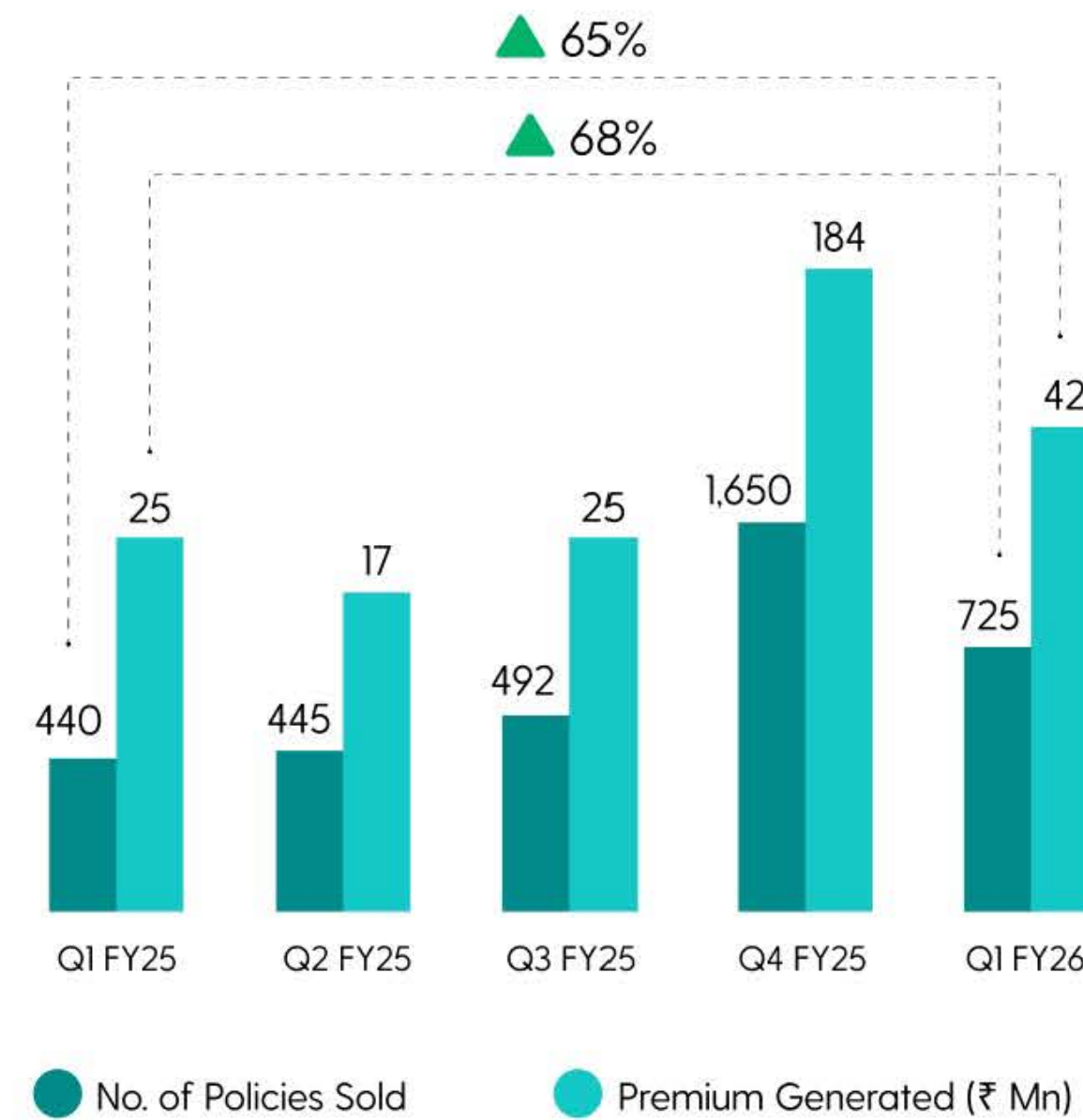
Strengthening Technology for Future Growth

Retail - Business Overview

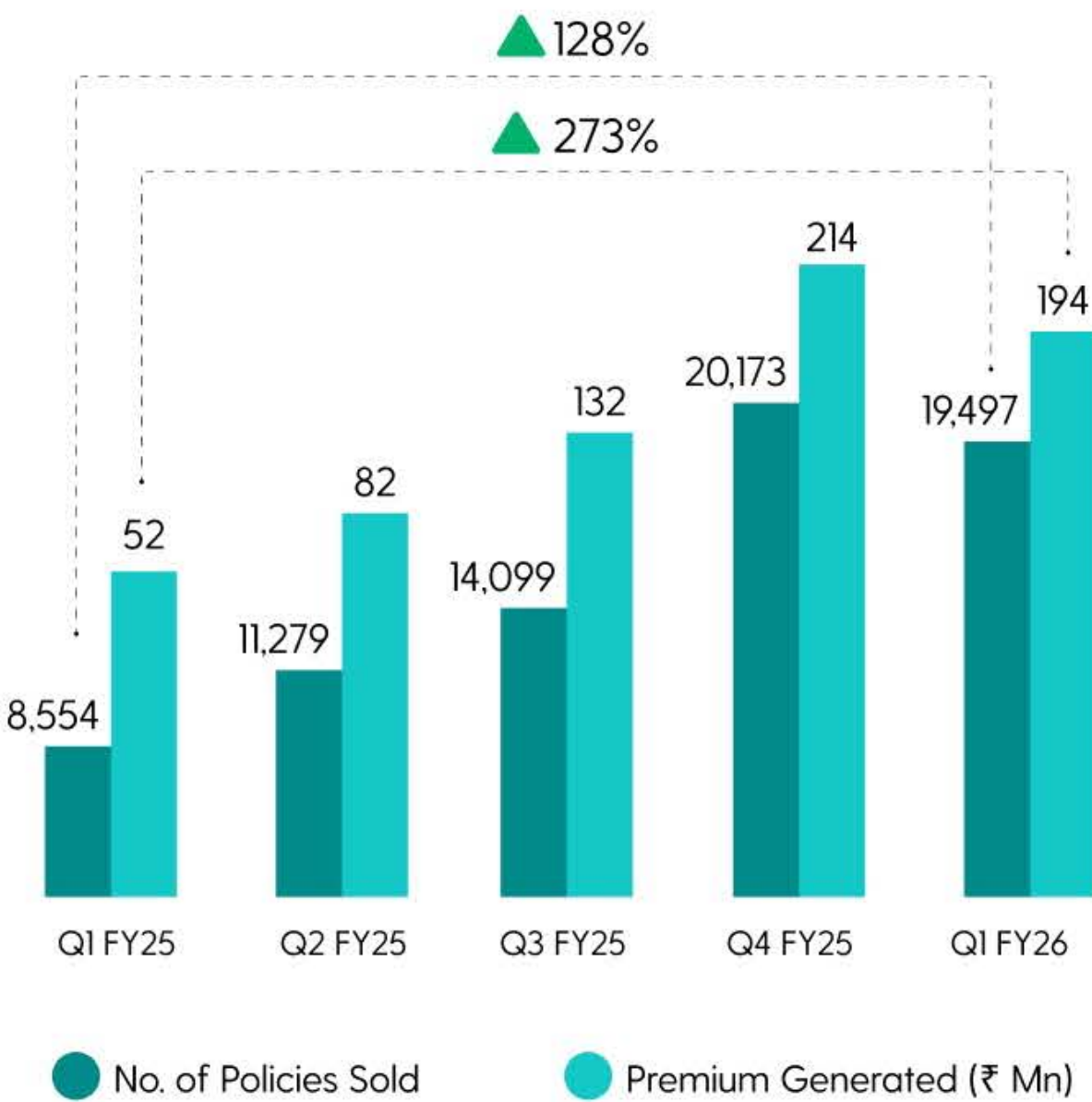
Health and Travel Insurance



Life Insurance



Motor Insurance



91%

Surge In Enquires
Generation

42+

Partner Insurance
Companies

90%

Increase In Two Wheeler
Digital Adoption

Corporate - Business Overview

Key Offerings

Property & Engineering

Transit

Surety & Credit Insurance

Liability

Employee Benefits

Speciality Covers

Solutions Bouquet

Tailor made solutions for large risks

Claims consultancy for corporates and SMEs

Industry upadates and Knowledge sharing

Risk Advisory analysis & inspections

Risk Management & Risk Transfer Solutions

Portfolio Administration and GAP Analysis

1800+

Corporate Policy Placed

65

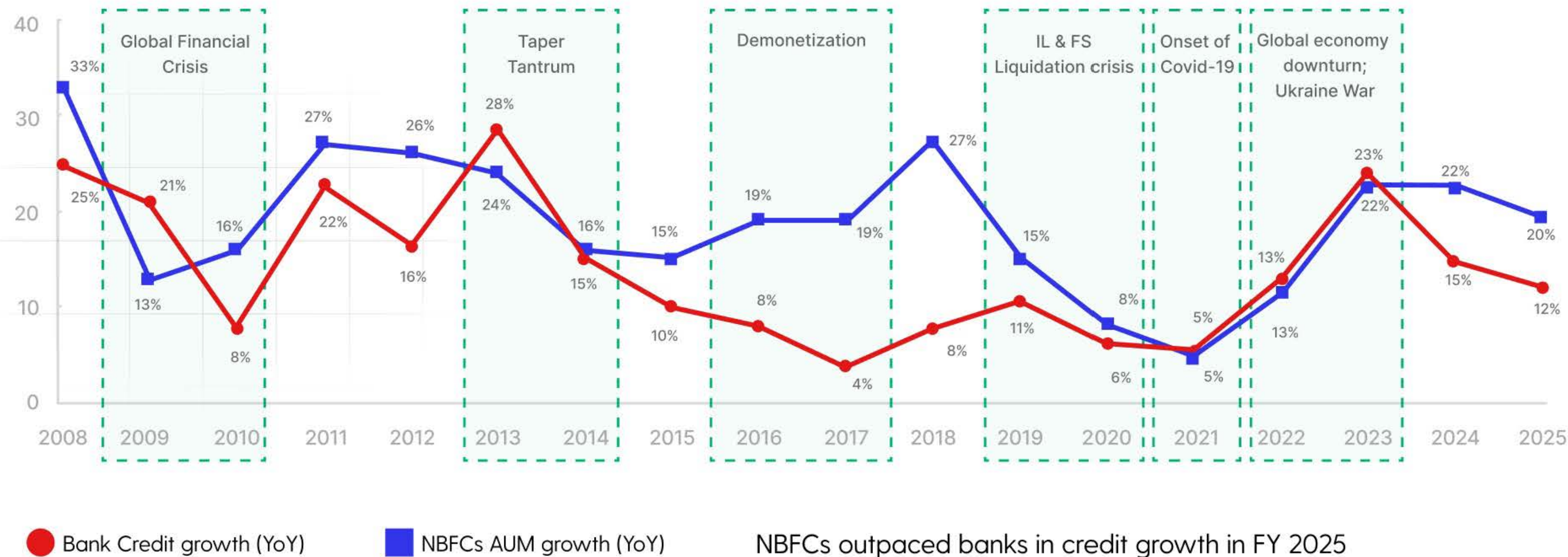
New Project Insurance Customers

219%

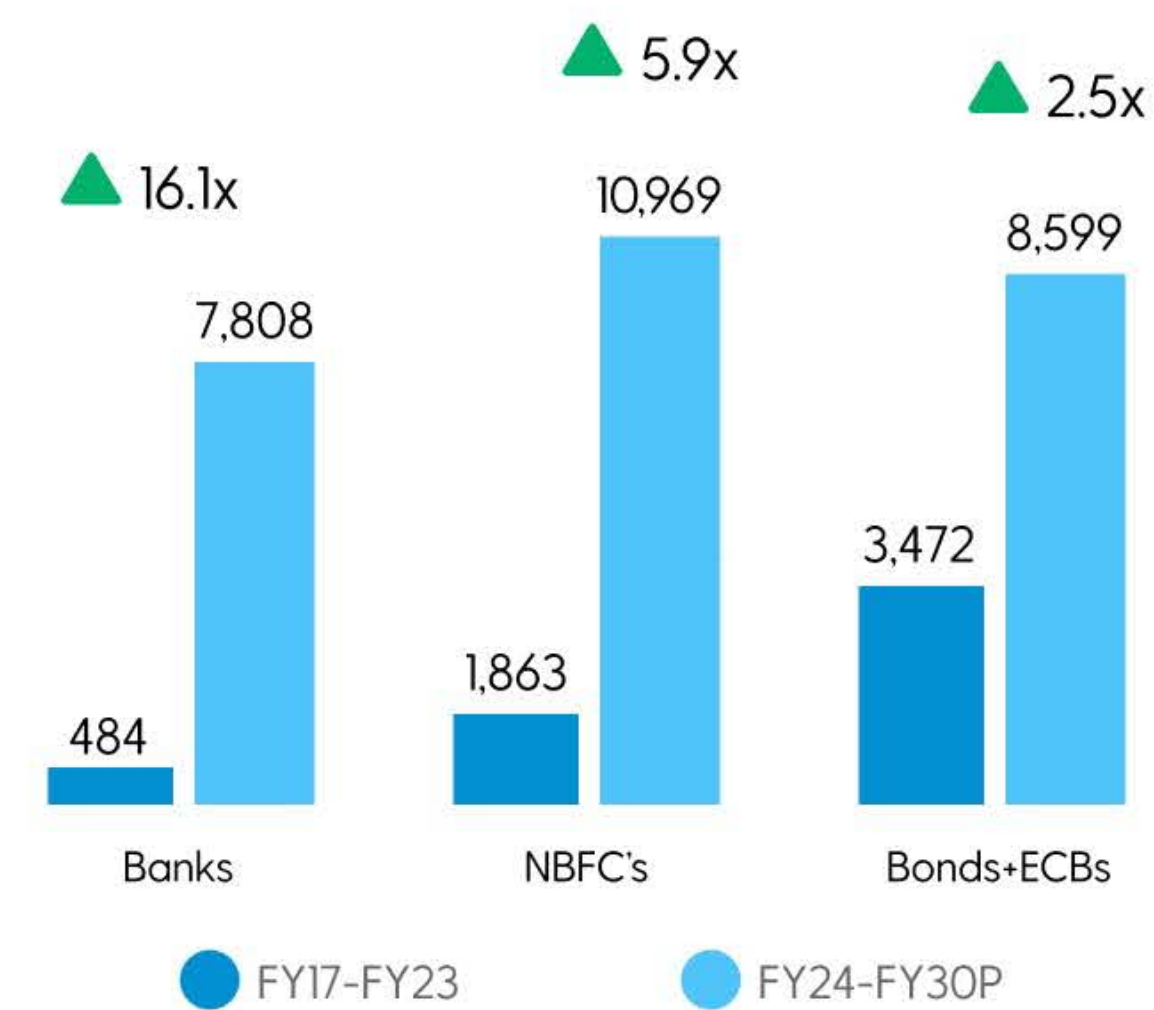
Upsurge In Property & Engineering Insurance

NBFC - Industry Overview

Banks Vs NBFCs - YoY growth in Advances



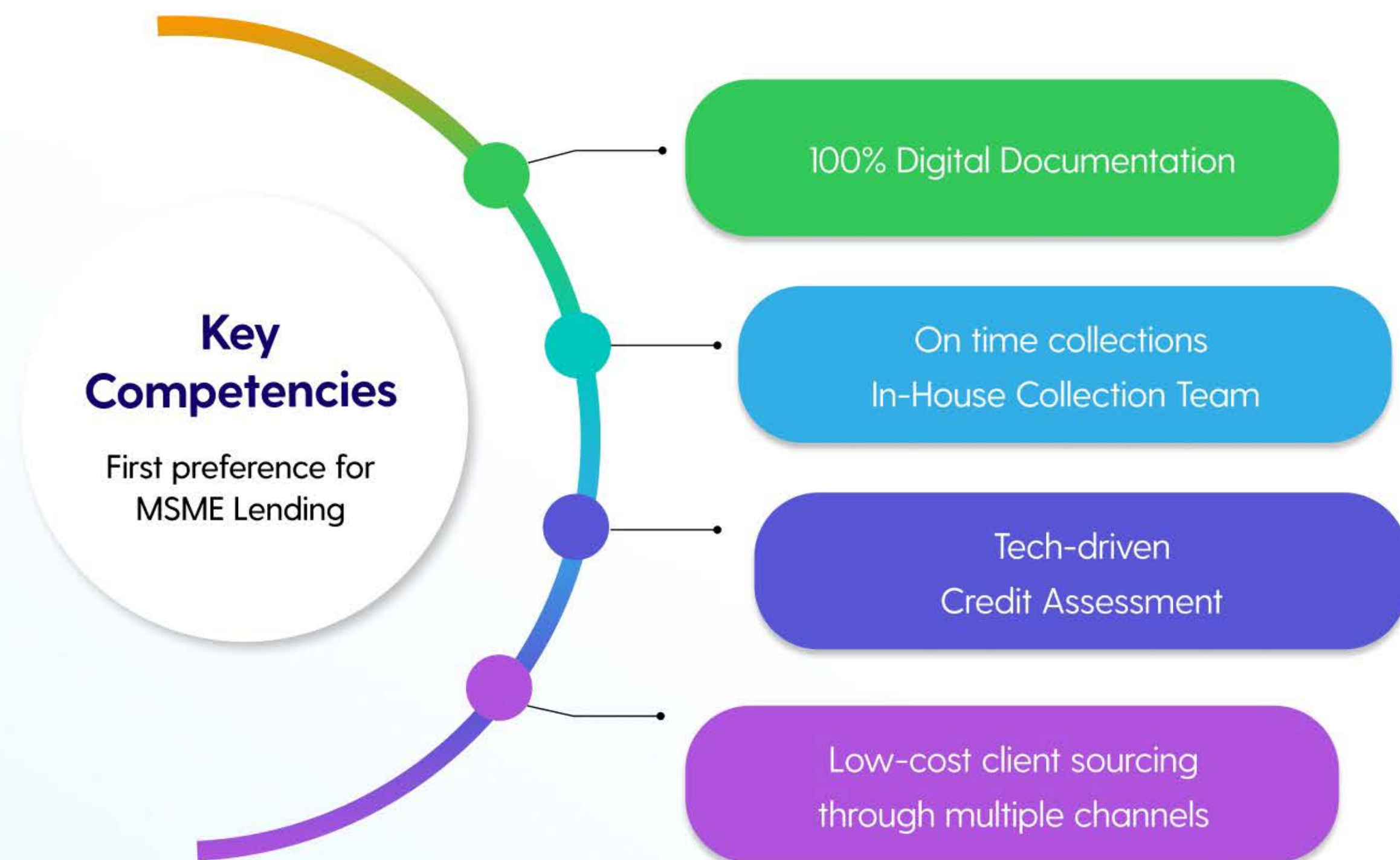
Rise in Funding Avenues for green Financing (₹ Lakh Cr)



Trends Shaping NBFC Landscape

- Robust Credit Growth
- Strong Capital Adequacy
- Improved Collection Efficiency
- Improved Asset Quality
- Diversification into Retail Lending
- Operational Efficiency

Empowering MSMEs through retail lending tailored specifically for the dynamic semi-urban and rural landscapes



Our Offerings



Solar
Finance



MSME Business
Loan

₹ 7.45 Bn

Total AUM

₹ 5.96 Bn

Retail AUM

A FOCUSED APPROACH TO SERVE

- **Green Finance** - Target to reach AUM of ₹10 Bn by 2030



Commerical



Co-operative Housing Society



Residential

- **MSME Finance** - Target to reach AUM of ₹25 Bn by 2030

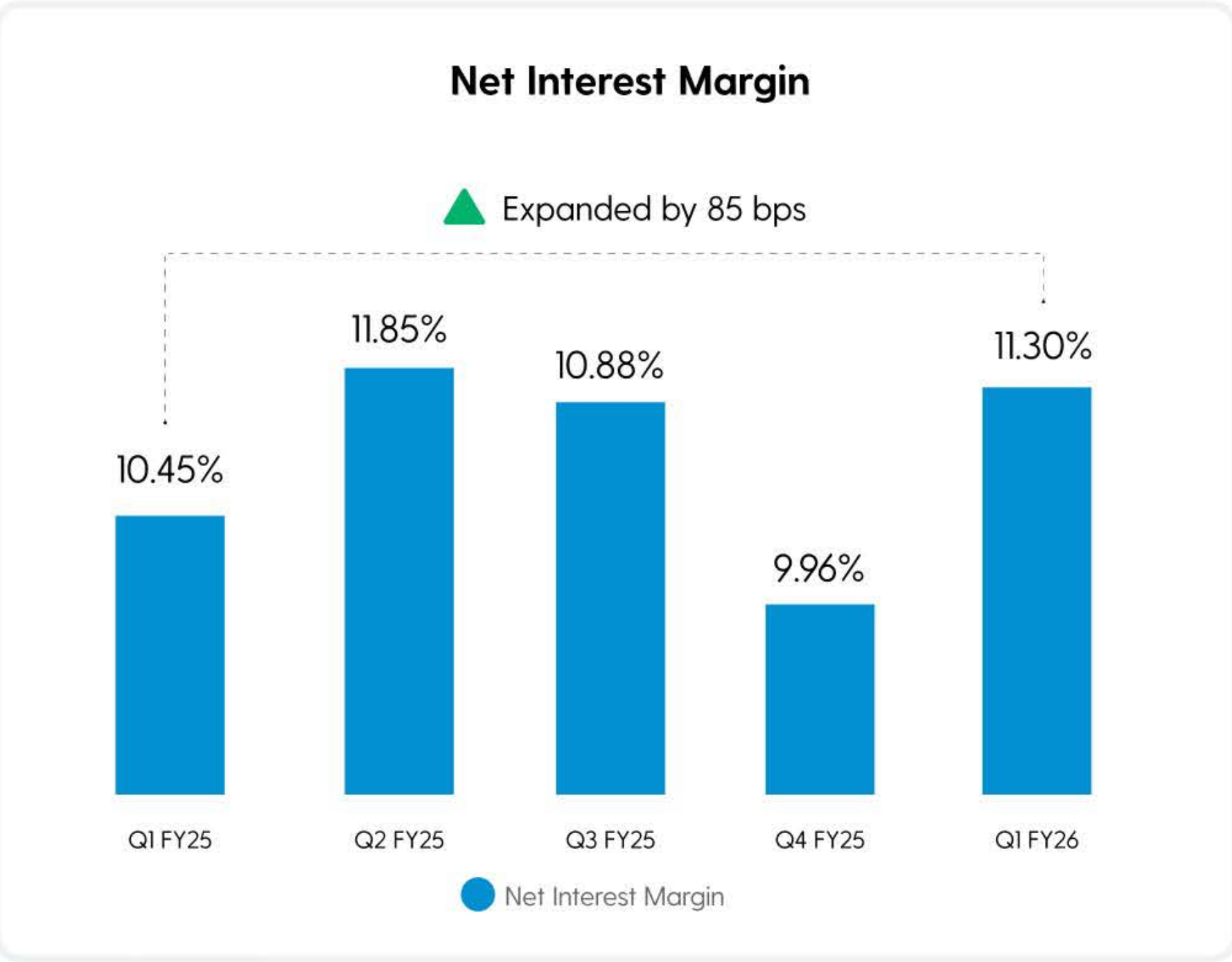


Loan Against Property

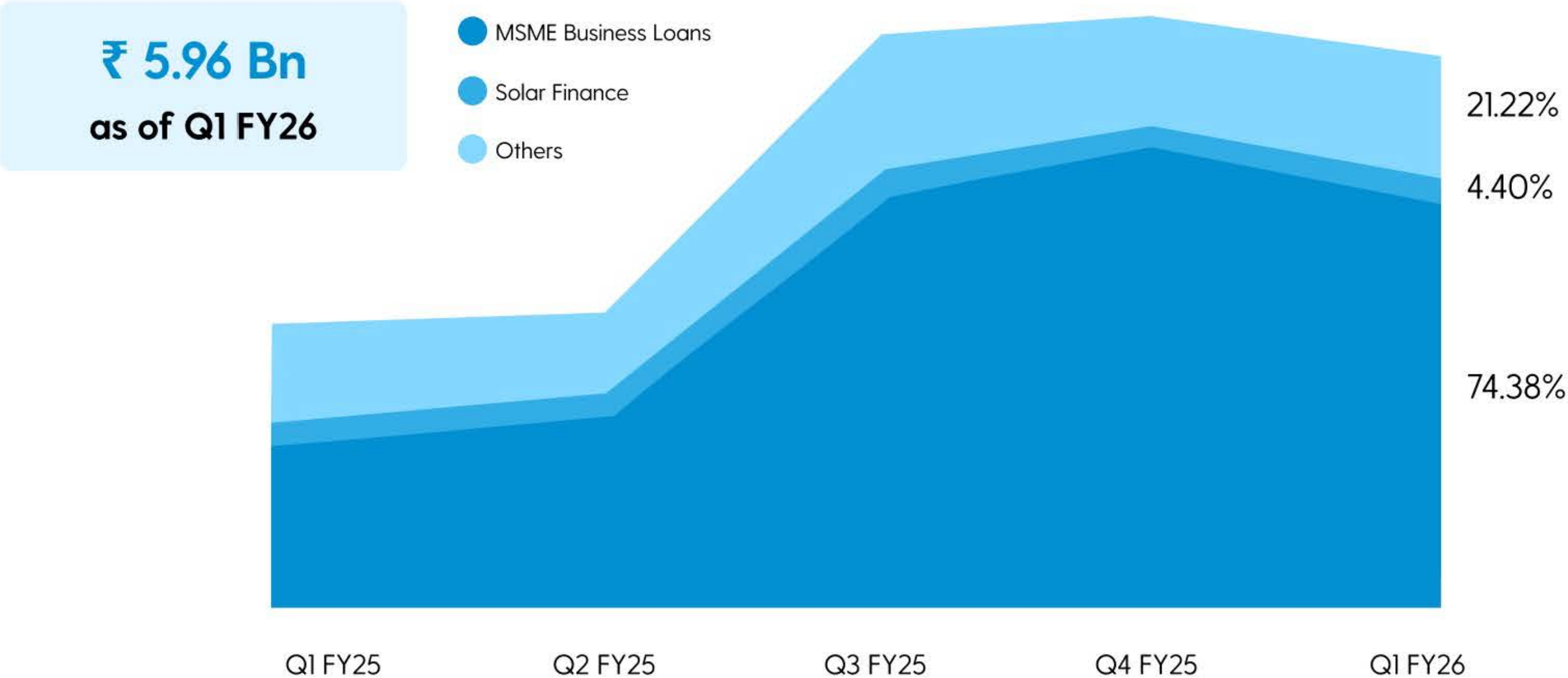


Machinery Loan

Empowering MSMEs through retail lending tailored specifically for the dynamic semi-urban and rural landscapes



Focused Retail Portfolio Mix



Net Worth	GNPA	NNPA	PCR	CRAR	Active Loan Count	Coll.Eff.	States	Branches
₹ 4.60 Bn	4.32%	2.25%	48.90%	53.37%	15,770	>90%	8	75

Abbreviations

• GNPA - Gross Non Performing Assets • NNPA - Net Non Performing Assets • PCR - Provision Coverage Ratio • CRAR - Capital Risk Adequacy Ratio • Coll. Eff - Collection Efficiency

Robust Underwriting Processes



1. Real-time Credit Bureau checks

In addition to own scorecard for individual clients for better screening



2. Multiple Database Checks

Dedupe Check on more than 15 databases



3. Centralized Credit Team

KYC verification, IVR, TVR, ensuring uniform processes



4. Geo-tagging

of 100% branches and centers and 100% customers' houses



5. Cashless Operations

via penny drop verification along with strict KYC compliance

Well-diversified Liability Profile

Banks



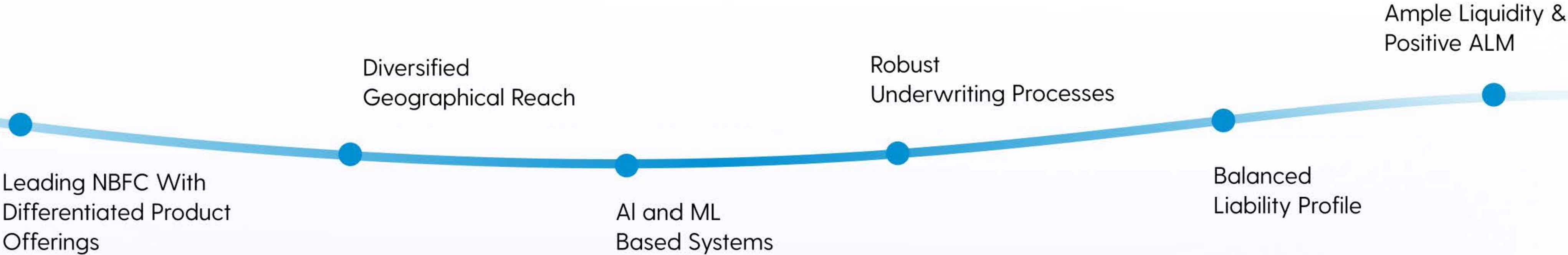
Financial Institutions



Wide range of product offering to cater multiple customer segments in priority sector

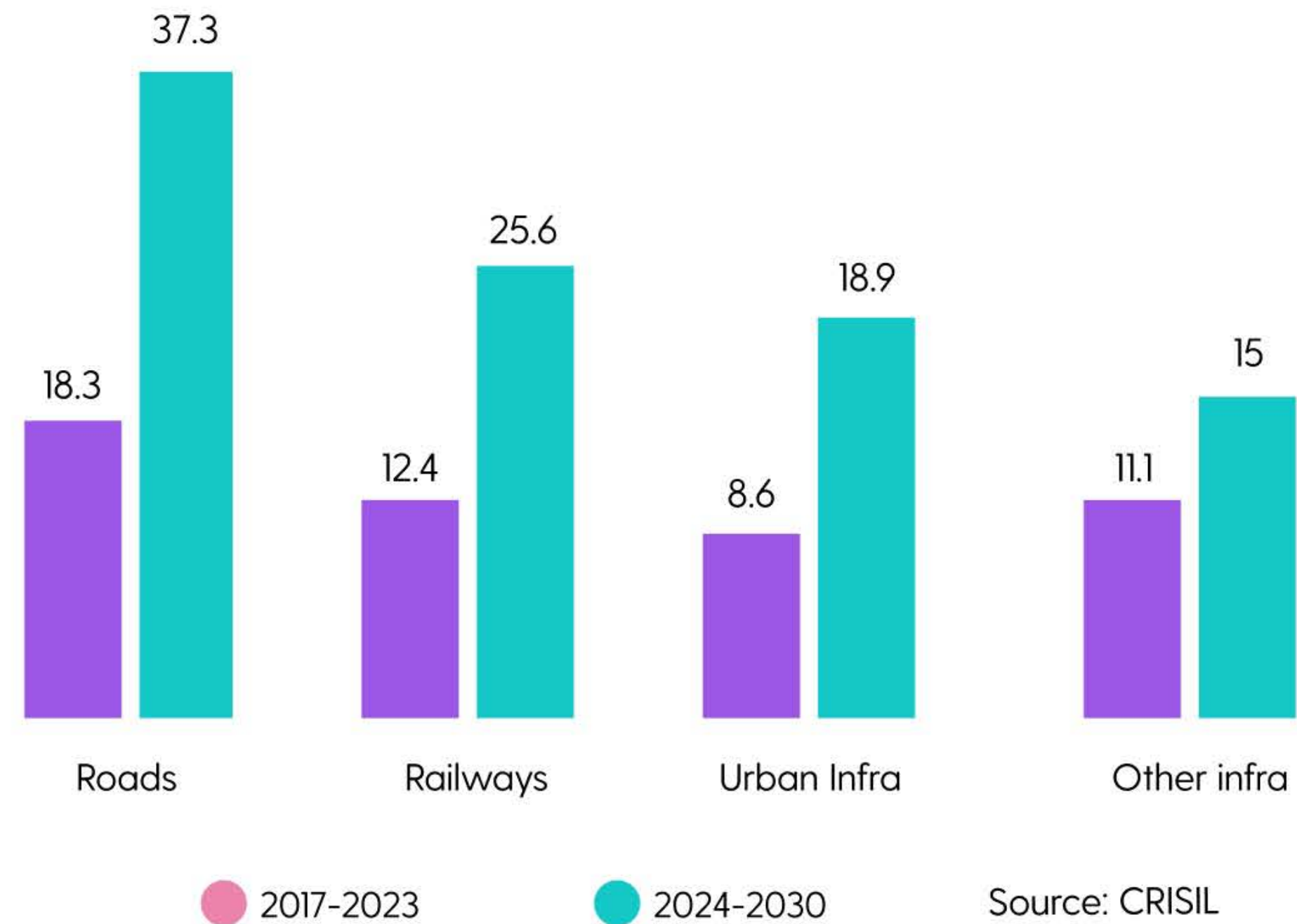
Products Name	MSME Business Loans (Secured)	Solar Loan
Ticket Size	Upto ₹ 5 Mn	Upto ₹ 5 Mn
Tenor (in Months)	Upto 120	Upto 60
ROI Range	16-22%	18-24%
Security Coverage (%)	40-80	100
Processing Fee	Upto 2%	Upto 2%
Average Ticket Size	₹ 800K	₹ 700K
Repayment Frequency	Monthly	Monthly

Our USP



Advisory Services - Industry Overview

Investments in Core Infra (₹ Lakh Cr)



14,137

Projects

US\$ 1,382.36 Bn

Total Project Cost

1,141

Projects Under Development

61

Sub-sectors

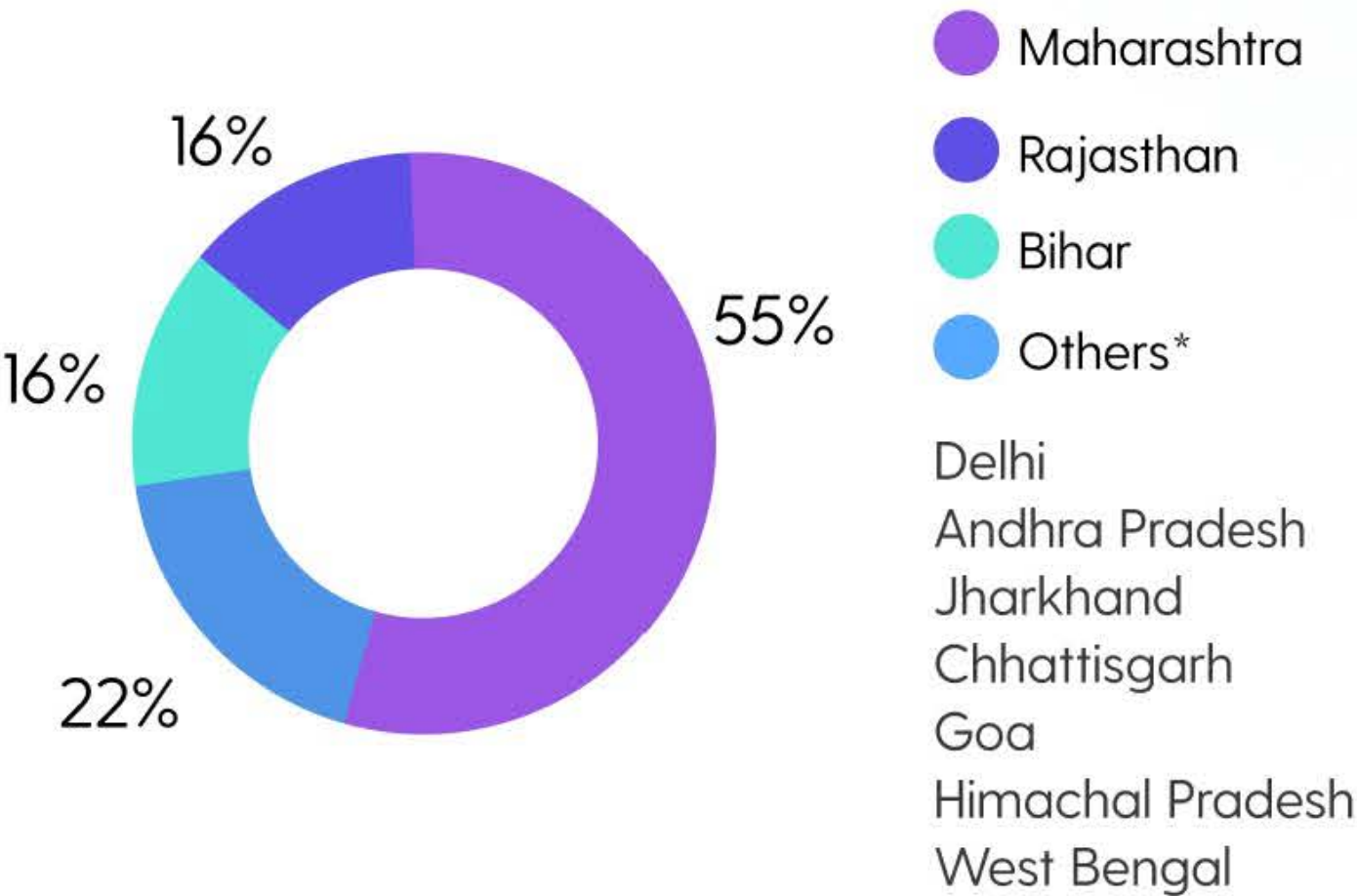
India is building more than infrastructure. It's building confidence, connectivity and a beautiful canvas for every Indian dream.

Shri. Narendra Modi
Hon'ble Prime Minister of India

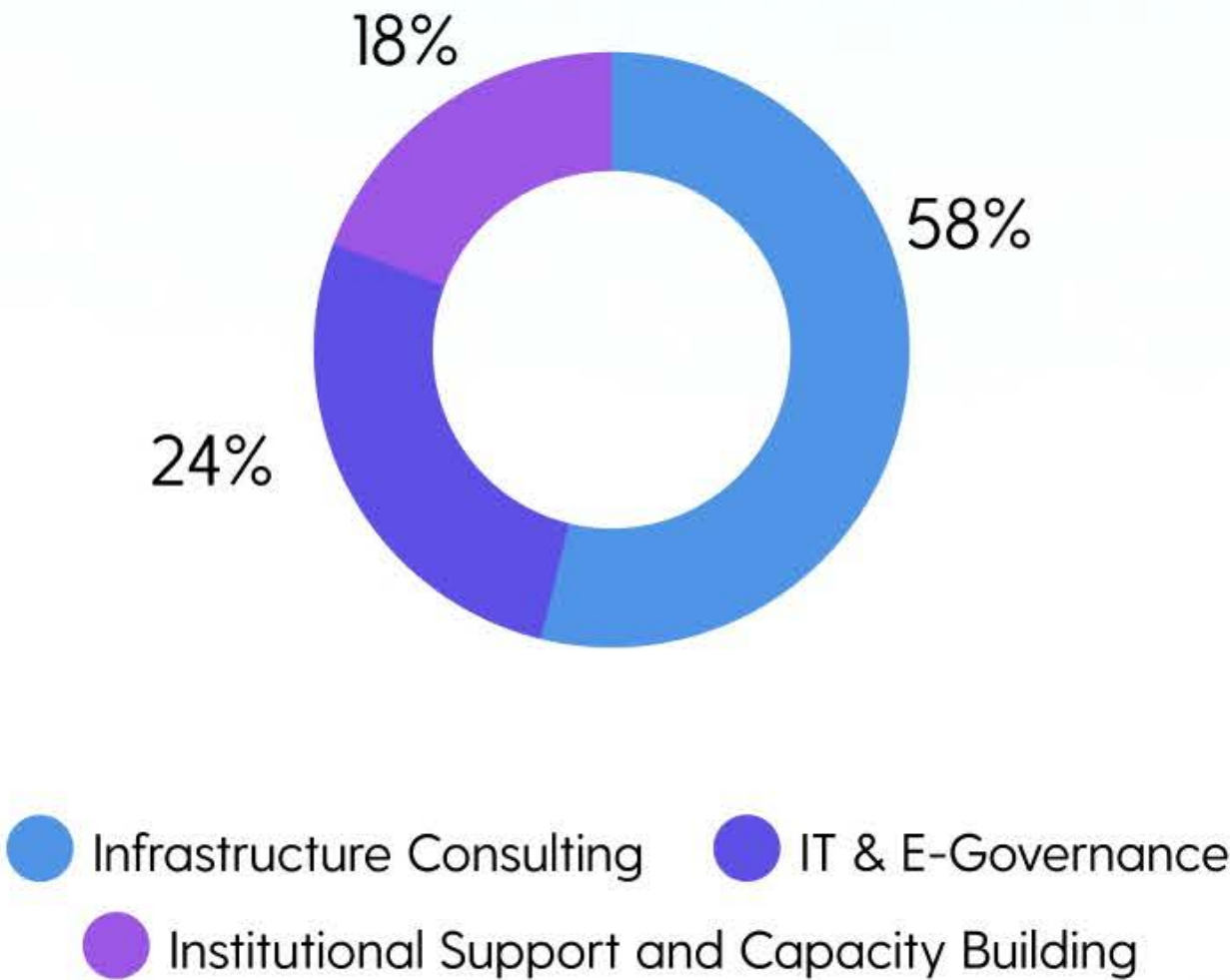
Order Book (₹ Bn)



Order Book - State Wise



Order Book - Sector Wise



48

Project
Offices

1500+

On-Roll
Team

Key New Advisory Projects

During the quarter, added these key strategic projects worth *₹1303 Mn

Two landmark projects across Maharashtra and Odisha.

NEW

- Awarded a **work order by MITRA**, Government of Maharashtra, under the **World Bank-backed MahaSTRIDE Program**, to **establish District Strategic Units (DSUs)** across Chhatrapati Sambhajinagar Division over five years, enhancing institutional capacity and enabling data-driven governance. **This initiative reinforce its role in delivering impact-driven, technology-enabled solutions aligned with India's \$5 trillion and Maharashtra's \$1 trillion economic vision.**
- Emerged as the **H1 (highest-ranked) bidder for a** consultancy covering **58 Urban Local Bodies** floated by SUDA, **Government of Odisha**, aimed at advancing urban infrastructure planning.

New public sector mandates, reinforcing its leadership in rural and digital transformation initiatives.

NEW

- Awarded an **additional work order** from the Office of the Registrar, Cooperative Societies, **Bihar**, for **computerizing 3,576 Primary Agricultural Credit Societies (PACS)**. The company continues as the System Integrator, driving efficiency, transparency and service delivery.
- In **Karnataka**, awarded a **mandate to digitize 878 PACS**, covering data migration, handholding and implementation support.
- Appointed as the **Project Monitoring Unit (PMU)** for the Amended **BharatNet Program** across **West Bengal, Himachal Pradesh and the North East**, under a engagement involving monitoring, evaluation, vendor coordination and strategic reporting.
- **These initiatives align with the Government of India's vision to modernize rural institutions, expand digital access and foster inclusive growth.**

- **Awarded projects in Himachal Pradesh and Rajasthan to strengthen 10,000+ MSMEs through awareness initiatives, technology upgradation, marketing and branding support and improved access to funding.**

NEW

Key Highlights



Serving to 150+
Departments (CG & SG)



1K+ ULBs



50K+ PRIs



Selected to lead the
digitalization of 13K+ PACS



Developed Women
Entrepreneur Portal for
NITI Aayog



Trained 15K+ trainees
with 10L+ training hours
in 13+ states



Serving to Multilateral Agencies
ADB, WB, DFID-UK,
UNFPA, EXIM etc.



Flagship Schemes JJM, PMAY,
PMJAY, AMRUT, NRLM, RAMP,
NFHS etc.



2L+ Affordable Houses
under PMAY in 4 states



5.5 Cr.+ Citizen benefitted
under JJM in 4 states



Design/ Supervision
Highways 3000+ KM



26K+ HHs & 13K Villages: World's
Largest Health Survey NFHS VI in
Chhattisgarh

Choice is committed to actively participate in India's remarkable growth story and leveraging our resources, expertise, and innovative solutions to make a meaningful impact on various aspects of Indian life, from economic development and employment opportunities to social well-being and environmental sustainability.

We aim to be a catalyst for positive change, aligning our success with the progress and prosperity of the nation and its people.

Choice Matters: Impacting Tomorrow

Partnering in Viksit Bharat through aspirational sector engagements:

● Co-operative Societies

Touching 30 Mn+ Farmers through Computerization of Primary Agriculture Cooperative Societies in 6 states namely Haryana, Punjab, Bihar, Karnataka, Maharashtra and Tamil Nadu.

● Agriculture

- Helping Himachal Pradesh to uplift their agriculture and allied sector with more value addition and more export potential.
- Helping maize farmer of Chhattisgarh to add value in their produce and income through ethanol plant setup under cooperative model.

● MSME

Helping MSMEs of Maharashtra, Rajasthan, Punjab, Himachal Pradesh, Gujarat, Bihar, Odisha and Jharkhand to get government benefits, upgrade technically, access of fund, markets through better means.

● Local Governance (Urban and Rural)

Training last mile elected representative on various governance model including how to run gram panchayat, community-based development etc. in Jharkhand, Tripura, West Bengal and Karnataka.

● Students & Women

Entrepreneurship development program, startup support, capacity building on marketing and branding, quality assurance interventions of rural product, better access to Market including tourist hat modernization.

● State Empowerment

We are helping states governments to become self-sustainable by end to end consultancy in revenue augmentation for Uttarakhand, Bihar, Jharkhand, Madhya Pradesh and Chhattisgarh.

Investment Banking

Choice Capital Advisors Pvt. Ltd., a **SEBI-registered Category-I Merchant Banker**, specializes in capital market transactions and corporate finance, offering **end-to-end financial solutions from strategy to execution**.

Key Services

Main Board IPO

SME IPO

Rights Issue

Open Offers

Our USP

- ✓ **Strong deal origination capabilities** backed by deep industry relationships and proactive sourcing
- ✓ **Strict compliance standards** ensuring full regulatory adherence and process transparency
- ✓ **Strong execution capabilities** with end-to-end transaction management across all capital market products
- ✓ Boutique approach combined with the **strength and experience** of a full-service financial institution
- ✓ **Unbiased financial advisory** offering conflict-free, client-centric solutions

Key Clientele

Choice
The Joy of Earning

 <p>VPRPL VISHNU PRAKASH R PUNGLIA LTD. Engineers, Contractors & Designers</p> <p>IPO-Main Board ₹3,086 Mn</p>	 <p>RBS RAMDEV BABA SOLVENT PVT. LTD. ISO 22000:2005 & ISO 9001:2008 Certified Company FSSAI NO. 10013022001589</p> <p>IPO-SME ₹500 Mn</p>	 <p>ESPRIT STONES</p> <p>IPO-SME ₹500 Mn</p>	 <p>relipay A BRAND OF RRFI</p> <p>IPO-SME ₹710 Mn</p>	 <p>utssav Celebrations Forever</p> <p>IPO-SME ₹700 Mn</p>
 <p>* AHIMSA SHRI AHIMSA NATURALS LTD</p> <p>IPO-SME ₹740 Mn</p>	 <p>PROSTARM Info System</p> <p>IPO-Main Board ₹1,680 Mn</p>		 <p>Navkar Corporation Ltd Container Freight Stations & Rail Terminals</p> <p>IPO-Advisory ₹6,000 Mn</p>	 <p>HGIEL We Make People Move...</p> <p>IPO-Advisory ₹4,620 Mn</p>
 <p>MK Ventures 360 Degree Finance and Business Consultant</p> <p>Rights Issue ₹400 Mn</p>	 <p>the quint</p> <p>Rights Issue ₹1,250 Mn</p>	 <p>SOLARA Active Pharma Sciences</p> <p>Rights Issue ₹4,500 Mn</p>	 <p>WINDSOR Partner in Progress</p> <p>Open Offer ₹1,690 Mn</p>	 <p>Nazara™</p> <p>Open Offer ₹23,820 Mn</p>

* Acted as an Underwriter to the Issue

IPO Performance Highlights

Particulars	Main Board	SME	SME	SME	SME	SME	Main Board
	Prostarm Info System Ltd.	*Shri Ahimsa Naturals Ltd.	Utssav CZ Gold Jewels Ltd.	RNFI Services Ltd.	Esprit Stones Ltd.	Ramdevbaba Solvent Ltd.	Vishnu Prakash R Punglia Ltd.
Fund Raised (₹ in Mn)	1680	740	700	710	500	500	3086
Subscription (x)	97.20x	62.71x	47.58x	221.49x	185.82x	126.21x	87.82x
Issue Price	₹105	₹119	₹110	₹105	₹87	₹85	₹99
Listing Price	₹125	₹140	₹110	₹199	₹93	₹112	₹165
Current Market Price#	₹215	₹167	₹223	₹268	₹104	₹136	₹180
High	₹224	₹177	₹315	₹321	₹159	₹150	₹346
Listing Date	03-05-2025	02-04-2025	07-08-2024	29-07-2024	02-08-2024	23-04-2024	05-09-2023
Highest Return %	113%	49%	186%	206%	83%	76%	249%

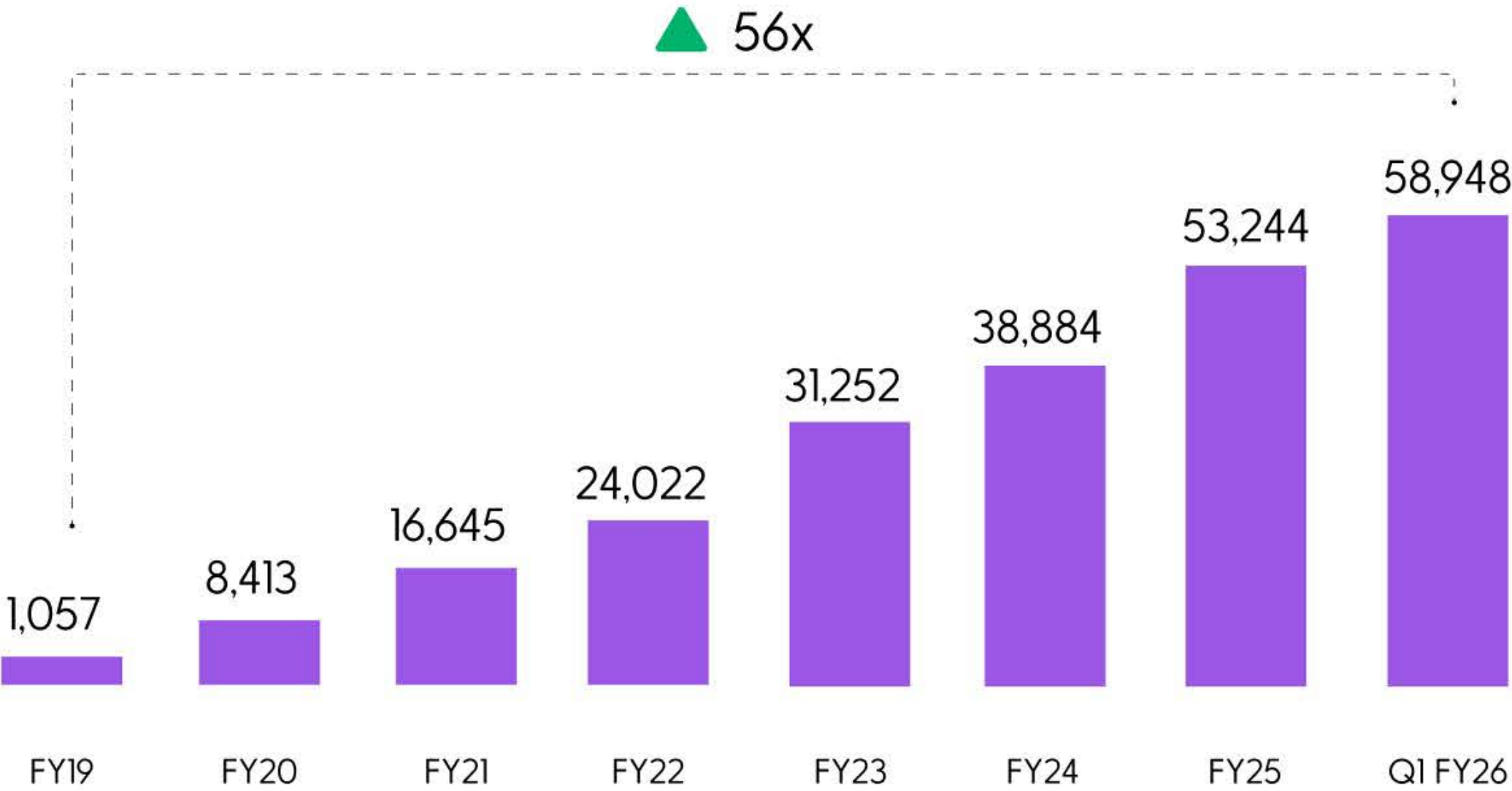
* Acted as an Underwriter to the Issue

#Current price is as of 18th July 2025

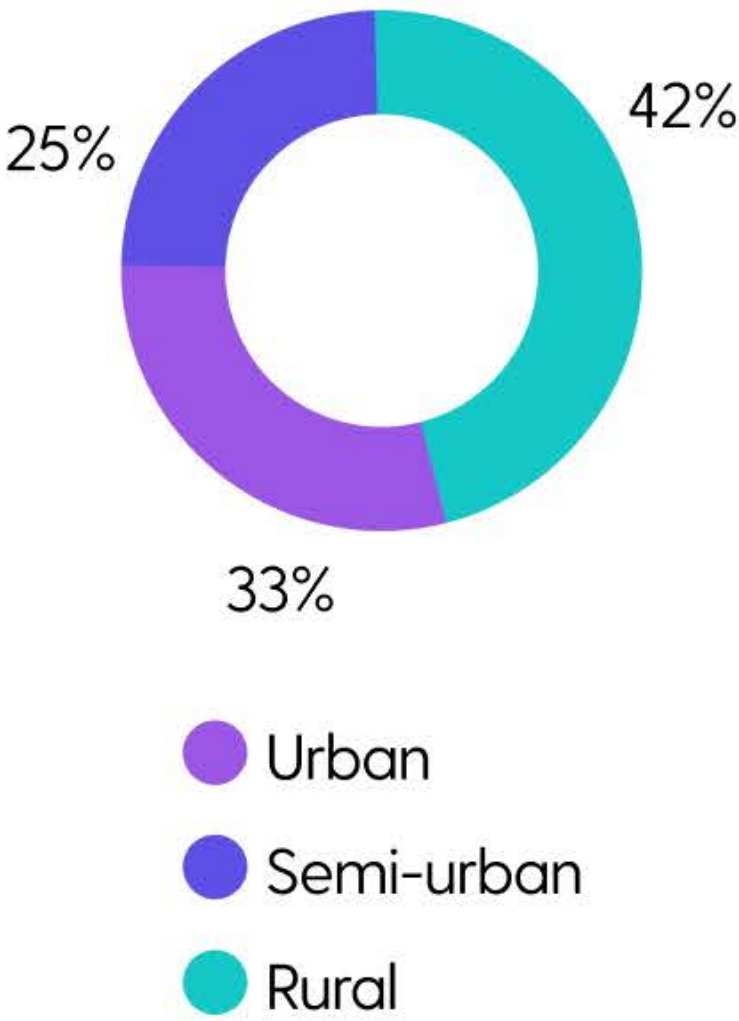
Choice Connect

Empowering individual agents to become financial advisers with the help of proprietary engine, engaging trainings and digital execution of services

No. of Choice Business Associates (CBAs)

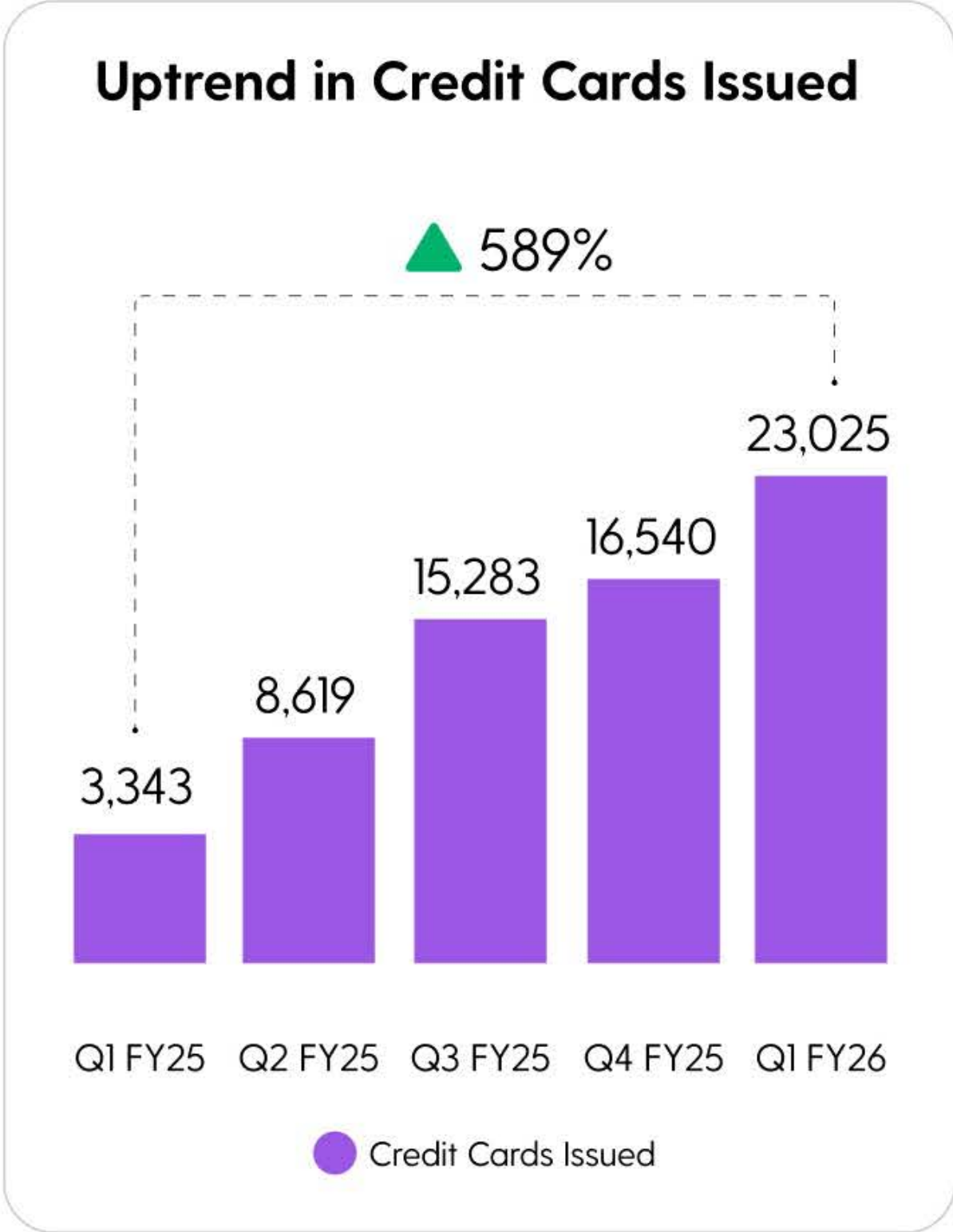
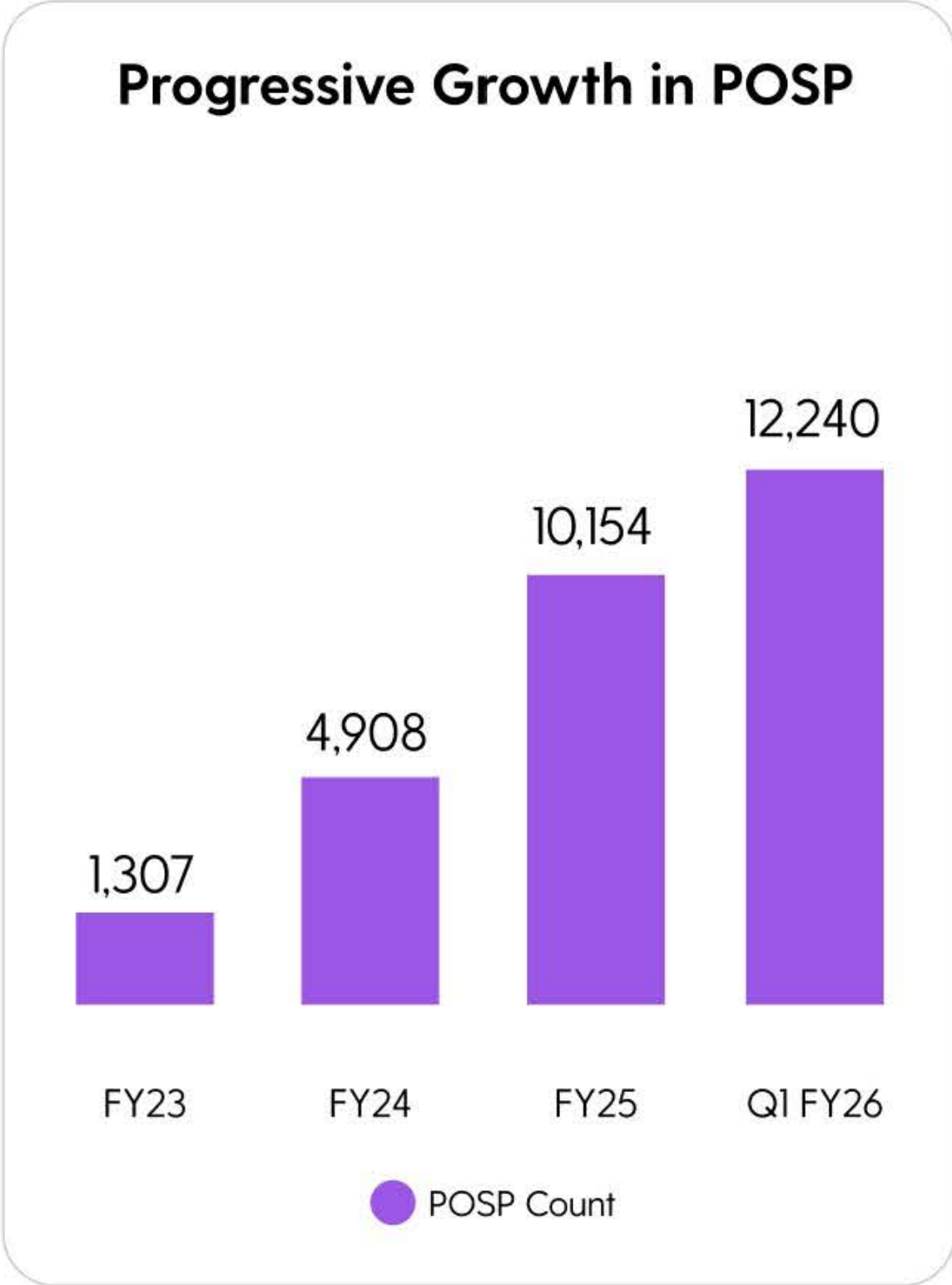
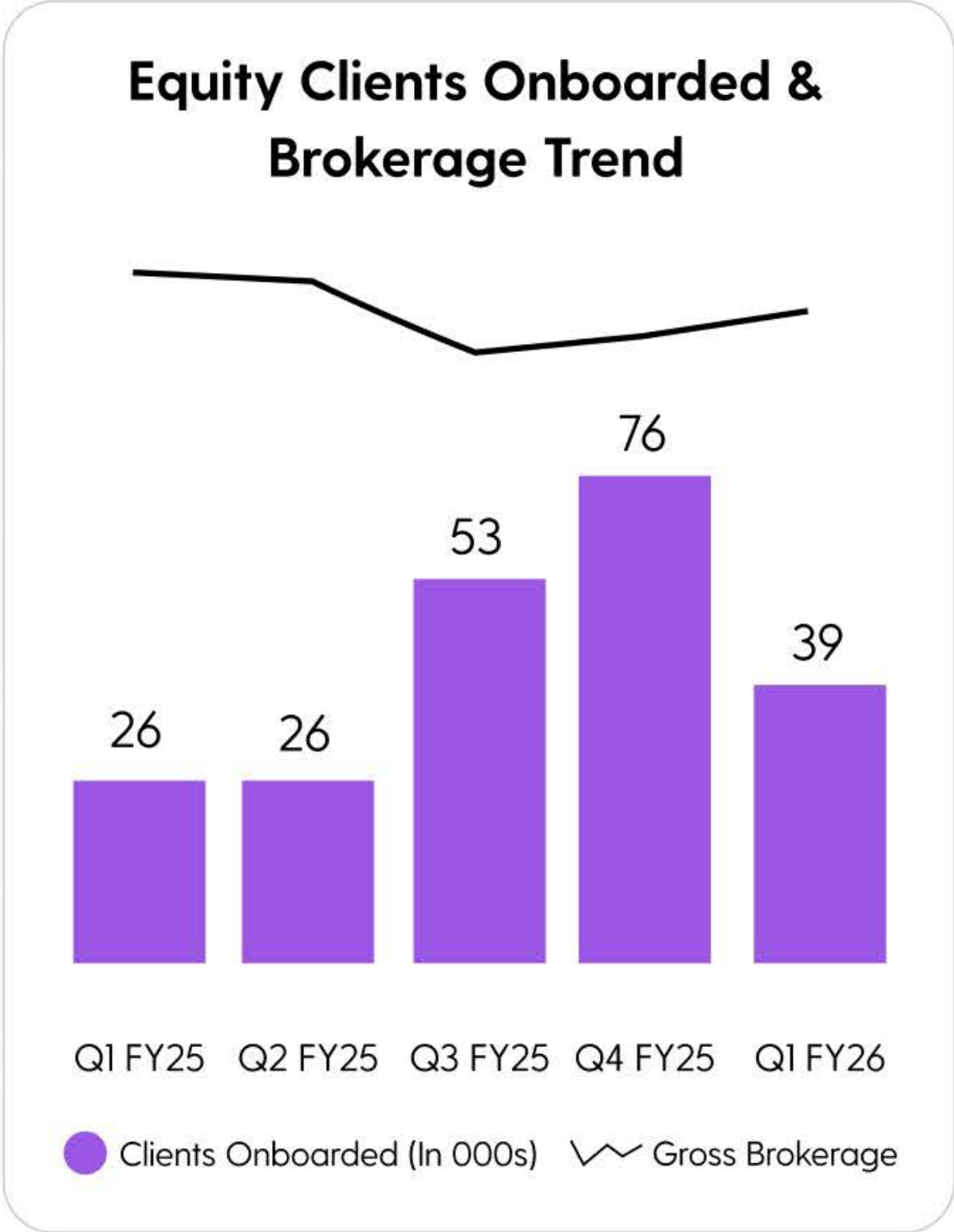


Expanded Reach in Unserved and Underserved Areas



Array Of Financial Products For CBAs





375K+

No. of Business Leads generated by CBAs

290+

CBA Trainings Conducted during the Quarter

9K+

CBAs Trained

6.5K+

CBAs received Payouts

Consolidated Financial Performance - Quarterly



Particulars (₹ Lakhs)	Q1 FY26	Q1 FY25	Y-o-Y Growth (%)	Q4 FY25	Q-o-Q Growth (%)
Revenue from Operations	23,388	20,064	16.57%	25,300	(7.56)%
Other Income	407	529	(23.06)%	204	99.51%
Total Income	23,795	20,593	15.55%	25,504	(6.70)%
EBITDA	8,680	5,823	49.06%	9,829	(11.69)%
EBITDA Margin	36.48%	28.28%		38.54%	
EBIT	8,401	5,655	48.56%	9,552	(12.05)%
EBIT Margin	35.31%	27.46%		37.45%	
PBT	6,289	4,339	44.94%	7,395	(14.96)%
PBT Margin	26.43%	21.07%		29.00%	
PAT	4,796	3,200	49.88%	5,352	(10.39)%
PAT Margin	20.16%	15.54%		20.98%	

Consolidated Financial Performance - Quarterly



Particulars (₹ Lakhs)	Q1 FY26	Q1 FY25	Y-o-Y Growth (%)	Q4 FY25	Q-o-Q Growth (%)
Revenue from Operations	23,388	20,064		25,300	
Other Income	407	529		204	
Total Income	23,795	20,593	15.55%	25,504	(6.70)%
Employee Benefit Expenses	6,998	6,795		7,093	
Finance Costs	2,112	1,316		2,158	
Depreciation and Amortisation Expenses	279	168		276	
Administrative and other Expenses	8,117	7,975		8,582	
Total Expense	17,506	16,254	7.70%	18,109	(3.33)%
PBT	6,289	4,339	44.94%	7,395	(14.96)%
Tax Expenses	1,493	1,139		2,043	
PAT	4,796	3,200	49.88%	5,352	(10.39)%
Other Comprehensive Income	142	(22)		(278)	
Total Comprehensive Income	4,938	3,178		5,074	

Board Members

Board with extensive experience across businesses



Mrs. Vinita Patodia
Non- Executive Chairperson



Mr. Kamal Poddar
Managing Director



Mr. Suyash Patodia
Joint Managing Director



Mr. Arun Poddar
Executive Director & CEO



Mr. Ajay Kejriwal
Executive Director



Mr. Subodh Kumar Agarwal
Independent Director



Mr. A.K. Thakur
Independent Director



Ms. Sudha Bhushan
Independent Director



Mr. Sandeep Singh
Independent Director



Mr. Kanhaiya Lal Berwal
Independent Director



Mr. Sobhag Mal Jain
Independent Director



Mr. Raj Kumar
Independent Director



Investment Committee

Finance Committee

Securities Committee

CSR Committee

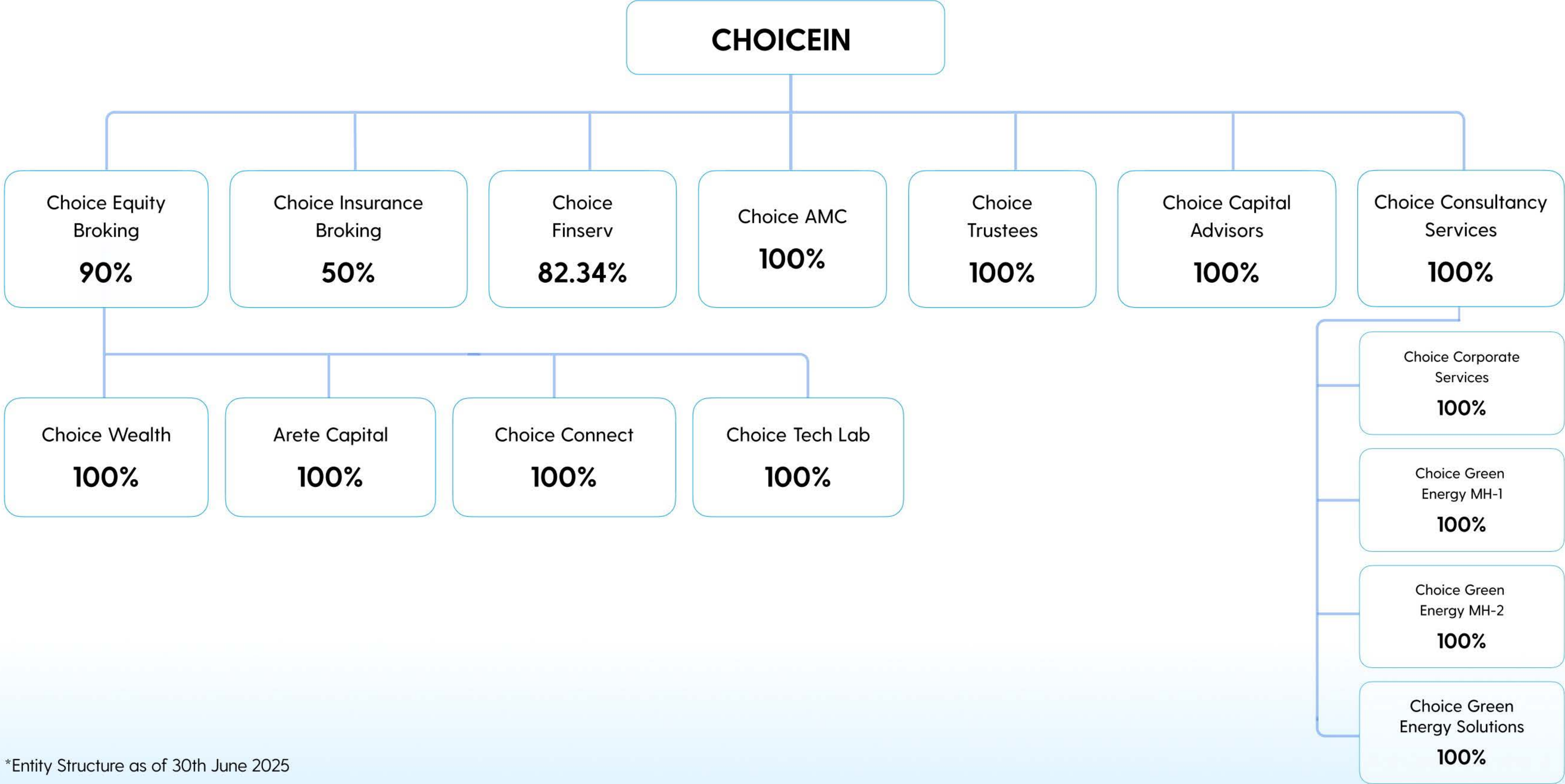
Audit Committee

Stakeholder Relationship Committee

Nomination & Remuneration Committee

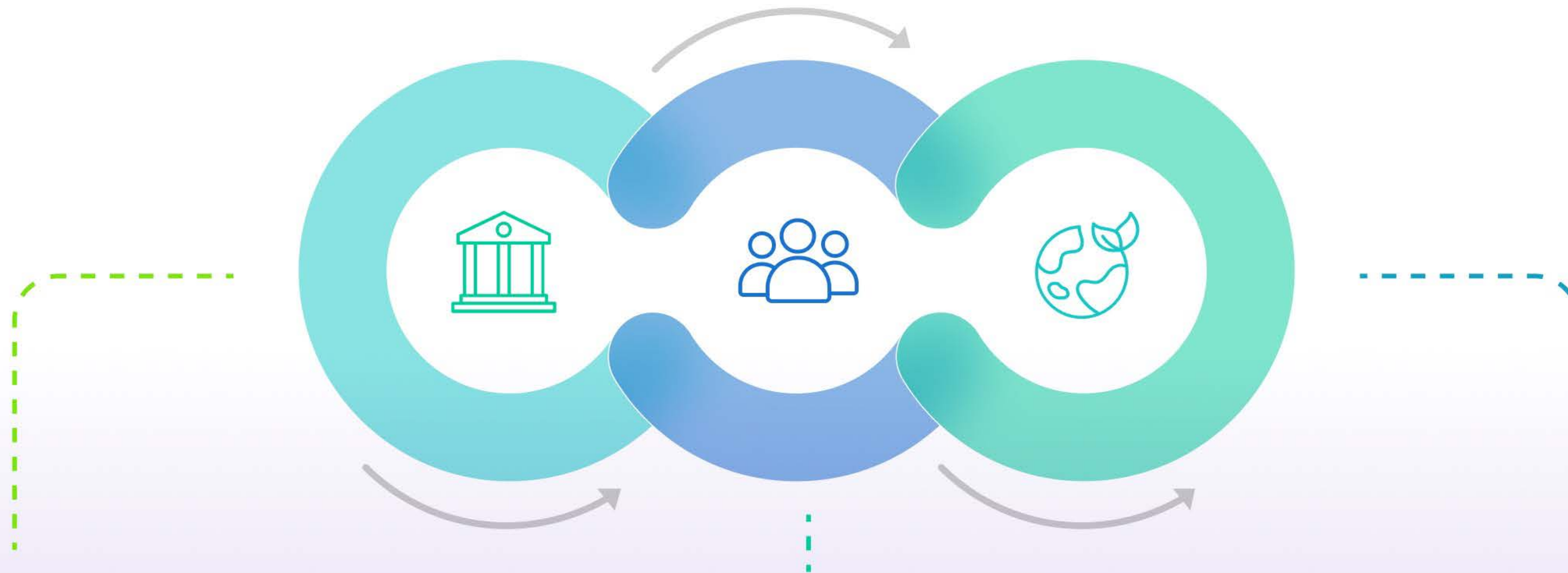
Risk Committee

Entity Structure



*Entity Structure as of 30th June 2025

Environmental, Social and Governance



Governance

- Well-established Financial services business. Implementing anti-bribery management system.
- Improving equal opportunity practices by increasing participation of women & people with disabilities in its workforce.

Social

- Providing and facilitating access to products and services for the visually impaired/physical disability customers.
- Disclosure of its environmental and social performance in the public domain and mapping it with UNSDG.

Environment

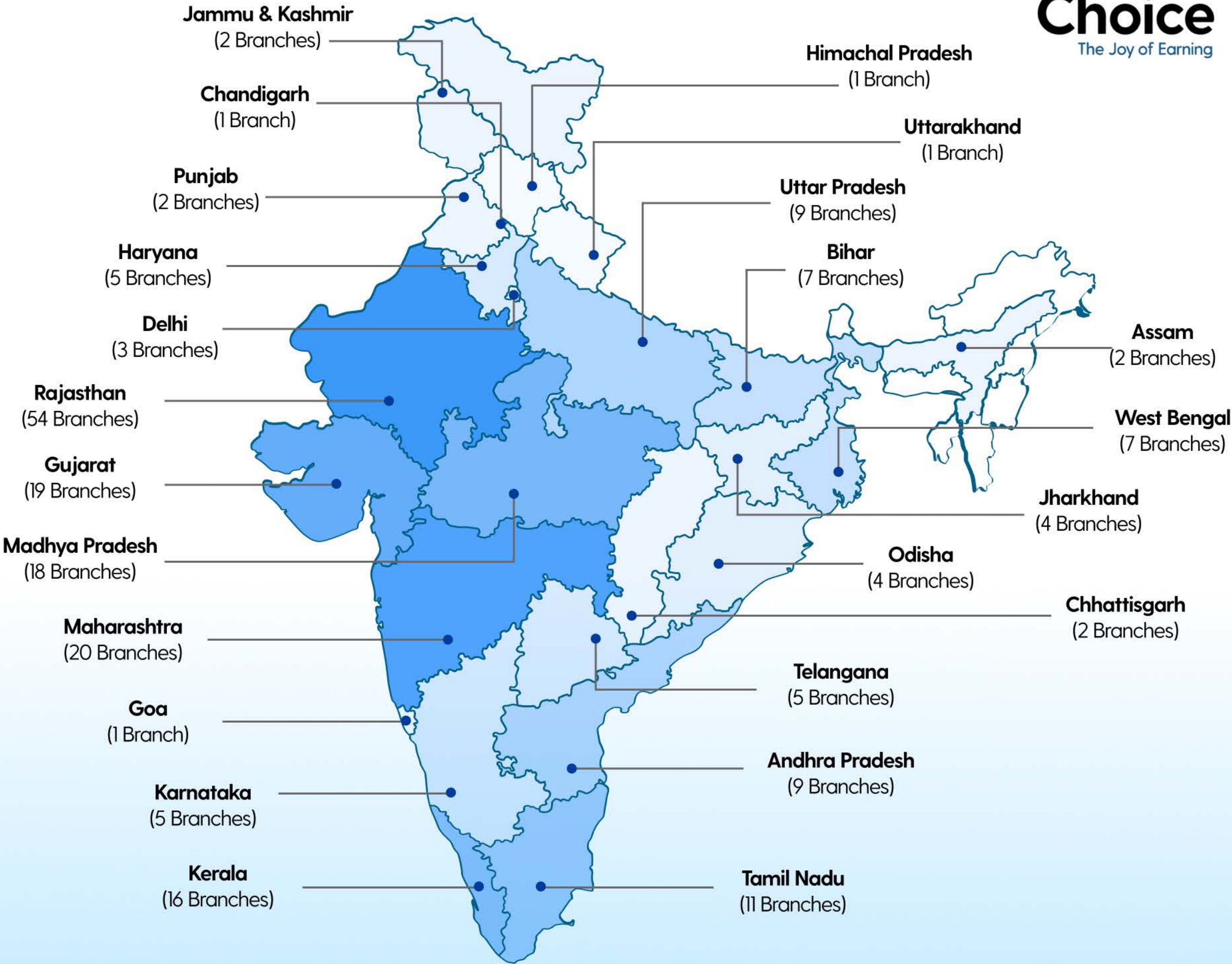
- Conducting operations in energy efficient manner by operating in green or environmentally friendly offices i.e. offices which are LEED or BREEAM certified among others.
- Adopting policies to mitigate the company's carbon emissions and to reduce overall energy usage and waste management.

Geographical Presence



Mumbai
Head Office

208	48	24
Branch Offices	Project Offices	States & UT

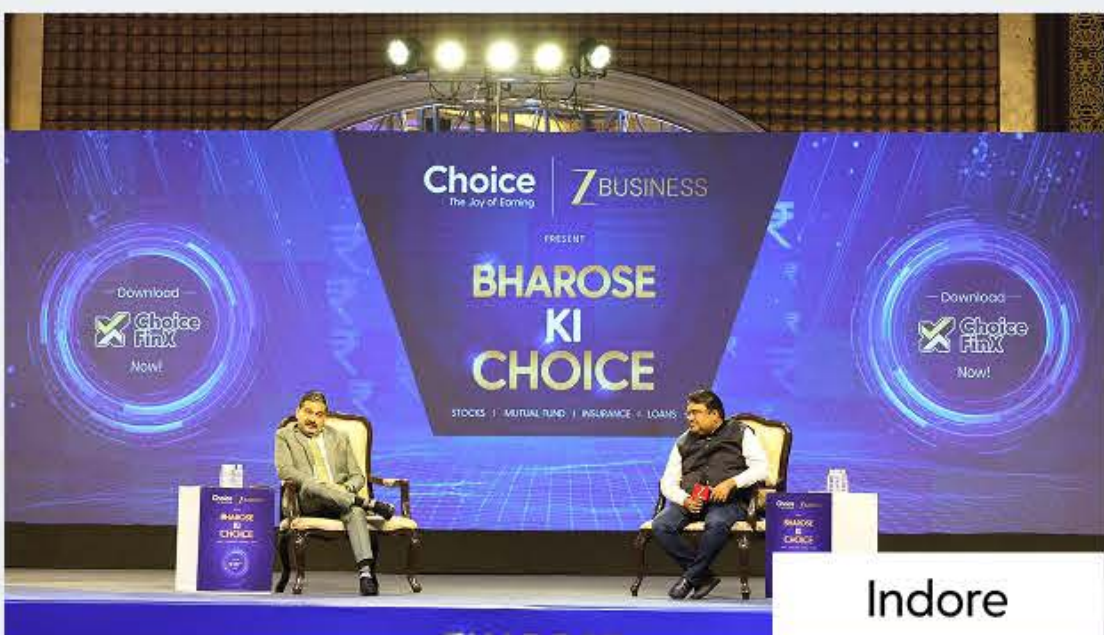


Media Presence



Extensive coverage by Television, Digital, Print and Social Media

Offline Events



News and Print Media



Social Media Presence

@ChoiceHQ
3,09,720 Followers

@ChoiceHQ
2,83,000 Followers

@ChoiceHQ_Social
17,434 Followers

@Choicehq_Social
44,292 Followers

@Choice-hq
26,535 Followers

Q1 FY26
350
Hours on various TV channels
covering Choice & our Analyst

Membership and Certifications

Choice
The Joy of Earning

Registered across exchanges in India

Memberships and Registrations



Certifications



Auditors

MSKA & Associates
Chartered Accountants

- A Member firm of BDO

Disclaimer



Certain statements in this presentation concerning our future growth prospects are forward looking statements, which involve a number of risks, and uncertainties that could cause actual results to differ materially from those in such forward-looking statements.

The company's results may be affected by factors including, but not limited to, the risks and uncertainties in research and development; competitive developments; regulatory actions; the extent and duration of the effects of the COVID-19 pandemic; litigation and investigations; business development transactions; economic conditions; and changes in laws and regulations.

Choice International will not be responsible for any action taken based on such statements and undertakes no obligation to publicly update these forward-looking statements to reflect subsequent events or circumstances.

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Thank You