

REF: CIL/CC/08/2025-26

April 22, 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 Audited Financial Results of the Company for the Quarter and Financial Year ended March 31, 2025.

Kindly take the above document on your record.

Thanking You,

Yours Truly,

For Choice International Limited


Karishma Shah
(Company Secretary & Compliance Officer)



ENABLING INDIA'S ASPIRATIONS

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

Q4 & FY25 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
192	49	1.3 Mn+	245+	53K+	5K+

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)



Key Highlights

A diversified mix for sustainable business

Broking & Distribution

Stock Broking, Wealth, Insurance

▲ 28%

1,086K

Demat Accounts

▲ 24%

241K+

Active Accounts

▲ 16%

₹411 Bn

Stock Broking AUM

▲ 793%

₹ 55,774 Mn

Wealth Products AUM

*Insurance

▲ 49%

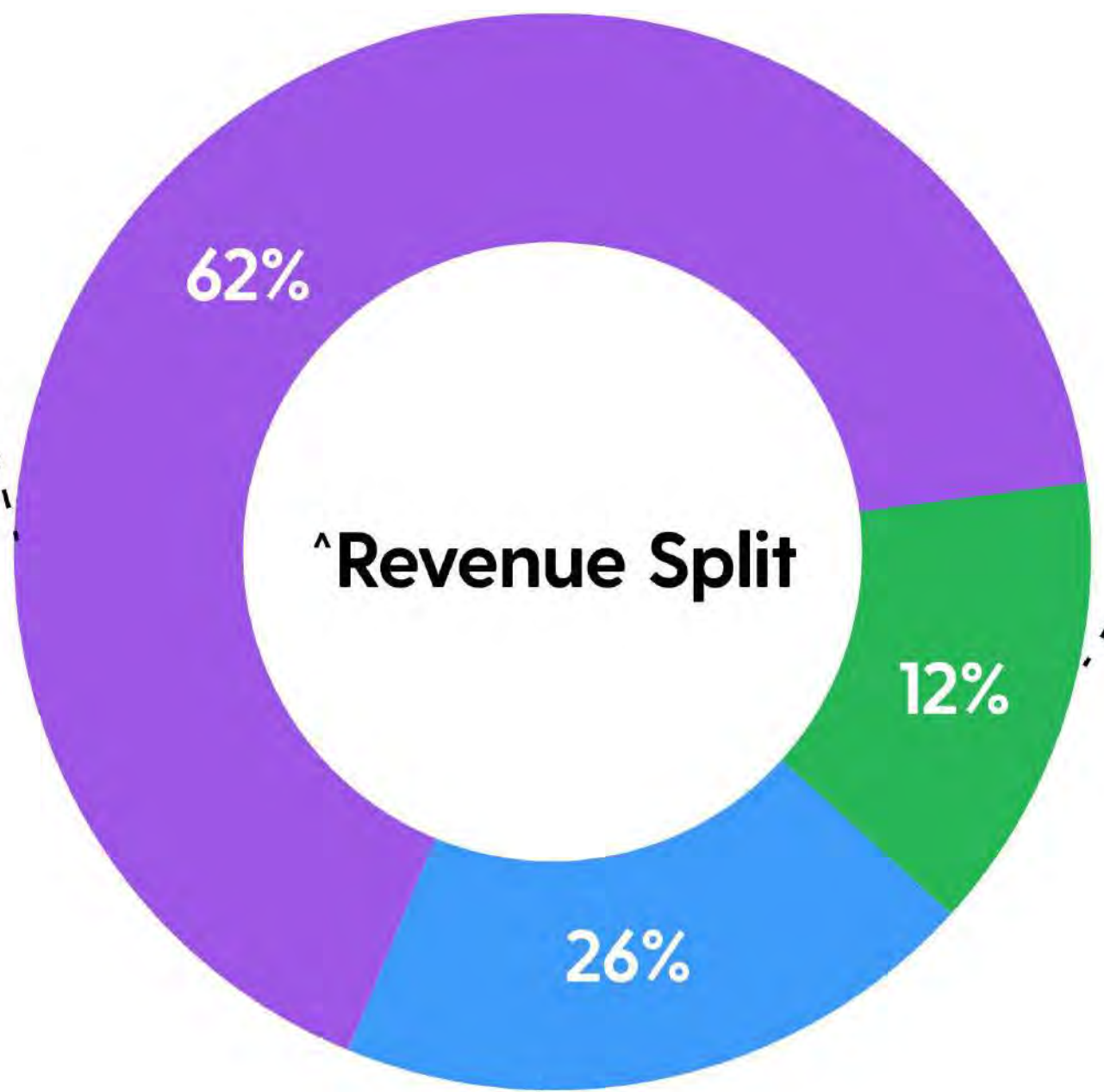
₹929 Mn

Insurance Premium

▲ 259%

52,317

No. of Policies sold



^Revenue Split

Advisory

Govt. Infrastructure Consulting, Govt. Advisory, Investment Banking

10 States

Operations

₹ 5.01 Bn

Order book

Investment Banking

22

Ongoing IPO Mandates

₹65 Bn

Tentative Fund Raising

NBFC

▲ 59%

₹ 7.68 Bn

Total Loan Book

▲ 105%

₹ 6.29 Bn

Retail Loan Book

77.81%

Provision Coverage Ratio

▼ 94 bps

0.83%

NNPA

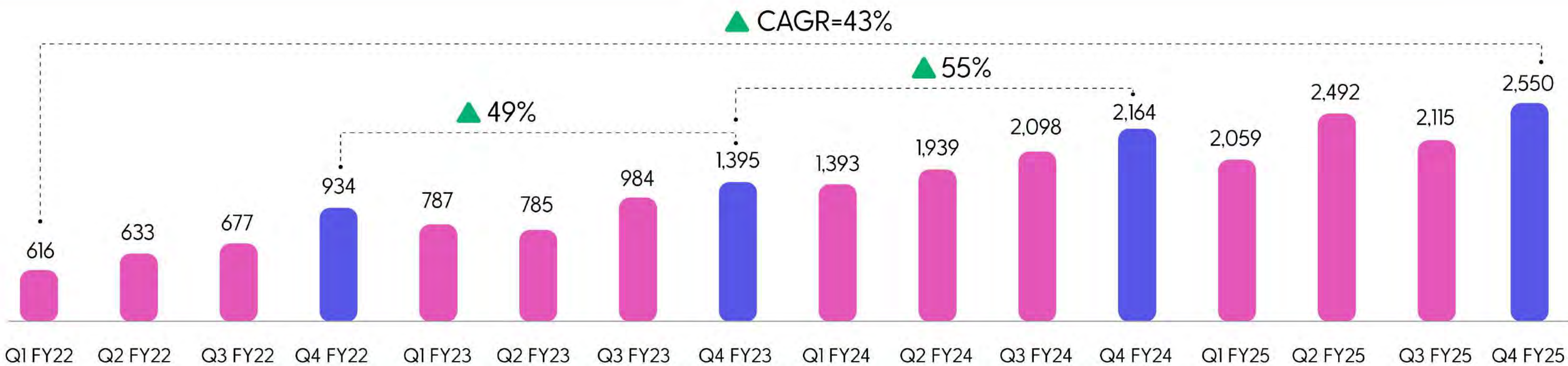
38.62%

CRAR

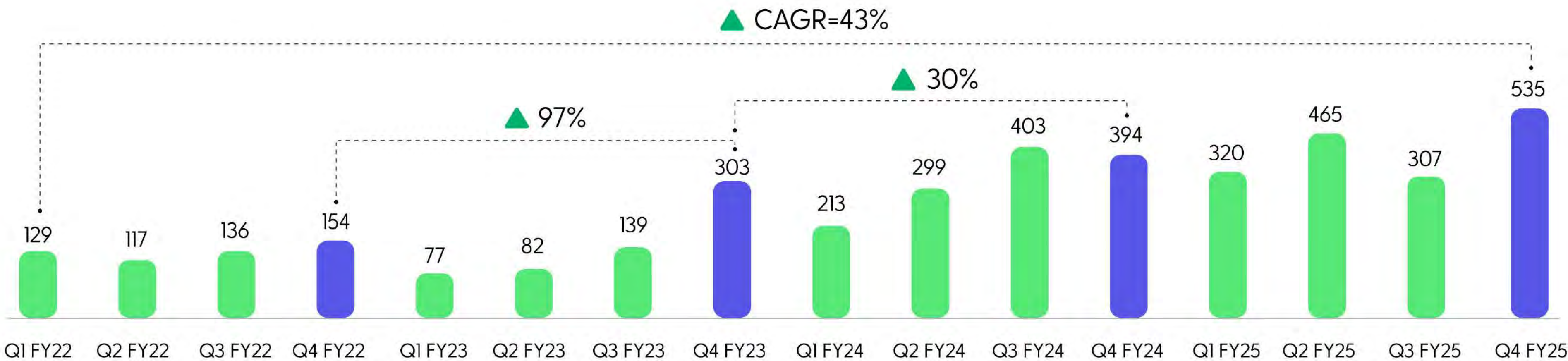
- NSE Active UCC list as on 31st March 2025
- Arrows and figures indicate YoY change
- *Numbers are for Q4 FY25
- ^Revenue Split is for the year ended 31st March 2025

Key Highlights

Revenue
(₹ Mn)

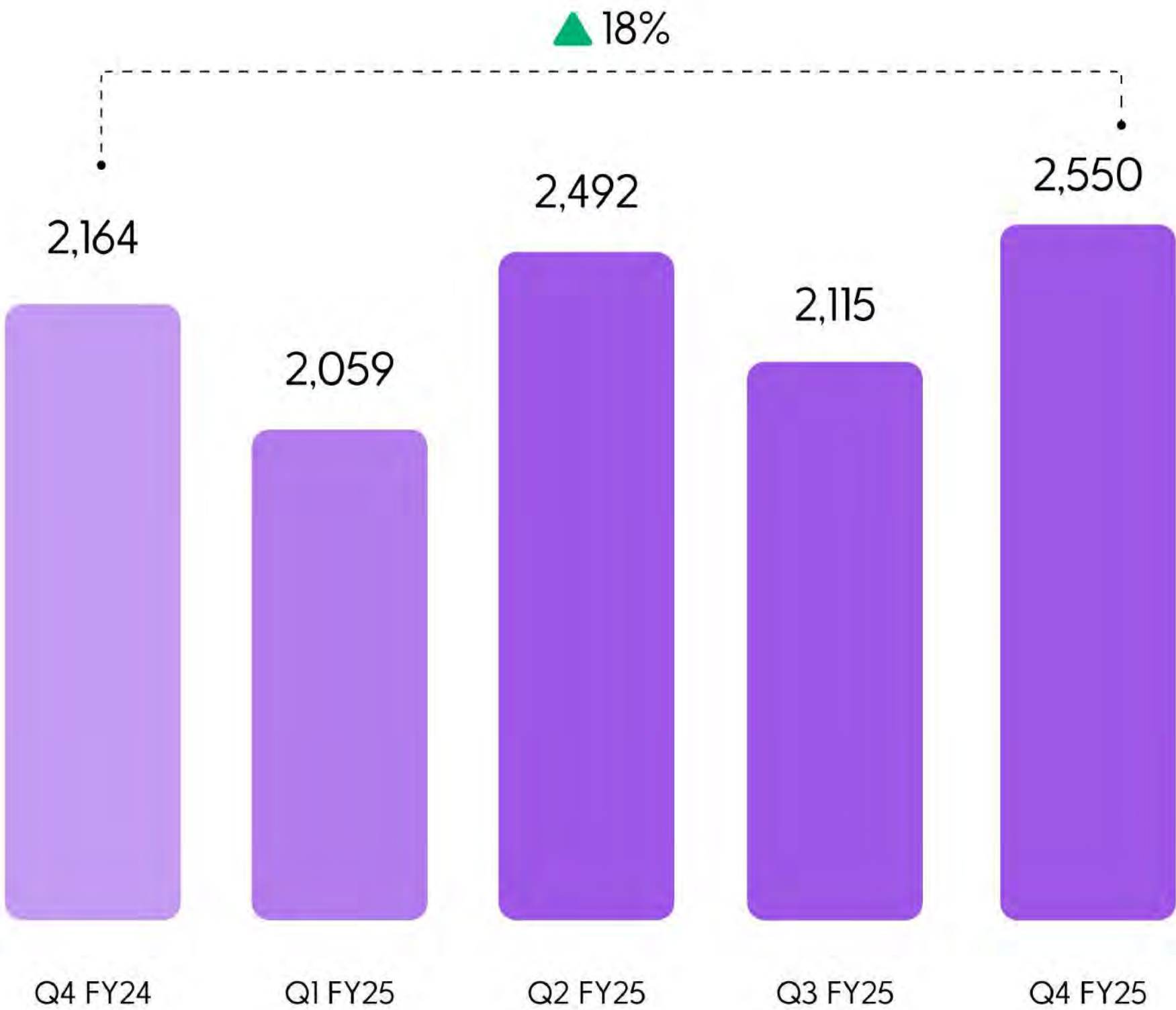


PAT
(₹ Mn)

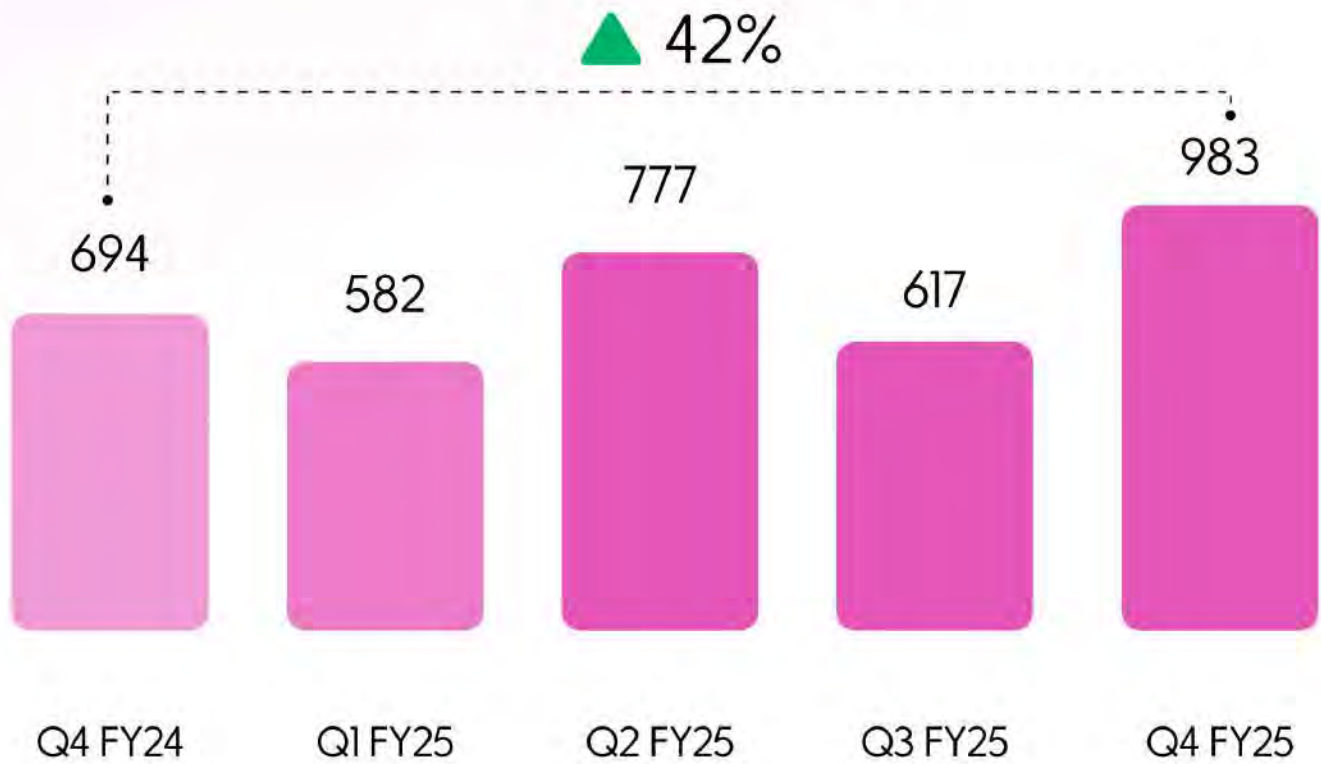


Q4 FY25 Highlights

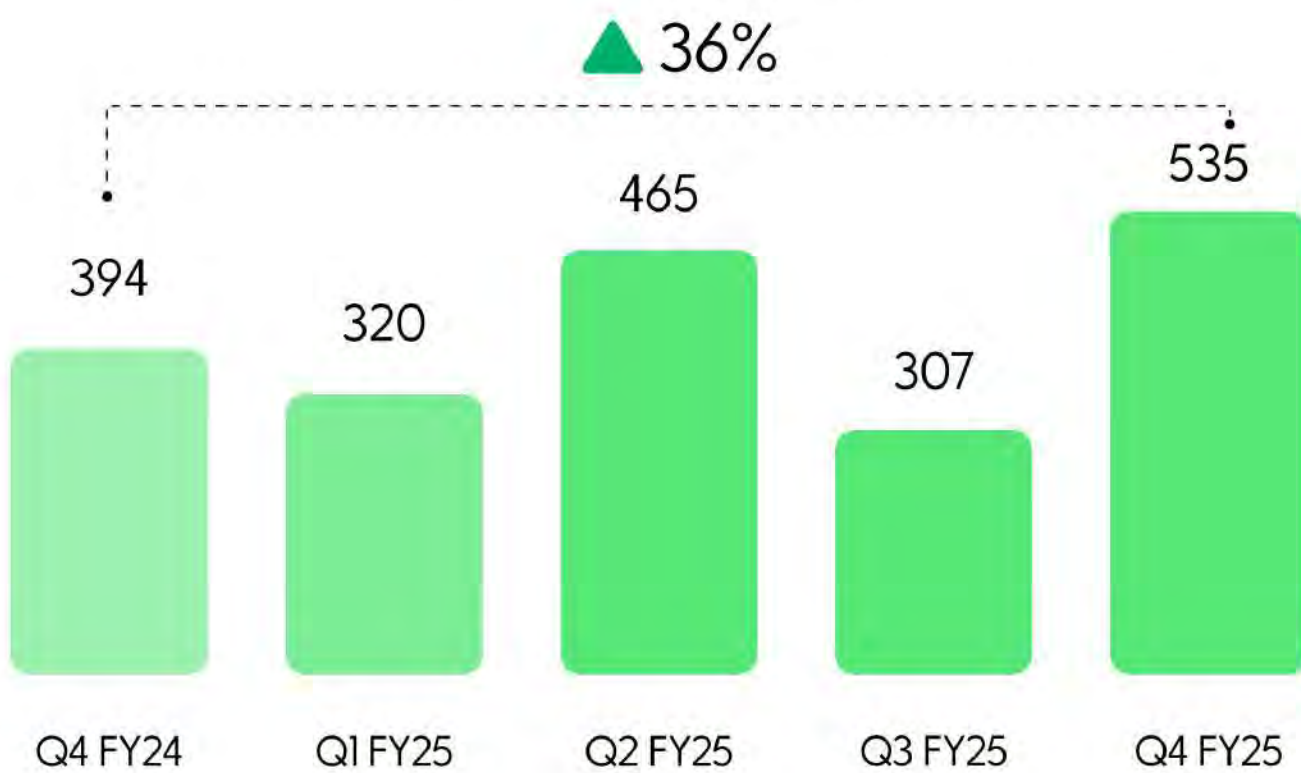
Revenue (₹ Mn)



EBITDA (₹ Mn)

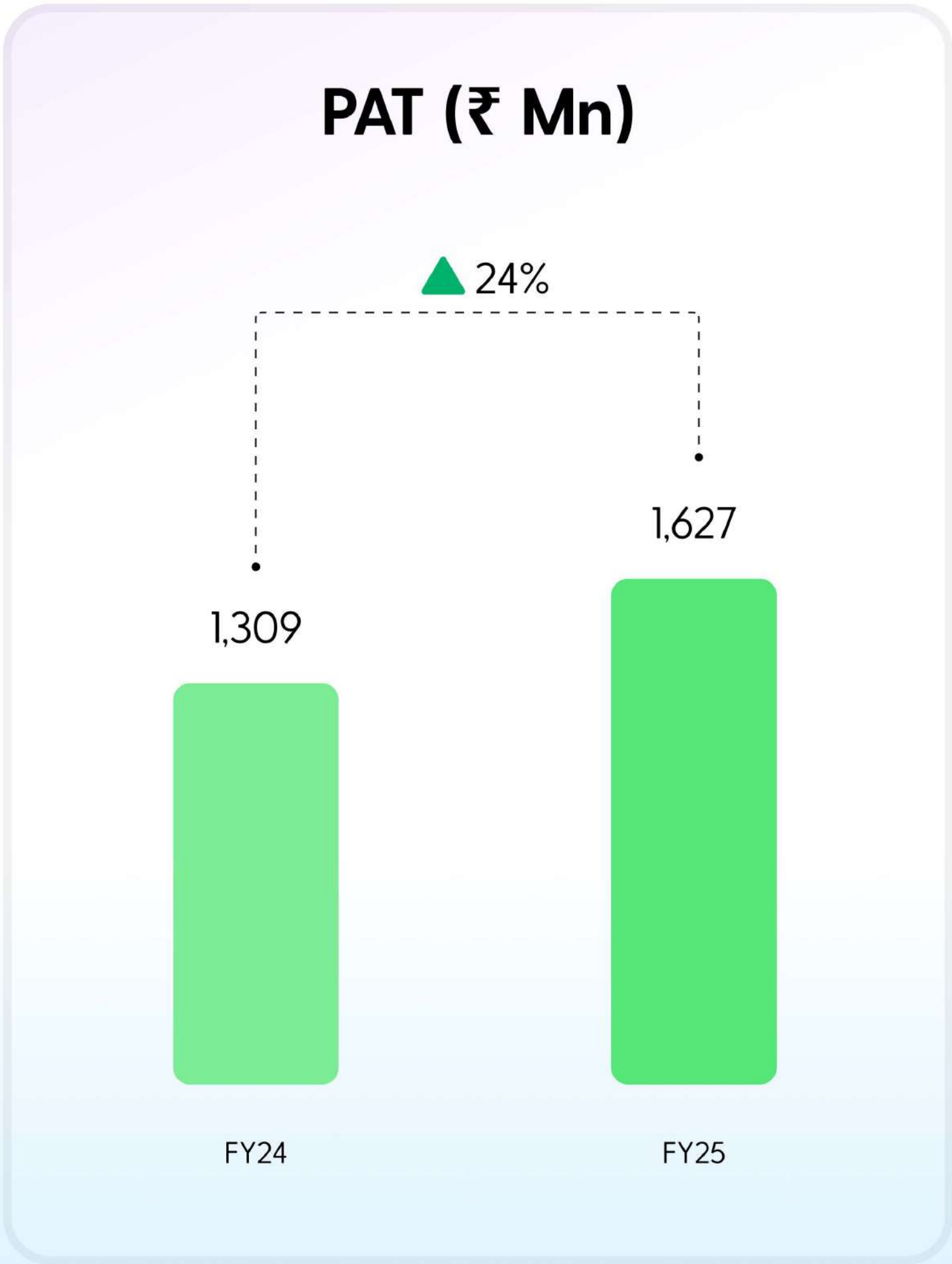
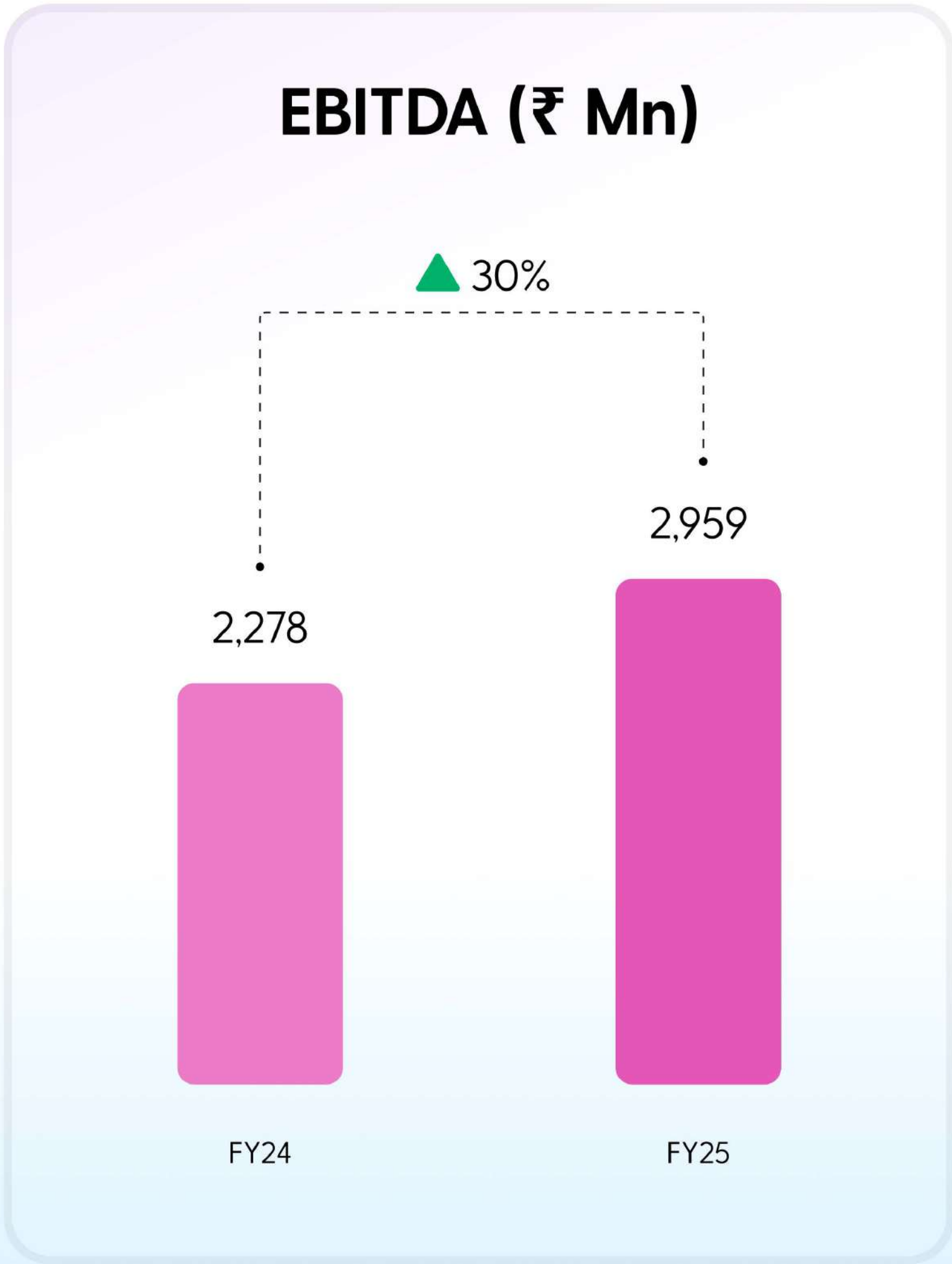
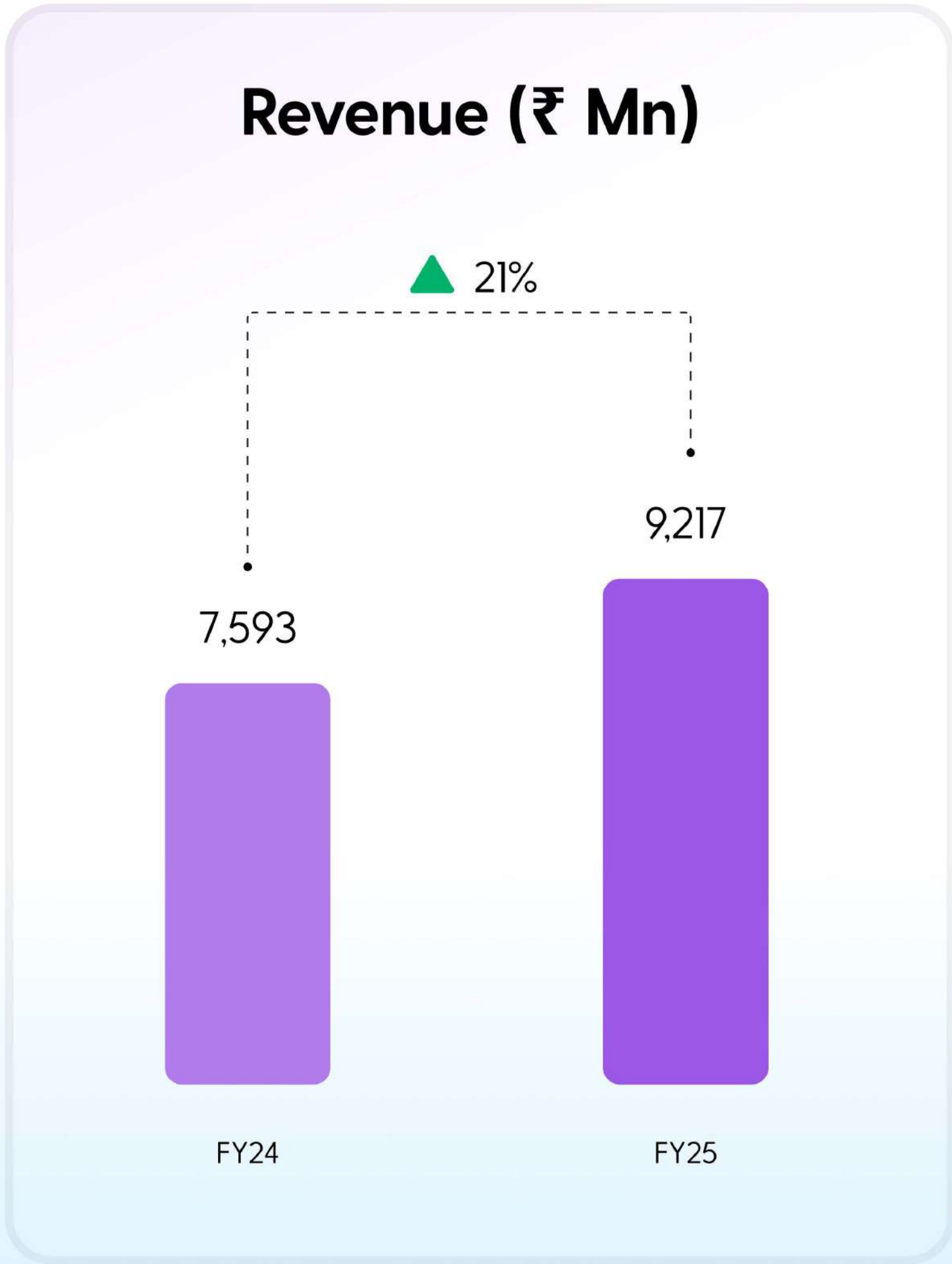


PAT (₹ Mn)



Arrows and figures indicate YoY change

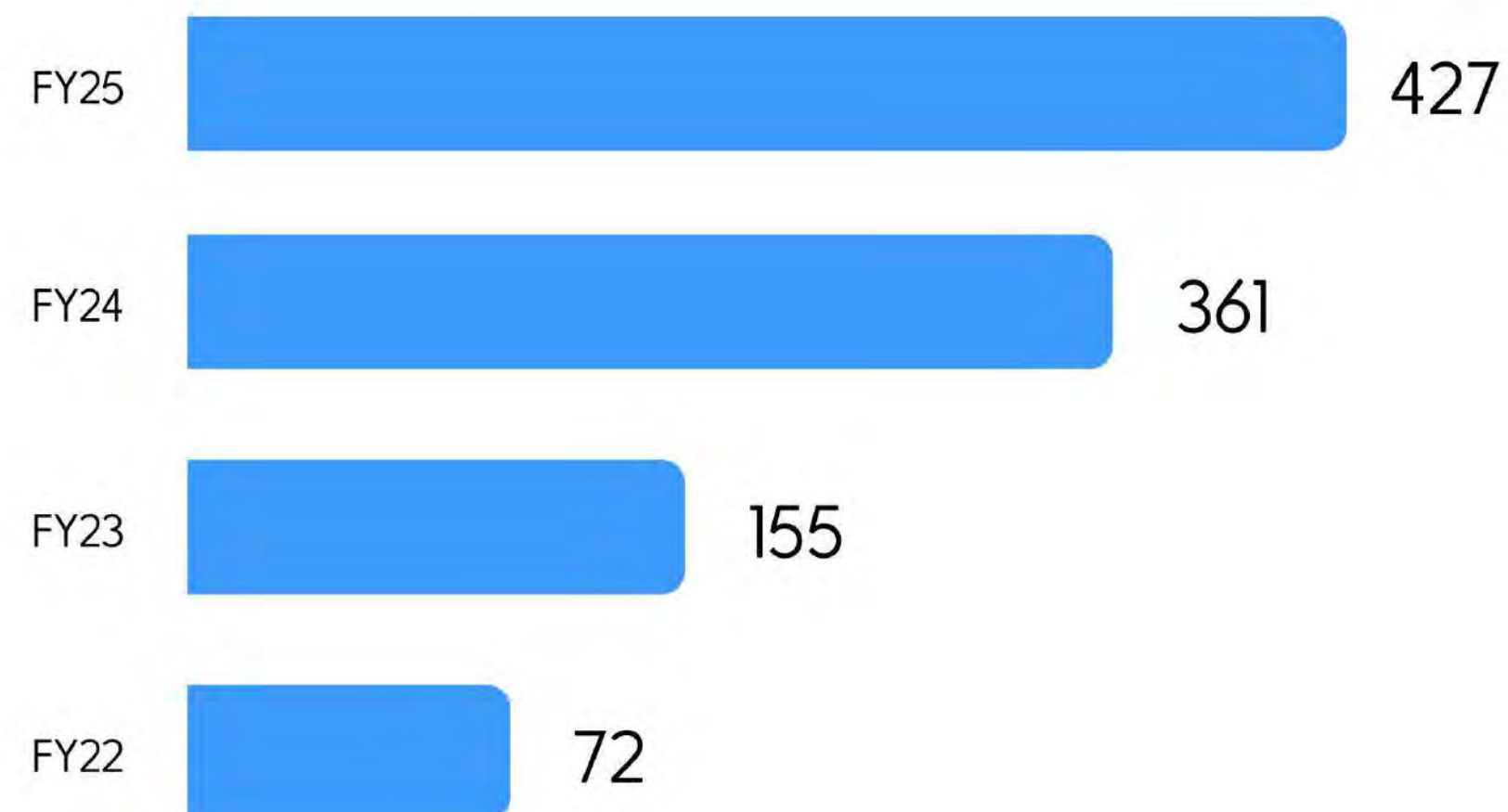
FY25 Highlights



Arrows and figures indicate YoY change

Stock Broking - Industry Overview

ADTO (₹ Lacs Crores)



Source: NSE & BSE

Growing Industry ADTO with increasing share from semi-urban geographies and steady growth of retail participation

Gradual Industry Consolidation

Tightened Regulations

Higher Compliance Costs

Moderation in Client Accretion

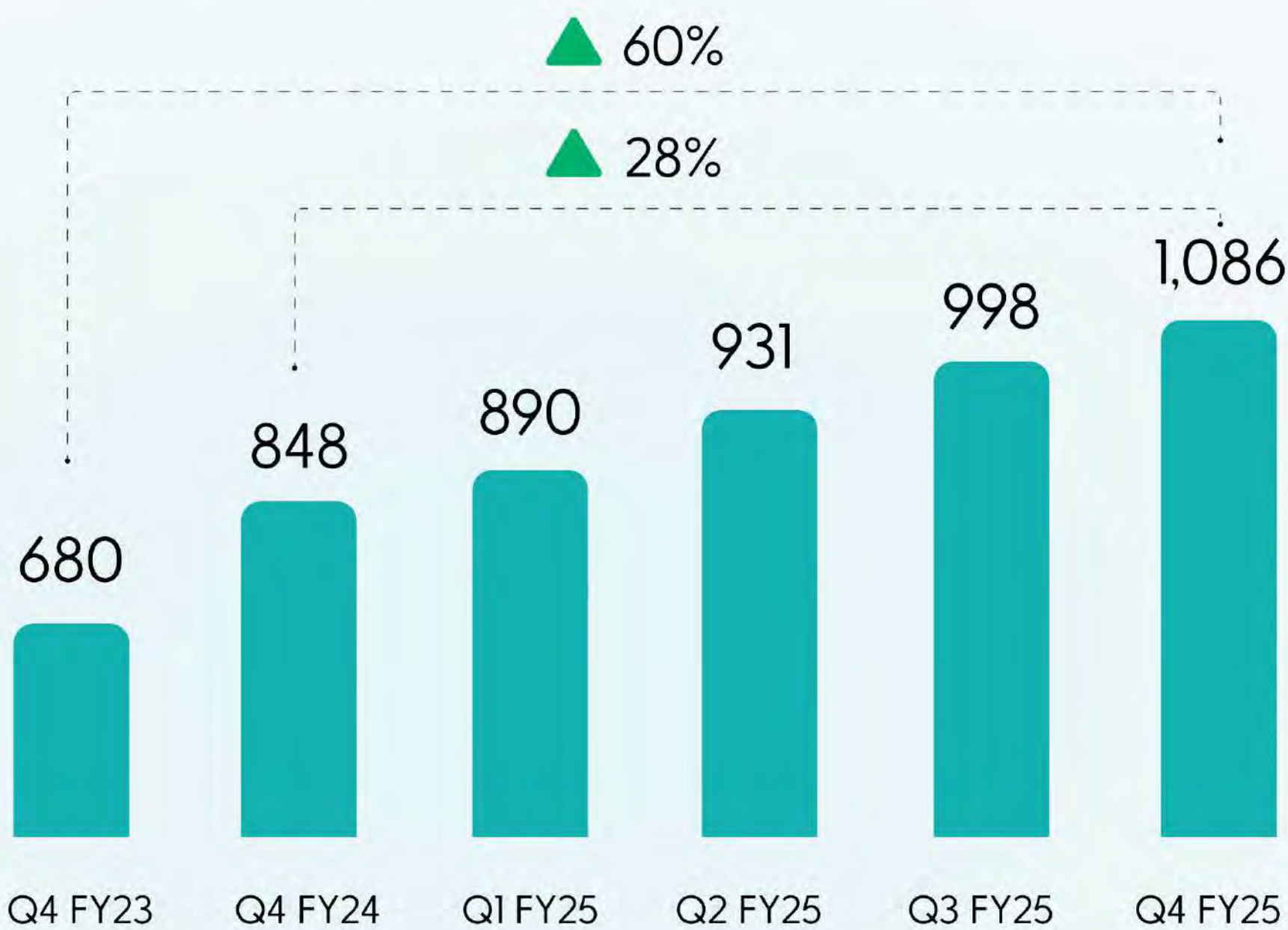
Beneficial for Choice, being industry leader with:

- Enhanced Revenue Streams through diversification
- Cross Sale Capability with low client acquisition cost
- Focused on Tier 3 & below geographies with physical presence on ground
- Technology at core for increased operational efficiency
- Focus on Value Added Services like Wealth Products Distribution, Research, Advisory and Financial Planning to maximize Customer Engagement.

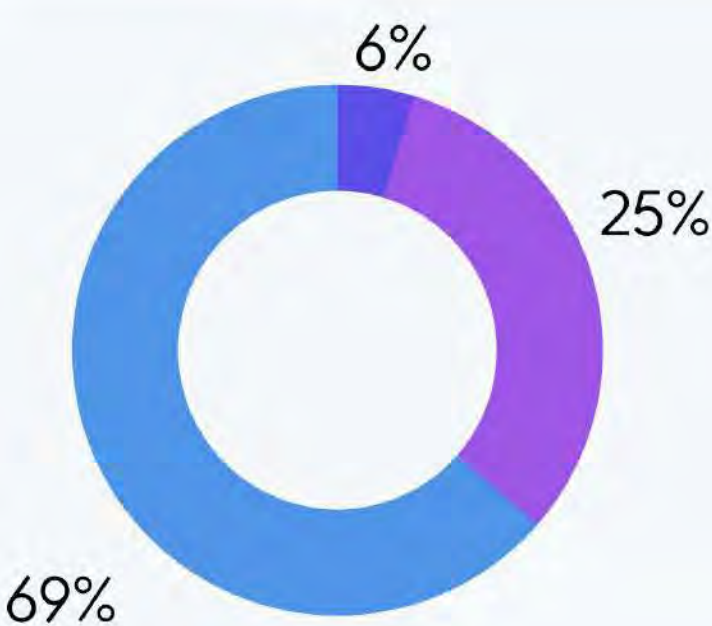
Stock Broking

Expanding our PAN India reach and client demographic

Steadily Increasing Client Base



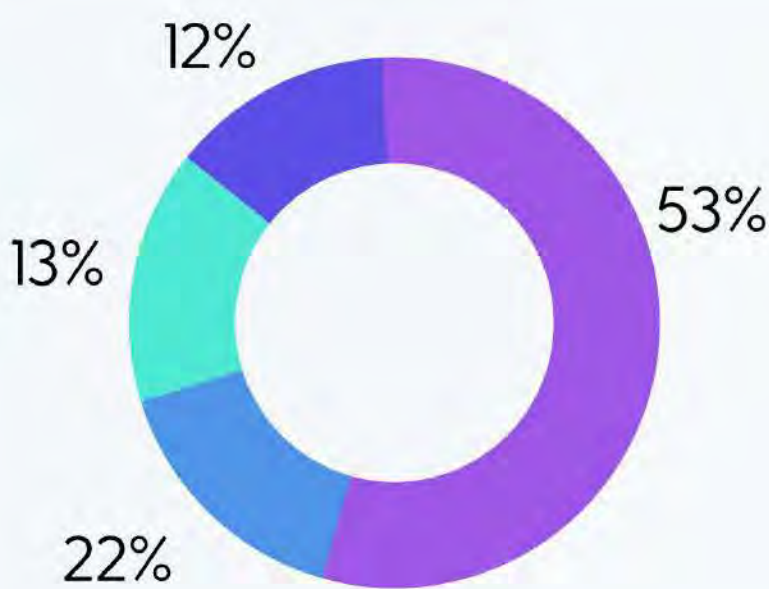
● Demat Accounts (000)



Increased Penetration In Unserved & Underserved Locations

Geographical Distribution of Clients

● Tier I ● Tier II ● Tier III & Below

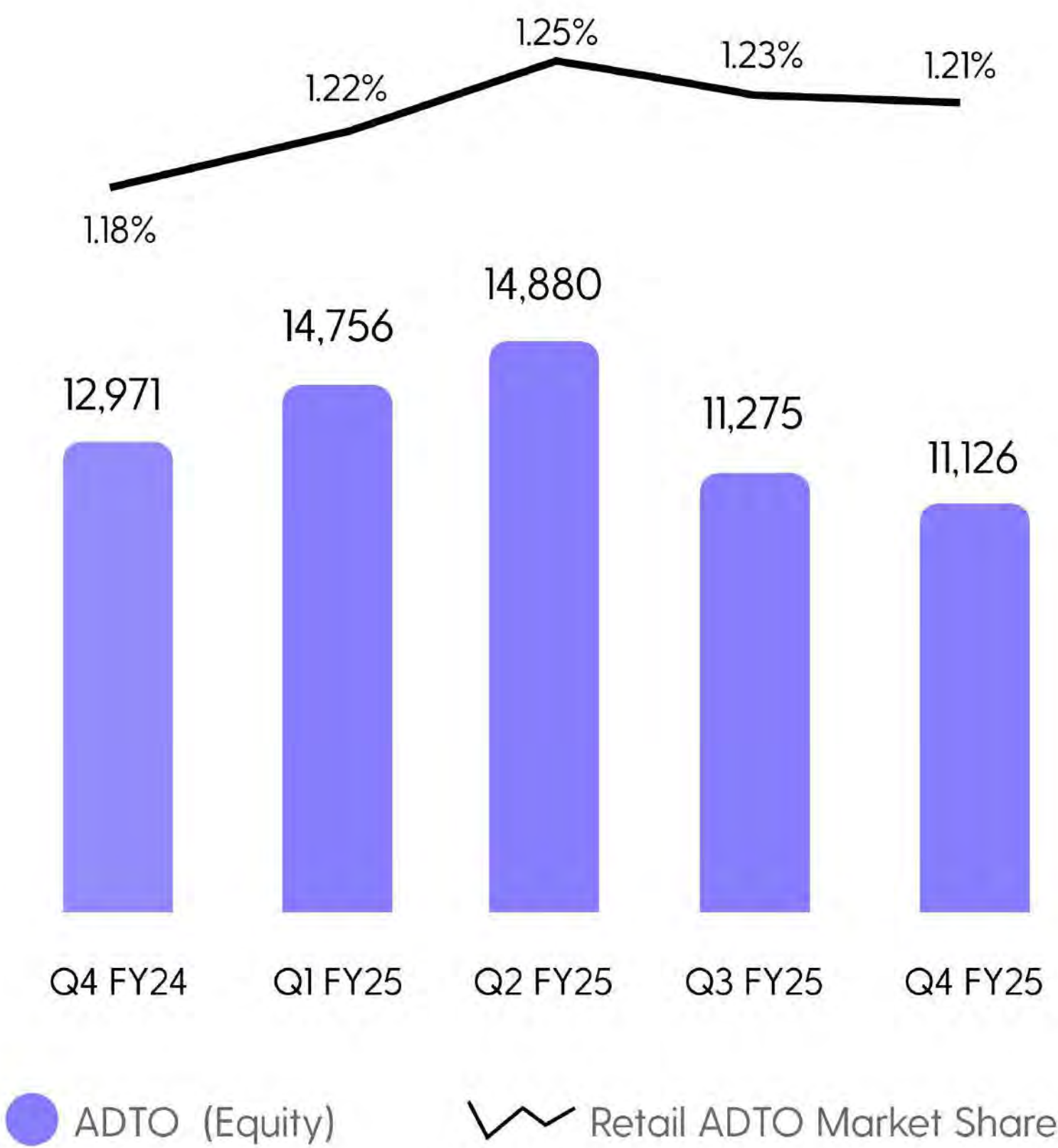


Majority Young Clients With More Disposable Income

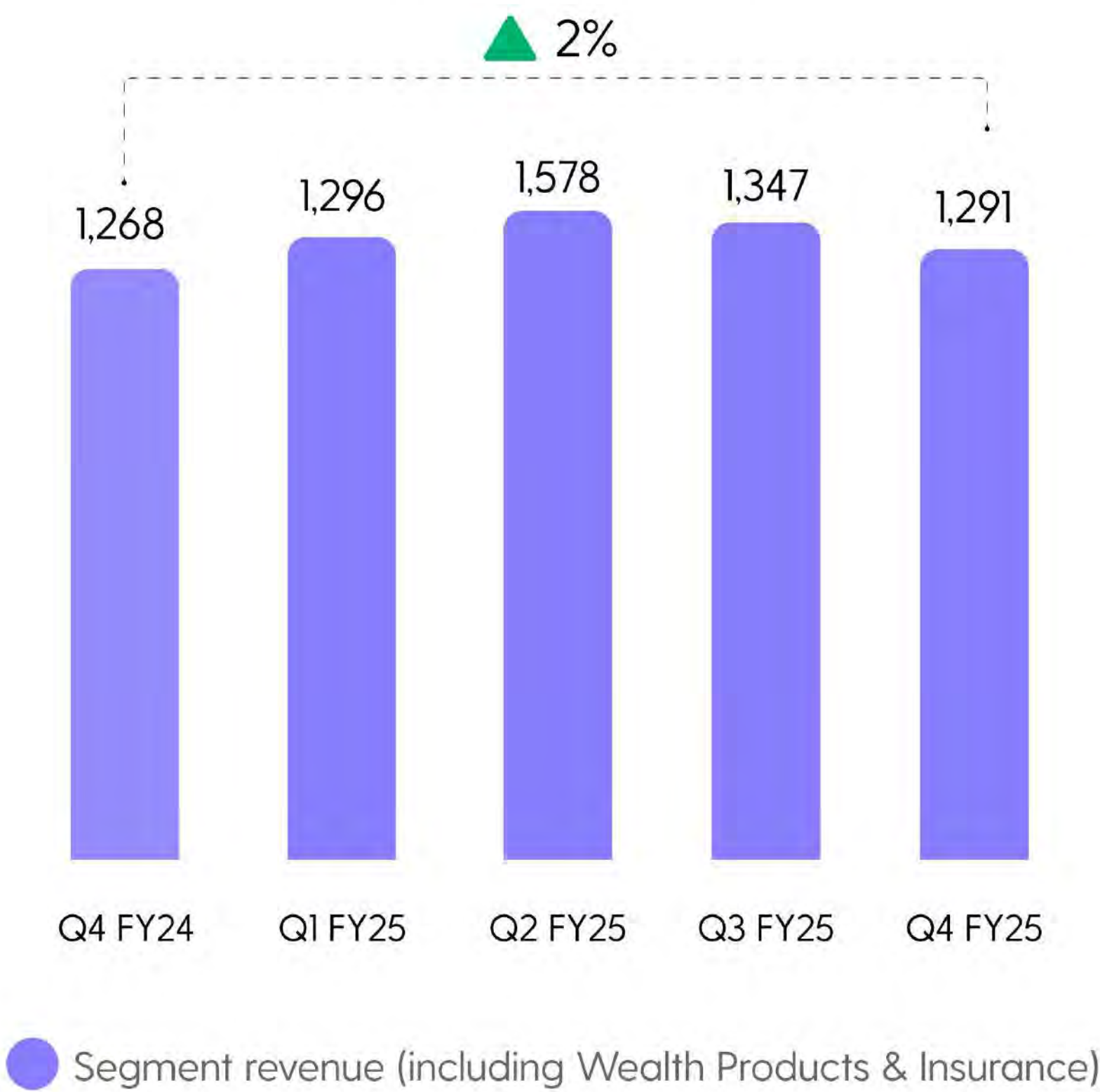
Age Group

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

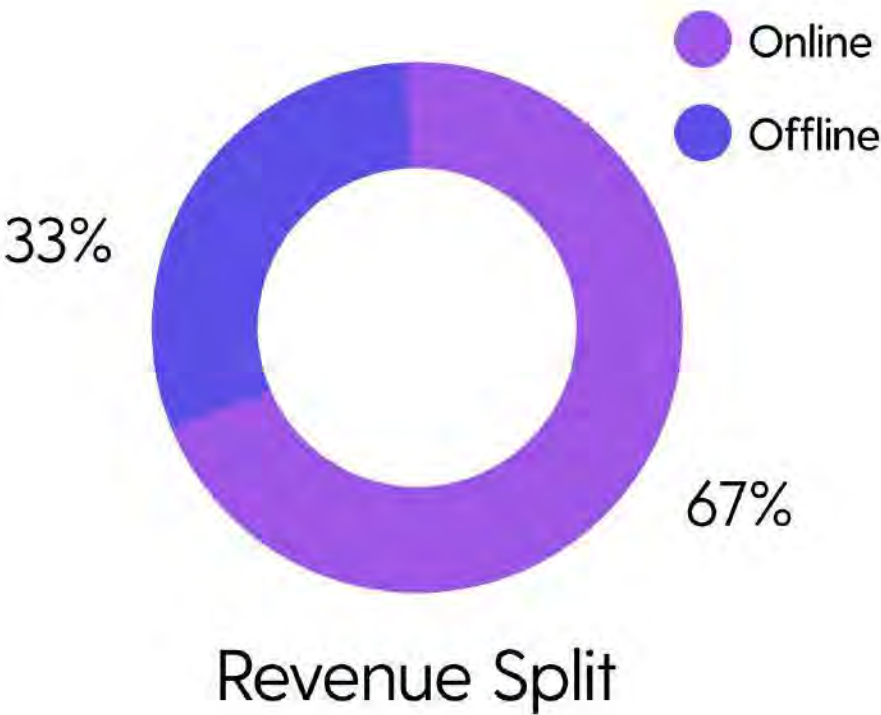
Market Share & ADTO (₹ Mn)



Broking & Distribution Segment Revenue (₹ Mn)

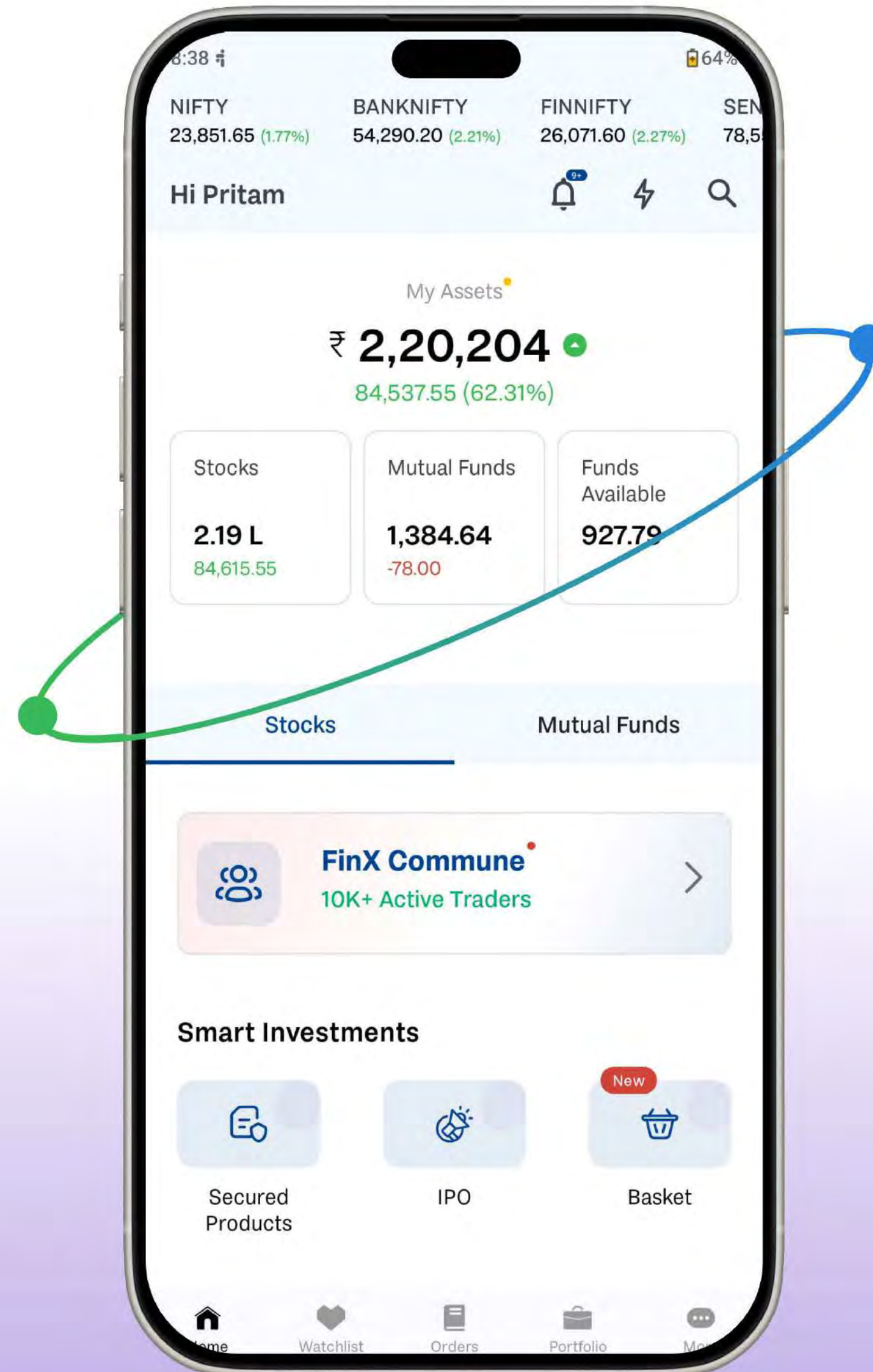
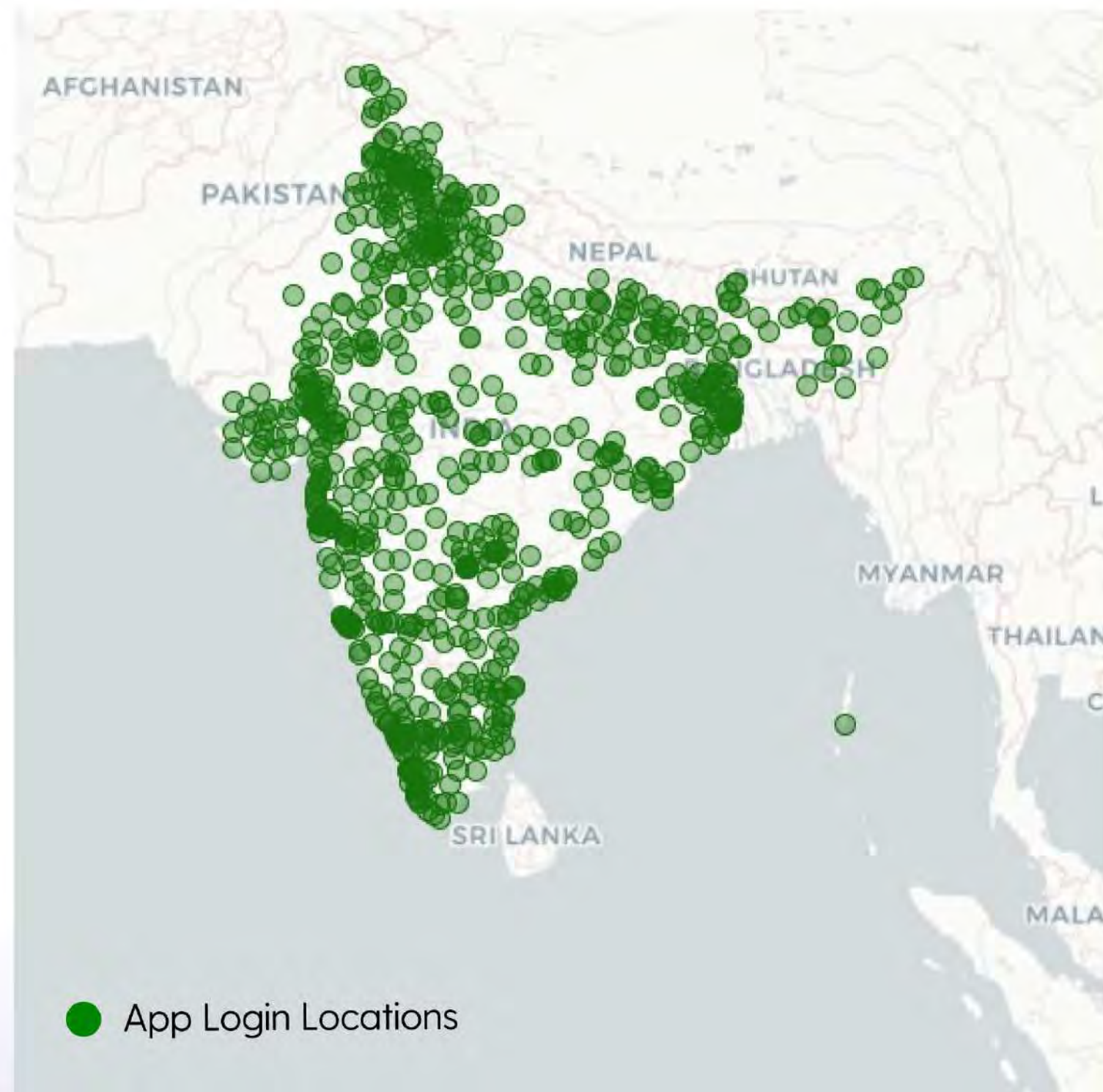


Rising Adoption Of Digital Platforms



Stock Broking

Choice
The Joy of Earning



21 Mn+

API requests
served per day

2.42 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

Switch from One MF Scheme to Another MF Scheme

We are pleased to announce a new feature that enables investors to seamlessly switch between Mutual Fund schemes within the same AMC. This functionality eliminates the need for redemption and reinvestment, resulting in significant time savings while supporting efficient portfolio optimization in line with evolving financial goals.

Loan Against Mutual Funds

We are pleased to introduce a new offering that allows investors to unlock instant funds without redeeming their Mutual Fund investments. With quick access to liquidity and the ability to borrow while investments remain intact and continue to grow, this feature offers smart financial flexibility when it's needed most.

FinX Flash: Lightning Fast Market News

We are pleased to introduce FinX Flash, a real-time market news feature that delivers updates directly from the exchange with zero delay. Designed for speed and relevance, it offers institutional-grade access, smart summarization, noise filtering, and impact tags that instantly show whether news is Bullish or Bearish—empowering investors to make informed decisions in seconds.

FinX Commune: Connect, Learn, and Invest Together

We are pleased to introduce FinX Commune, a collaborative space where investors can join real-time market talks with experts and fellow traders. Get daily market updates and analysis before you trade, place orders directly from research calls, share community links to invite your circle, and engage in meaningful conversations around strategies and market trends.

UPCOMING ENHANCEMENTS

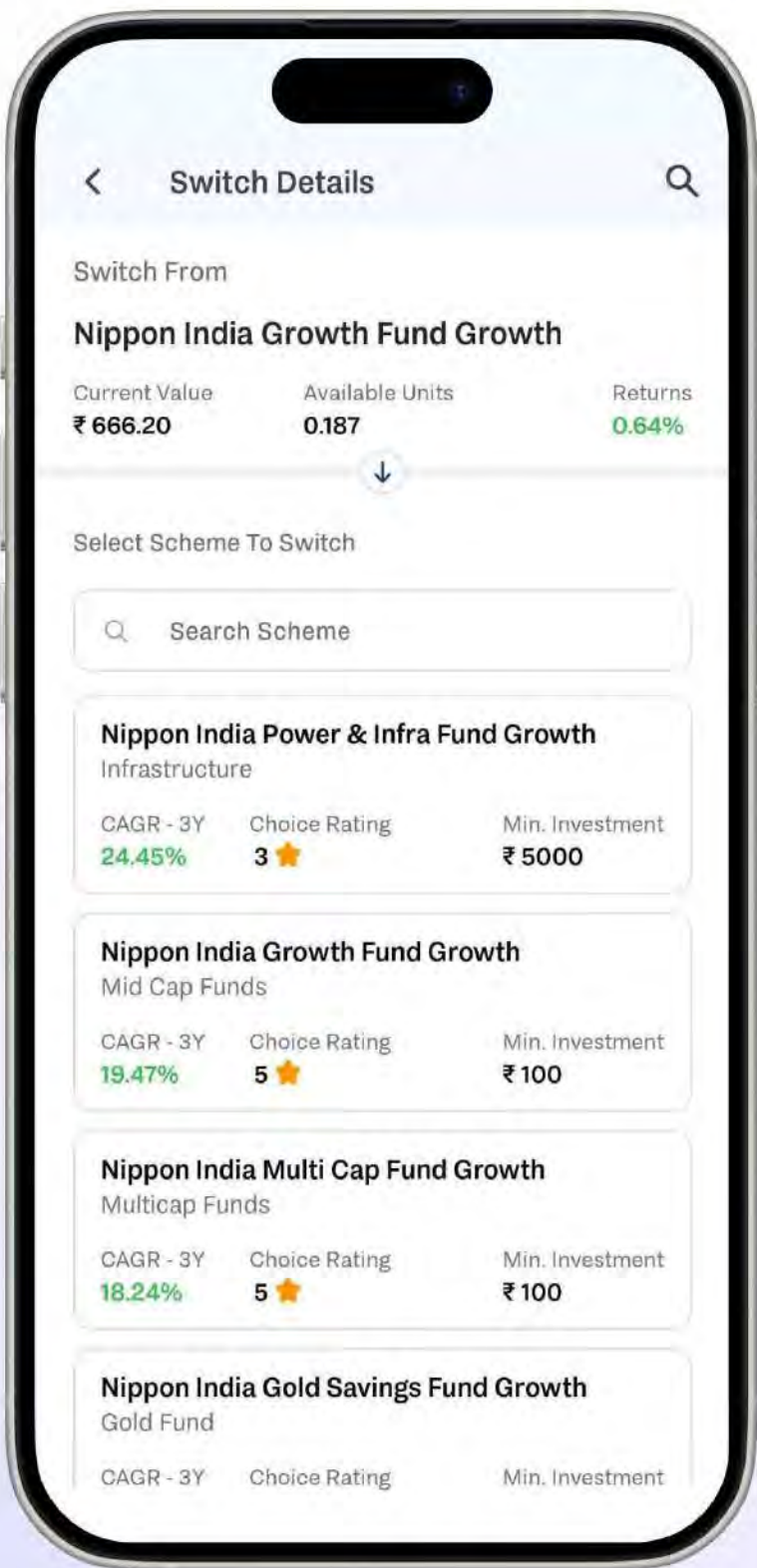
End-to-End Payment Journey
in Mutual Funds

Unified Global Search for
Faster Access

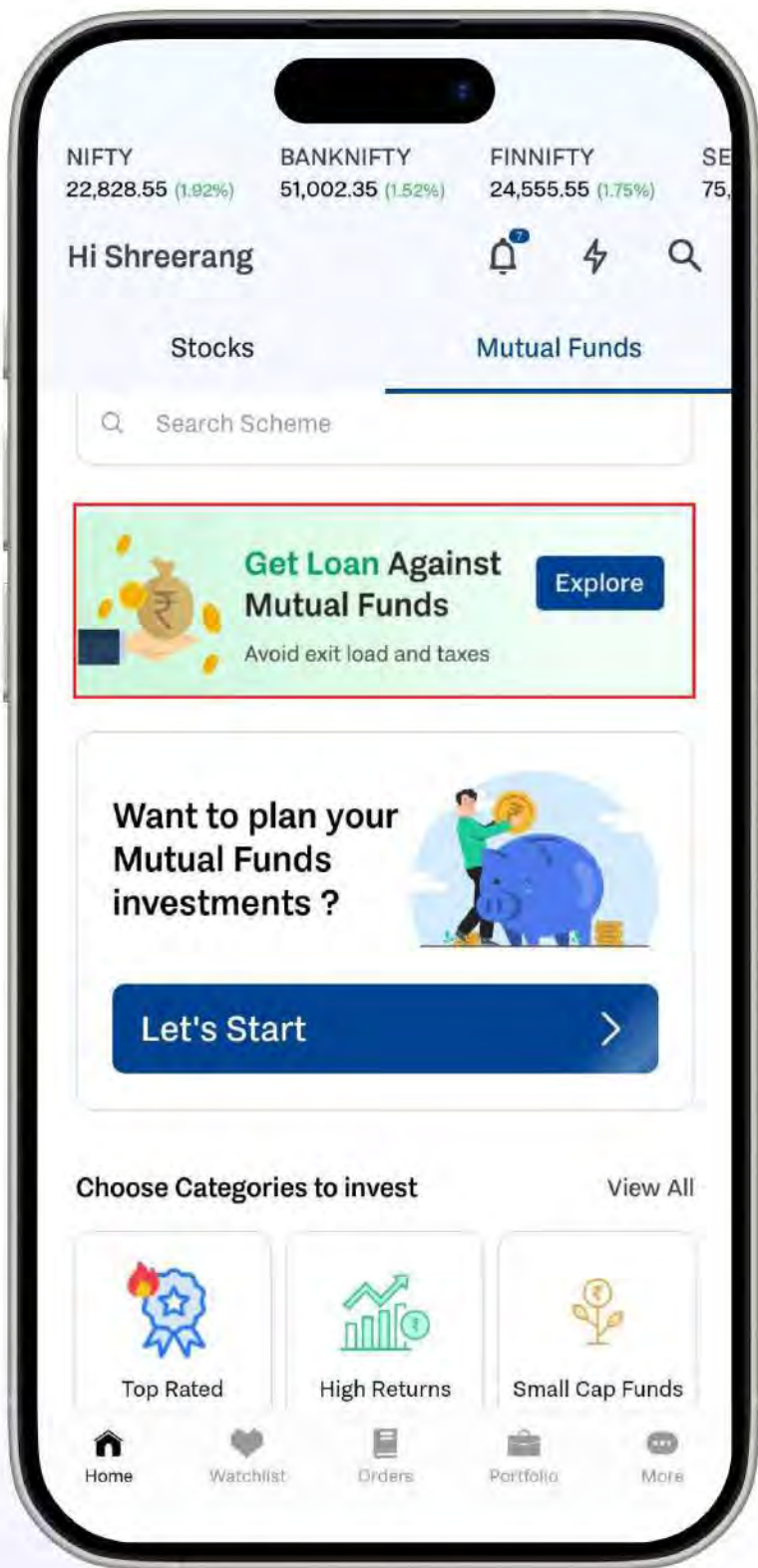
FinReels: Invest Smart, One
Reel at a Time

Stock Broking

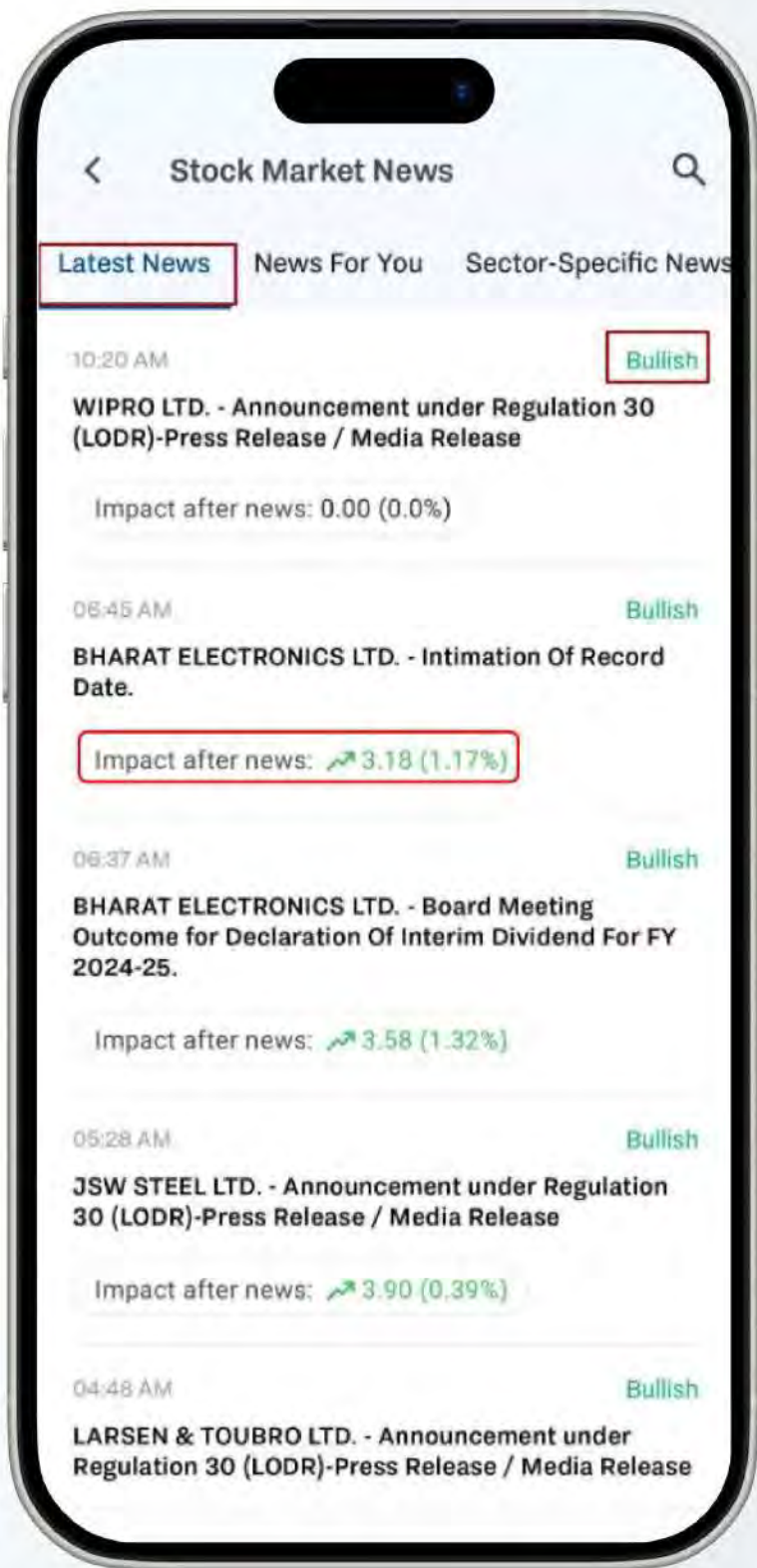
Simple User Interface, In-app Curated Baskets, Diverse Investment Products



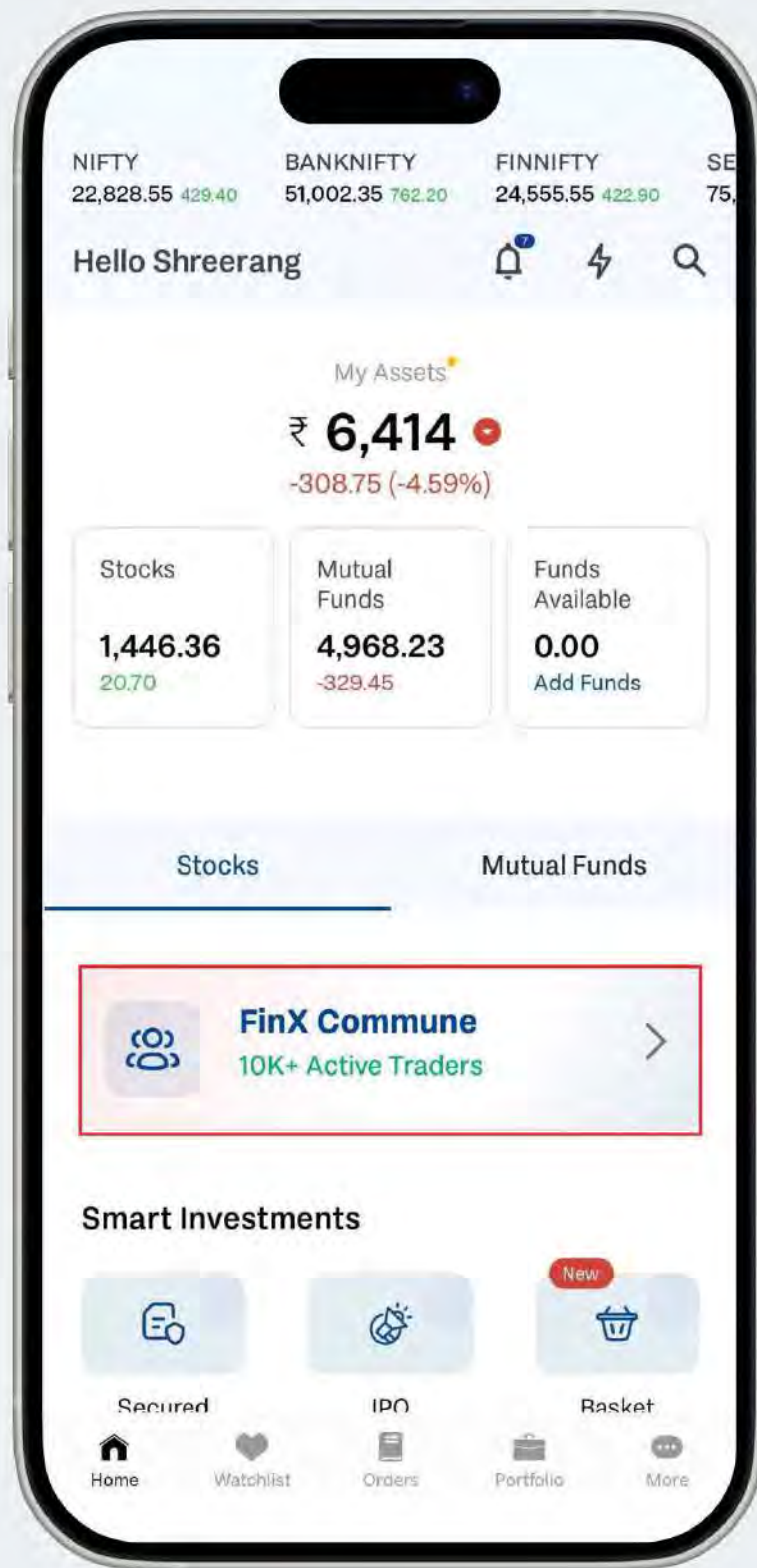
Switch from One MF Scheme to Another MF Scheme



Loan Against Mutual Funds



FinX Flash: Lightning Fast Market News



FinX Commune: Connect, Learn, and Invest Together

*Some features are available only on Android

Tech Insights

Seamless collaboration, cutting - edge features

Front End



Exe Based Trading Platforms



Mobile App



Web Trading Platform

Integrations



Chart

Trading view

Middle Layer

(Custom Interface Layer)

Usage Of Middle Layer

- GTT
- Charts
- Orders
- Reports
- MIS

Benefits Of Middle Layer

- No need to reinvent the traditional systems
- Easy Customization
- Quick Iterations

Back End Systems



Back - Office



OMS & RMS



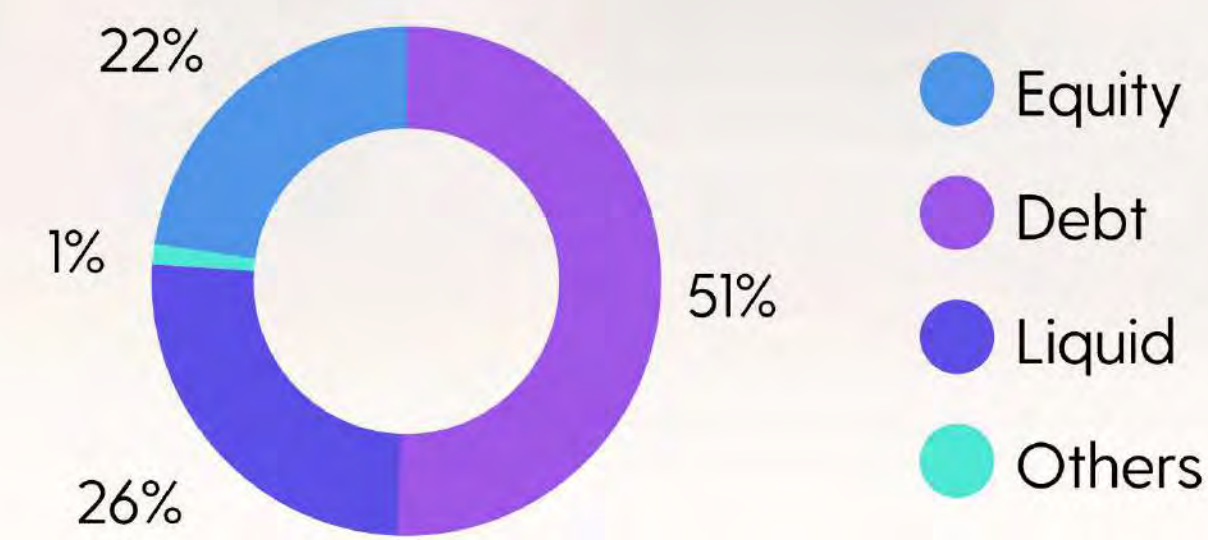
CRM (LMS)

Strategic Expansion: Strengthening Our Wealth Business

Choice Equity Broking Private Limited, our Broking & Distribution arm, has acquired the Wealth Management business of Arete Capital Services Private Limited.

With this acquisition, Choice Broking's total Wealth Management AUM has grown from ₹10,902 Mn to ₹55,774 Mn in FY25, representing a 5.12x increase – nearly a fivefold expansion in its total AUM. This marks a major step in Choice Broking's expansion strategy, enhancing its ability to provide a wider range of investment solutions and advisory services to High Net Worth Individuals (HNIs) and Institutional Clients.

AUM Composition by Investment Type



Synergies & Key Benefits



Institutional Access

Expanded reach to High Net Worth Individuals and Corporate Investors



Bond Market Entry

Access to Government Bond Tenders and a broader Fixed Income product suite



Revenue Acceleration

Cross-selling opportunities across Group Medical Cover, Private Wealth and Corporate SIPs



Cost Optimization

Streamlined operations enabling improved efficiency and higher margins



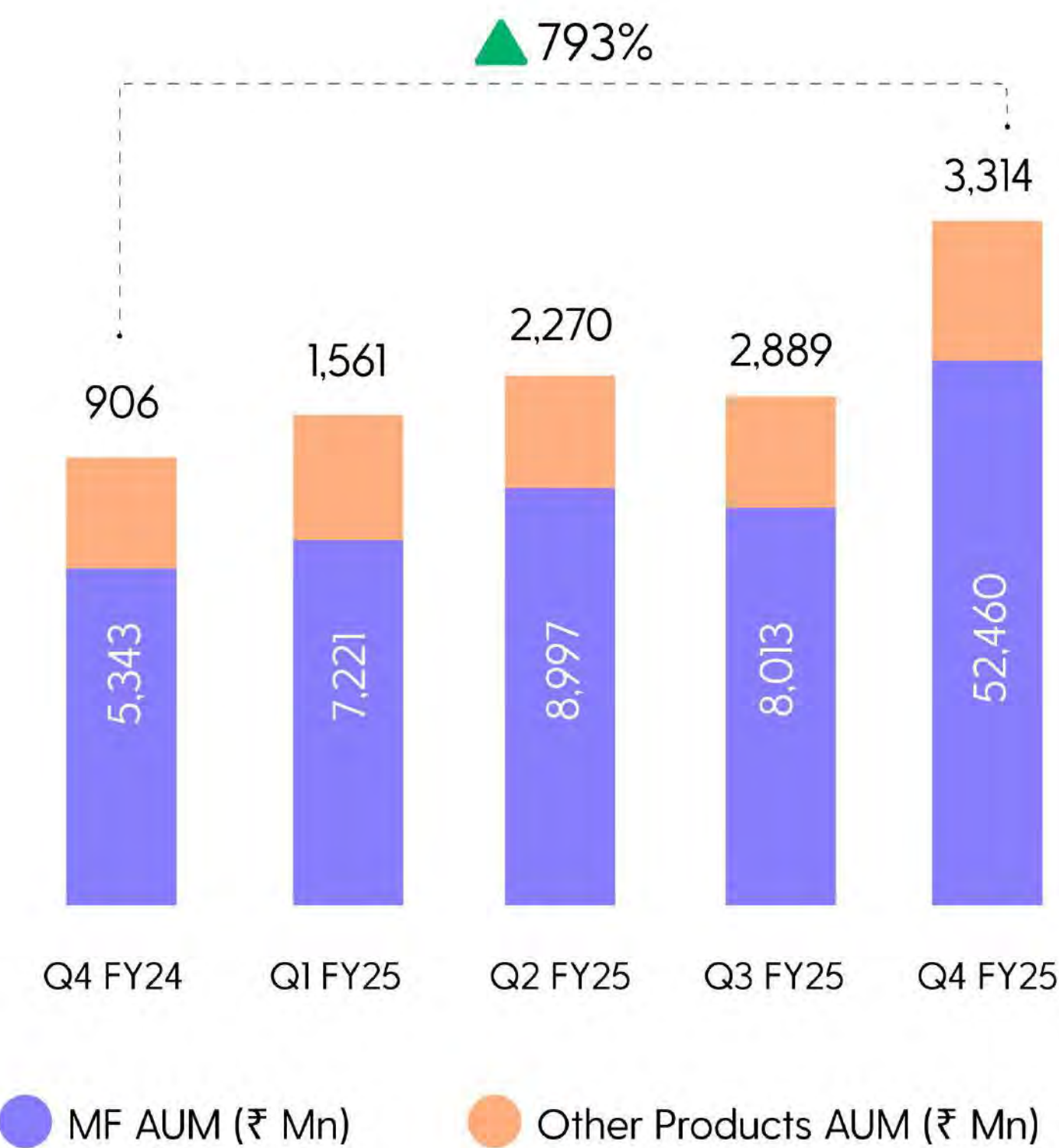
Research Strength

Combined research teams bringing deeper market insights and strategic advantage

Stock Broking - Allied Products

Maximising growth of portfolio with a mix products

Sustained Growth in AUM



Progressive increase in SIP Book

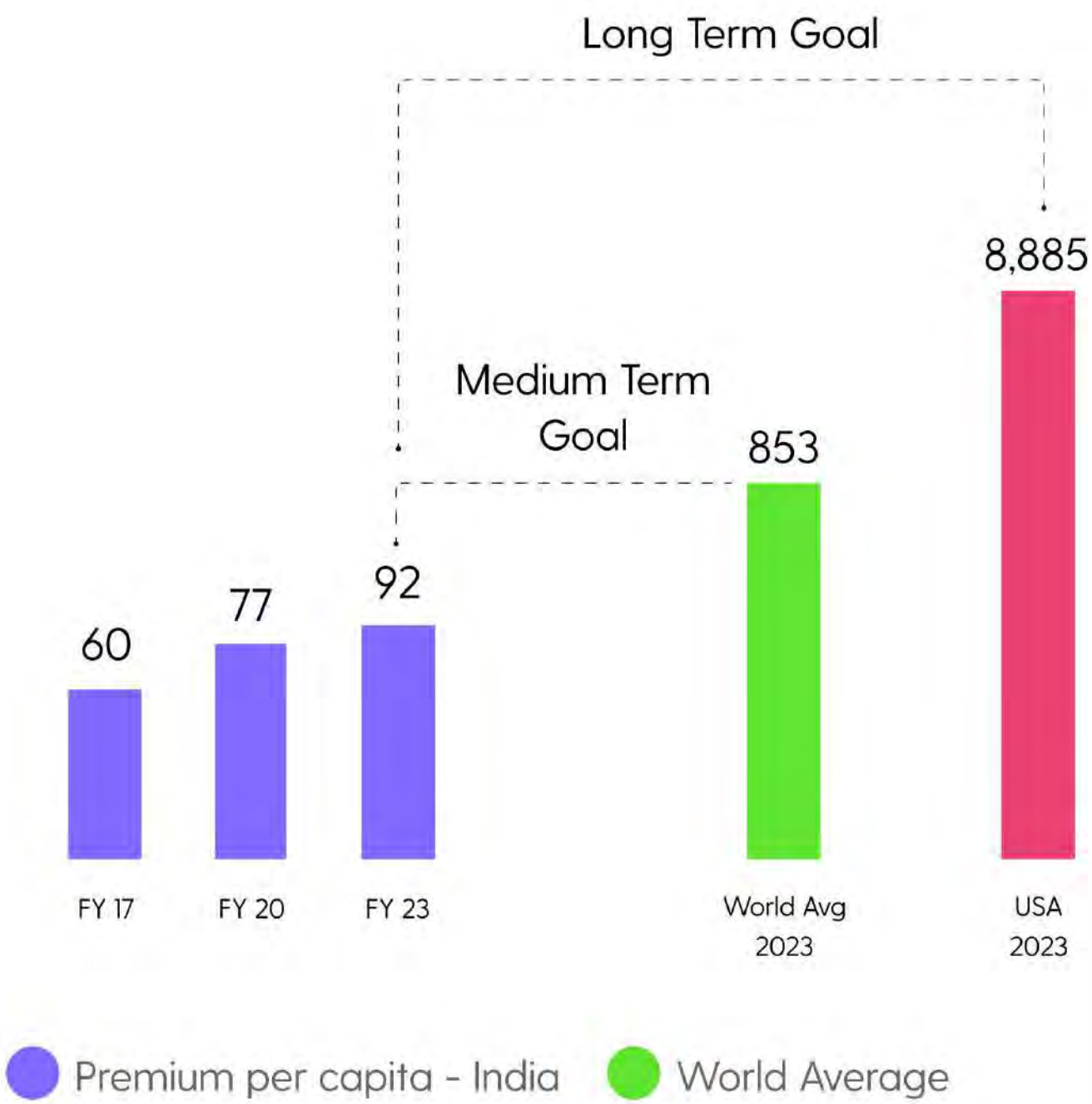


Fleet of Products

- Treasury Bills
- Government Securities
- State Development Loans
- Sovereign Gold Bond
- Bonds
- Corporate Fixed Deposits
- Non-convertible Debentures
- Market Linked Debentures

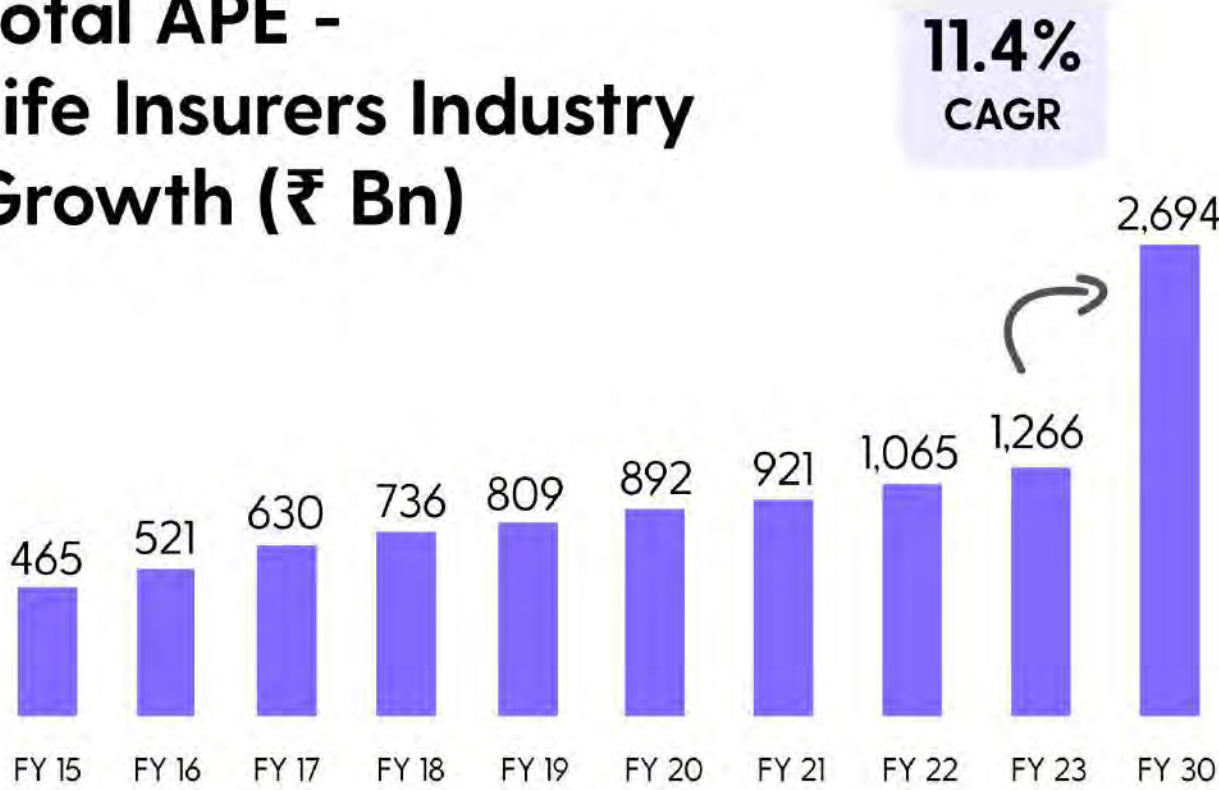
Insurance - Industry Overview

Insurance Density (US\$)



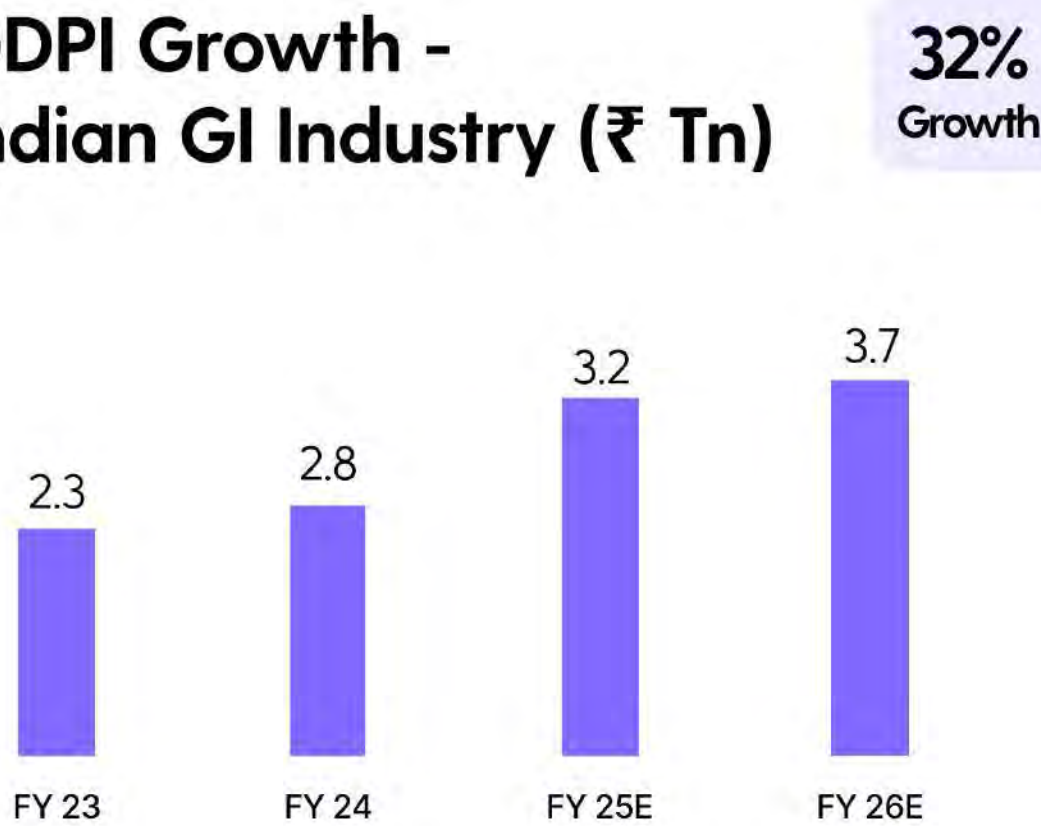
Insurance Premium Density is increasing driven by Insurance Brokers contribution yet a long way to go compared to Global Average and Leading Economies showing humongous opportunities in India in this sector

Total APE - Life Insurers Industry Growth (₹ Bn)



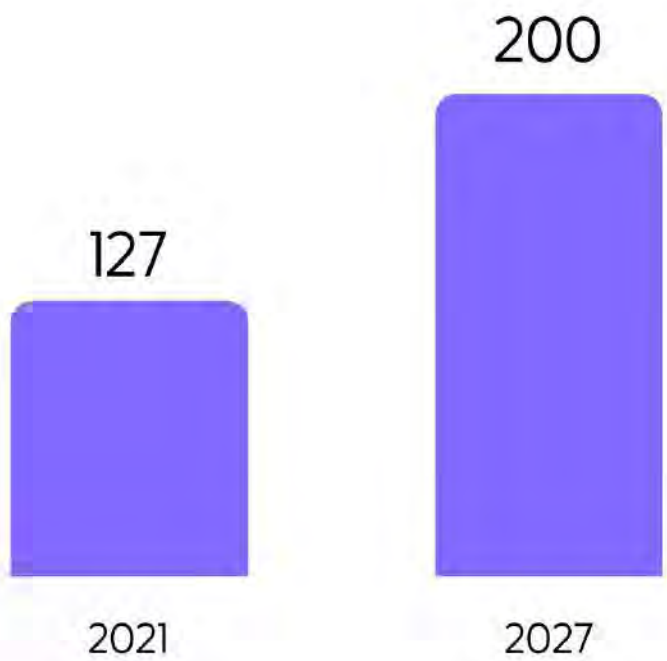
Source: Life Insurance Council Data (Apr 2024)

GDPI Growth - Indian GI Industry (₹ Tn)



Source: ICRA Research

Insurance Premiums Written (₹ Bn)



Premiums written to grow by **57%** to **₹ 200 Bn** by 2027

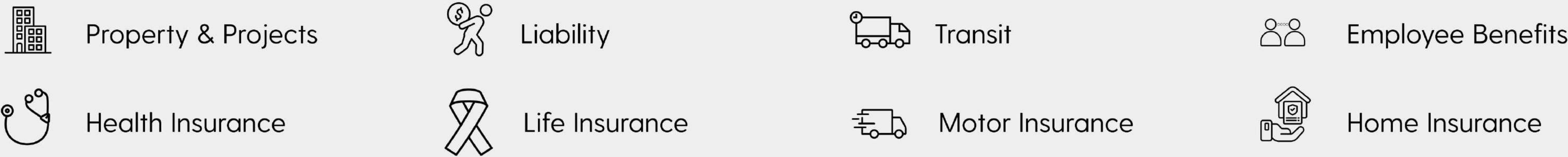
Insurance Distribution



Catering to SMEs and Retail Customers



Key Offerings

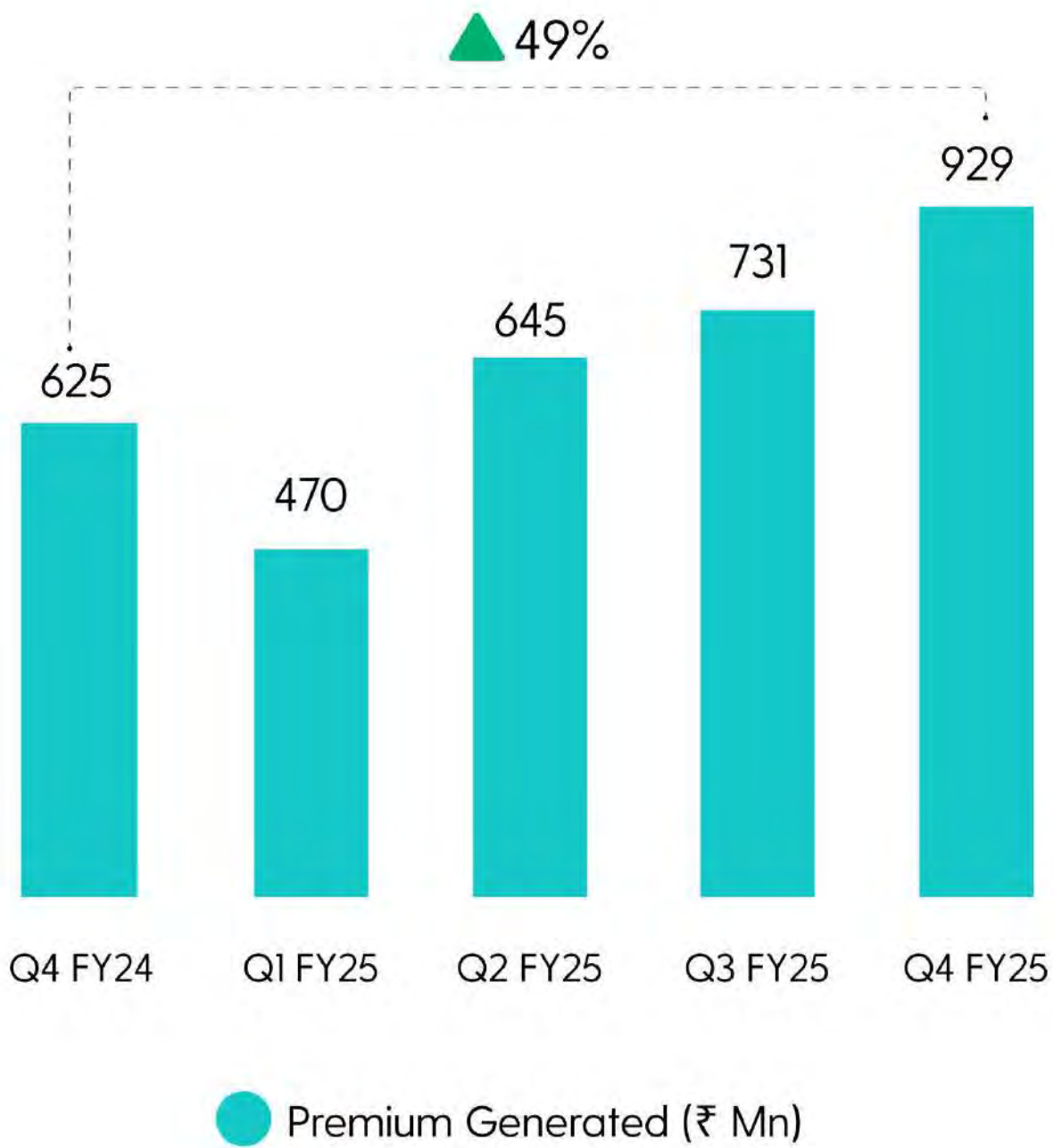


Solutions Bouquet

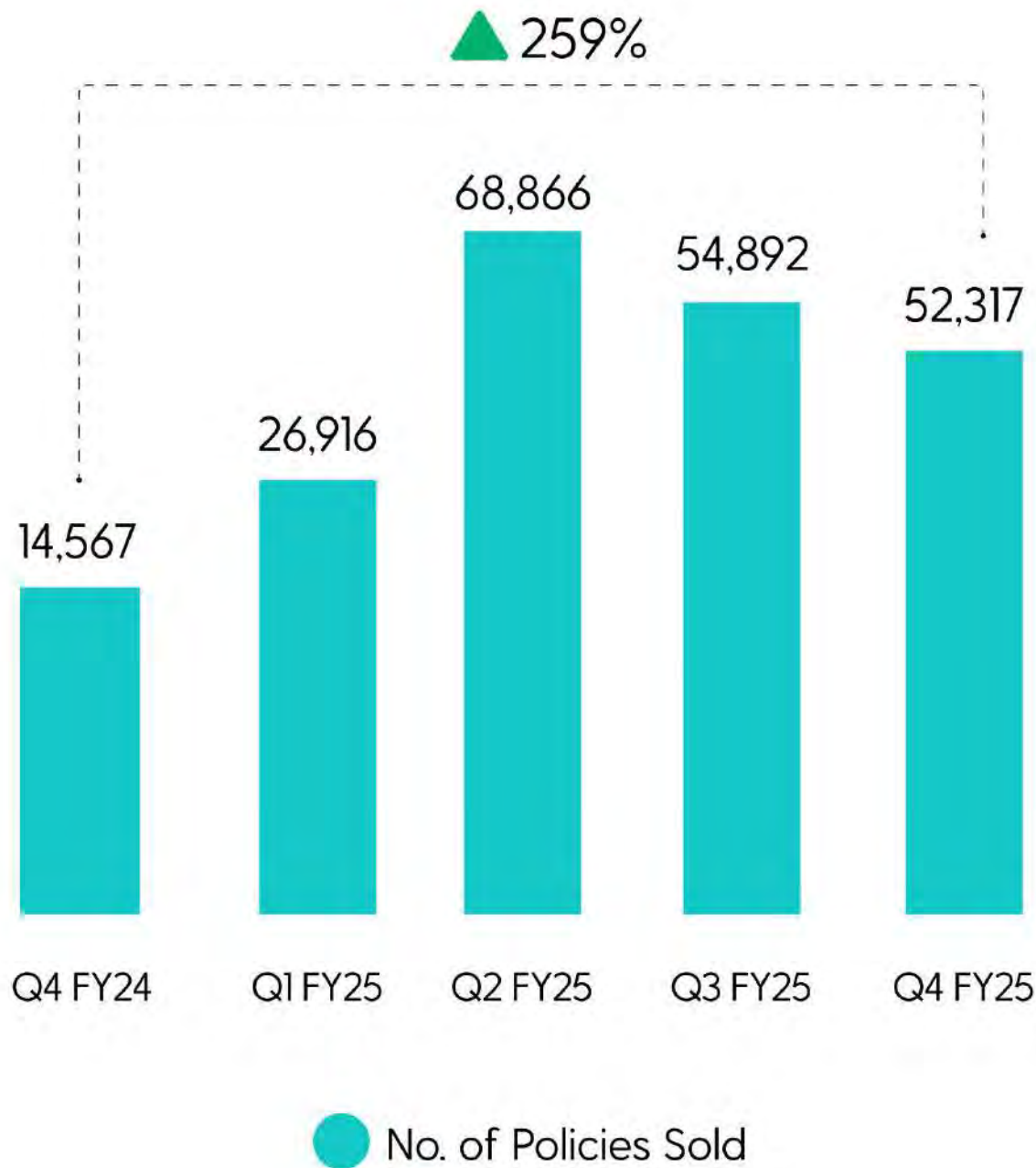


Insurance Distribution

Exponential Growth in Insurance Premium



Enroute Mass Coverage



84%

Fresh Lead Conversion Rate

69%

Renewal Ratio

40+

Preferred Partner Insurance Companies

137%

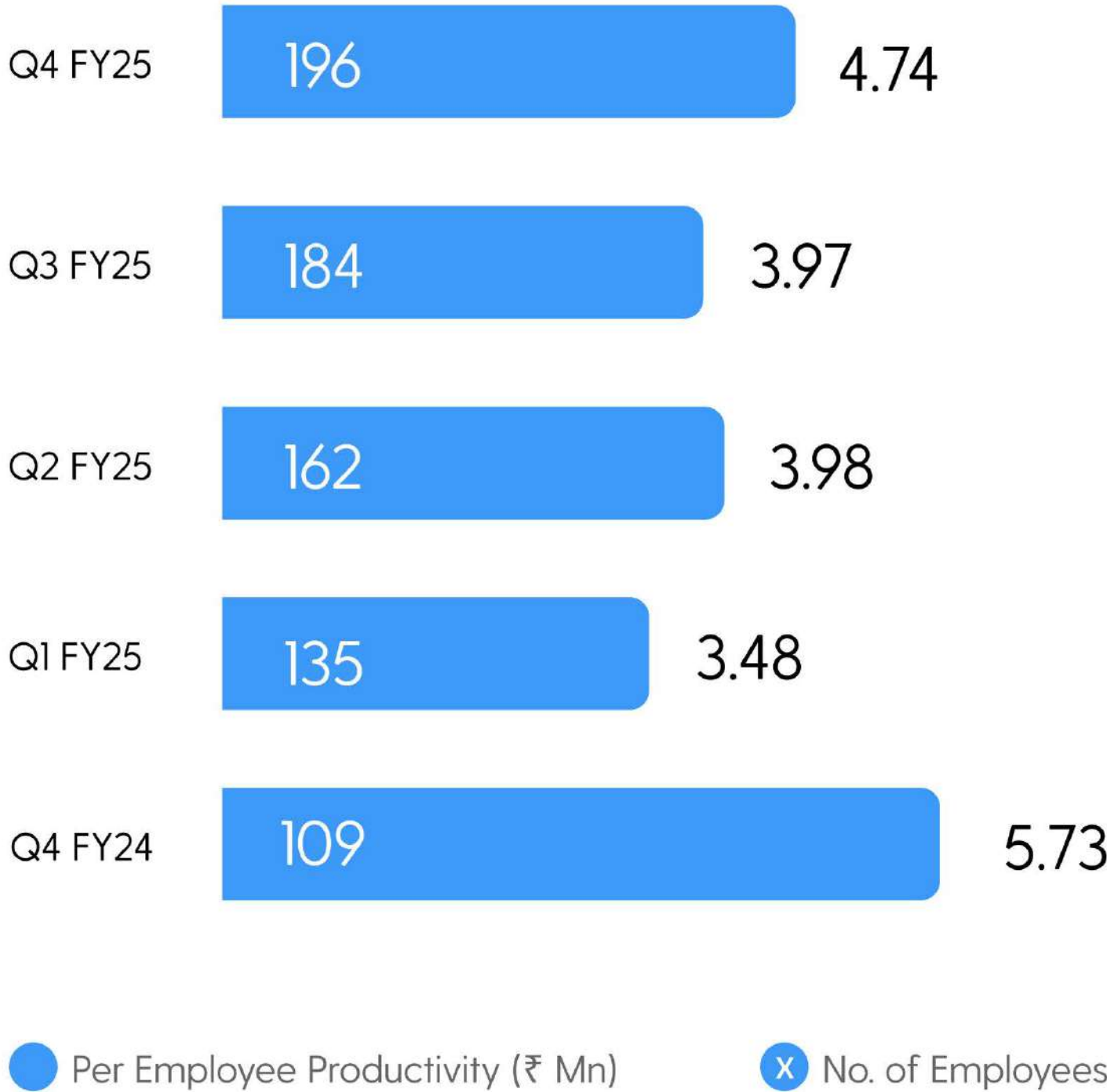
YoY Surge In Inquires Generated

Key Partners



Insurance Distribution

Employee Productivity



Key Highlights



Corporate Business premium increased 90% YoY



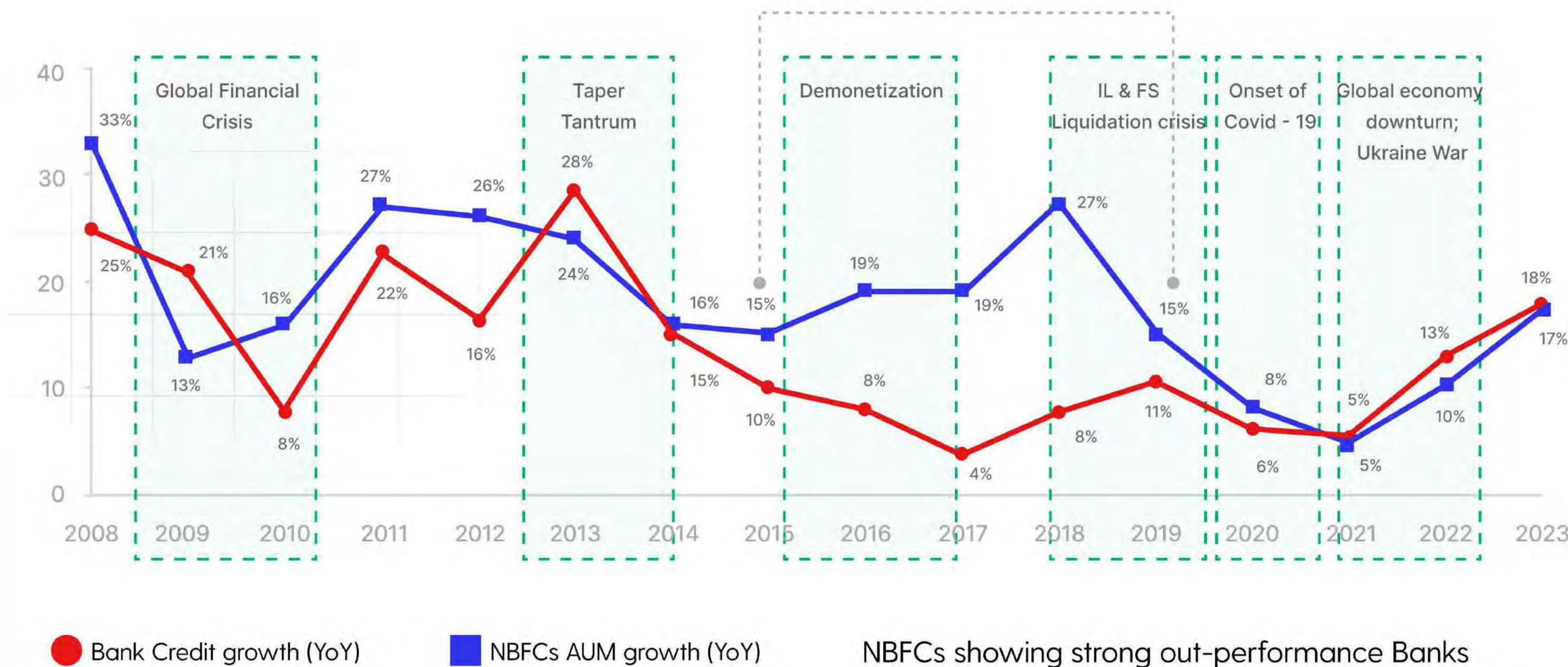
Health Insurance policies issued recorded 196% YoY growth



Motor Insurance policies issued achieved 147% YoY growth

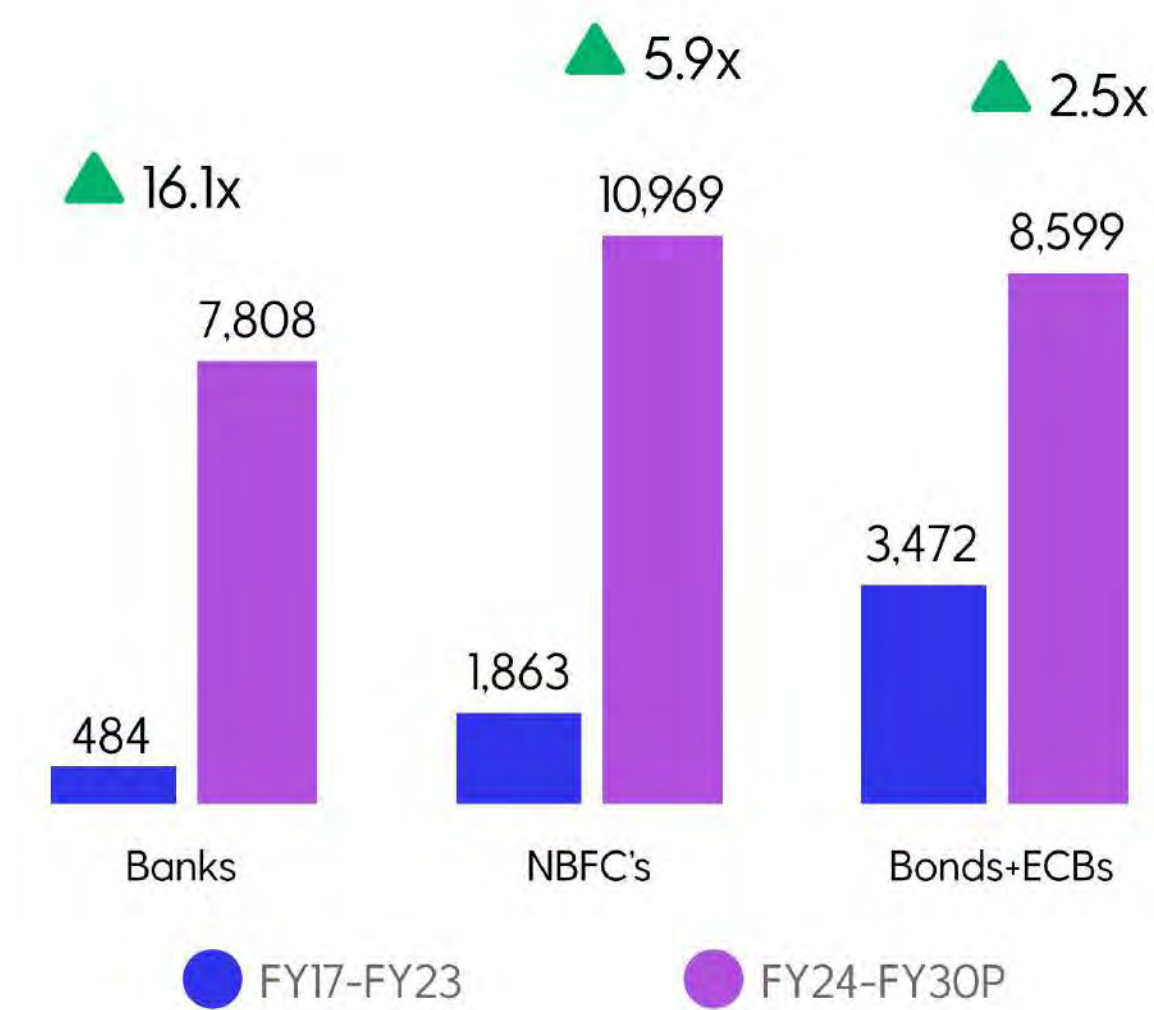
NBFC - Industry Overview

Banks Vs NBFCs - YoY growth in Advances



Source: Boston Consulting Group

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



Source: CRISIL

Growth Prospects for NBFCs

- Digital Transformation
- Regulatory Framework
- Wider & Effective reach
- Schemes by Government
- Robust Risk Management
- Innovative Products

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

Key Competencies

First preference for MSME Lending

100% Priority
Sector Lending (PSL) in Retail

100% Digital Documentation

Parallel Risk
Team for fraud prevention

On time collections
In-House Collection Team

Tech-driven
Credit Assessment

Low-cost client sourcing
through multiple channels

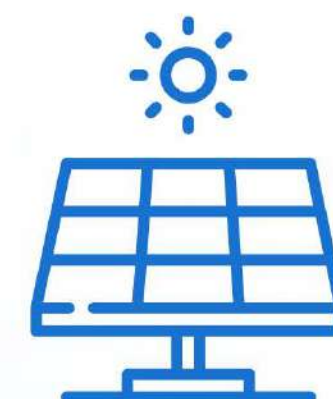
₹ 7.68 Bn

Total AUM

₹ 6.29 Bn

Retail AUM

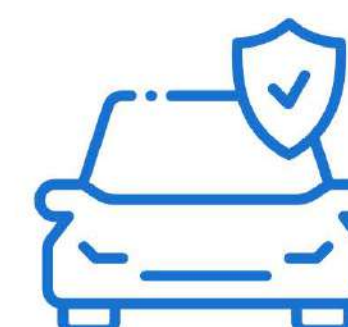
Our Offerings



Solar
Finance

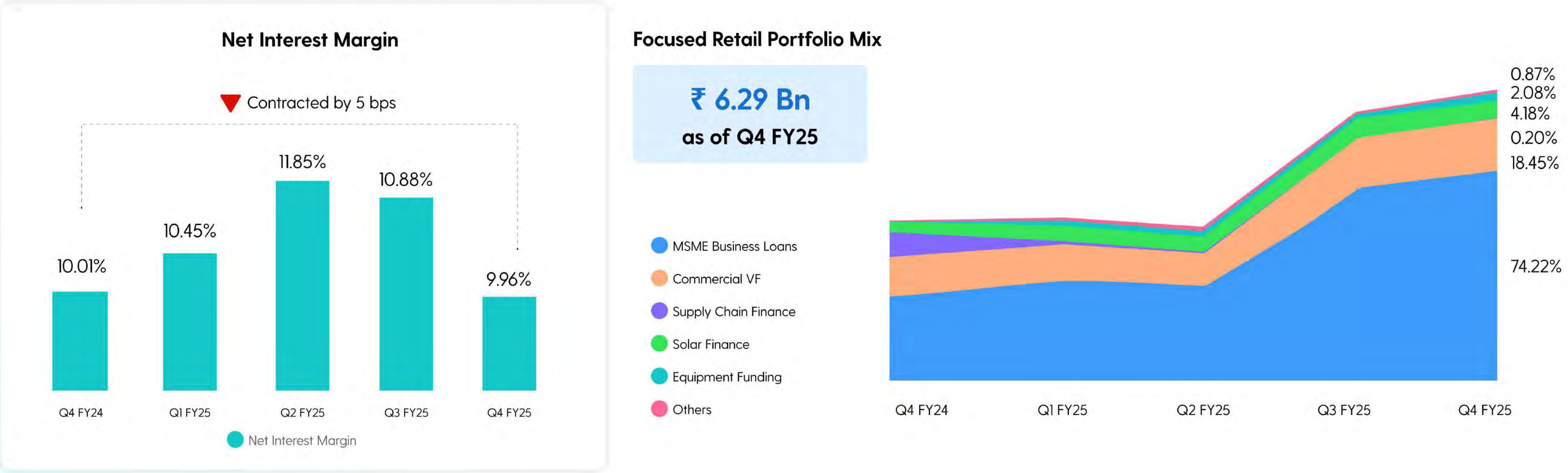


MSME Business
Loan



Vehicle
Loan

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



Net Worth	GNPA	NNPA	PCR	CRAR	Active Loan Count	Coll.Eff.	States	Branches
₹ 3.55 Bn	2.49%	0.83%	77.81%	38.62%	16,015	>90%	7	80

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



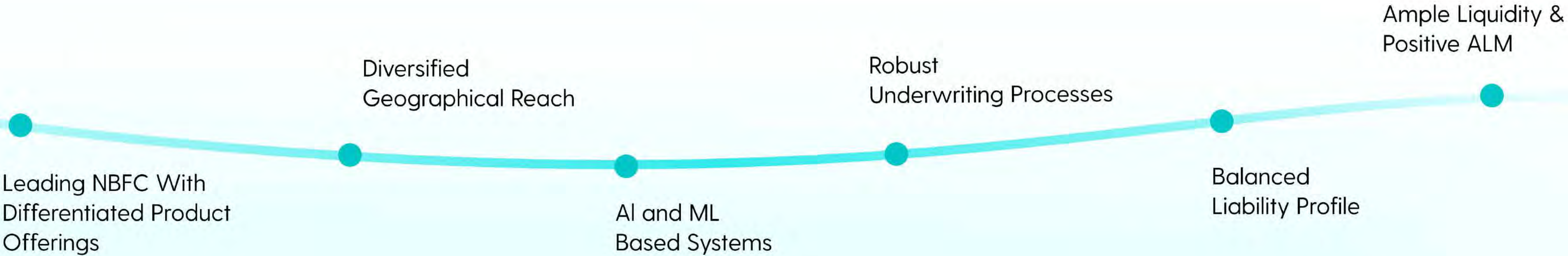
Financial Institutions



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

Products Name	MSME Business Loans (Secured)	Solar Loan	Vehicle Loan
Ticket Size	Upto ₹ 5 Mn	Upto ₹ 5 Mn	Upto ₹ 4 Mn
Tenor (in Months)	Upto 120	Upto 60	Upto 60
ROI Range	16-22%	18-24%	15-30%
Security Coverage (%)	40-80	100	50-100
Processing Fee	Upto 2%	Upto 2%	Upto 2%
Average Ticket Size	₹ 800K	₹ 700K	₹ 600K
Repayment Frequency	Monthly	Monthly	Monthly

Our USP



Choice Matters: Impacting Tomorrow

● MSME Credit Gap:

Out of over 640 lakh MSMEs in India, only 14% have access to credit & the overall credit gap in the MSME Sector is ₹ 25 lakh crores in India. With our aim to serve the underserved, we have developed a robust and 100% digital process to eliminate challenges faced by MSMEs.

● Green Energy Credit Gap:

India's energy sector is experiencing a transition but the green energy sector is getting only 25% of the annual financing it needs to meet the energy transition goals. There is a funding gap of USD 170 Bn/year through 2030. Further, the Indian EV market is also projected to USD 114 Bn by 2029.

>99%

% of Loans advanced
towards MSMEs &
Green Energy

>95%

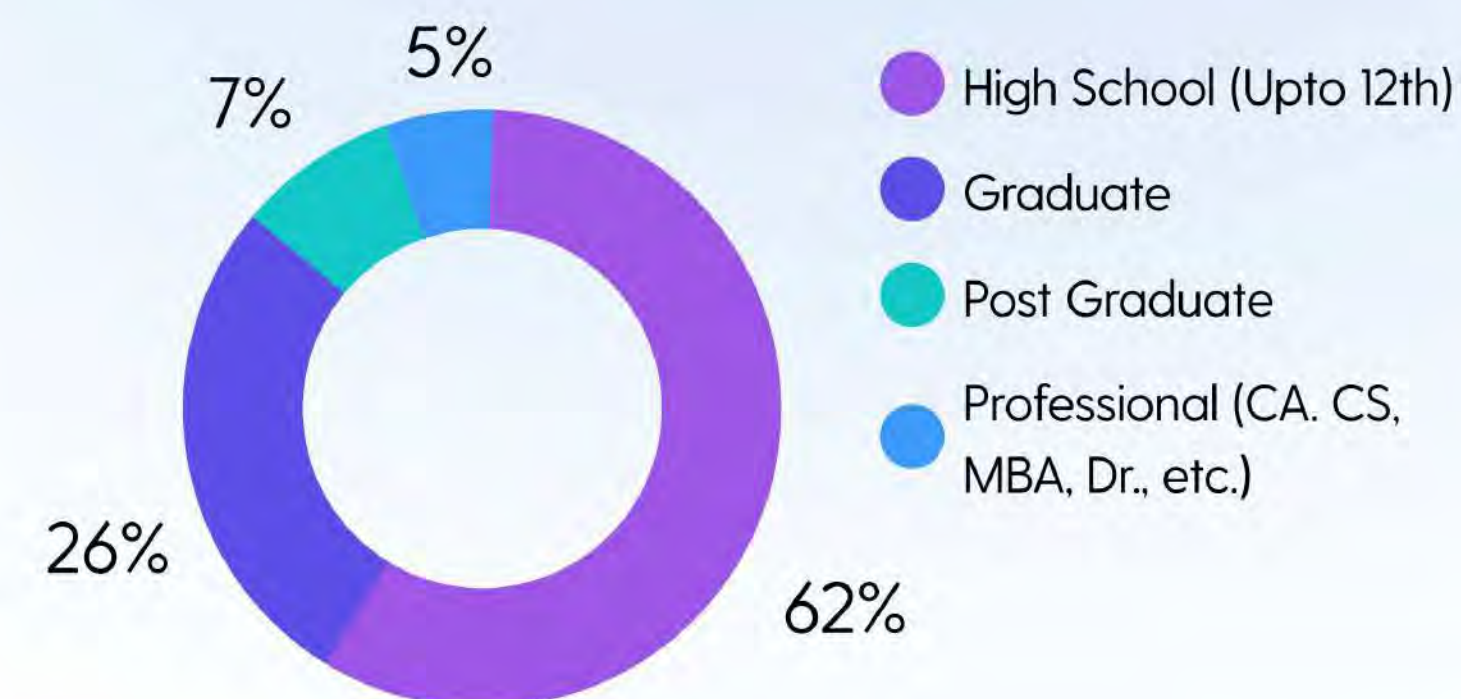
% of Loan Portfolio
less than ₹ 10 Lacs

100%

Retail Loan Book
Tier II-VI cities

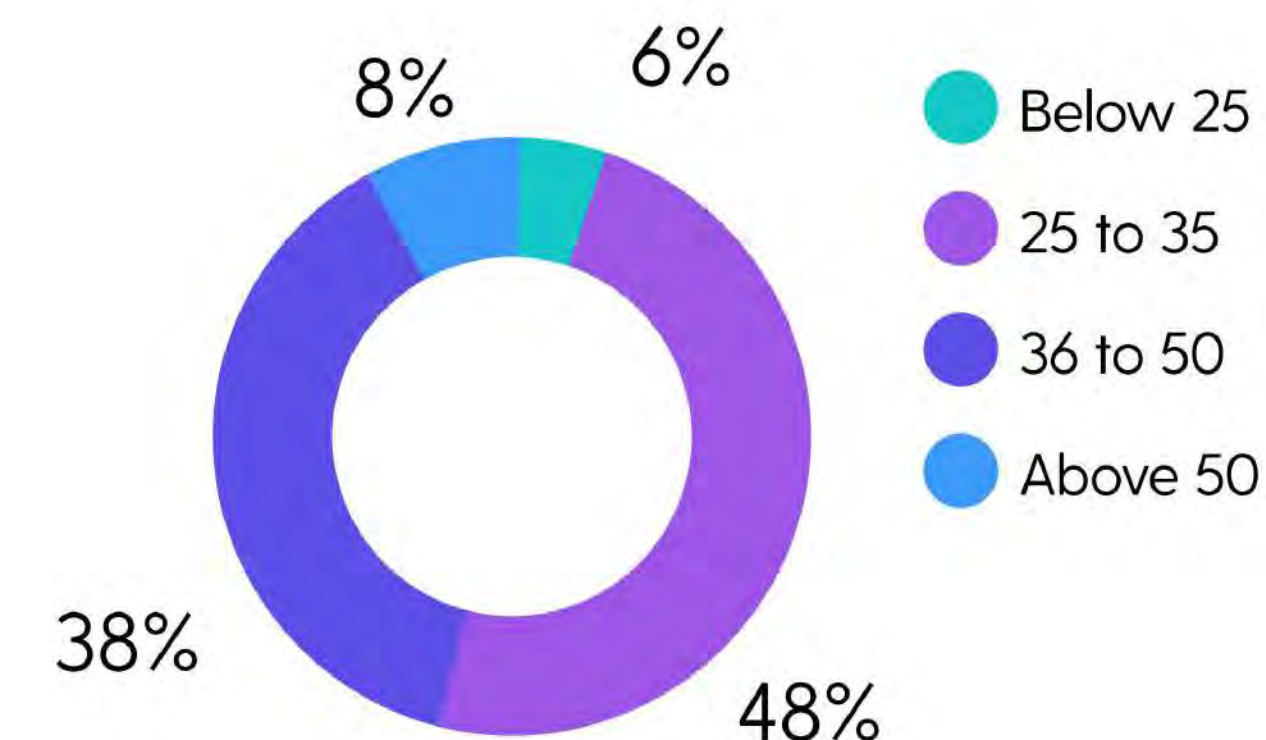
upto
100KW

Rooftop Solar
Finance



Educational Background of Borrowers*

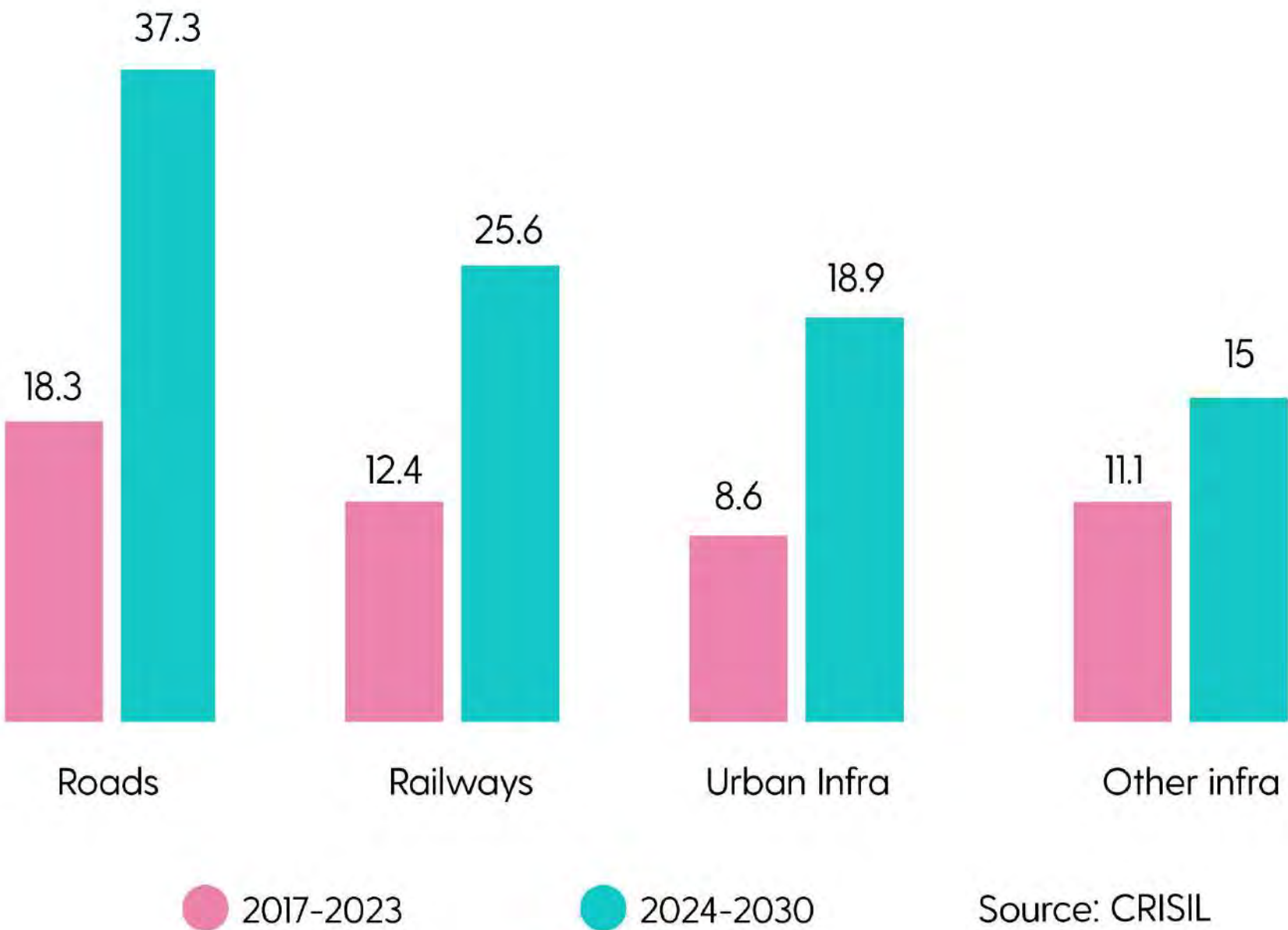
*Based on a sample study conducted internally on 31st Dec 2023



Age Group of Borrowers

Advisory Services - Industry Overview

Investments in Core Infra (₹ Lakh Cr)



9,084

Projects

US\$ 1,806.70 Bn

Total Project Cost

1,997

Projects Under Development

57

Sub-sectors

“

Infrastructure is much more than cement and concrete. Infrastructure guarantees a better future. Infrastructure connects people.

Shri. Narendra Modi
Hon'ble Prime Minister of India

Projects

Value (US\$ Bn)

Road & Highways

3,758

404.08

Water Resources

635

155.81

Logistics Infrastructure

272

13

Electricity Generation

926

325.39

Transmission Distribution

424

119.5

Railways

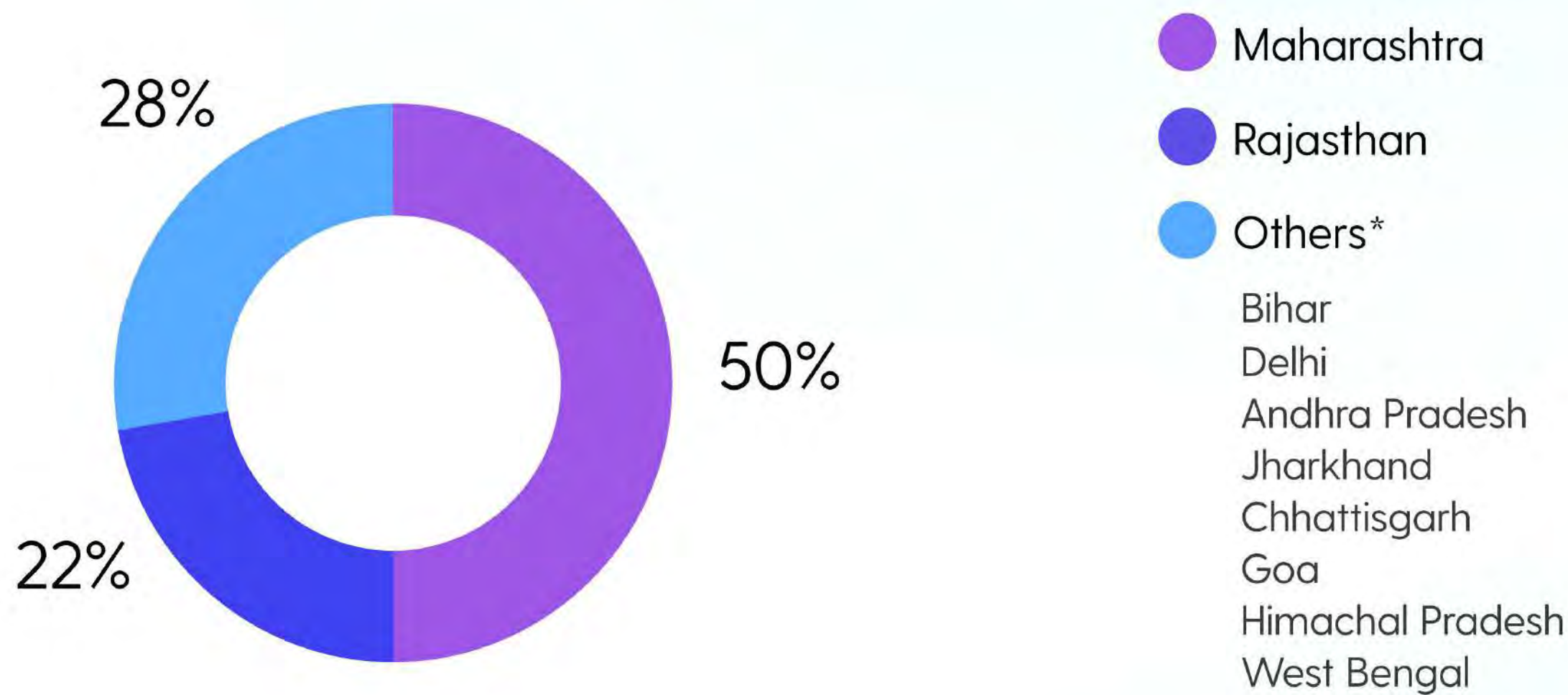
756

244.72

Order Book (₹ Bn)



Statewise - Order Book



3K+ Km

Road Design & Monitoring across India

45+

Project Offices

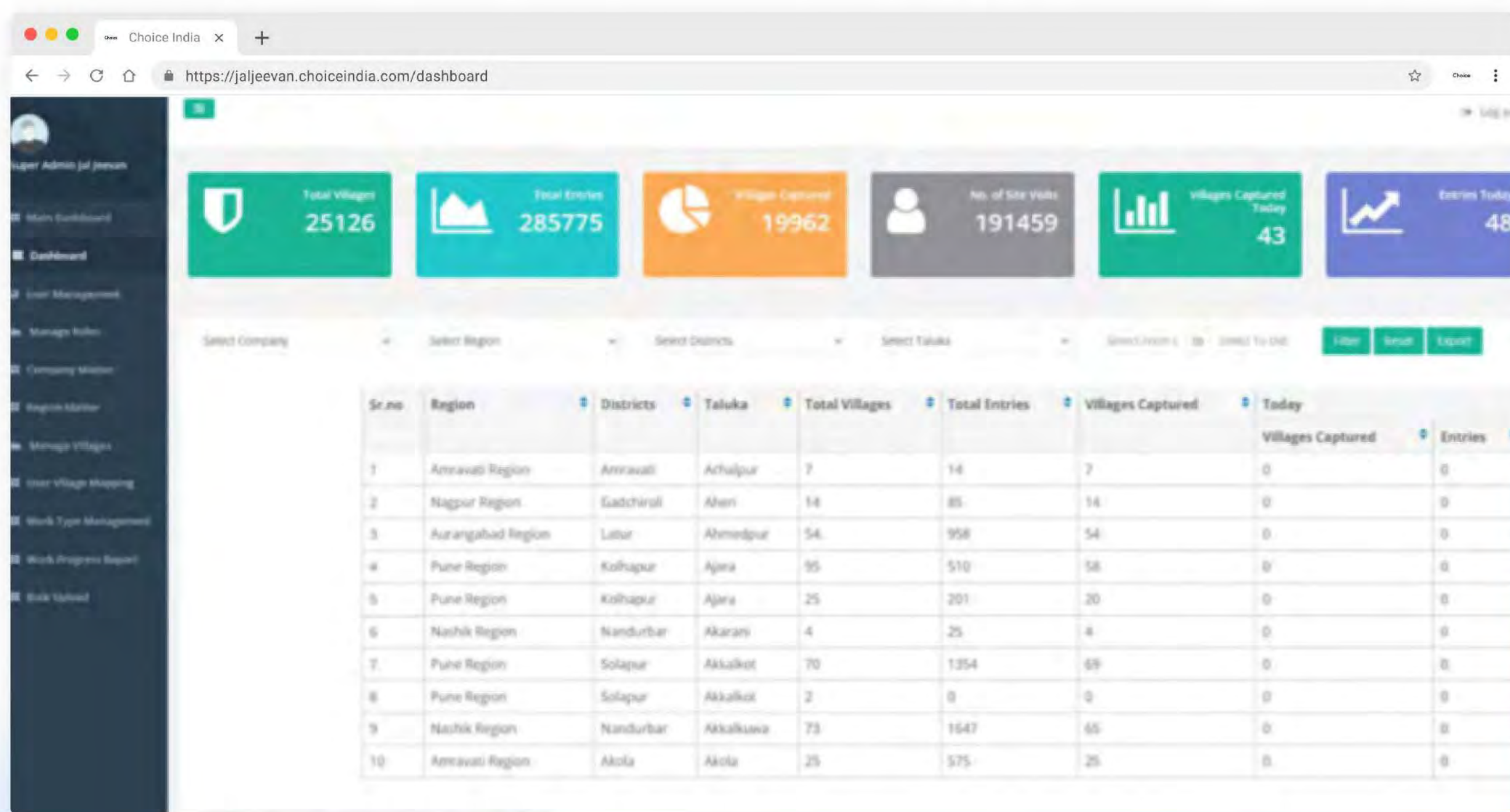
200K+

PMAY Beneficiaries Served

Choice Matters: Impacting Tomorrow

Choice
The Joy of Earning

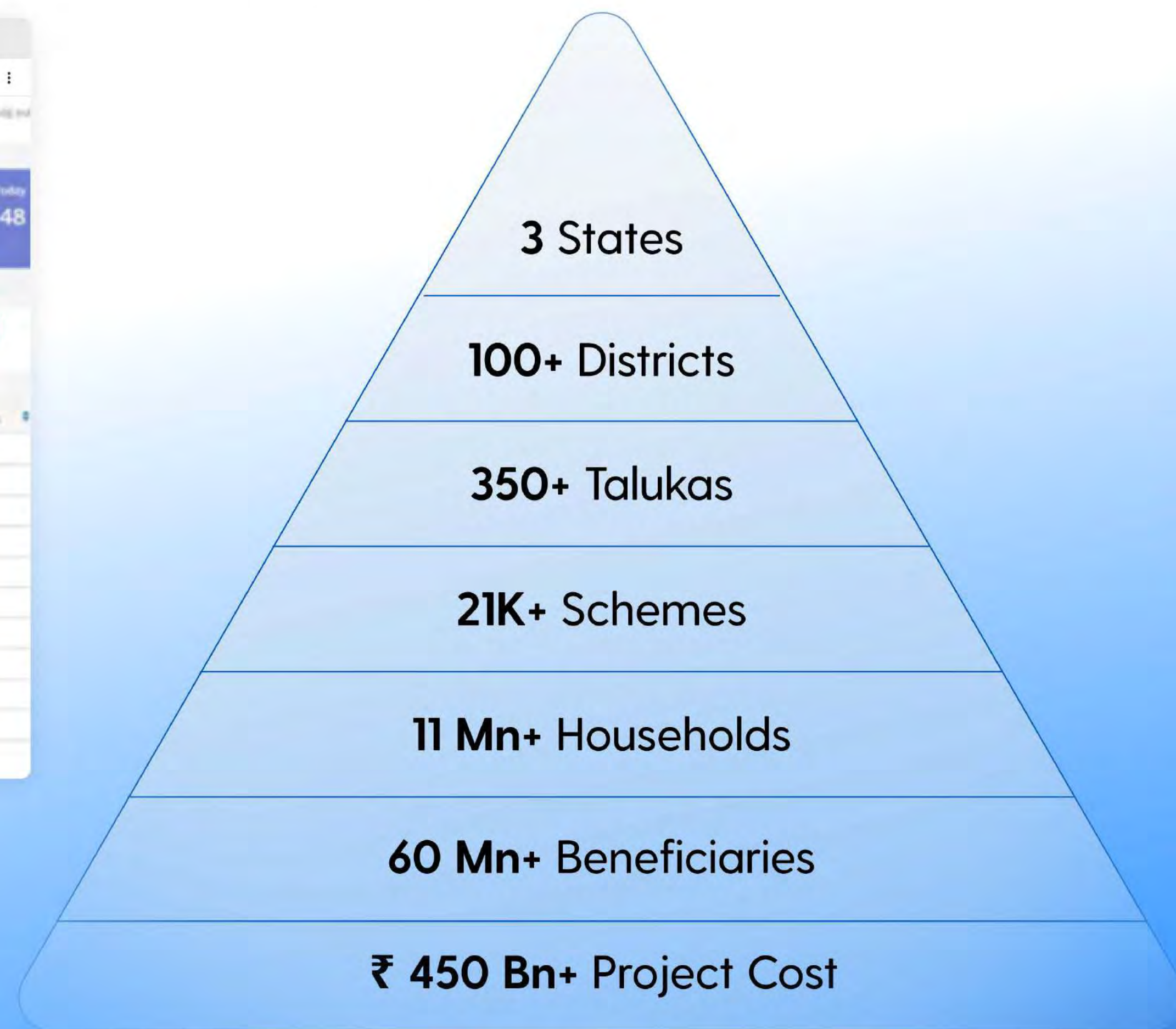
Proprietary platform for real time monitoring and to ensure timely completion of projects.



Projects



Impact Of Flagship Projects



Choice Matters: Impacting Tomorrow

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.

- **Partnership with Rajasthan State**

Developing and executing a comprehensive strategy to bolster the state's investment ecosystem, drive economic growth and foster social inclusivity.

- **System Integration for computerization of PACS in Bihar, Maharashtra, Haryana, Tamil Nadu & Punjab:**

With our commitment to driving innovation and positive change in the rural financial landscape, we are set to digitize PACS (Primary Agricultural Credit Societies)

8,500+
PACS to be
computerized

- **Advantages of PACS computerization**

Increased Transparency | Nodal centre for Schemes | Employment Generation

- **Capacity Building & Training of Panchayati Raj Institutions under RGSA**

Successfully conducted comprehensive training programs under the Government of India's flagship scheme, Rashtriya Gram Swaraj Abhiyan (RGSA), covering 9,406 beneficiaries across 49 blocks in 5 key districts of Jharkhand.

Investment Banking

Choice Capital Advisors, a SEBI-registered Category-I merchant banker with a team of 35+ experienced professionals, offers a range of services including IPO advisory and valuations. Our company has effectively advised clients across multiple sectors, achieving successful transaction outcomes.

Key Highlights

IPO Transactions Successfully Concluded



Ongoing Assignments

22

Ongoing IPO
Mandates

₹ 65 Bn

Tentative Fund
Raising

Key Offerings

- IPOs
- Rights Issues
- Valuations
- Pipe Deals
- M&A
- Transaction Advice
- Open offers, Buybacks

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

Helping Agents

- Web, Android and iOS platform to work from anywhere
- Wide range of product basket
- Both recurring and non-recurring revenue stream
- Start with zero investment
- Unlimited Earnings
- Subject Matter experts to support and guide
- Complete Digital process to do business
- Use of Proprietary algos to support CBAs and generate business opportunities

Focus On CBA Experience

Business Support

- Personalized assistance from Relationship Managers and regular expert training.
- An easy-to-use web and app platform with quick access to business insights.

CBA Onboarding

- 100% Digital on-boarding process: Allowing them to start business on the fly
- Sarvashreshtha Aarambh Program: Providing detailed induction to CBAs to increase familiarity with the company

Future Focus

- Streamlining CBAs and developing algorithms for product suggestions
- Adapting to regulatory changes effectively

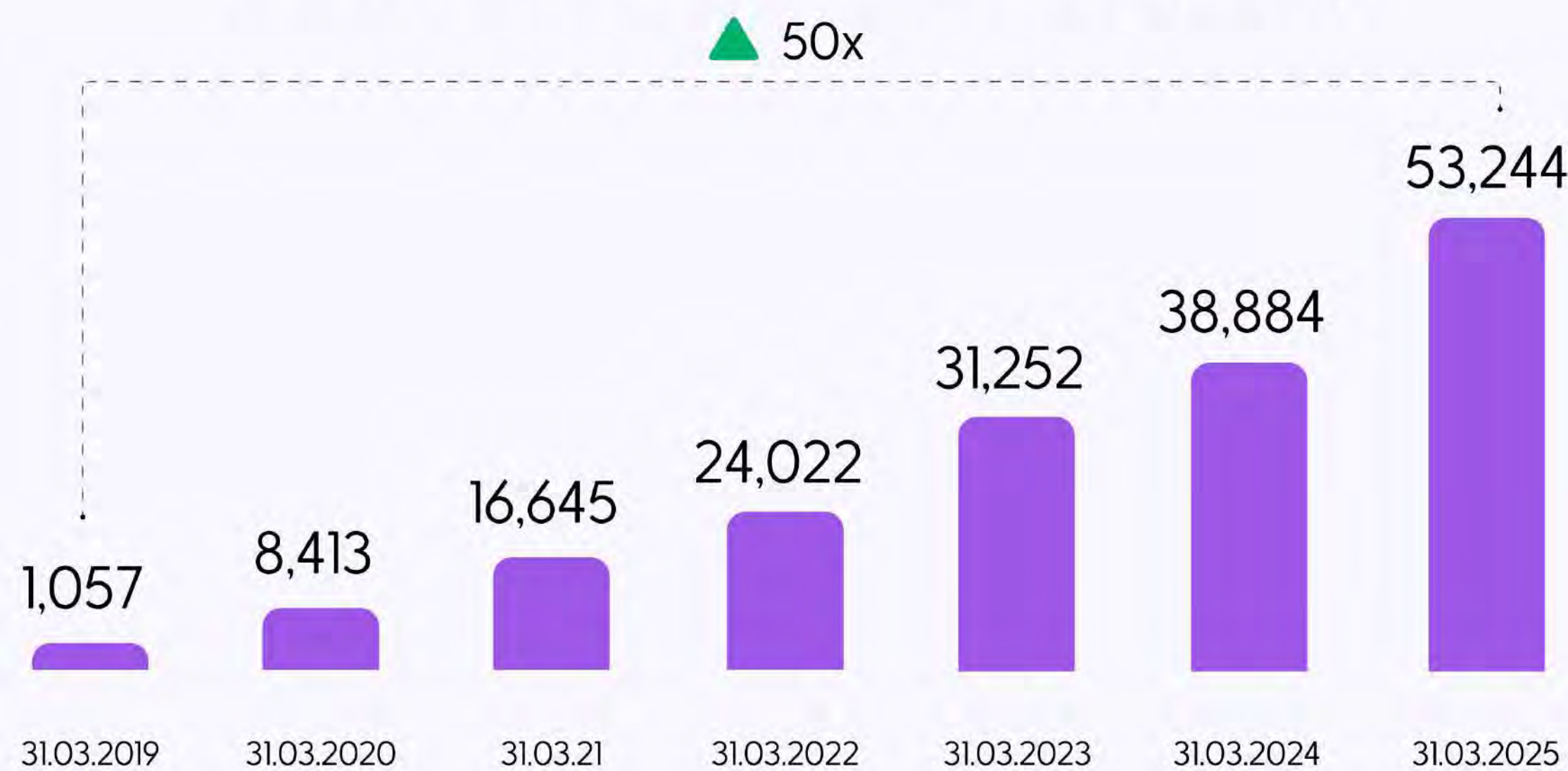
Growth Support

- Detailed product reports and personalized marketing materials for effective lead generation.
- A no-cost web and app platform offering regular lead and renewal reminders.


Choice Connect

To enable 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)



Array Of Financial Products For CBAs

- | | | |
|---|---|---|
| 
Stock Broking | 
Mutual Fund | 
Retail Loan |
| 
Insurance | 
Government Securities | 
Credit Card |
| 
Corporate Fixed Deposits | 
Saving Bank Account | 
Market Linked Debentures |

Choice Connect

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

290+

CBA Trainings Conducted during the Quarter

6K+

CBA's received Payouts

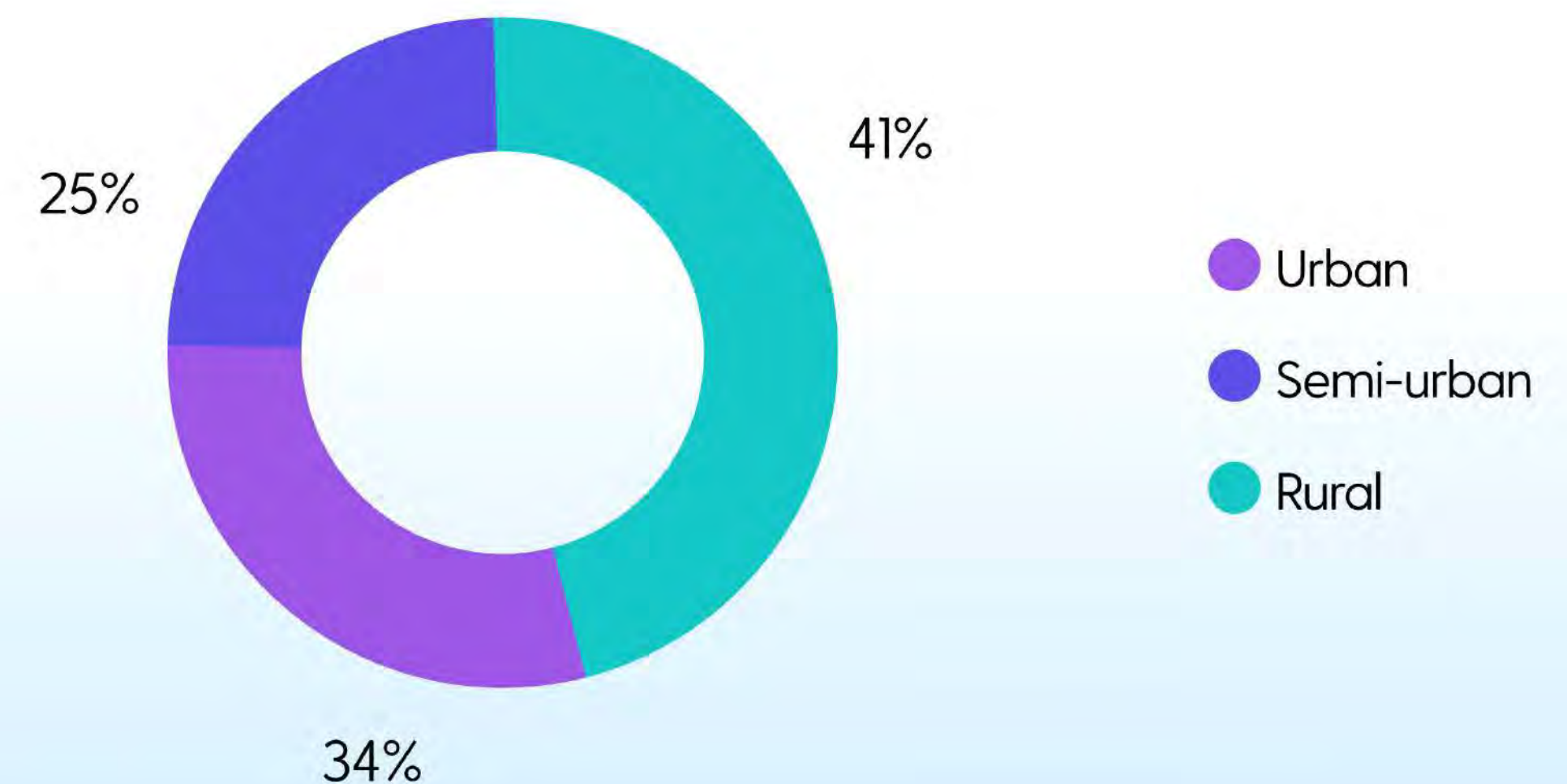
10K+

CBA's Trained

360K+

No. of Business Leads generated by CBA's

Expanded Reach in Unserved and Underserved Areas



Consolidated Financial Performance - Quarterly



Particulars (₹ Lakhs)	Q4 FY25	Q4 FY24	Y-o-Y Growth (%)	Q3 FY25	Q-o-Q Growth (%)
Revenue from Operations	25,300	21,455	17.92%	20,934	20.86%
Other Income	204	187	9.09%	214	(4.67)%
Total Income	25,504	21,642	17.84%	21,148	20.60%
EBITDA	9,829	6,936	41.71%	6,169	59.33%
EBITDA Margin	38.54%	32.05%		29.17%	
EBIT	9,552	6,763	41.24%	5,961	60.24%
EBIT Margin	37.45%	31.25%		28.19%	
PBT	7,395	5,520	33.97%	4,331	70.75%
PBT Margin	29.00%	25.51%		20.48%	
PAT	5,352	3,940	35.84%	3,074	74.11%
PAT Margin	20.98%	18.21%		14.54%	

Consolidated Financial Performance - Quarterly



Particulars (₹ Lakhs)	Q4 FY25	Q4 FY24	Y-o-Y Growth (%)	Q3 FY25	Q-o-Q Growth (%)
Revenue from Operations	25,300	21,455		20,934	
Other Income	204	187		214	
Total Income	25,504	21,642	17.84%	21,148	20.60%
Employee Benefit Expenses	7,093	6,273		6,551	
Finance Costs	2,158	1,243		1,630	
Depreciation and Amortisation Expenses	276	173		208	
Administrative and other Expenses	8,582	8,433		8,428	
Total Expense	18,109	16,122	12.32%	16,817	7.68%
PBT	7,395	5,520	33.97%	4,331	70.75%
Tax Expenses	2,043	1,580		1,257	
PAT	5,352	3,940	35.84%	3,074	74.11%
Other Comprehensive Income	(278)	(47)		168	
Total Comprehensive Income	5,074	3,893		3,242	

Consolidated Financial Performance



Particulars (₹ Lakhs)	FY25	FY24	Y-o-Y Growth (%)
Revenue from Operations	91,038	75,069	
Other Income	1,128	865	
Total Income	92,166	75,934	21.38%
Employee Benefit Expenses	27,396	22,105	
Finance Costs	6,609	4,038	
Depreciation and Amortisation Expenses	850	660	
Administrative and other Expenses	35,182	31,051	
Total Expense	70,037	57,854	21.06%
PBT	22,129	18,080	22.39%
Tax Expenses	5,858	4,994	
PAT	16,271	13,086	24.34%
Other Comprehensive Income	75	(68)	
Total Comprehensive Income	16,346	13,018	

Consolidated Balance Sheet

Particulars (₹ Lakhs)	31.03.2025	31.03.2024
Assets		
Non Current Assets		
a) Property, Plant and Equipment	12,567	10,367
b) ROU Assets	3,327	1,744
c) Capital Work-In Progress	135	-
d) Investment Property	159	159
e) Goodwill	8,841	825
f) Other Intangible Assets	1,061	272
g) Intangible Assets Under Development	413	689
h) Financial Assets		
i) Investments	3,125	2,170
ii) Loans	39,833	19,549
iii) Other Financial Assets	3,111	2,391
i) Current Tax Assets (Net)	613	831
j) Deferred Tax Assets	565	112
k) Other Non Current Assets	39	254
l) Goodwill on Consolidation	-	-
Total Non Current Assets	73,789	39,363
Current Assets		
a) Financial Assets		
i) Securities Held for Trade	1,949	137
ii) Investments	2,761	150
iii) Trade Receivables	27,463	18,744
iv) Cash and Cash Equivalents	13,879	14,507
v) Bank Balances Other Than Above	35,181	24,100
vi) Loans	33,102	27,880
vii) Other Financial Assets	71,426	54,384
b) Other Current Assets	2,382	1,343
Total Current Assets	1,88,143	1,41,245
Total Assets	2,61,932	1,80,608

Consolidated Balance Sheet

Particulars (₹ Lakhs)	31.03.2025	31.03.2024
Equities and Liabilities		
Equity		
a) Equity Share Capital	19,966	19,938
b) Other Equity	82,778	43,204
c) Non Controlling Interest	7,828	880
d) Money Received against Share Warrants	-	-
Total Equity	1,10,571	64,022
Liabilities		
Non Current Liabilities		
a) Financial Liabilities		
i) Borrowings	29,218	22,436
ii) Other Lease Liabilities	168	-
iii) Other Financial Liabilities	1,111	2,389
b) Provisions	1,033	715
c) Deferred Tax Liabilities	382	438
d) Other Non Current Liabilities	-	-
Total Non Current Liabilities	31,912	25,978
Current Liabilities		
a) Financial Liabilities		
i) Borrowings	16,844	23,109
ii) Lease Liabilities	63	-
iii) Trade Payables		
• Total outstanding dues of micro enterprises and small enterprises	65	77
• Total outstanding dues of creditors other than micro enterprises and small enterprises	2,627	2,629
iv) Other Financial Liabilities	92,026	60,207
b) Other Current Liabilities	7,085	3,502
c) Provisions	517	632
d) Current Tax Liabilities (Net)	222	452
Total Current Liabilities	1,19,449	90,608
Total Equity and Liabilities	2,61,932	1,80,608

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

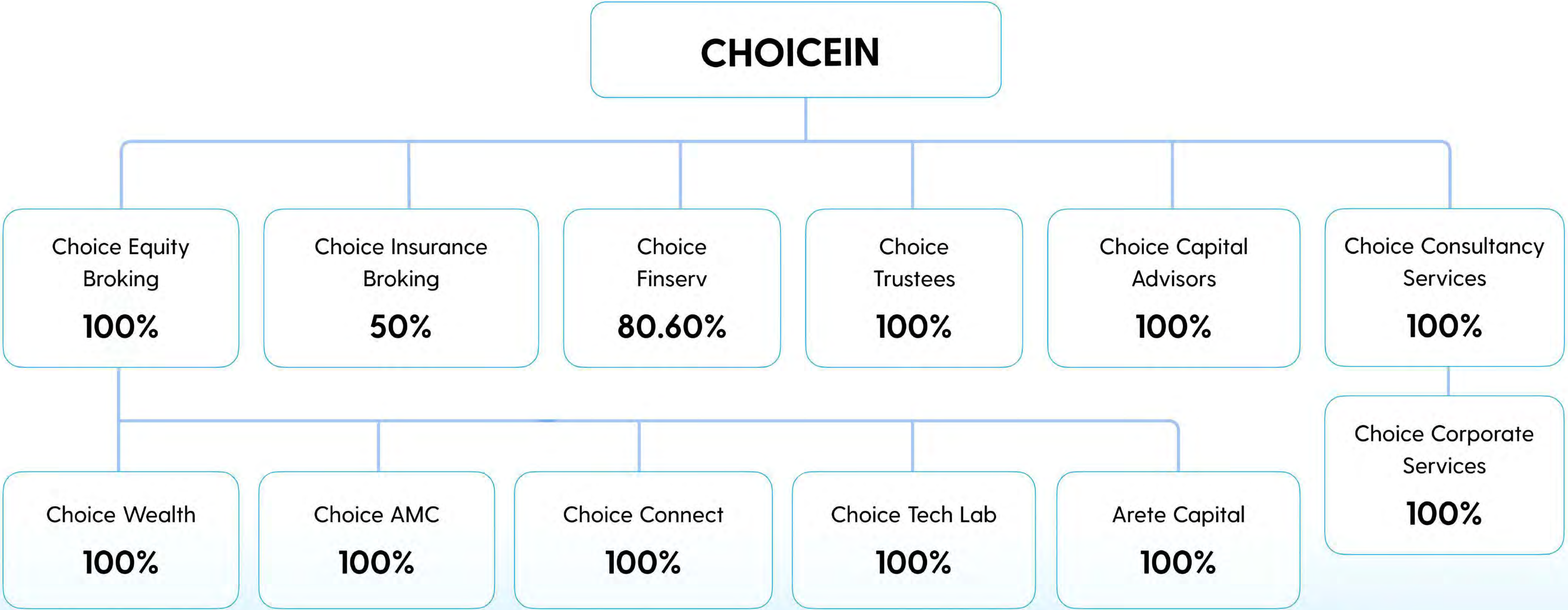
Audit Committee

Stakeholder Relationship Committee

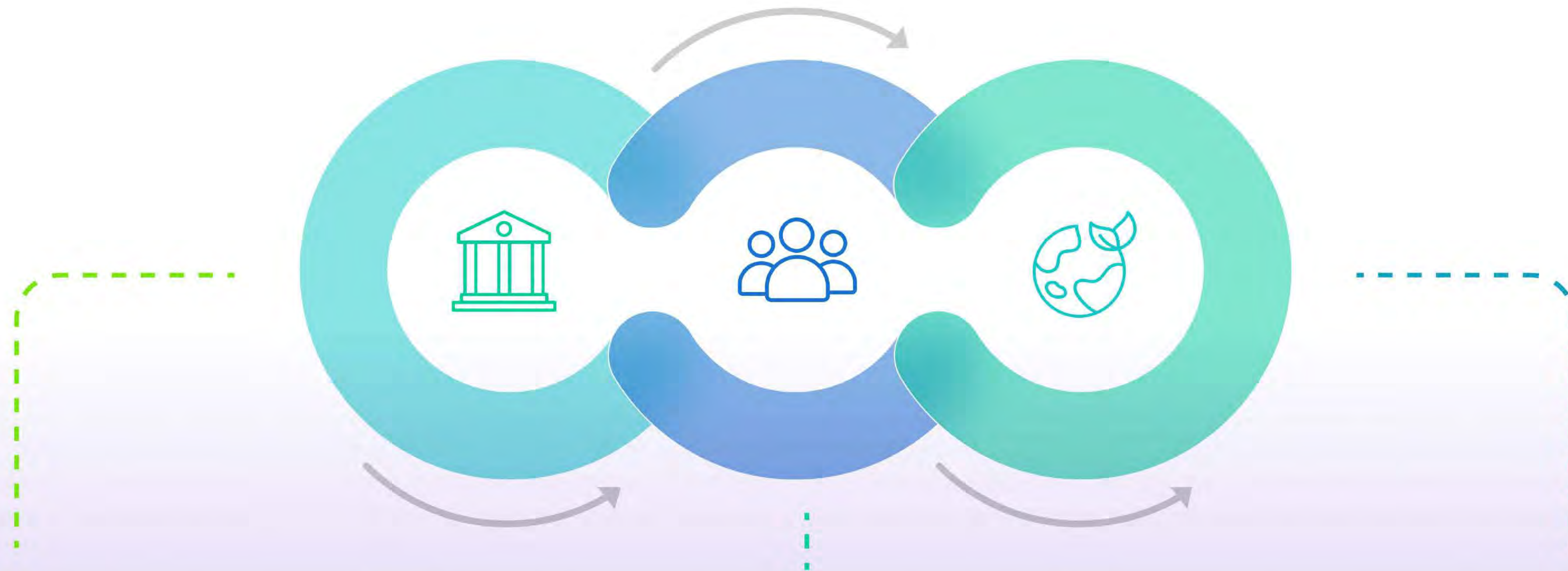
Nomination & Remuneration Committee

Risk Committee

Current Entity Structure



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

192

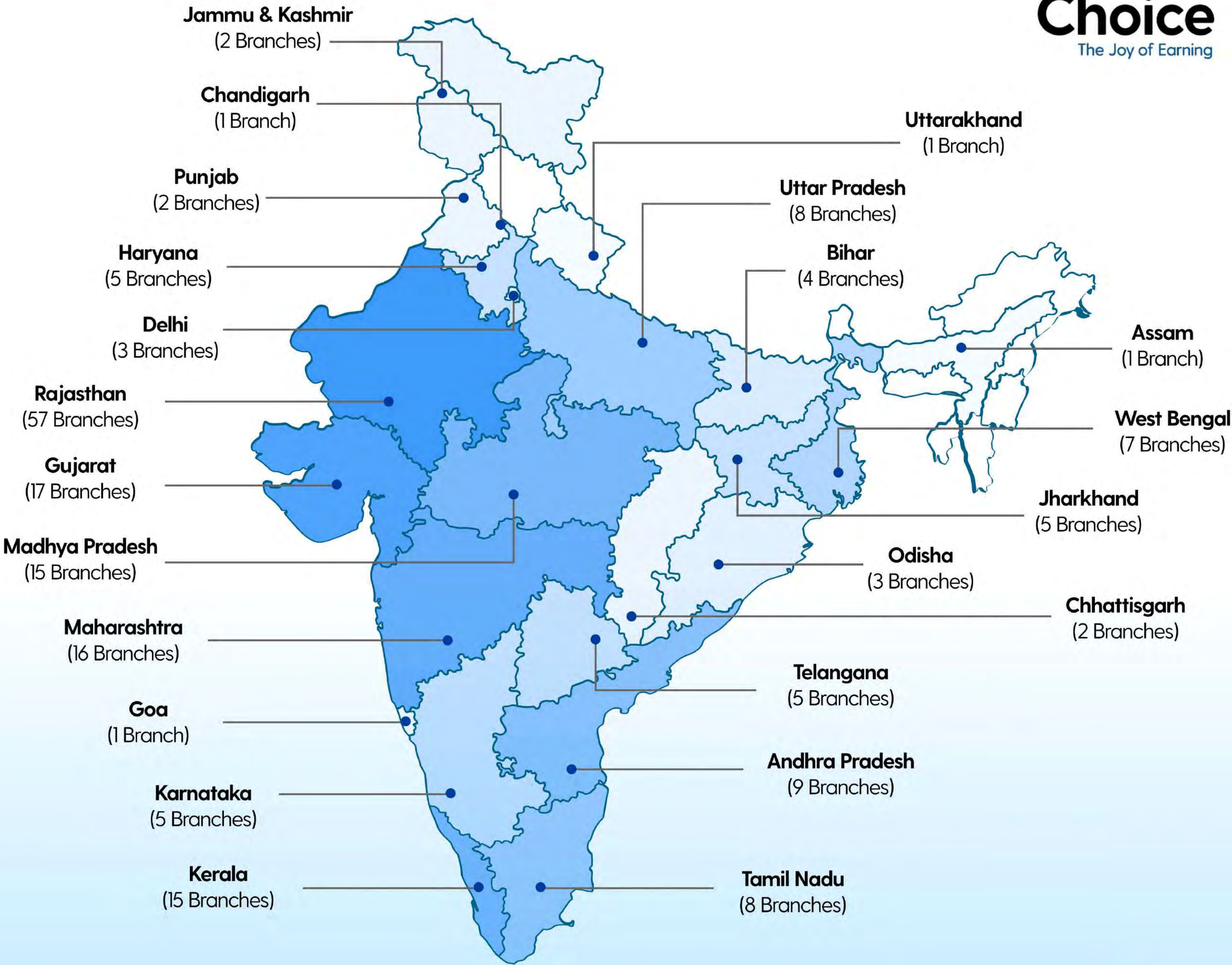
Branch
Offices

49

Project
Offices

23

States
& UT



Media Presence

Extensive coverage by Television, Digital, Print and Social Media

News and Print Media

Q4 FY25



350



Hours on various TV
channels covering Choice
& our Analyst

Follow us on



@ChoiceHQ



@ChoiceHQ



@ChoiceHQ_Social



@Choicehq_Social



@Choice-hq

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

