

REF: CIL/CC/97/2025-2026

February 03, 2026

To, The Department of Corporate Services, The BSE Limited, P. J. Towers, Dalal Street, Mumbai- 400 001 Scrip Code: 531358 ISIN: INE102B01014	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 and Nine Months ended December 31, 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)

Q3 & 9M FY26 Earnings Presentation

Company Overview

Choice
The Joy of Earning

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

Business Footprint & Expertise

Branch Offices	Project Offices	Clientele	Choice Business Associates	In-House Tech Experts	Team Strength
▲ 16	▼ 4	▲ 0.3 Mn	▲ 17K		
210	47	1.5 Mn+	65K+	235+	5.3K+

Financial Growth Snapshot
(CAGR FY 21-25)

 **52%**
Revenue

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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 **70%**
EBITDA

 **77%**
PAT

Arrows and figures indicate YoY change

Key Highlights

A diversified mix for sustainable business

Broking & Distribution

Stock Broking, Wealth, Insurance

▲ 24%

1,234K

Demat Accounts

▲ 13%

269K+

Active Accounts

▲ 22%

₹605 Bn

Client Assets under
Stock Broking

▲ 328%

₹46,622 Mn

Wealth Products
AUM

*Insurance

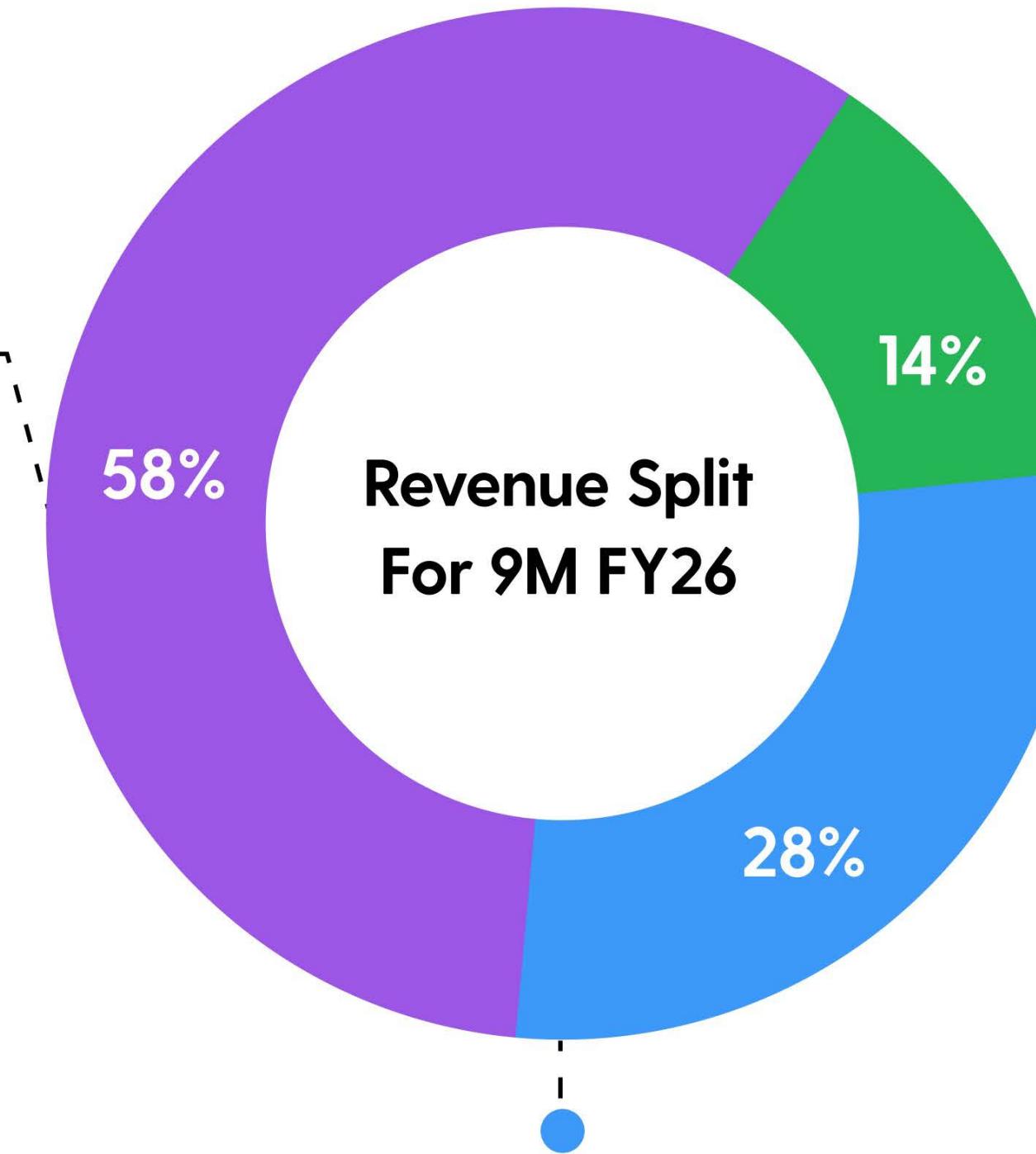
▲ 14%

₹835 Mn

Insurance Premium

50,645

No. of Policies sold



Govt. Infrastructure Consulting, Govt. Advisory,
Investment Banking

20+ States & UTs ₹7.48 Bn

Operations

₹7.48 Bn

Order book

Investment Banking

37

Ongoing IPO Mandates

₹97 Bn

Tentative Fund Raising

NBFC

₹7.56 Bn

Total Loan Book

₹5.30 Bn

Retail Loan Book

▲ 283 bps

2.83%

NNPA

24.85%

Provision Coverage Ratio

50.53%

CRAR

- NSE Active UCC list as on 31st December, 2025

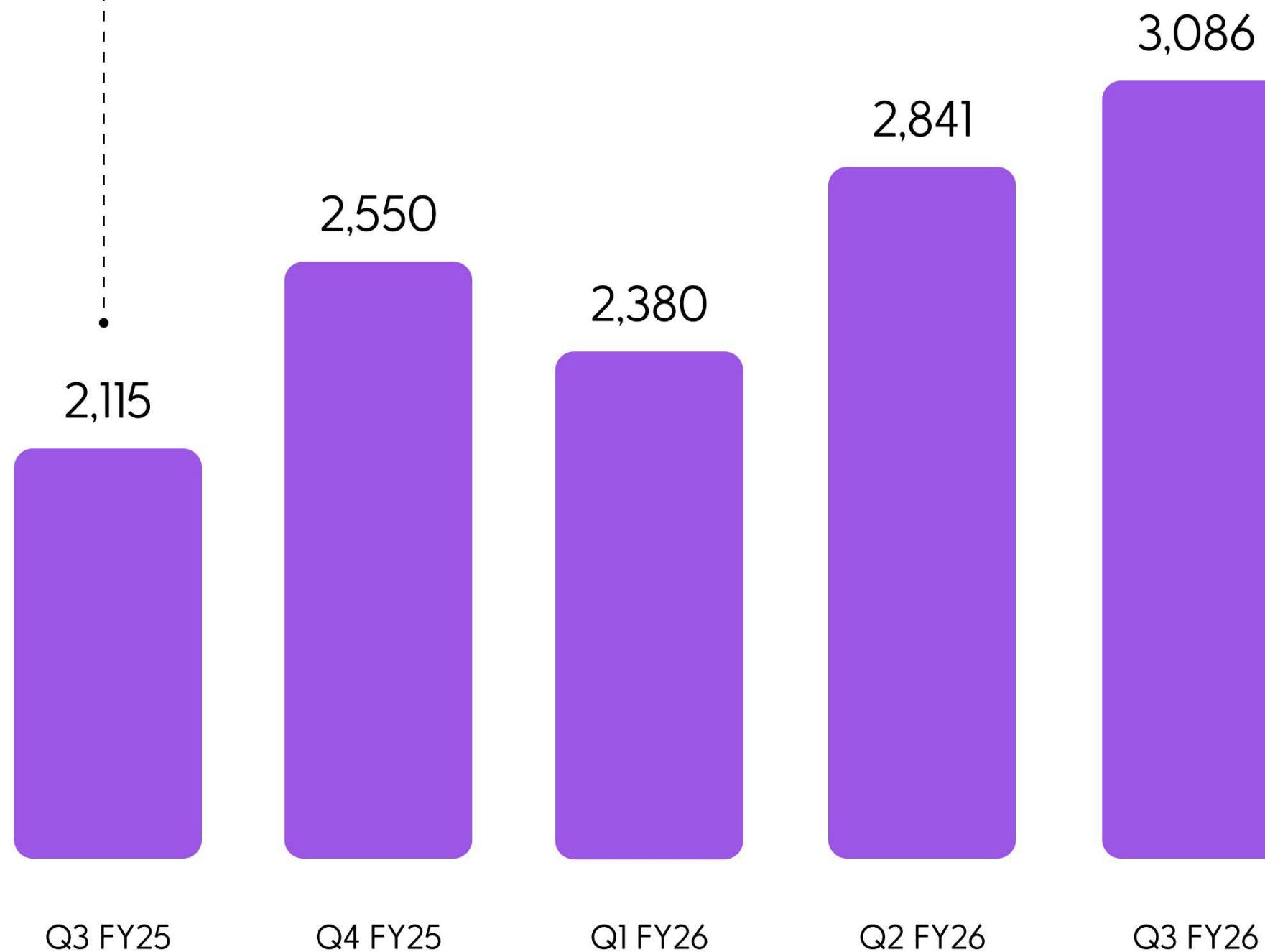
- Arrows and figures indicate YoY change

- *Numbers are for Q3 FY26

Q3 FY26 Highlights

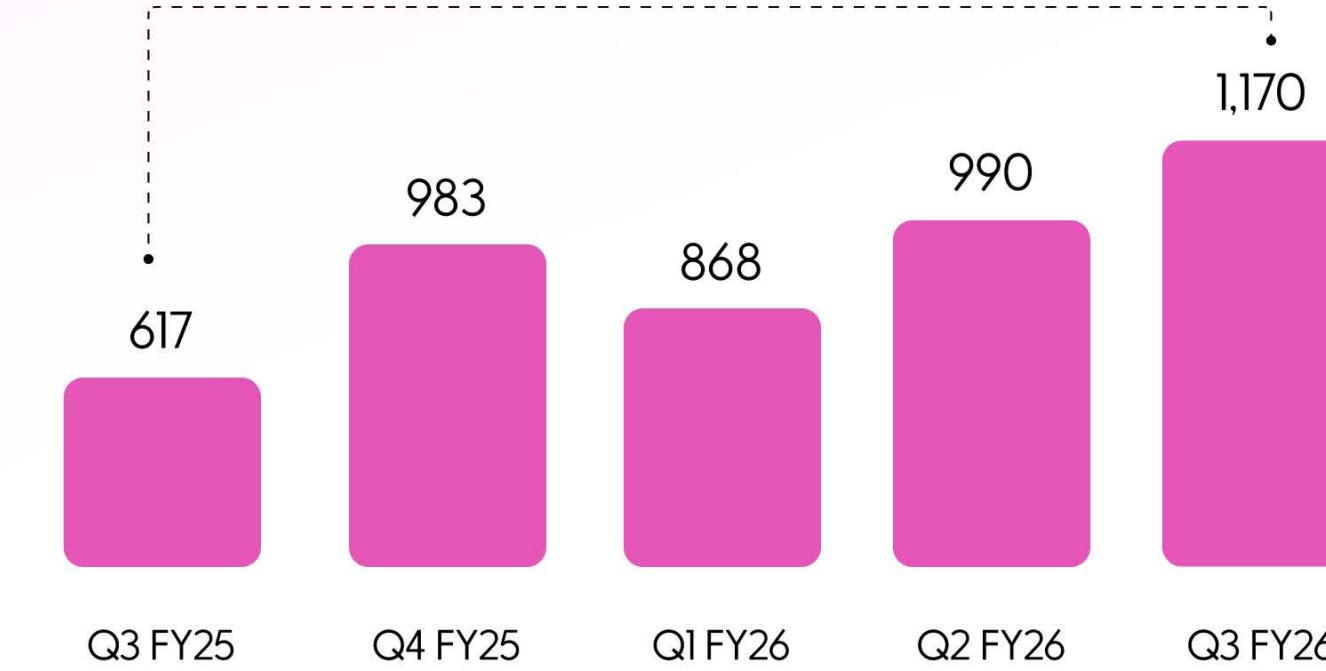
Revenue (₹ Mn)

▲ 46%



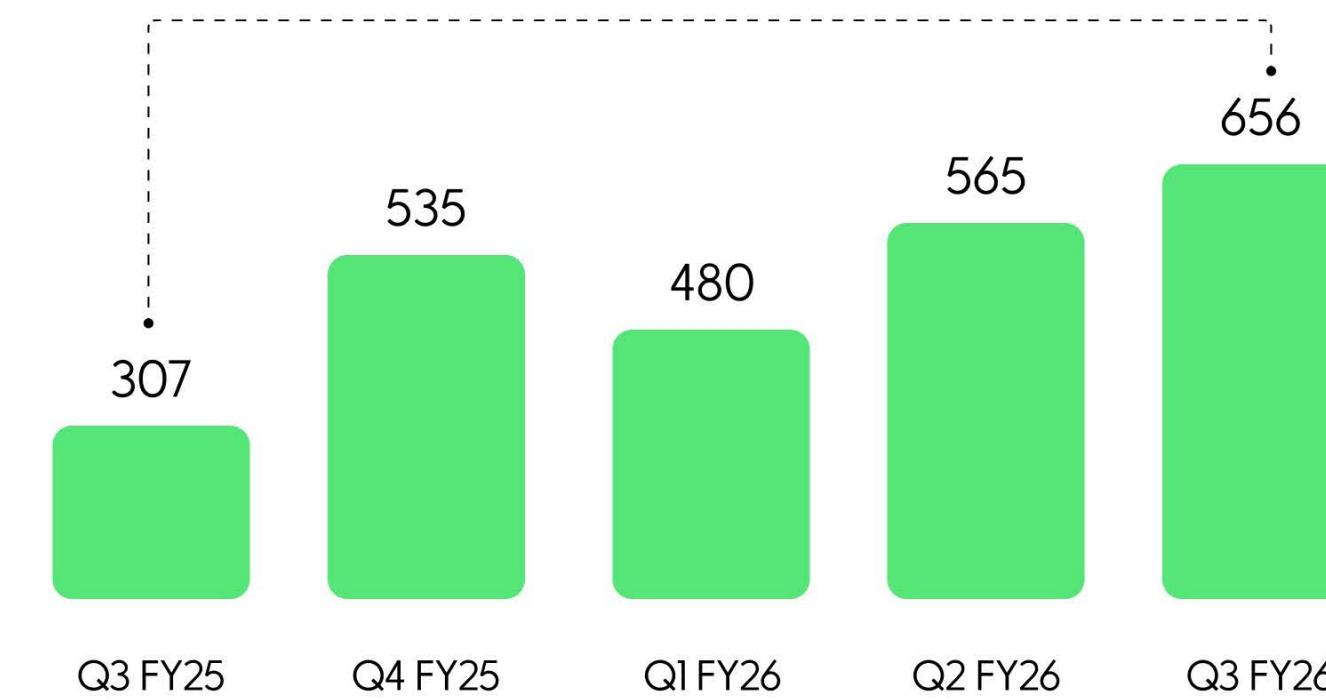
EBITDA (₹ Mn)

▲ 90%



PAT (₹ Mn)

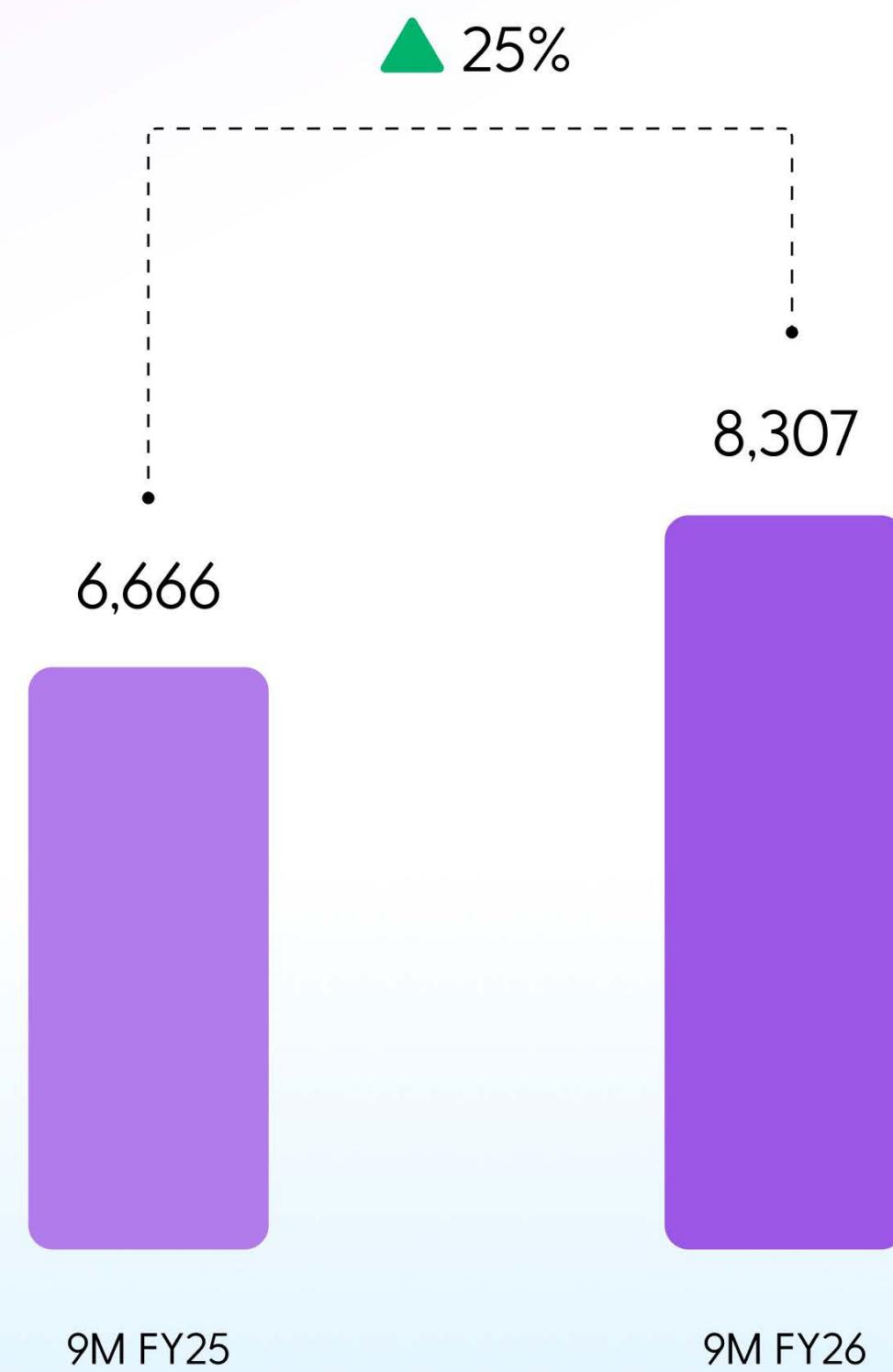
▲ 114%



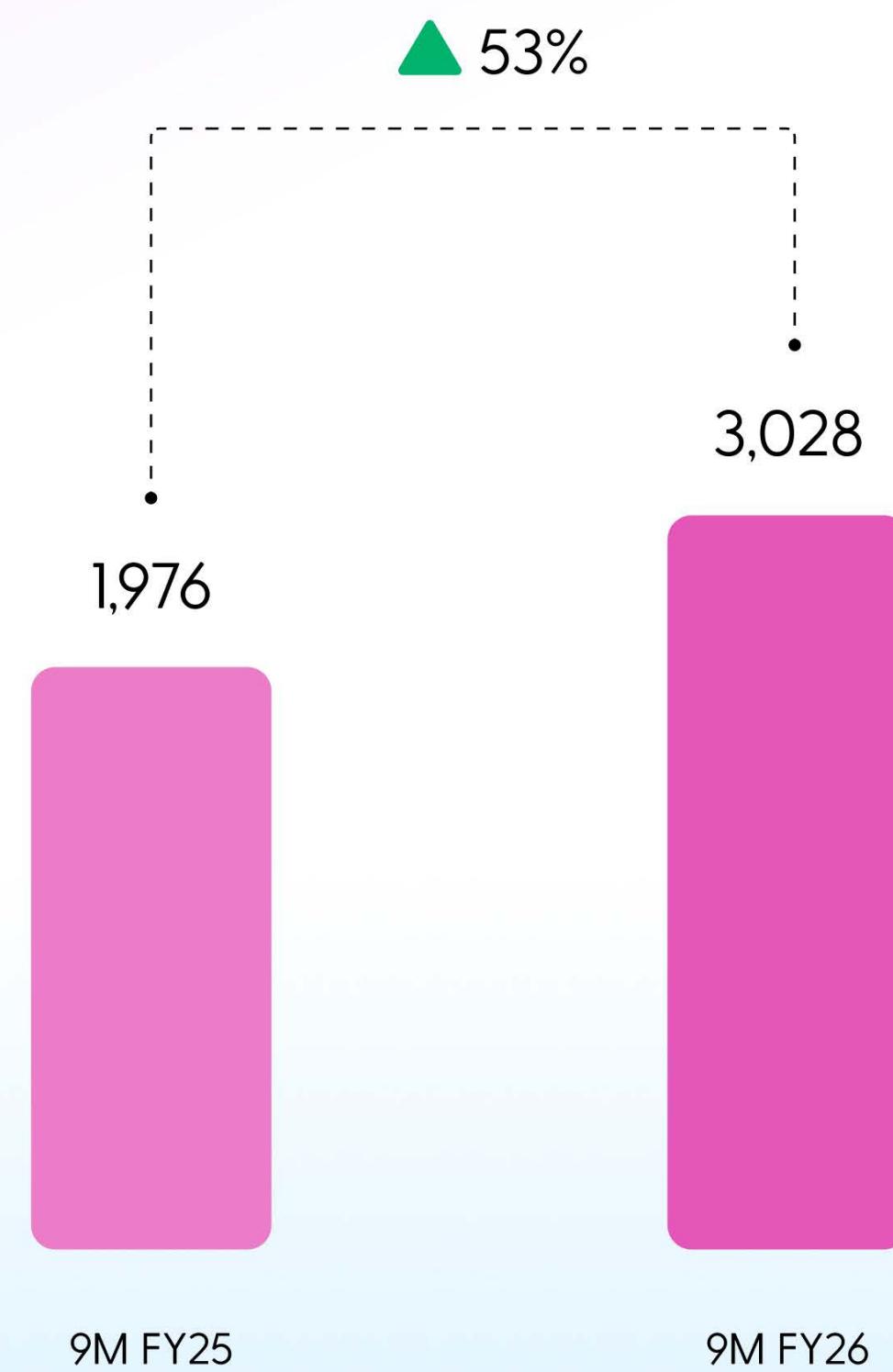
Arrows and figures indicate YoY change

9M FY26 Highlights

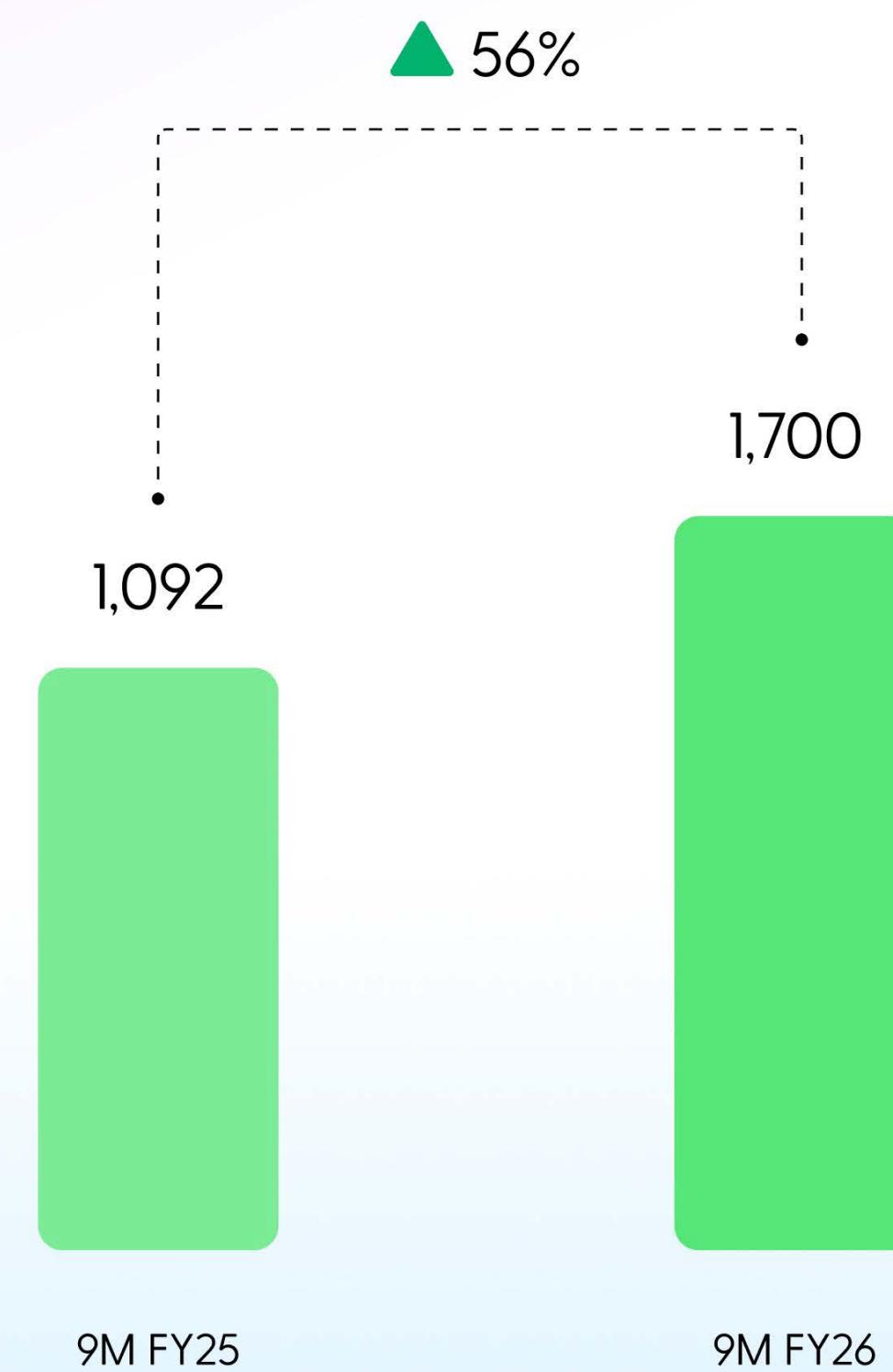
Revenue (₹ Mn)



EBITDA (₹ Mn)

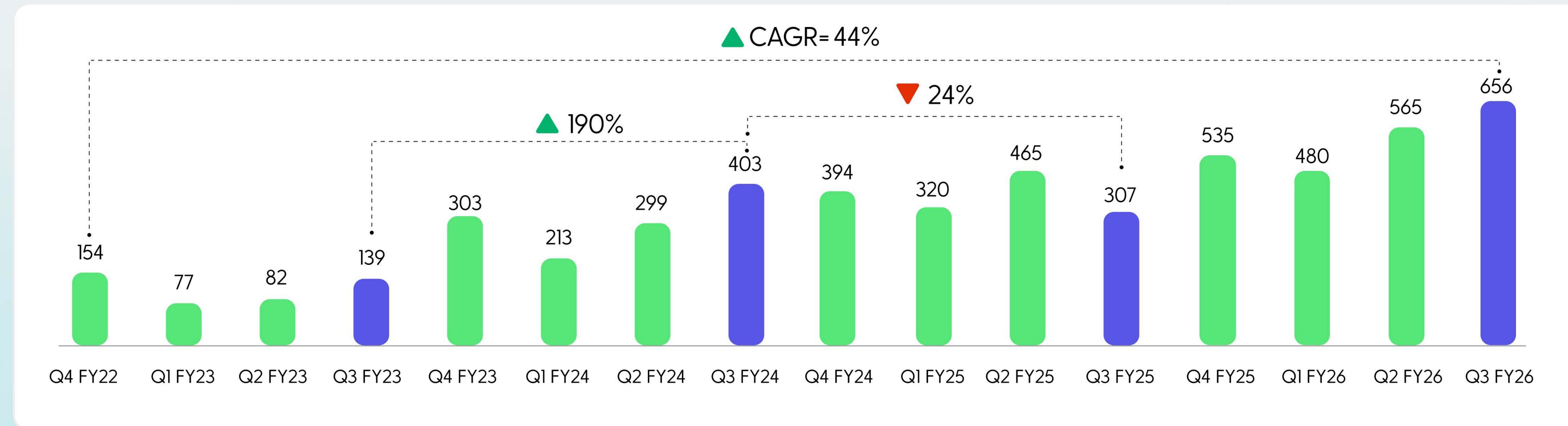
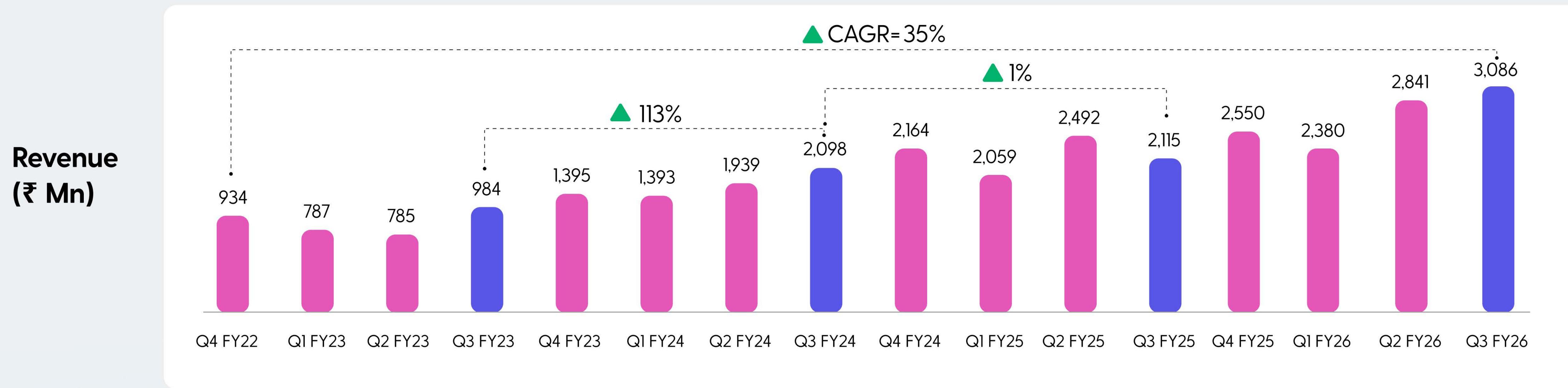


PAT (₹ Mn)



Arrows and figures indicate YoY change

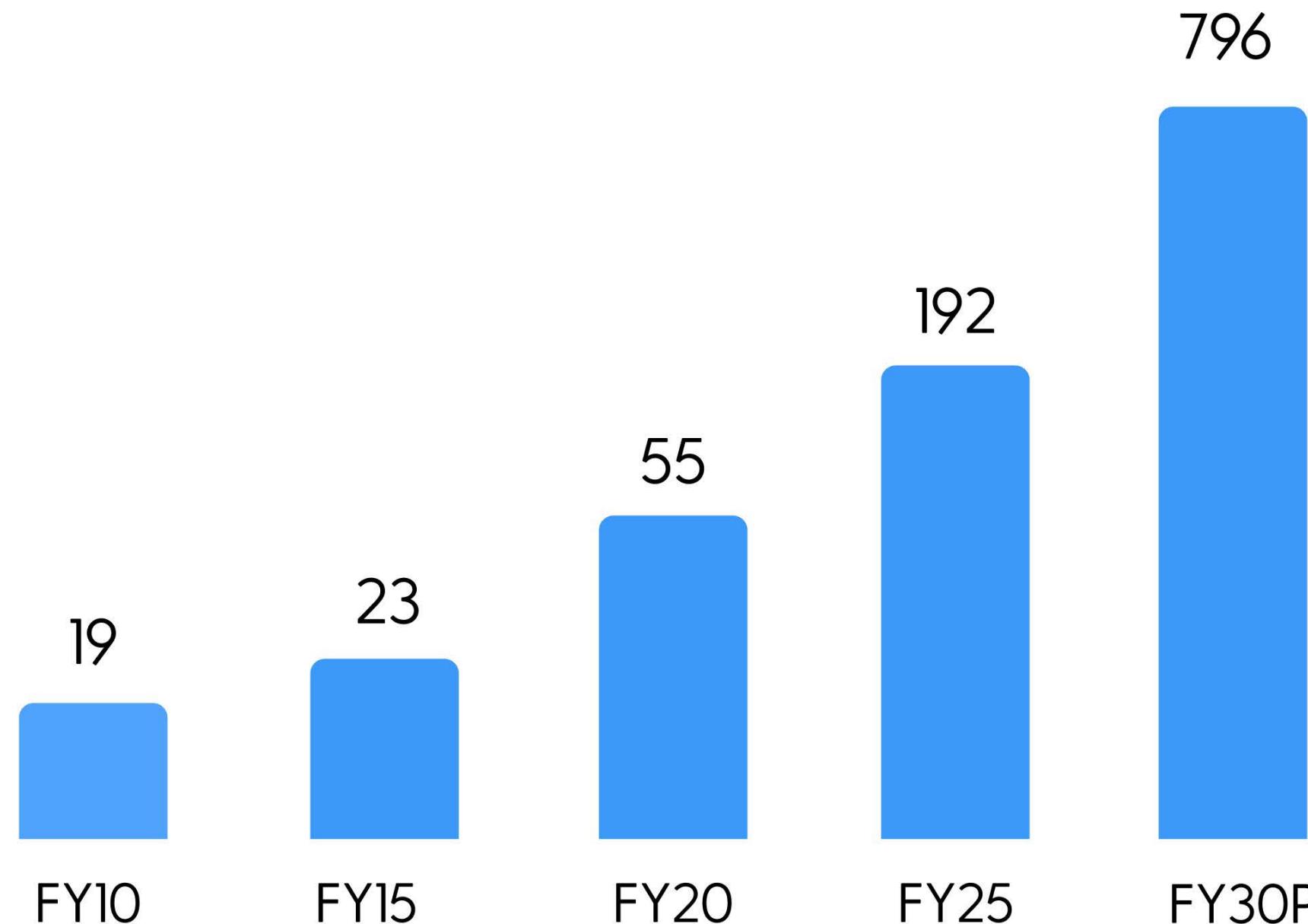
Key Highlights



Stock Broking - Industry Overview

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Growth Of Demat Accounts In India (In Mn)



Factors Leading To Demat Growth

- Digital Platforms
- Financial Literacy
- Young Investor Participation
- IPO Market Bloom
- Regulatory Reforms
- Economic & Asset Shift

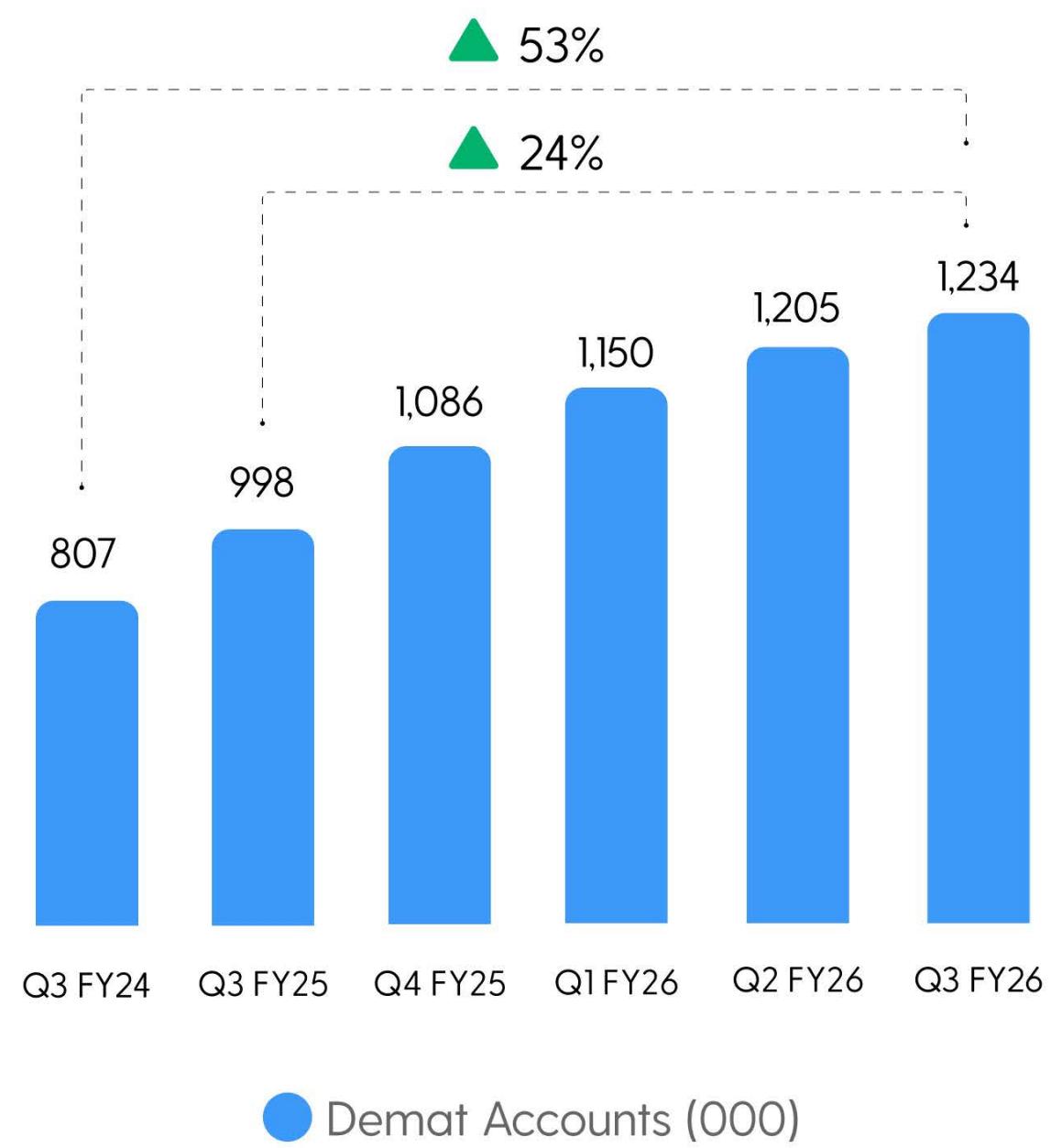
Source: CRISIL

Stock Broking

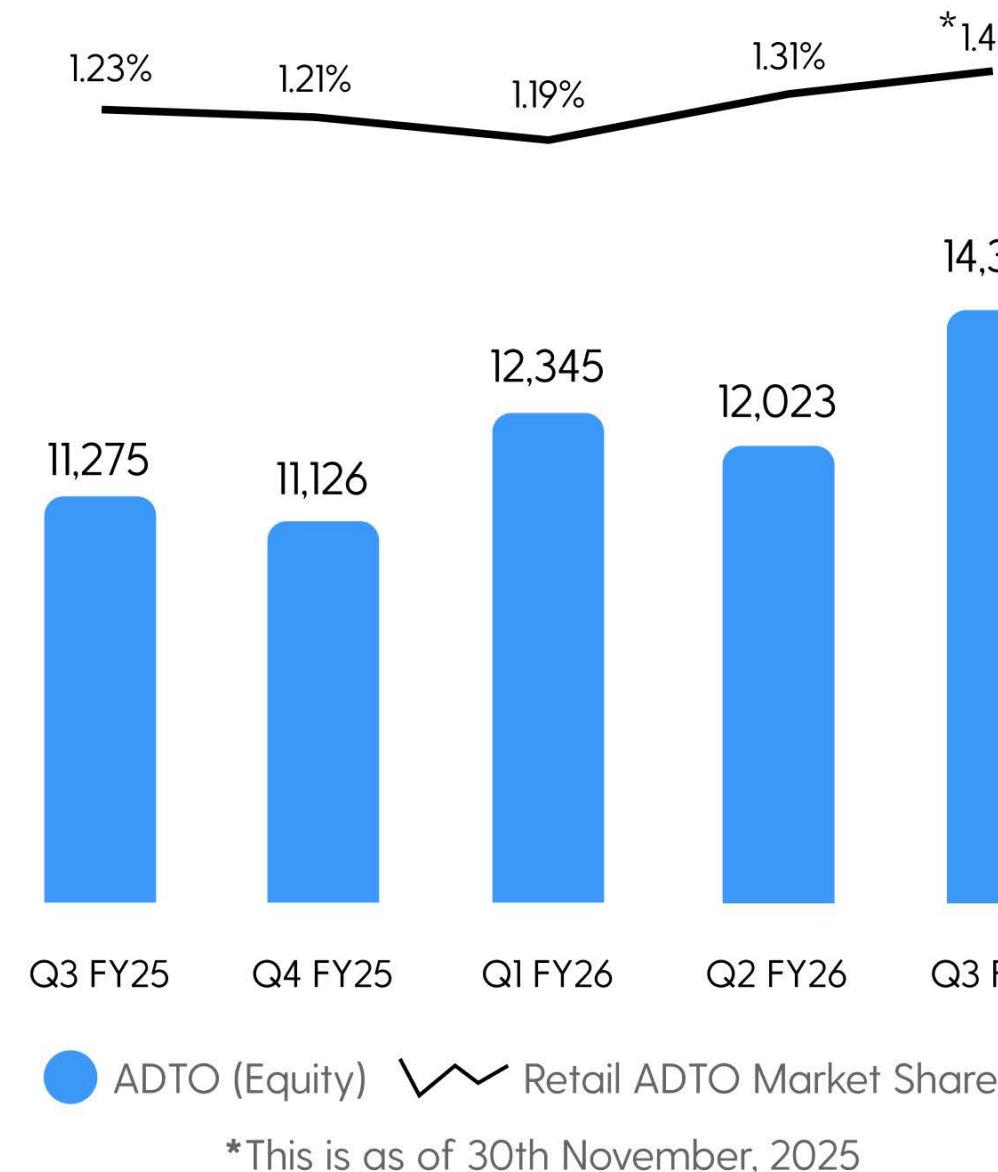
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Expanding our PAN India reach and client demographic

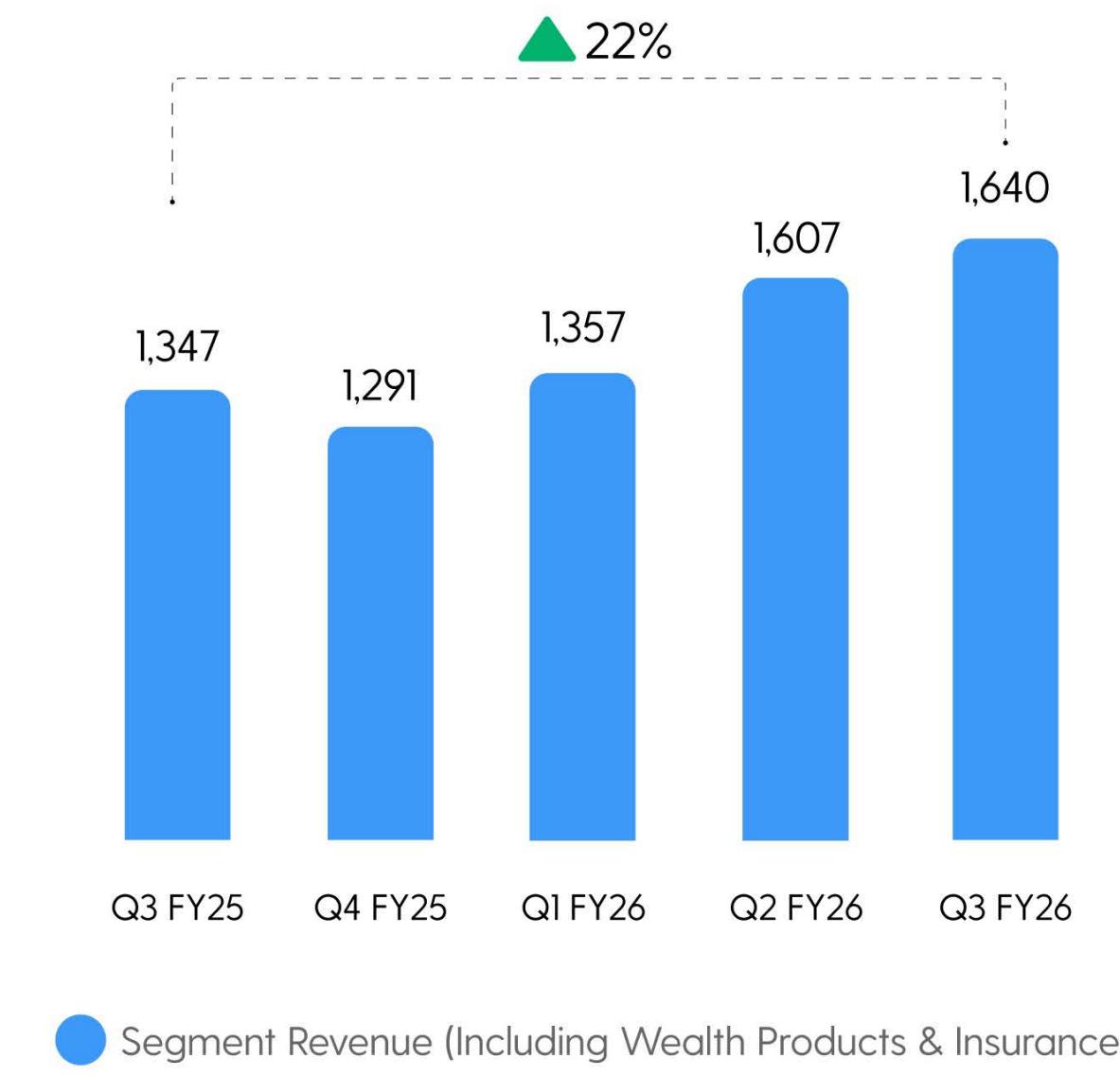
Steadily Increasing Client Base



Market Share & ADTO (₹ Mn)



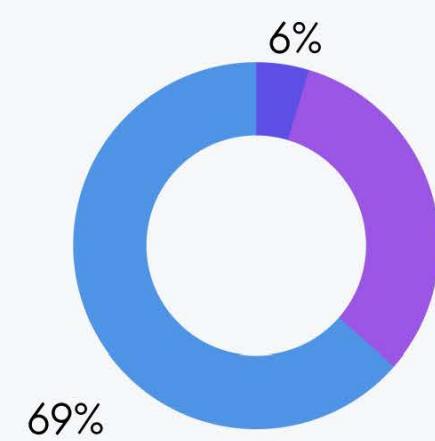
Broking & Distribution Segment Revenue (₹ Mn)



6%

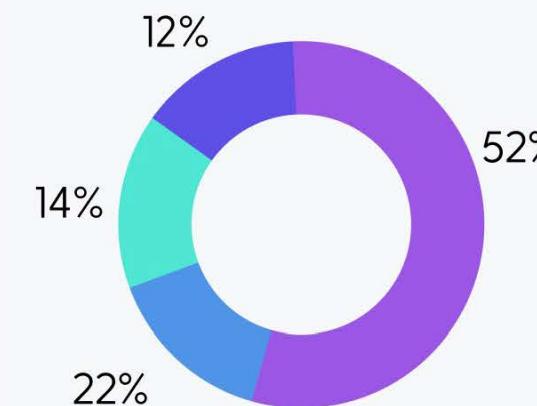
25%

Increased Penetration In Unserved & Underserved Locations



Geographical Distribution of Clients

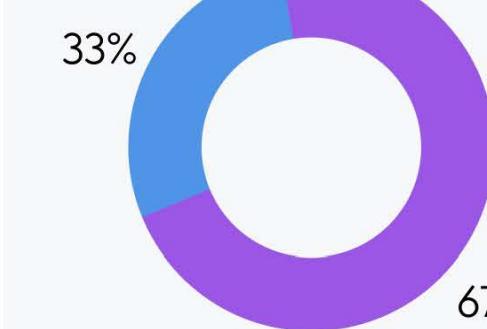
● Tier I ● Tier II ● Tier III & Below



Majority Young Clients With More Disposable Income

Age Group

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



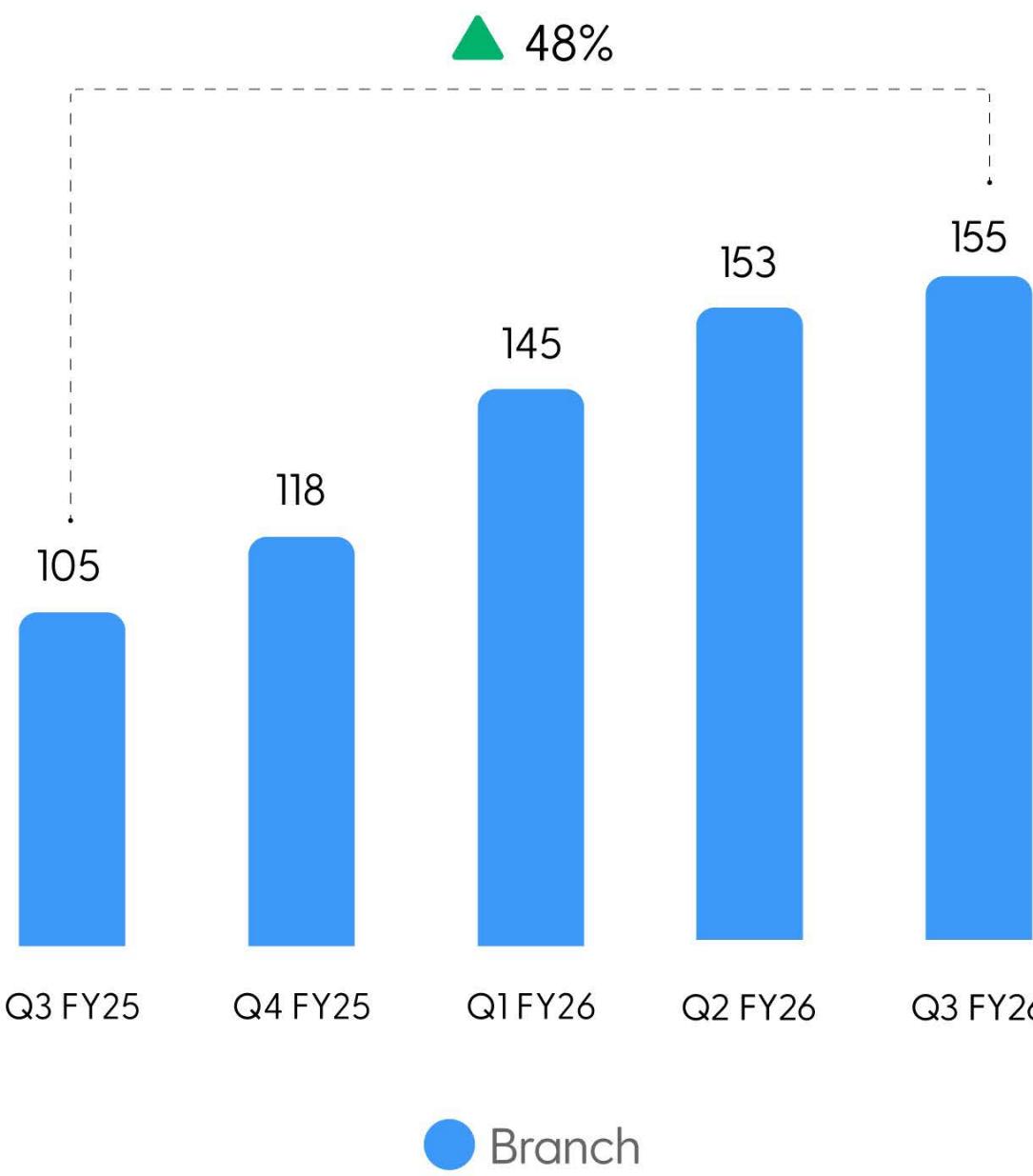
Rising Adoption Of Digital Platforms

Revenue Split

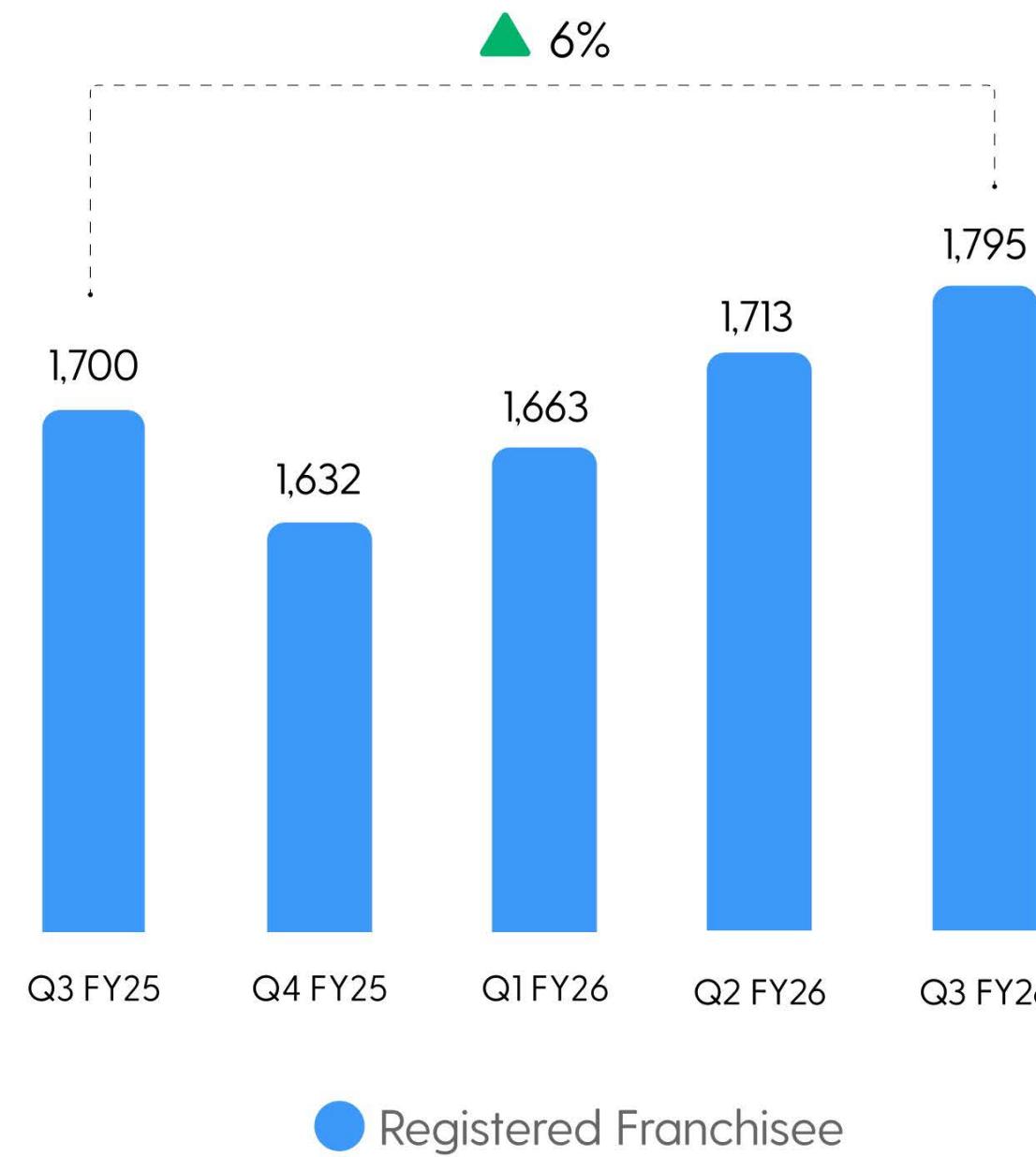
● Online ● Offline

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.

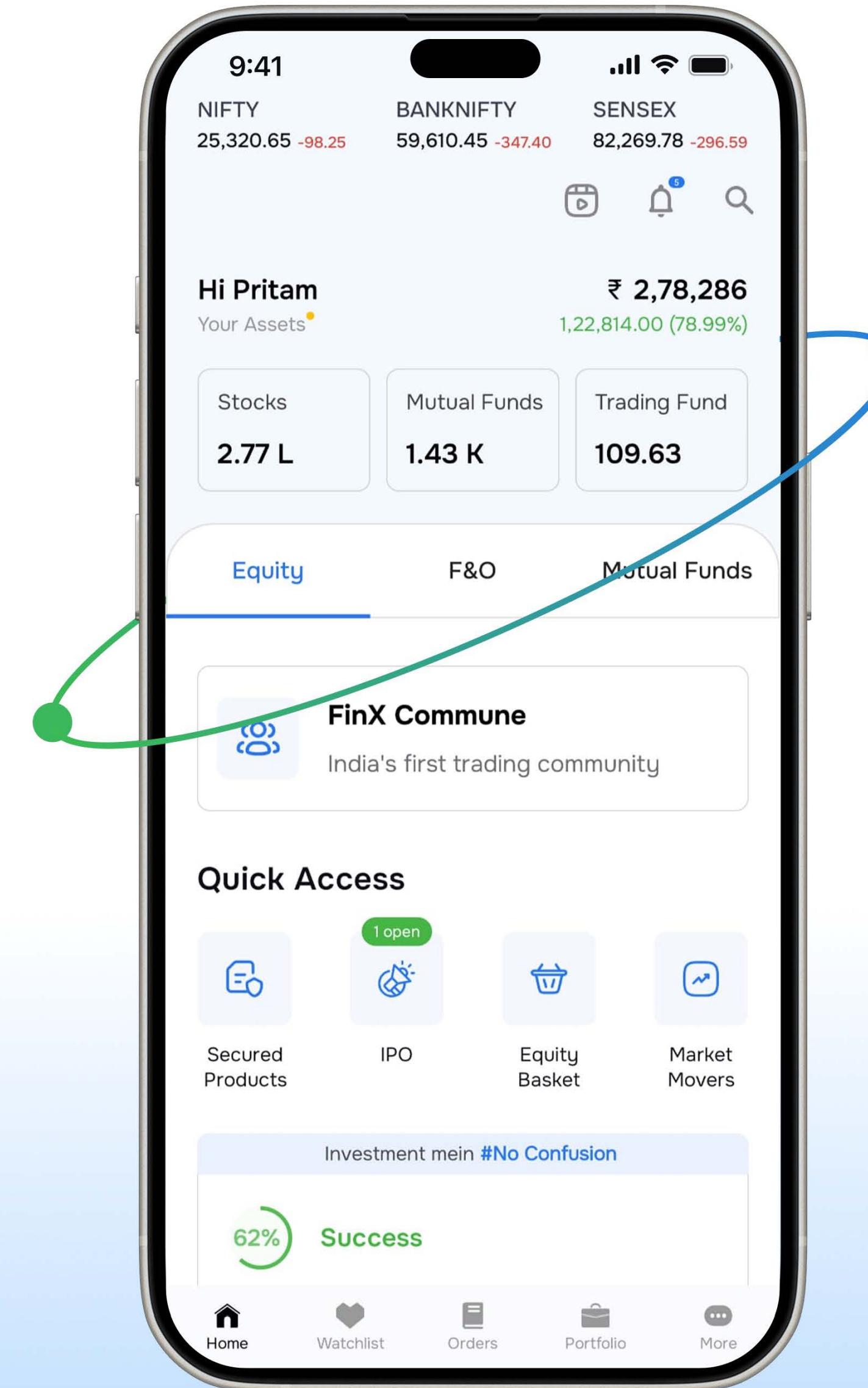
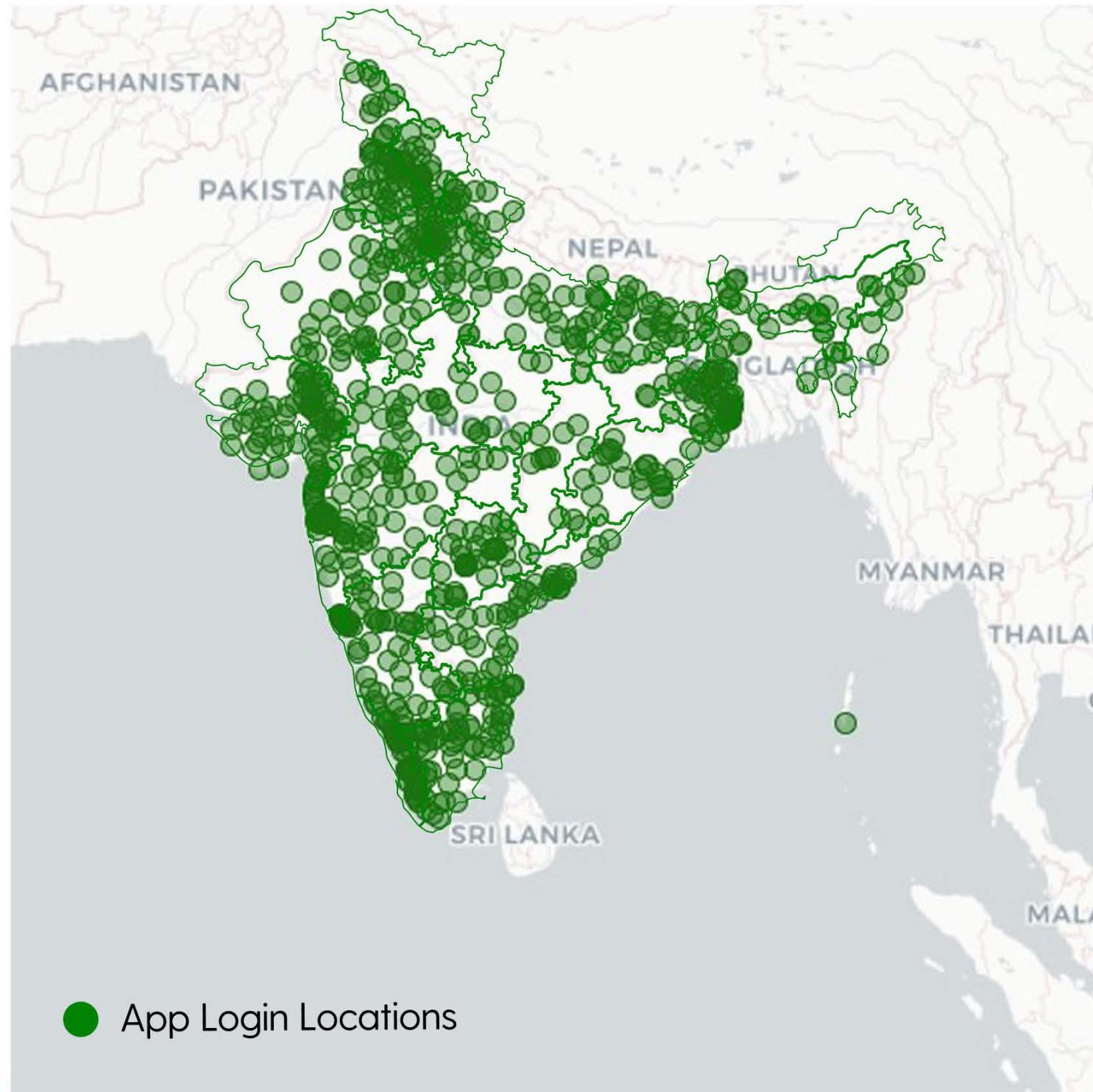
Our focus remains on sustainable and meaningful expansion with a plan to:



Establish presence in every district over the next 3 years.

Stock Broking

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24 Mn+
API requests served per day

2.90 Mn+
App Downloads

✓ Simple User Interface

✓ Recommendation

✓ In-app Curated Baskets

✓ Diverse Investment Products

✓ Multi-Lingual App

✓ Algo Trading

Stock Broking

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Simple UX | Curated Discovery | Scalable Trading Stack

Lightning-Fast Trading

- Migrated from legacy OMS & RMS to new-age OMS/RMS architecture
- Core APIs rebuilt in C++ for ultra-low latency
- Faster order execution and consistent performance during peak market loads

Early Monetisation (Day-0 Funding)

- Onboarding simplified from 11 steps to 8 steps
- Average onboarding time reduced from 12 mins → 8 mins
- Same-day funding enabled as part of onboarding (no T+1 wait)
- Faster activation → quicker time-to-first trade

AI-Powered Search & Discovery

- Intelligent search across brand, promoter, sector, themes
- Users discover companies based on intent, not just ticker symbols
- Makes exploration intuitive and decision-friendly

Dedicated F&O Dashboard

- Exclusive F&O section for power users
- Simplified strategy discovery and contract navigation
- Faster access to relevant instruments and insights

Credit Enablement

- In-app financial rating & credit score tracking
- Users can access personal loans, credit cards, and credit products
- Strengthens engagement and unlocks cross-sell within the ecosystem

UPCOMING ENHANCEMENTS

Choice Academy

Structured learning to build investor awareness and disciplined investing

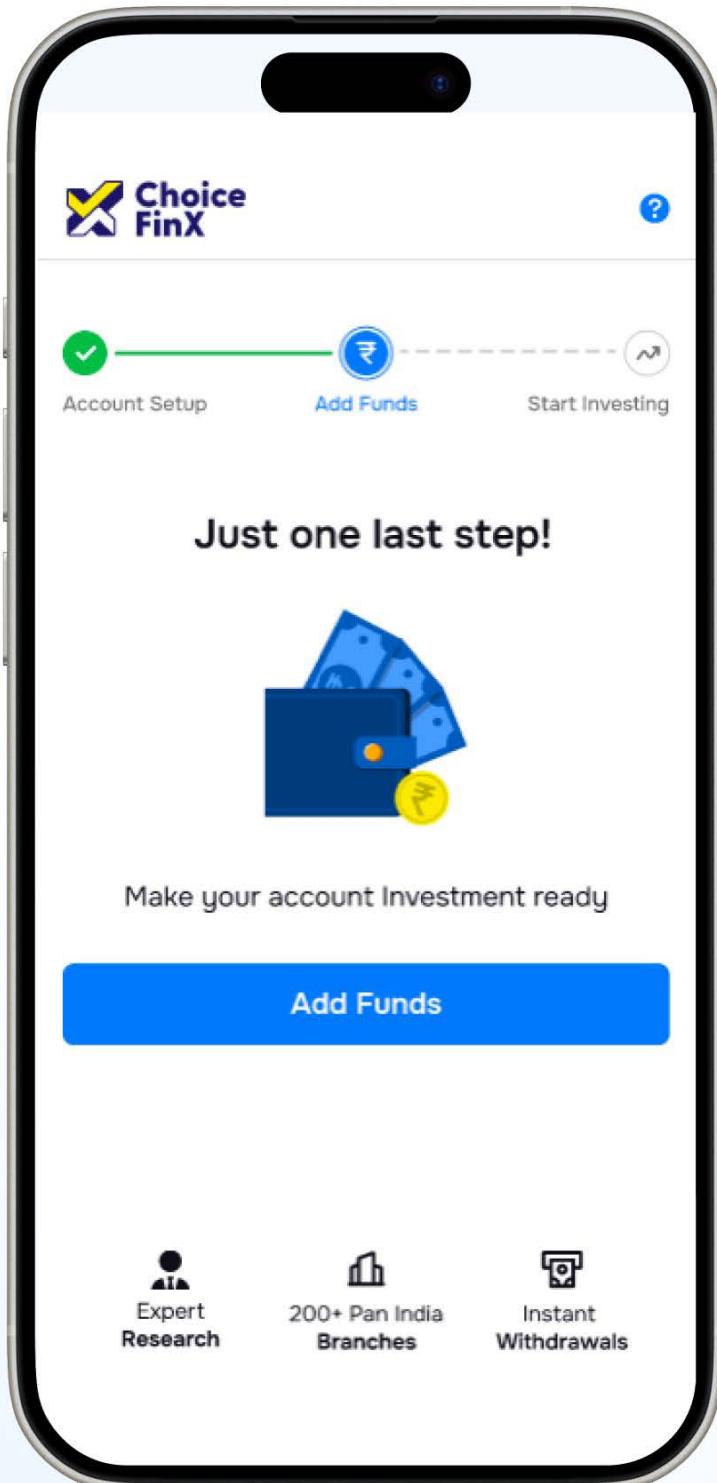
Hyper-Personalized Experience

Smart dashboards, alerts, and recommendations driven by user behaviour and portfolio intelligence

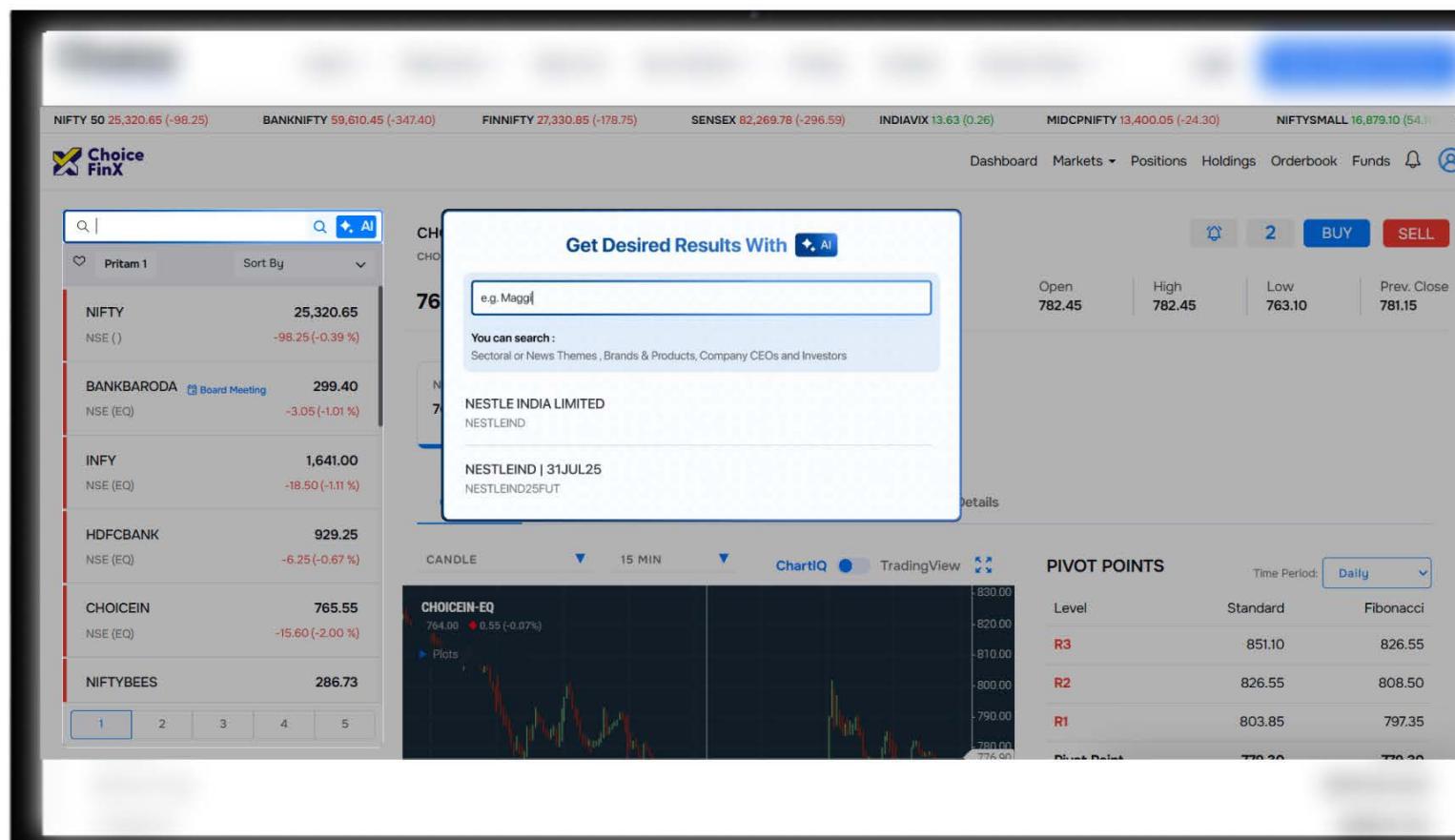
Stock Broking

Choice
The Joy of Earning

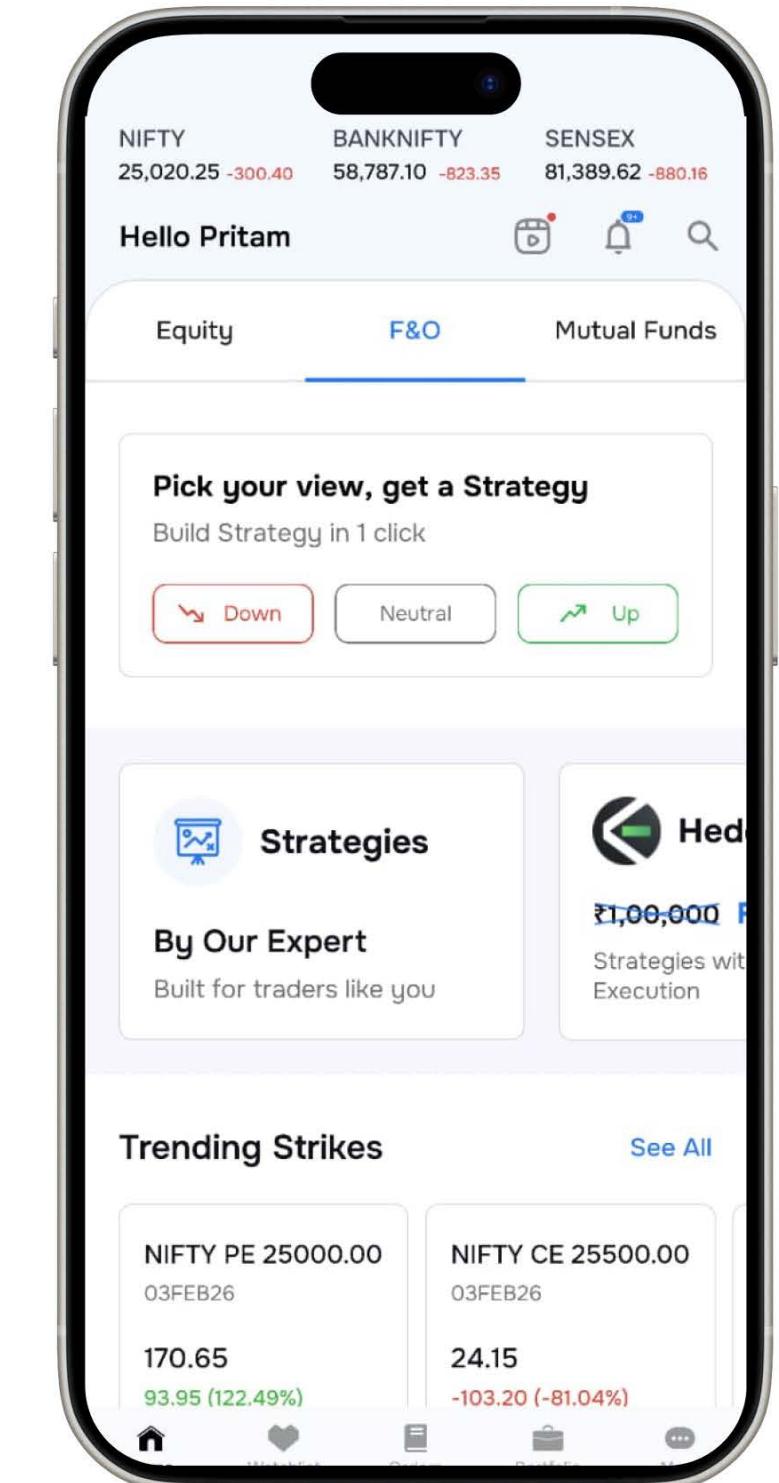
Simple UX | Curated Discovery | Scalable Trading Stack



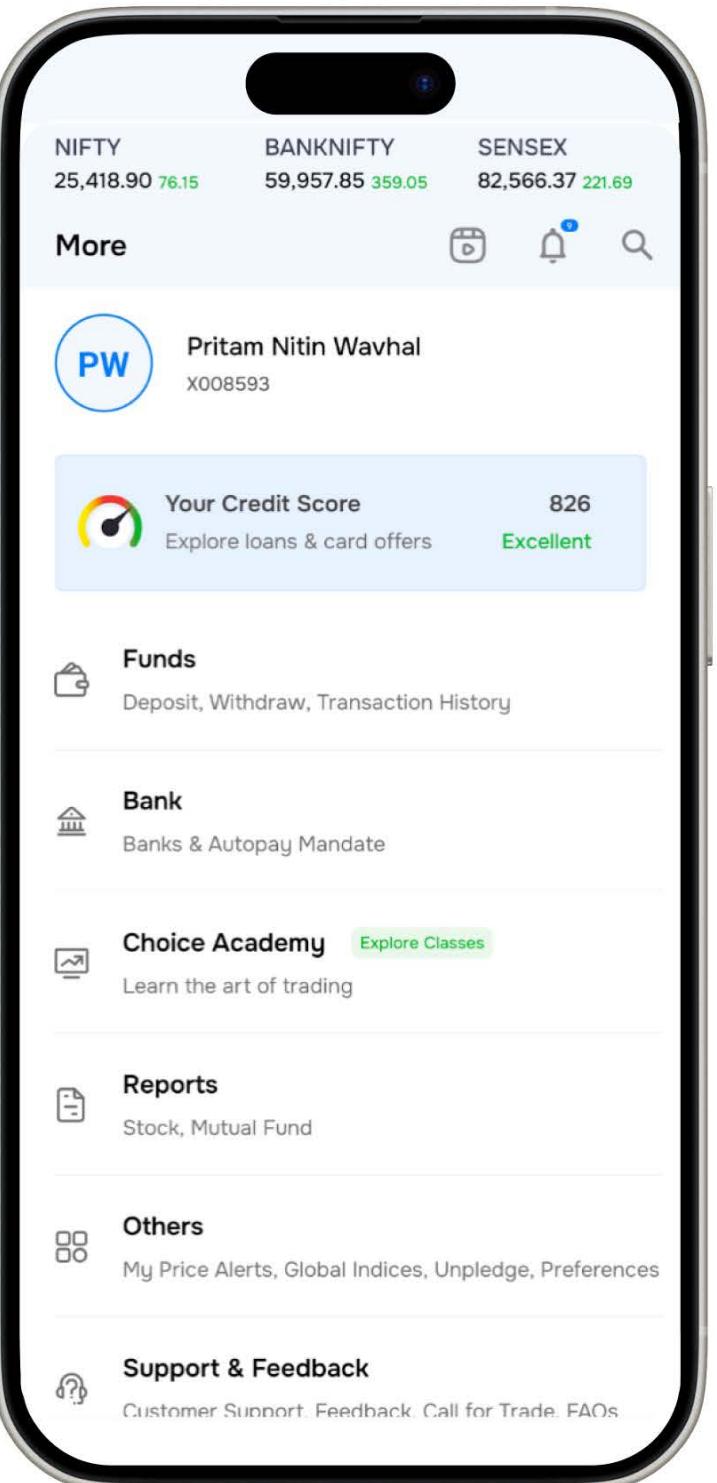
Early Monetisation
(Day-0 Funding)



AI-Powered Search &
Discovery



Dedicated F&O Dashboard



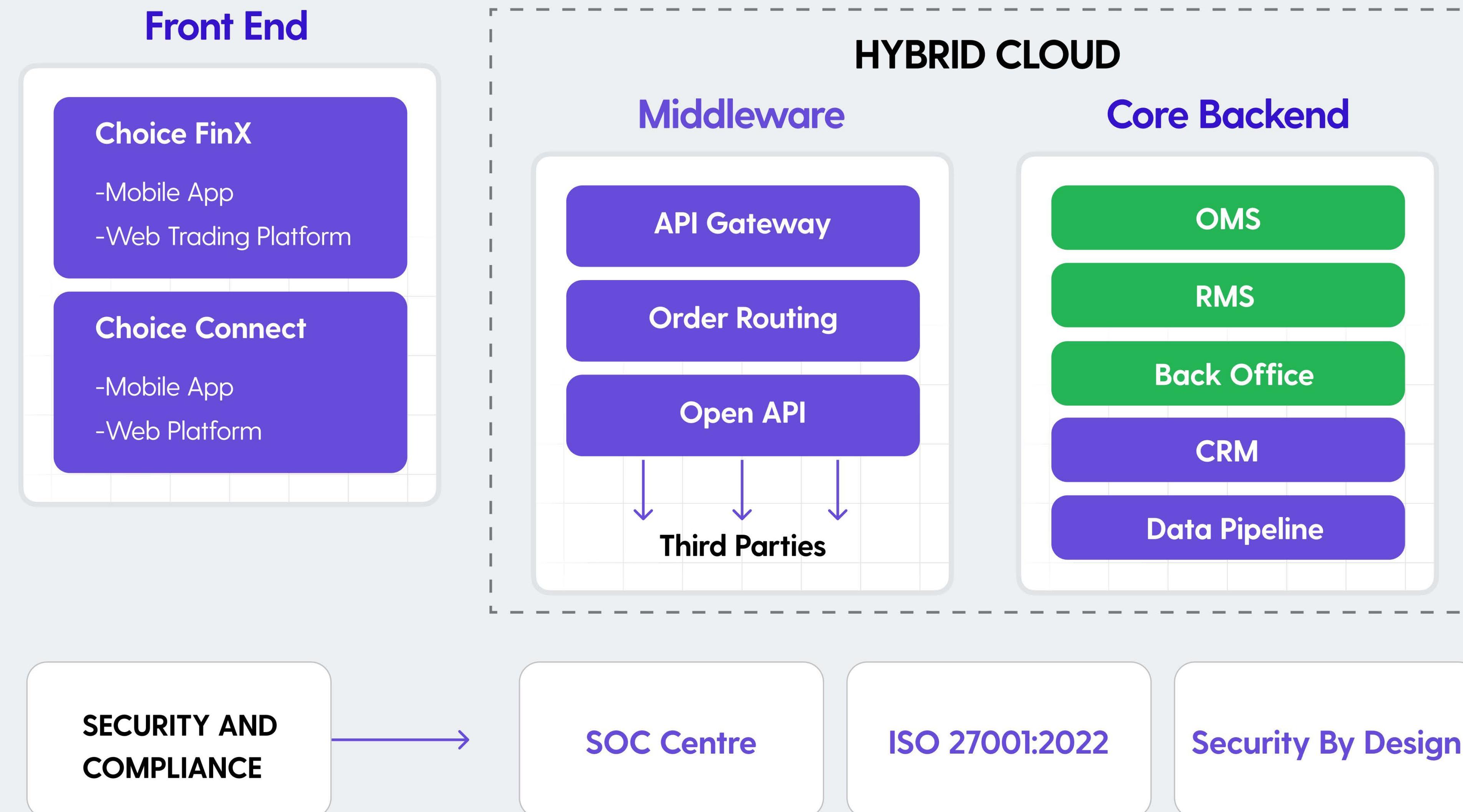
Credit Enablement

*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

Accelerating Wealth Management Through Acquisitions

Acquired Wealth Distribution Businesses of Fintoo Group and Glory Prime Wealth Private Limited.

With these acquisitions, Choice strengthened its wealth management distribution capabilities by adding:

- Fintoo Group's (Mumbai based) wealth distribution business, contributing an incremental AUM of ₹300 Cr.
- Glory Prime Wealth Private Limited (Pune based), a wealth products distributor managing AUM of ₹210 Cr.
- This further expanded Choice's distribution footprint in Western India and broadened its reach among affluent and emerging affluent investors.

Synergies & Key Benefits



Affluent Client Access

Established a dedicated PCG desk to expand access to HNI and UHNI clients.



Enhanced Geographical Presence

Expanded geographic footprint, strengthening distribution reach and improving market penetration.



Tech-Driven Multi-Channel Platform

Integrates digital-first capabilities with a strong distribution network to deliver comprehensive, personalised and scalable investment solutions.



Revenue Acceleration

Enables cross-sell of our existing product suite to an expanded customer base, driving higher wallet share.



Cost Optimisation

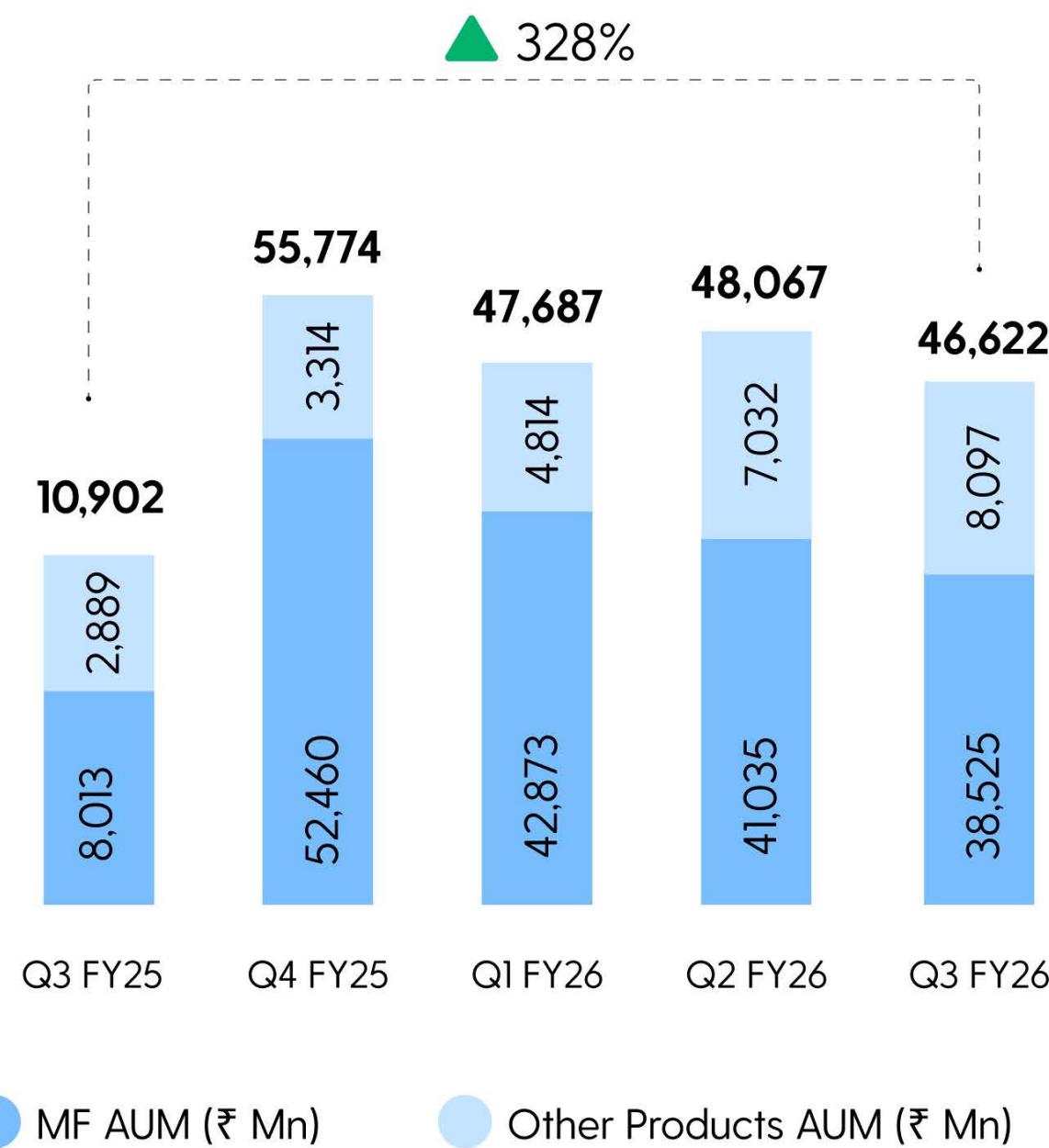
Streamlined operations to improve efficiency and support margin expansion.

Wealth Distribution

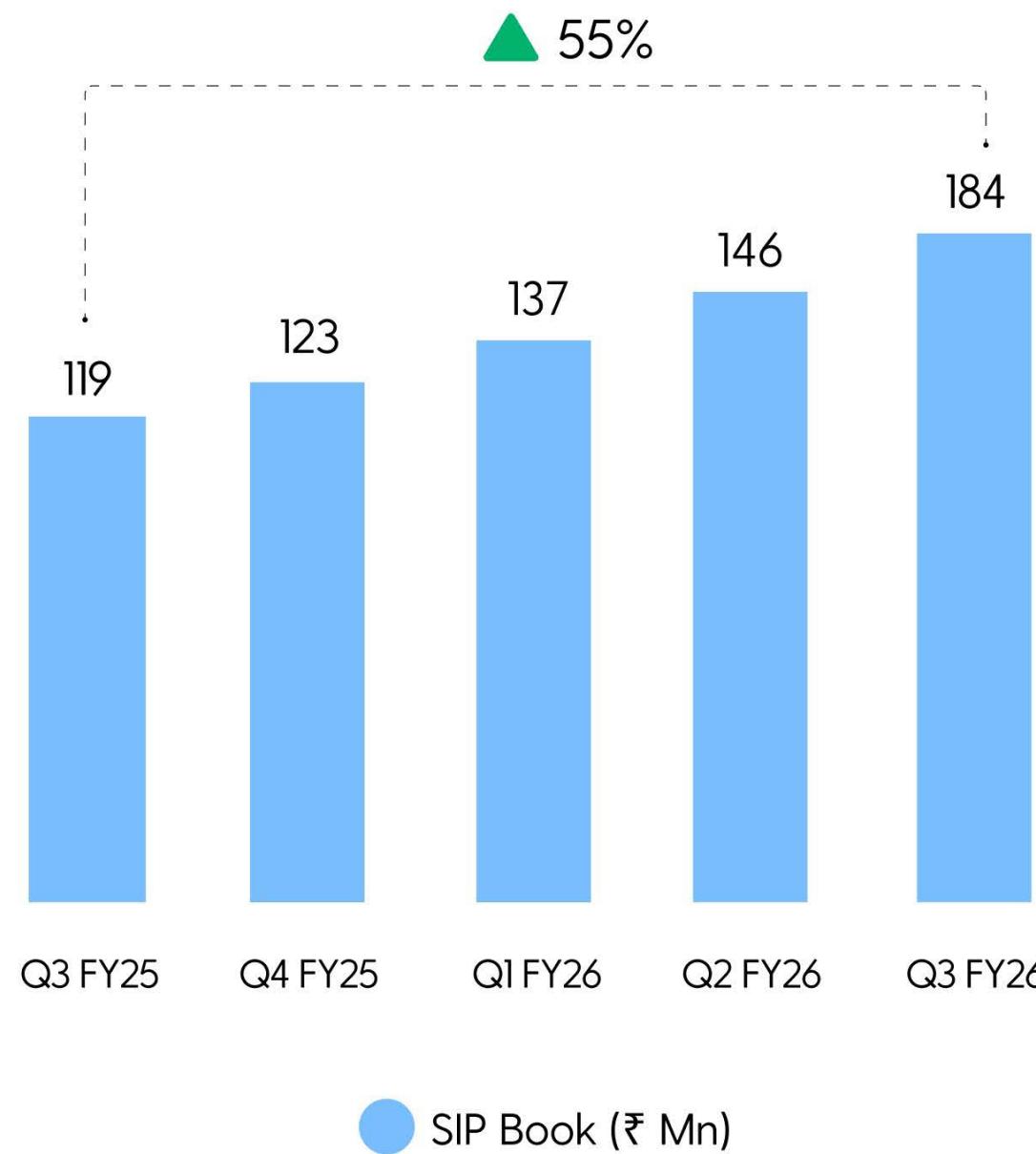
Choice
The Joy of Earning

Maximising growth of portfolio with a mix products

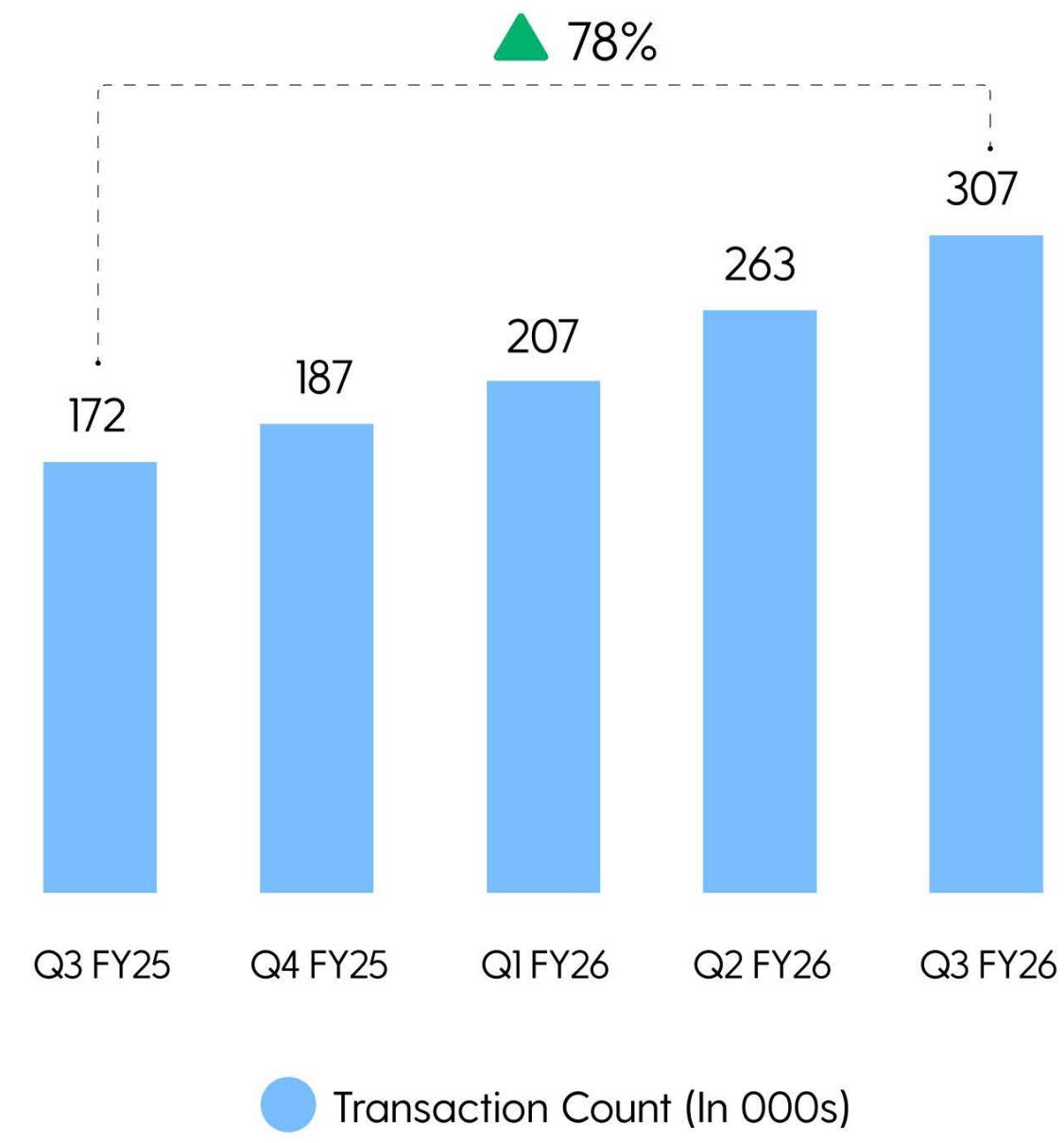
Sustained Growth in AUM



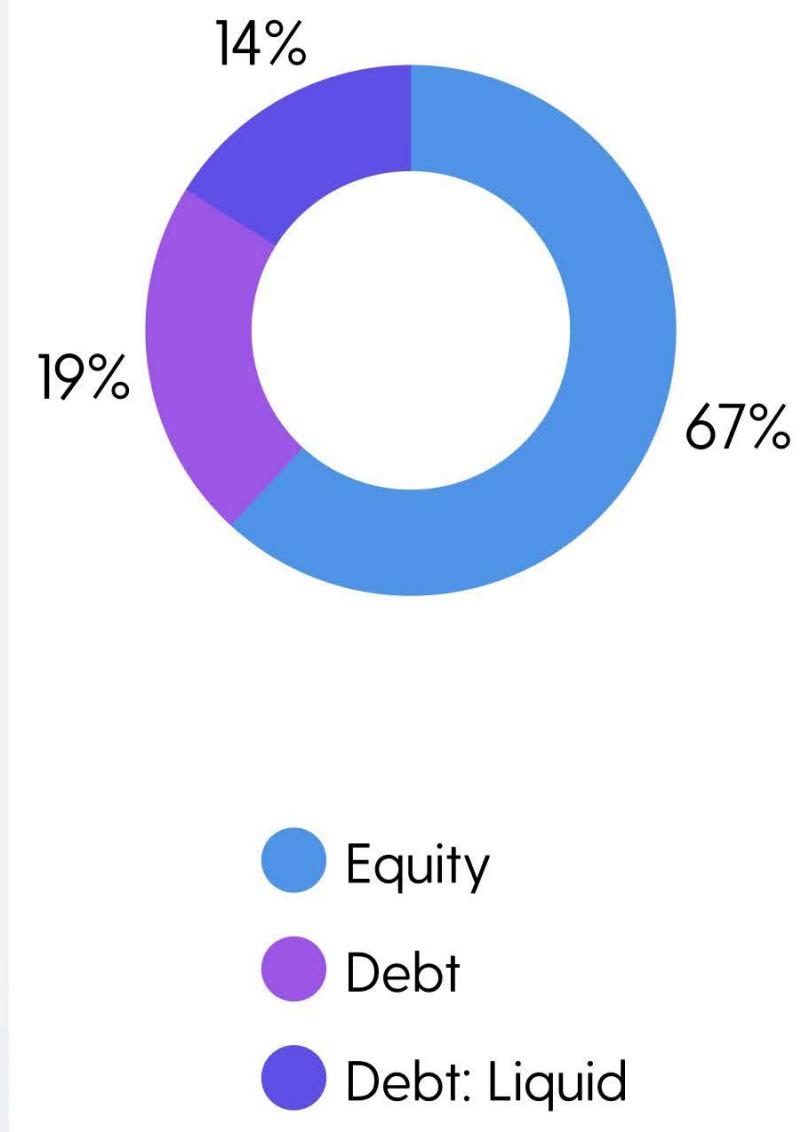
Progressive Increase in SIP Book



Steady Increase in Transactions



AUM Composition by Investment Type



Strategic Partnership: India Post Payments Bank

Choice Wealth Private Limited has been awarded a contract by India Post Payments Bank (IPPB), a Govt-owned payments bank, to deploy a comprehensive digital investment platform for its customers. Under this mandate, Choice Wealth will provide online Mutual Funds aggregator services and Robo-Advisory (Investment) services, accessible through mobile applications, web-based platforms and IPPB's mATM-compatible devices.



IPPB's Nationwide Footprint: A Structural Distribution Advantage



Pan-India presence: 28 states & 8 UTs, 650+ districts, ~1.6L post offices



~1.8L Postmen & Gramin Dak Sevaks (GDS)



~12 Cr savings/current account customers

Value Proposition for Choice Wealth

Enables large-scale retail reach through IPPB's extensive PAN-India network

Strengthens last-mile onboarding across semi-urban and rural markets

Enables distribution at scale by leveraging IPPB's existing network

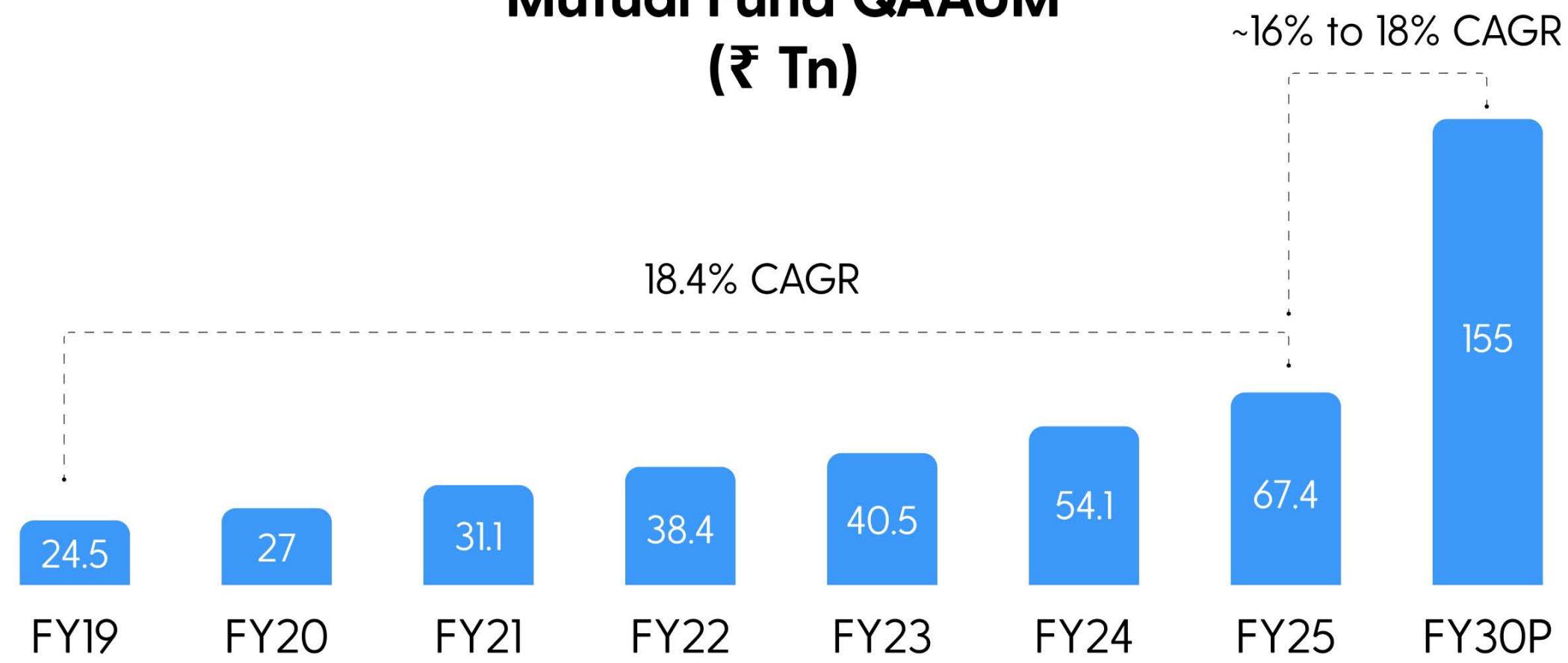
Cost-efficient growth channel by leveraging IPPB's physical and human infrastructure

Provides strong runway to scale SIP adoption aligned with the IPPB customer profile

Financial inclusion and empowerment for first-time and underserved investors.

Mutual Fund - Industry Overview

Mutual Fund QAAUM (₹ Tn)



Source: Crisil Intelligence

Mutual Fund Folios (In Mn)

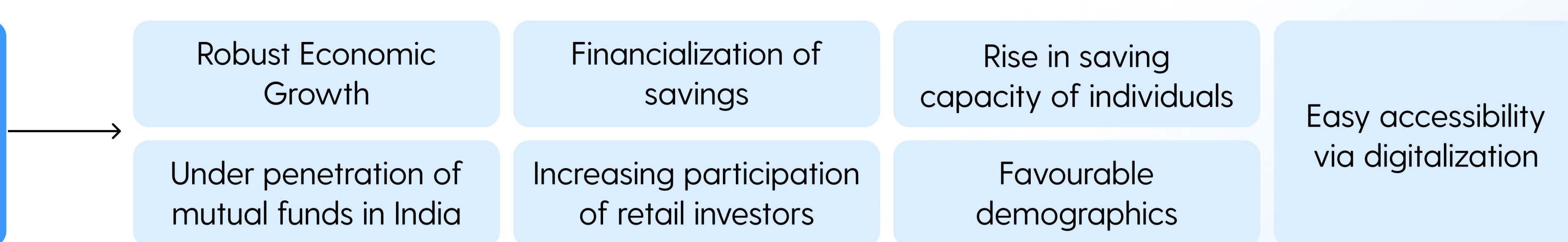


Source: Crisil Intelligence

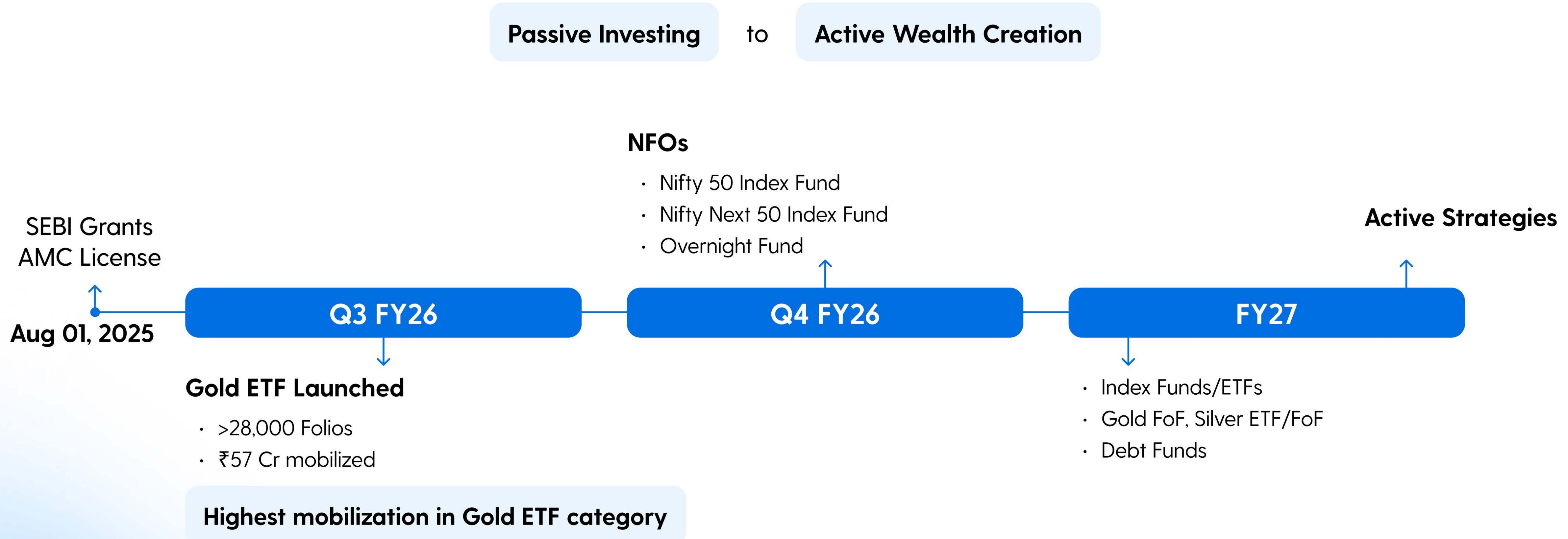
Mutual Fund QAAUM* to grow ~16% to 18% over Fiscal 2025 to Fiscal 2030

Total Mutual Fund Folios increased in FY25

**Key Growth
Drivers & Enablers
For MF Industry**

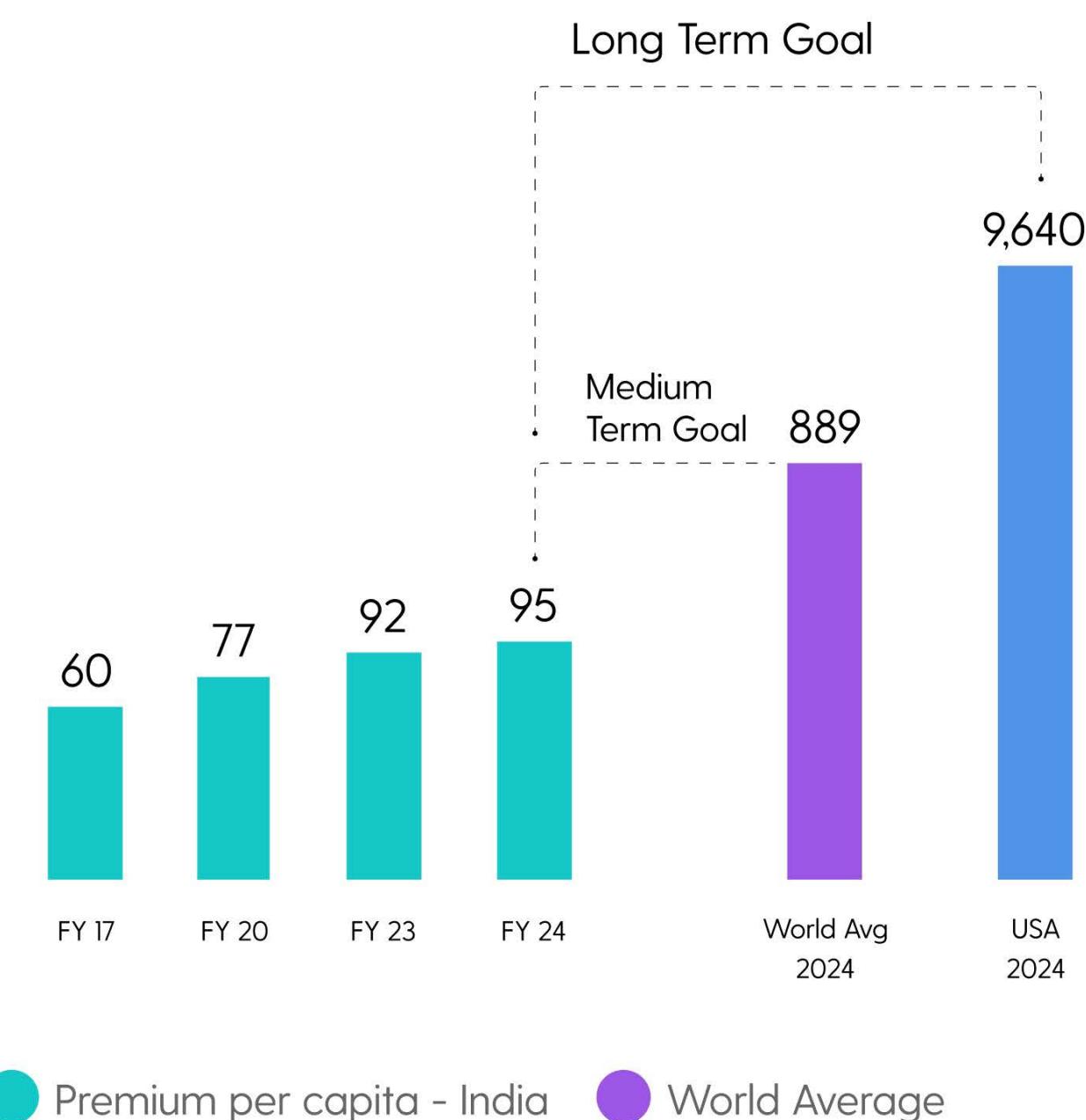


Mutual Fund - Way Forward

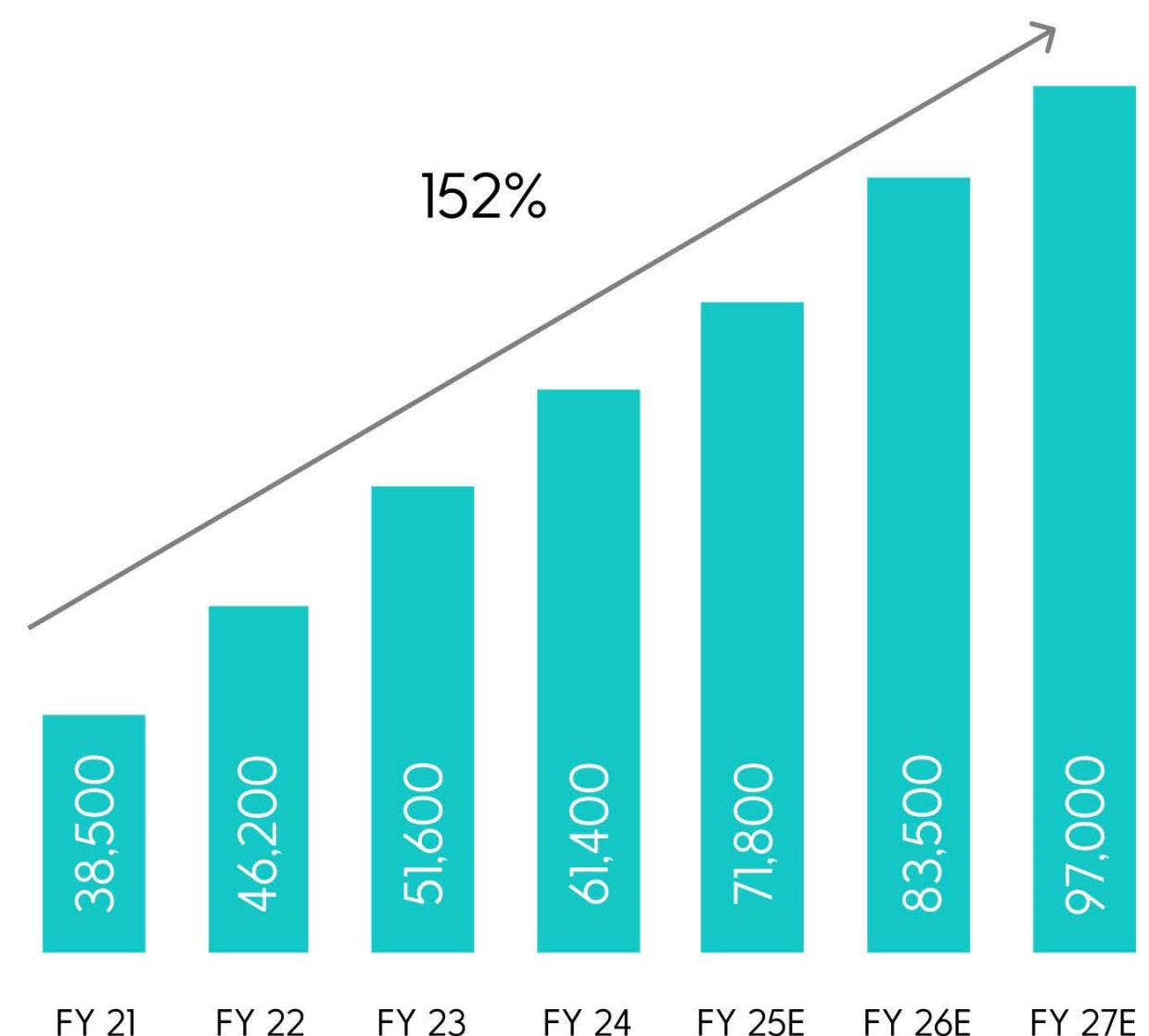


Insurance - Industry Overview

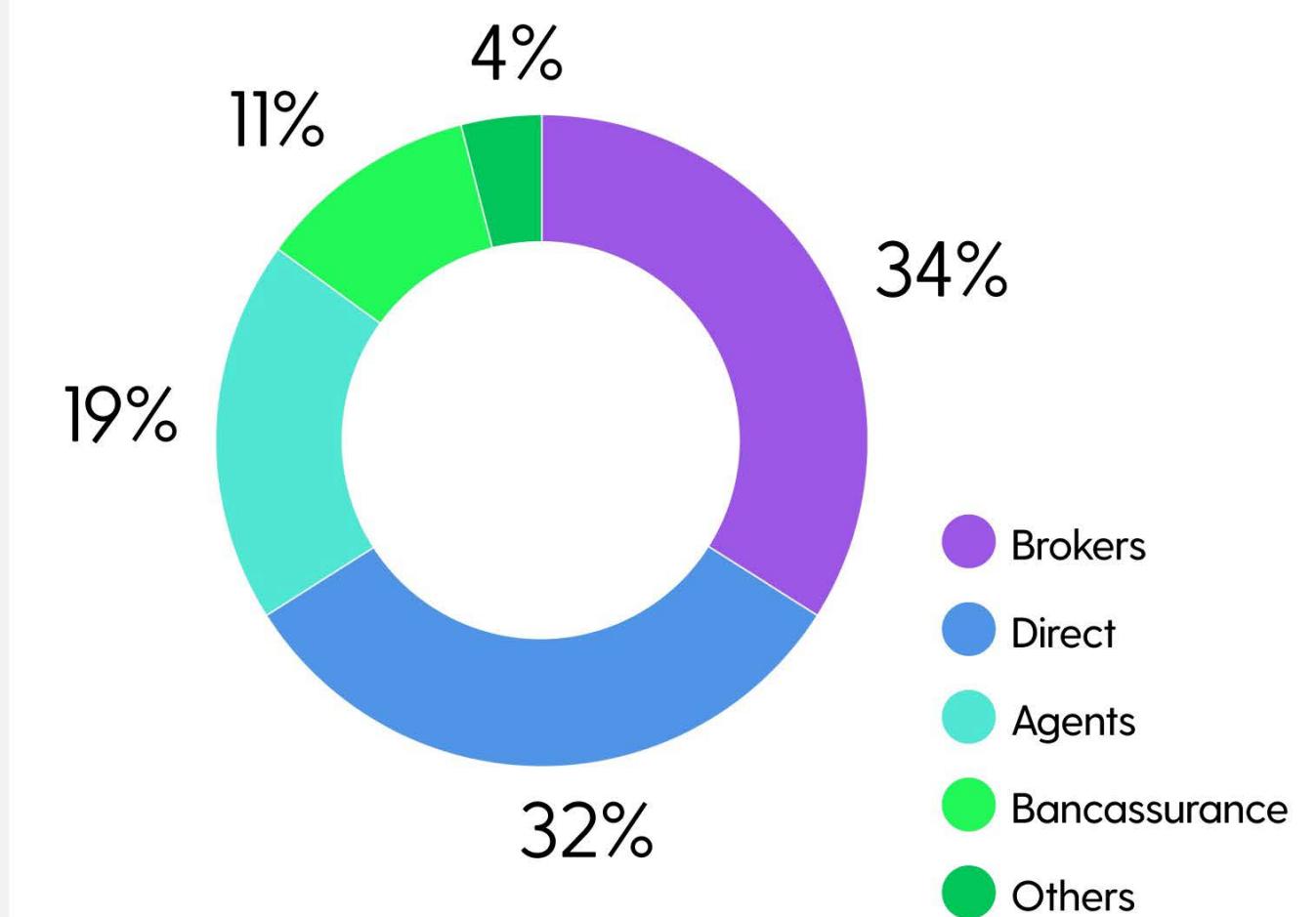
Insurance Density (US\$)



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



Share of Broker Channel in GI Premiums



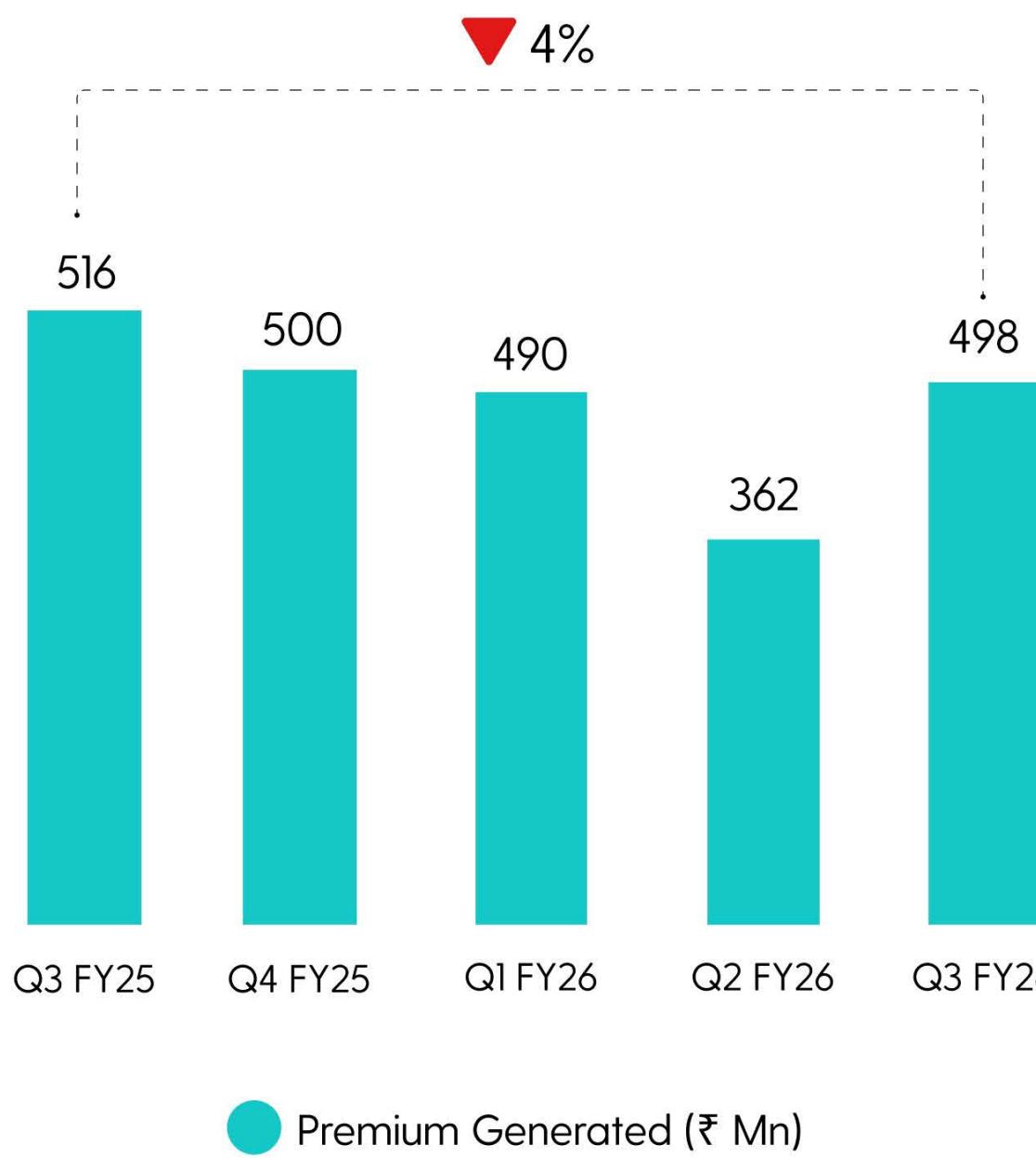
Source: IRDAI Annual Report

Source: IRDAI Public Disclosures, GI Council, CRISIL Research

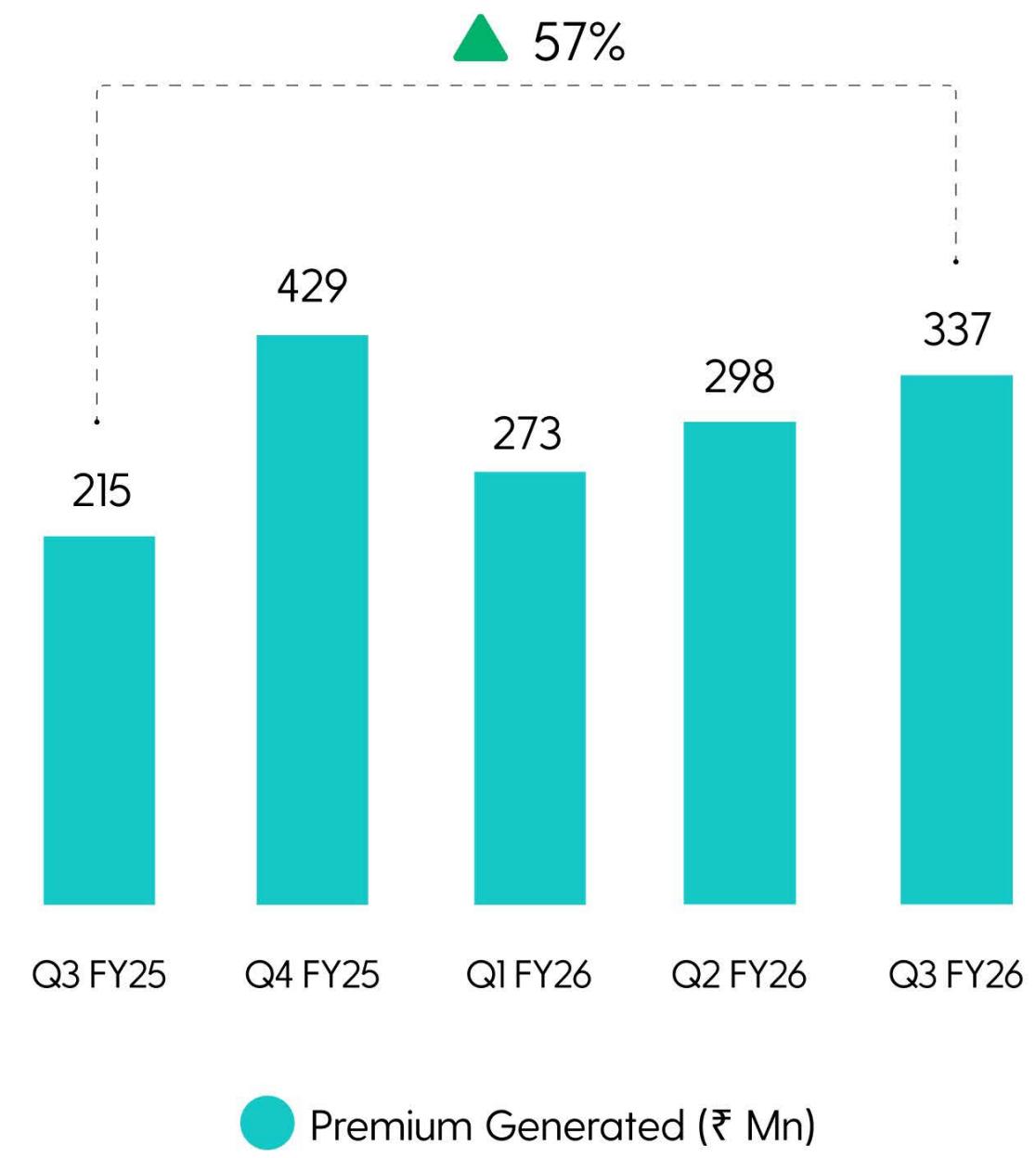
Source: GI Council

Insurance Distribution - Overview

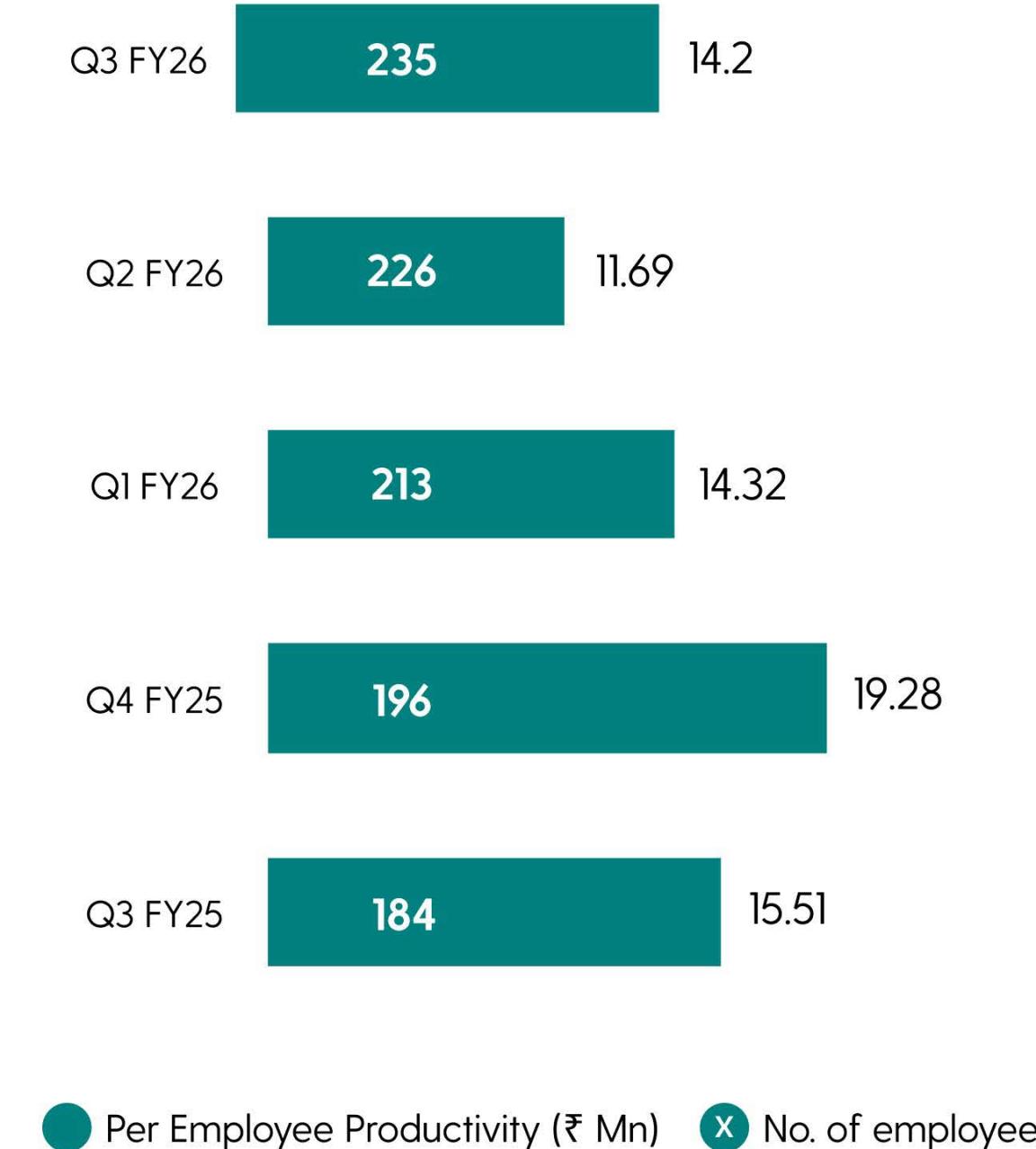
Corporate Business



Retail Business



Annualised Employee Productivity



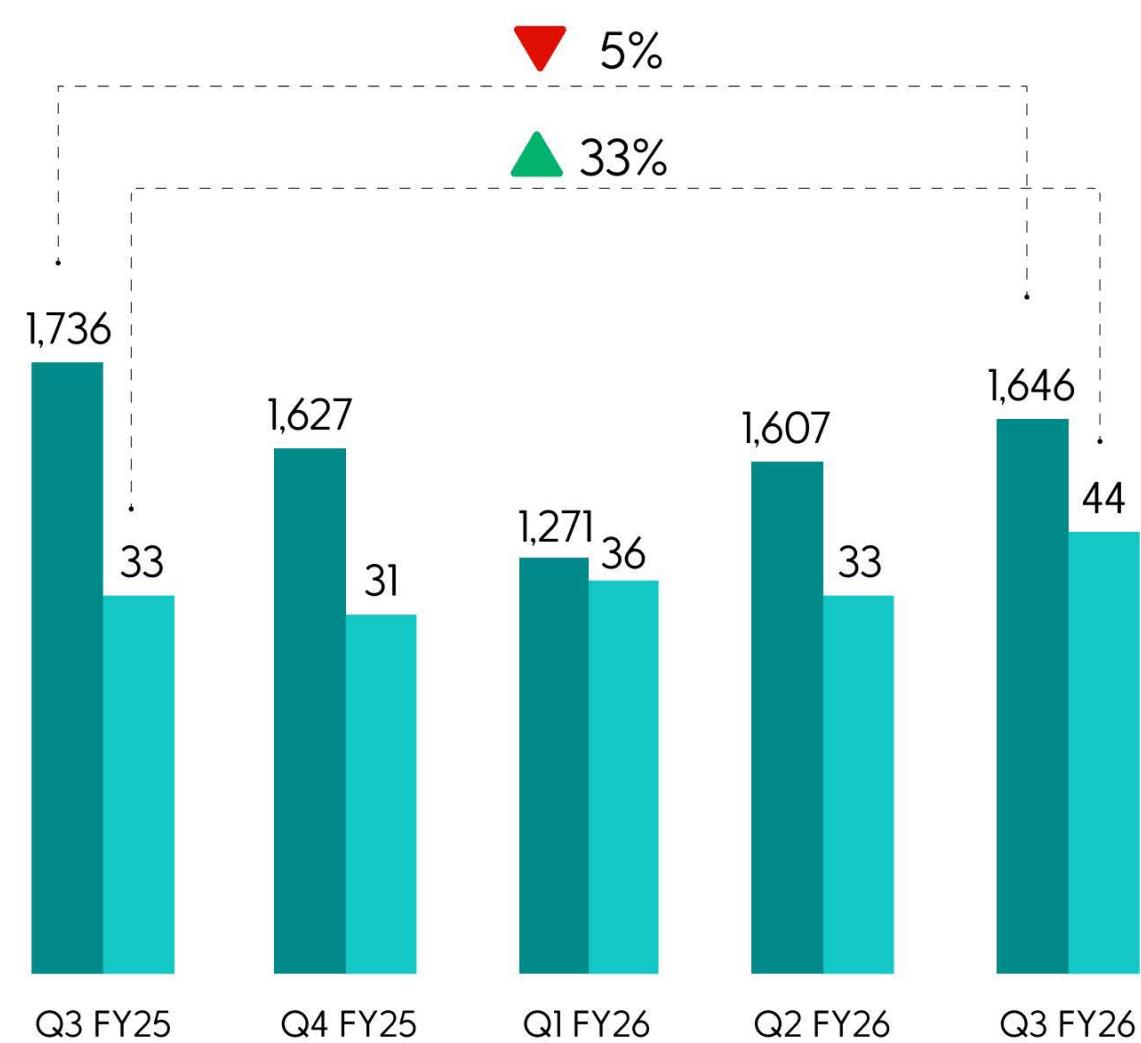
Expanding Operations &
Team In Corporate Business

Continued Focus On Retail
Business Through POSP Hiring

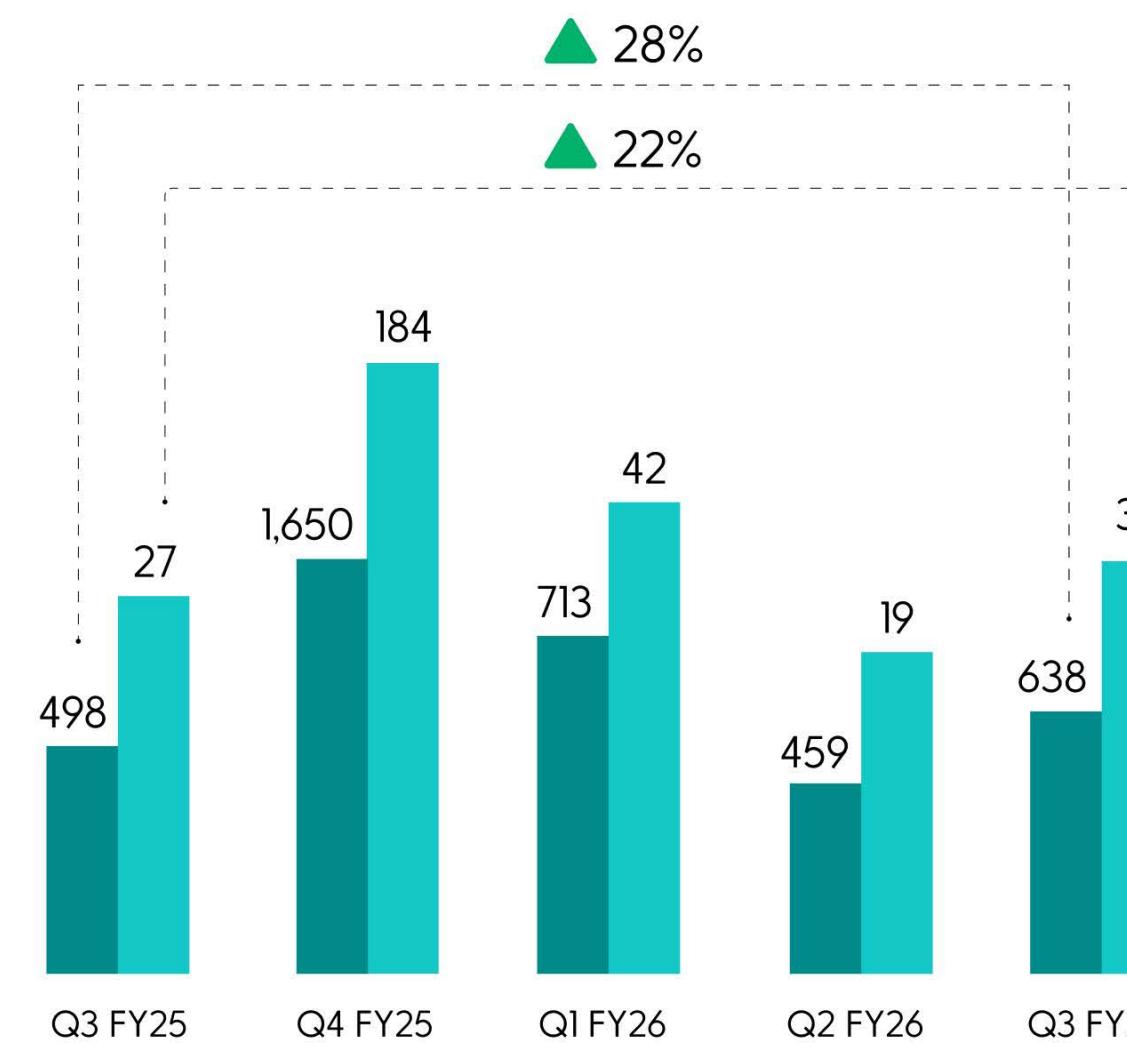
Expanding Efficiently

Retail - Business Overview

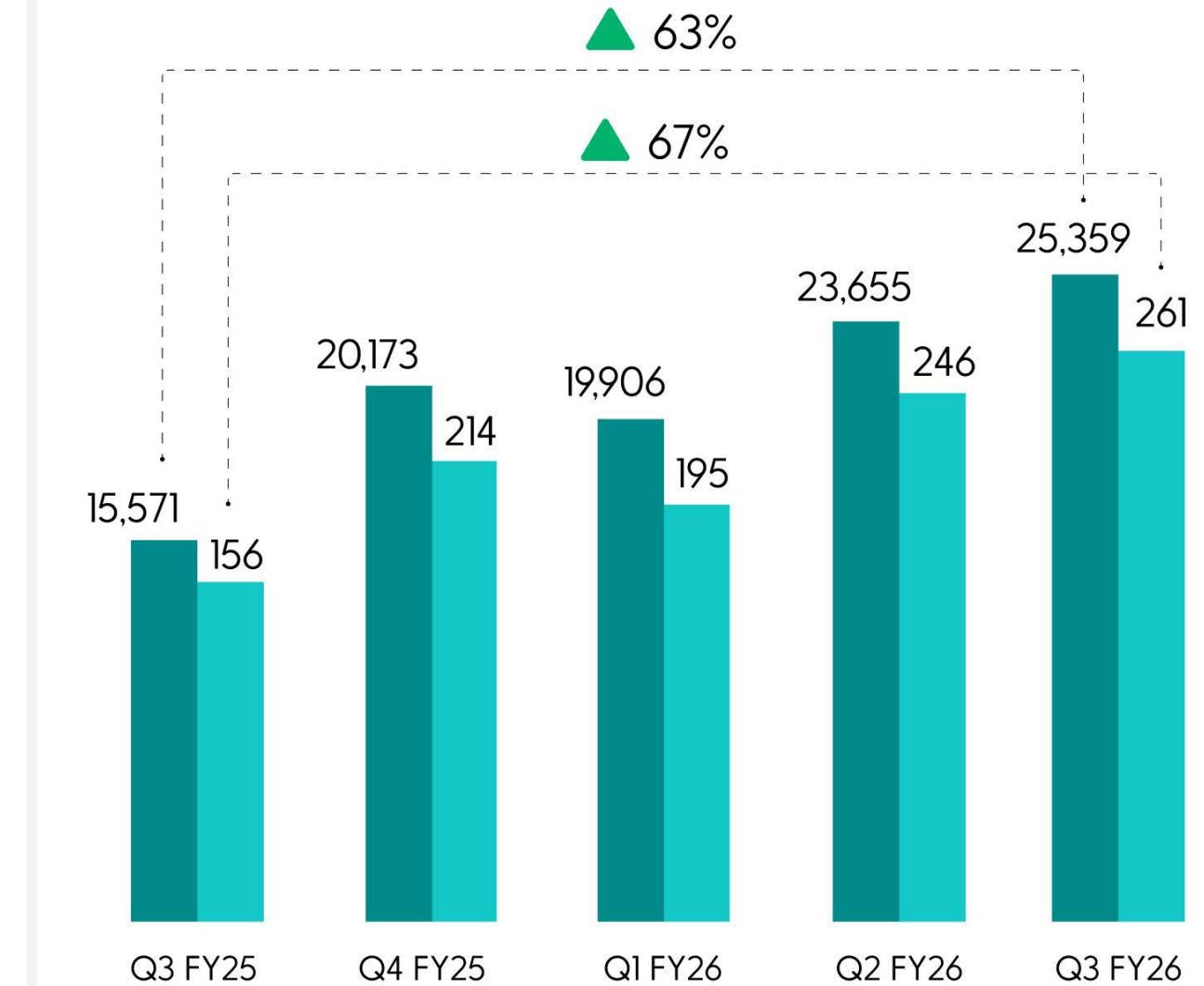
Health and Travel Insurance



Life Insurance



Motor Insurance



143%

Surge In Motor
Insurance Premium

81%

Increase In POSP
Count

42+

Partner Insurance
Companies

Corporate - Business Overview

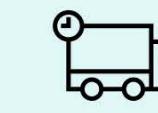
Key Offerings



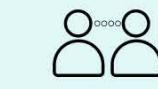
Property & Engineering



Liability



Transit



Employee Benefits



Surety & Credit Insurance



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

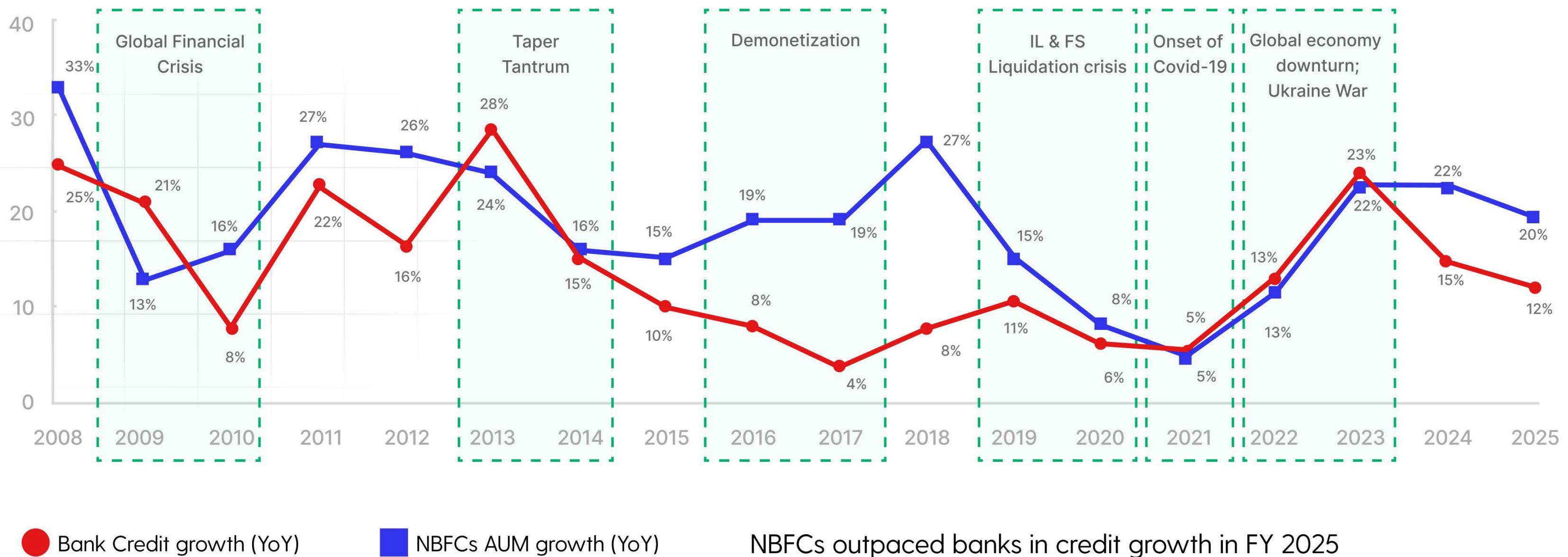
Achieved Key Wins In 2+ Government Tenders

Won Highest-Ever GMC Policy With A Large Education Institution, Covering 15,000+ Lives

Continued Focus On Infrastructure Insurance & Surety Bonds

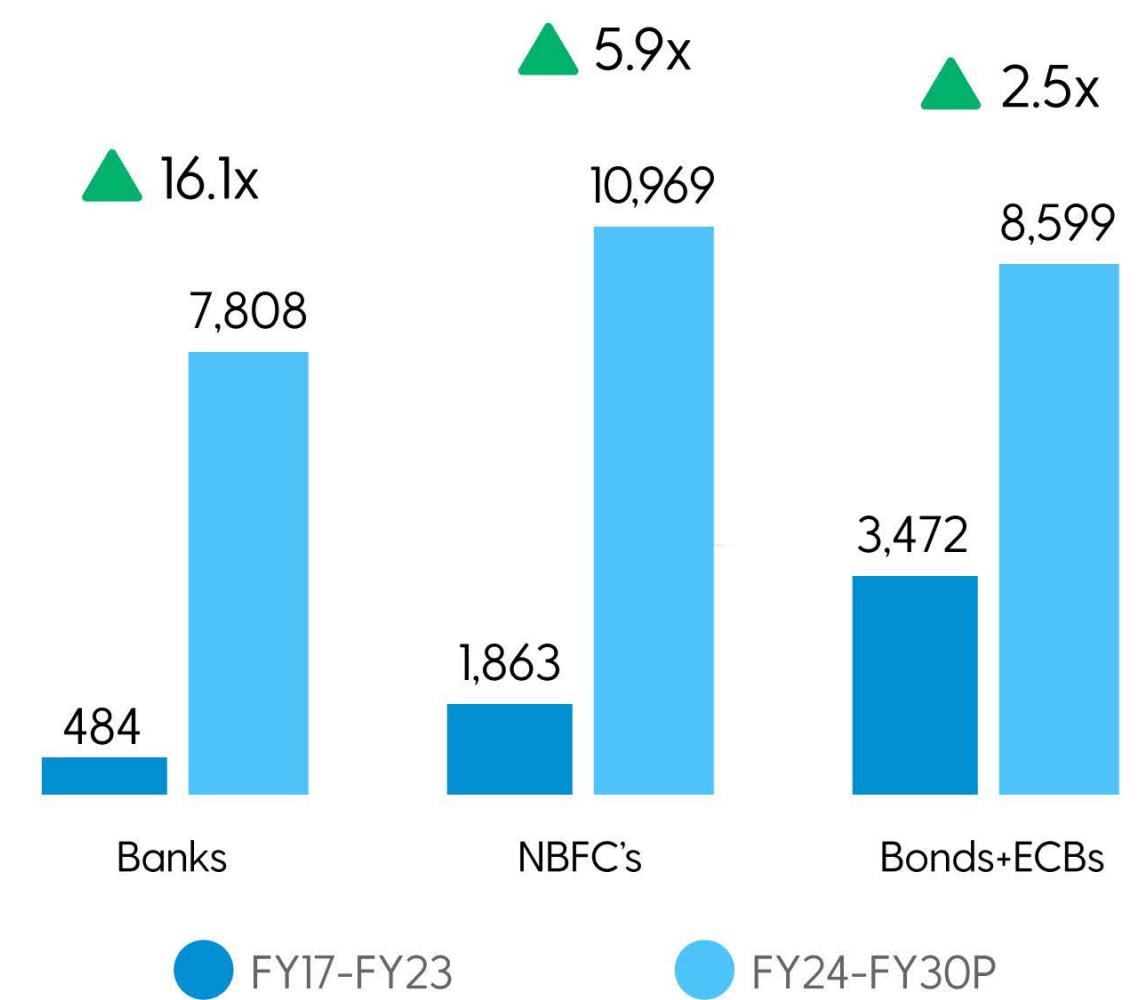
NBFC - Industry Overview

Banks Vs NBFCs - YoY growth in Advances



Source: Boston Consulting Group

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

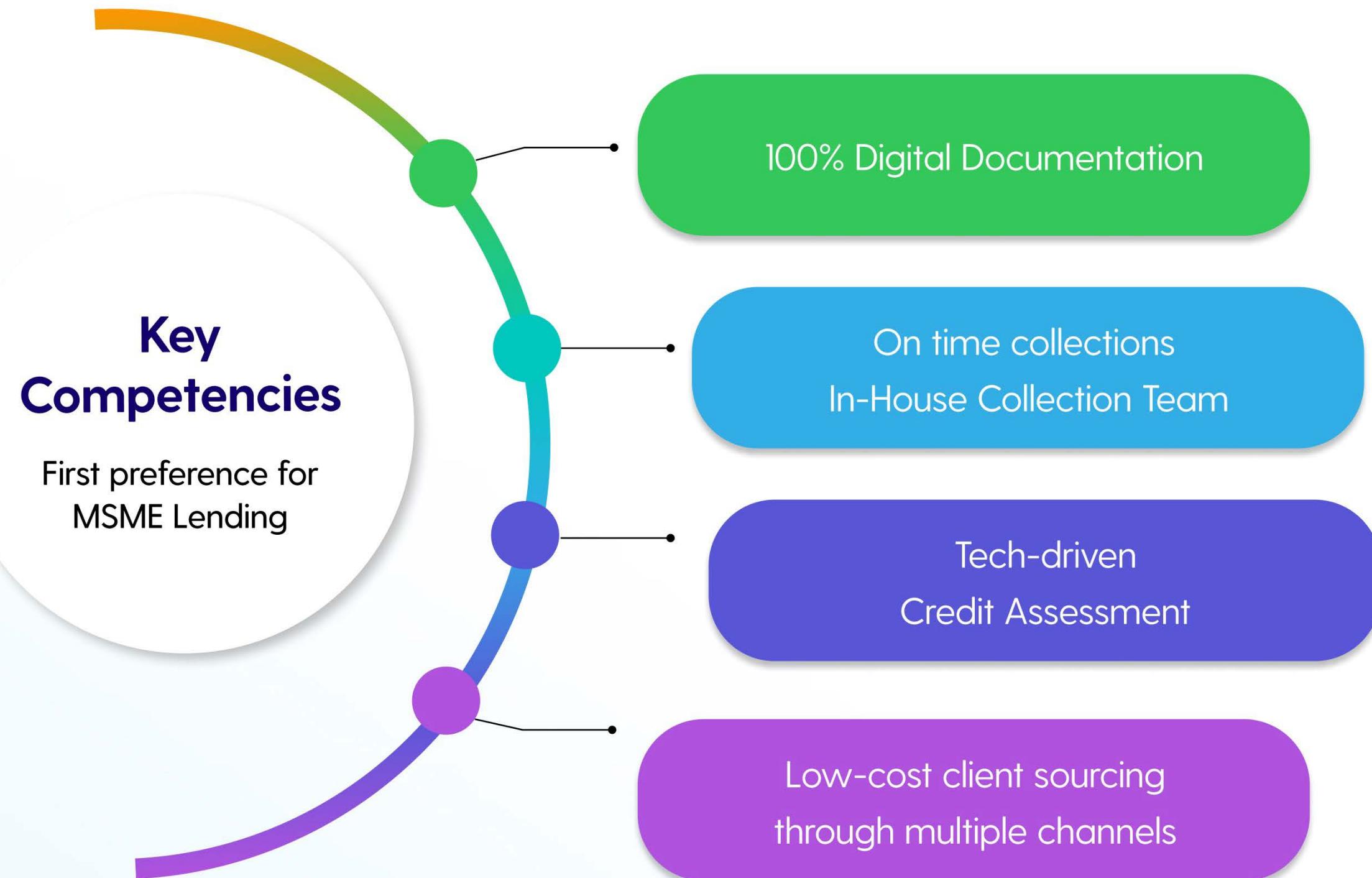


Source: CRISIL

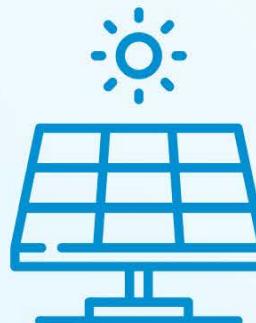
Trends Shaping NBFC Landscape

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

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



Our Offerings



Solar
Finance



MSME Business
Loan

₹ 7.56 Bn
Total AUM

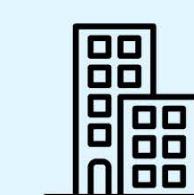
₹ 5.30 Bn
Retail AUM

A FOCUSED APPROACH TO SERVE

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



Commercial



Co-operative Housing Society

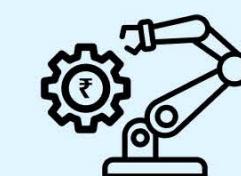


Residential

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

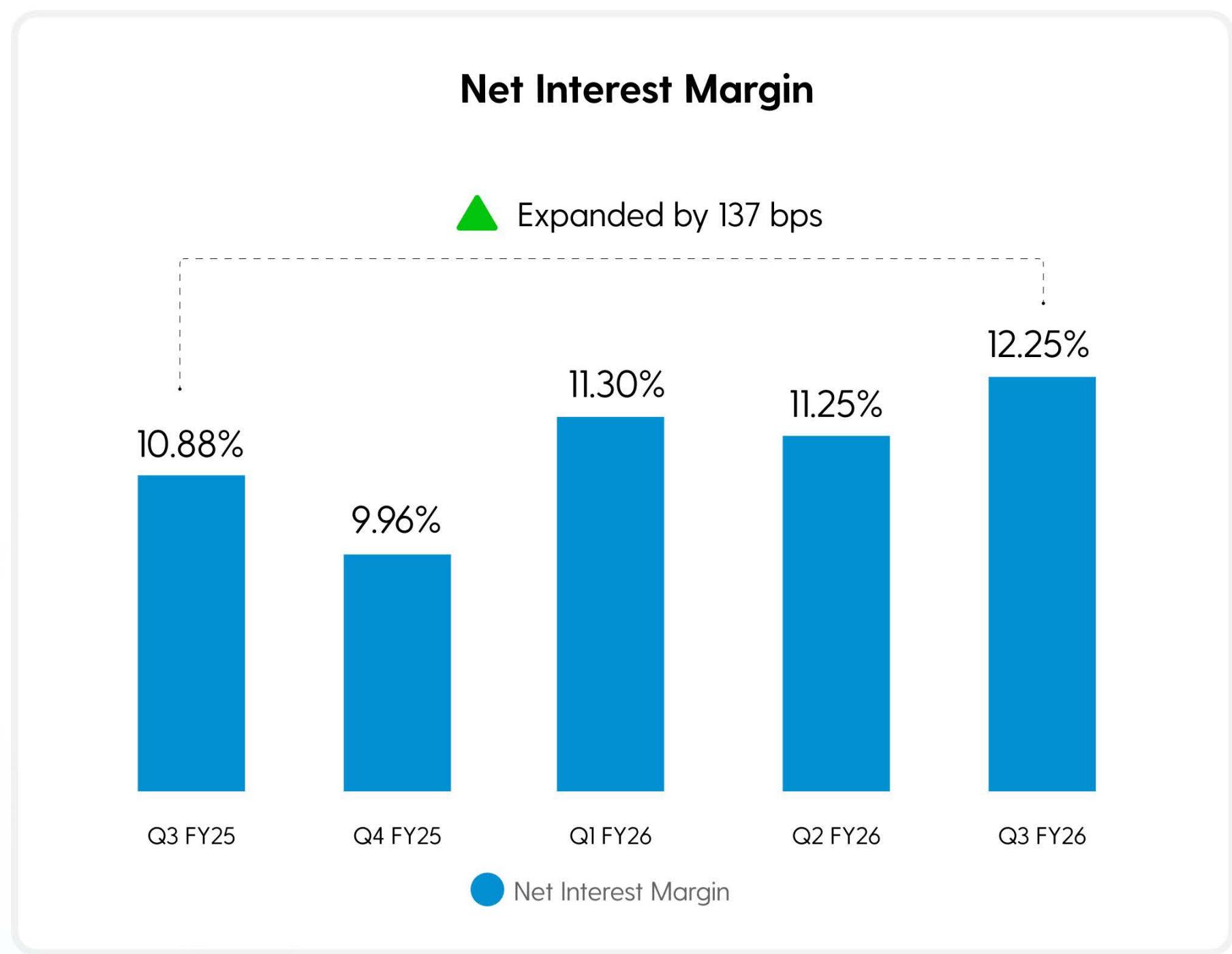


Loan Against Property



Machinery Loan

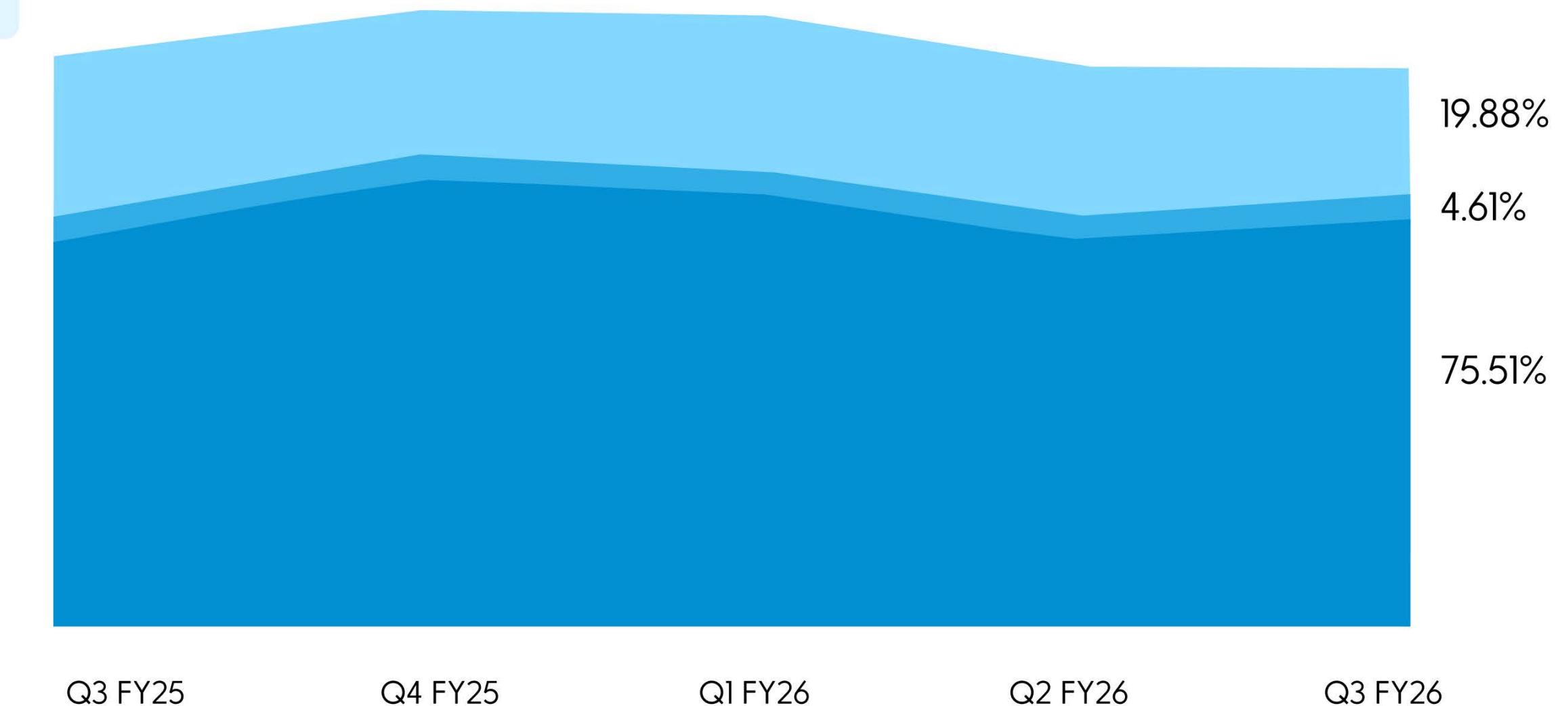
Empowering MSMEs through retail lending tailored specifically for the dynamic semi-urban and rural landscapes



Focused Retail Portfolio Mix

₹ 5.30 Bn
as of Q3 FY26

- MSME Business Loans
- Solar Finance
- Others



Net Worth	GNPA	NNPA	PCR	CRAR	Active Loan Count	Coll.Eff.	States	Branches
₹ 4.65 Bn	3.77%	2.83%	24.85%	50.53%	13,648	>90%	8	74

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



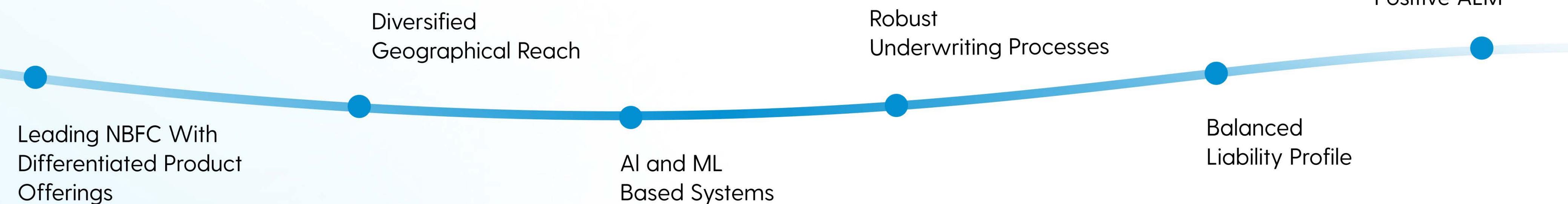
Financial Institutions



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

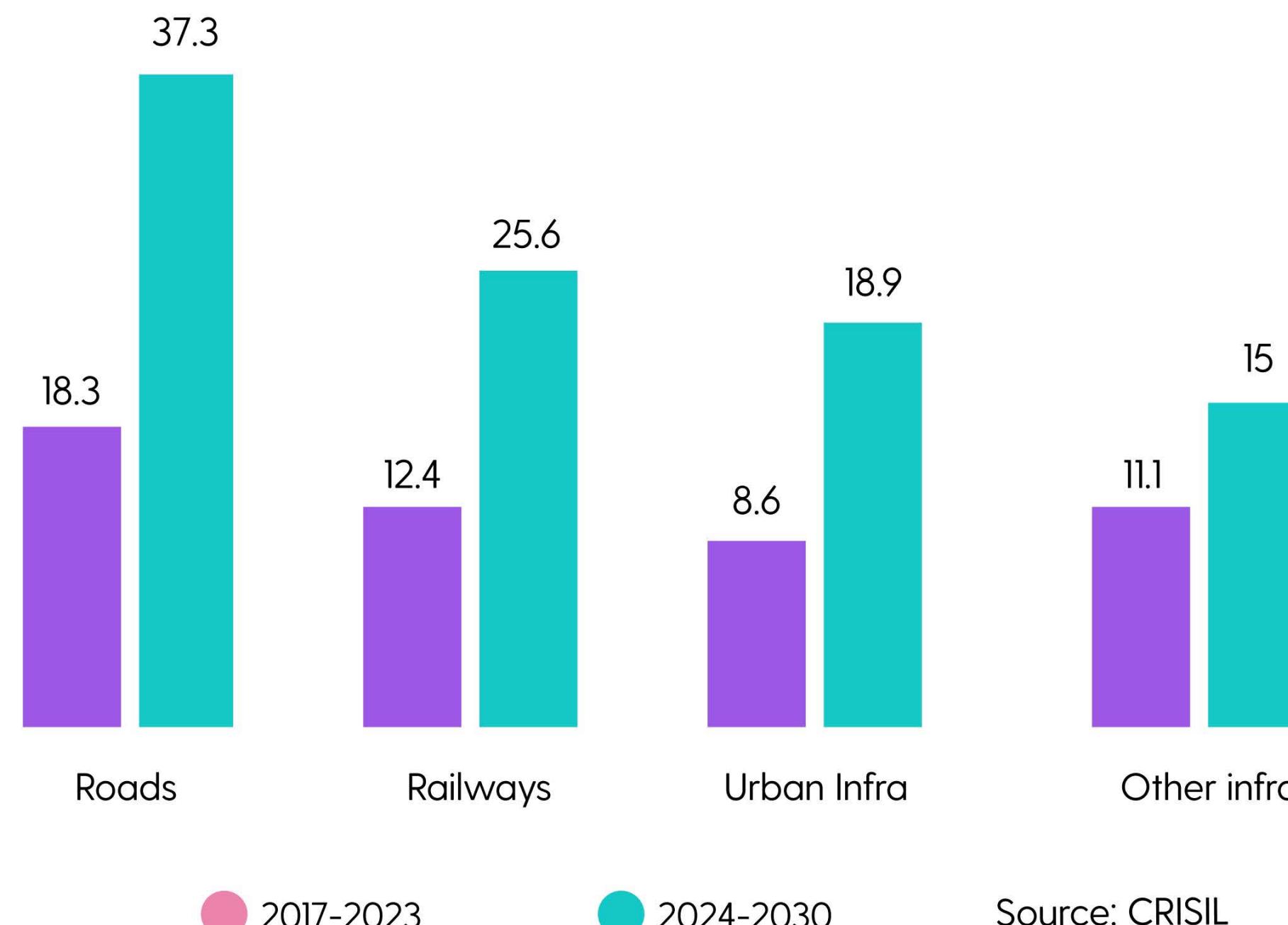
Our USP



Advisory Services - Industry Overview

Choice
The Joy of Earning

Investments in Core Infra (₹ Lakh Cr)



14,887

Projects

US\$ 2690.36 Bn

Total Project Cost

1,262

Projects Under Development

63

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

Strengthening Public Sector Consulting Through Acquisition

- Choice Consultancy Services Private Limited (CCSPL), our consultancy vertical, has acquired 100% shareholding in Ayoleeza Consultants Private Limited, a reputed infrastructure consultancy firm with over two decades of experience.
- Ayoleeza brings specialised advisory expertise across Railways & Metros, Roads & Highways, Bridges, Tunnels, and Urban Infrastructure in India and neighbouring countries.
- The company manages live projects worth ₹200 crore, along with its partners, with a significant share of projects structured as time-based payment contracts, ensuring consistent monthly revenue.
- Backed by a team of 200+ qualified engineers, planners, and sectoral experts, Ayoleeza strengthens CCSPL's technical depth and delivery capacity in government consulting.

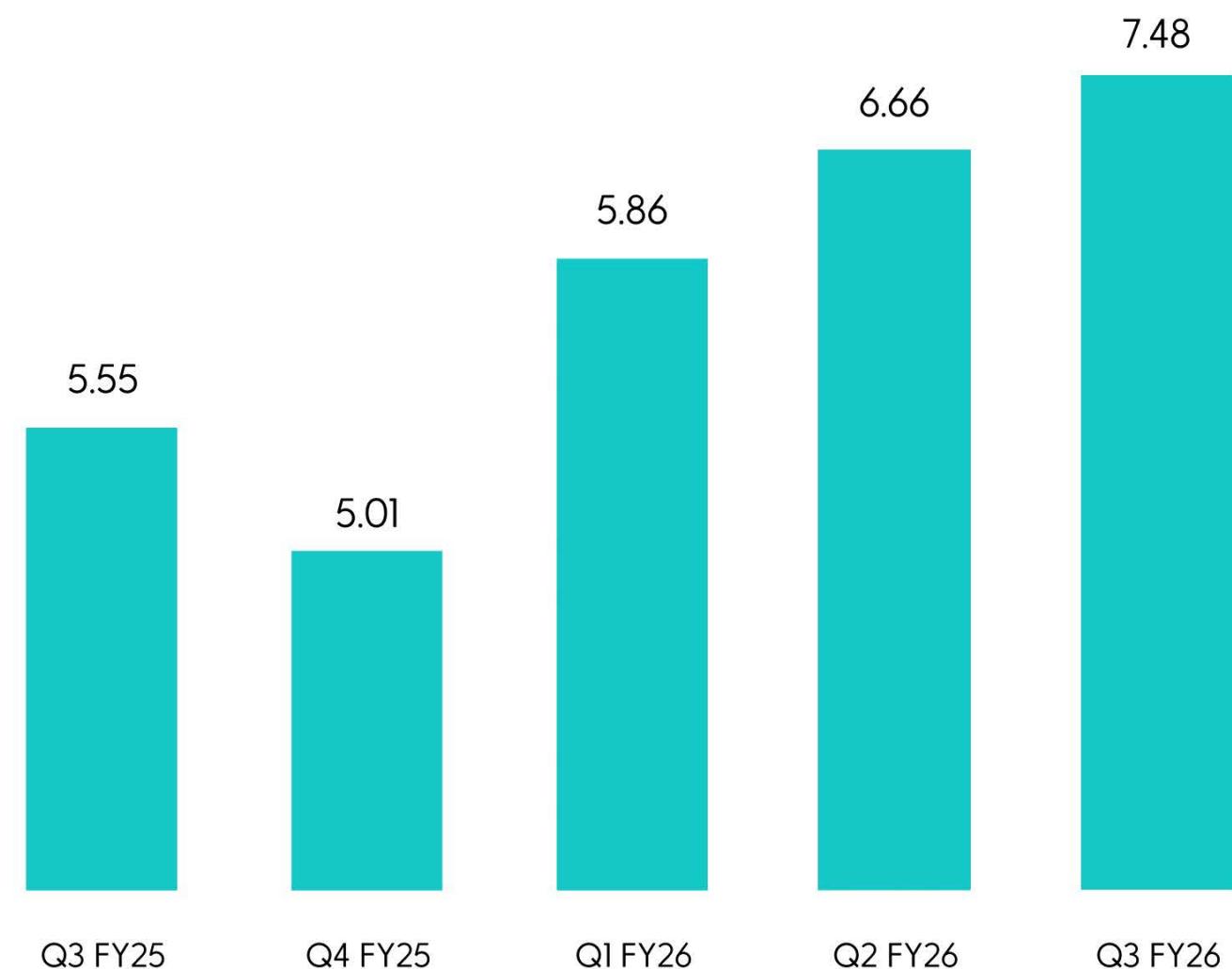


Key Benefits

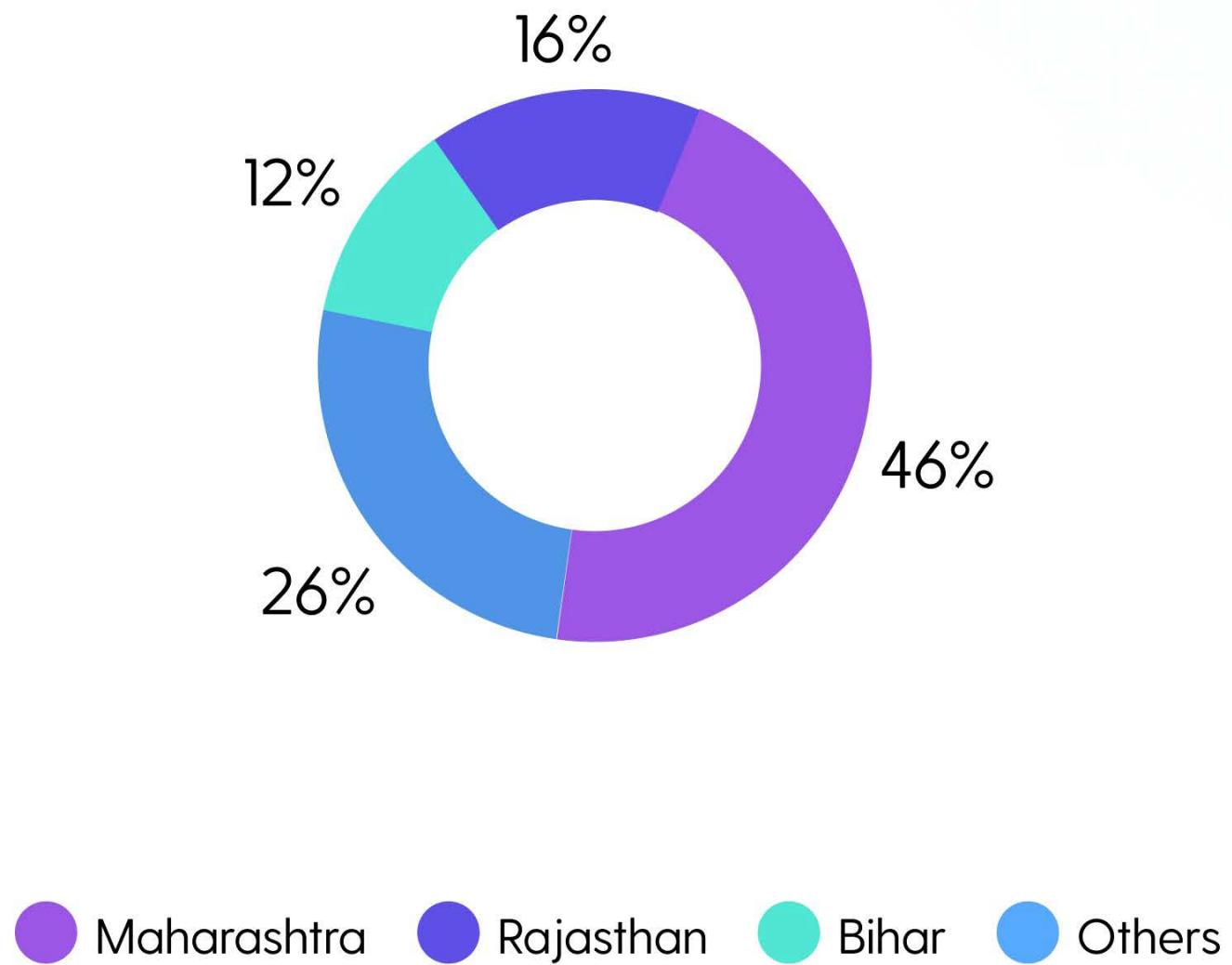
- 1 Strengthened Public Sector Consulting and Advisory Position
- 2 Expanded Capabilities across Project Advisory, Design, Supervision and Implementation Monitoring
- 3 Strong Pipeline of Ongoing and Upcoming Projects across Railways, Metro and Roads & Highways
- 4 Higher Revenue Visibility through Time-Based Payment Contracts
- 5 Experience across National and State-Level Assignments

Advisory Services

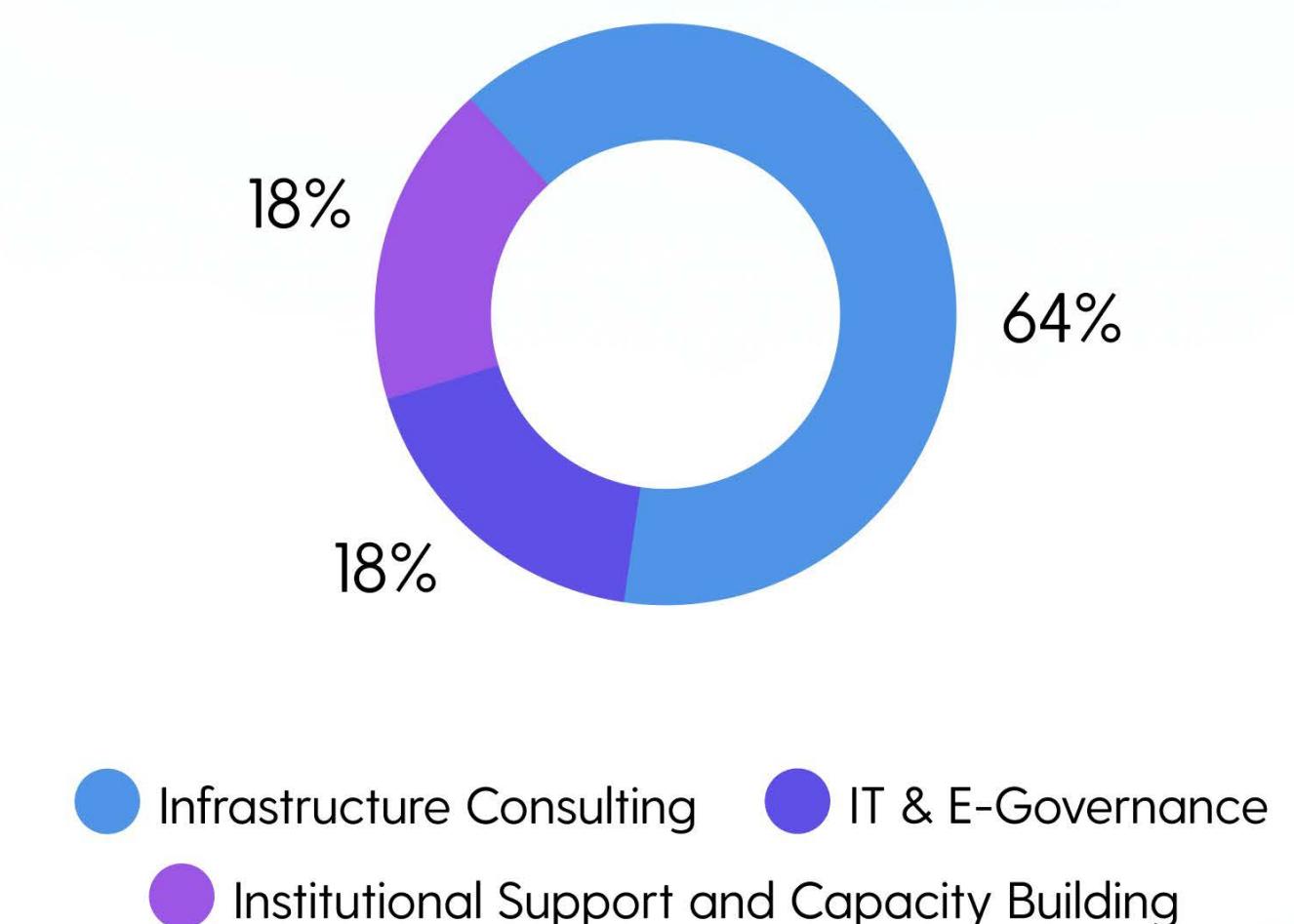
Order Book (₹ Bn)



Order Book - State Wise



Order Book - Sector Wise



47

Project
Offices

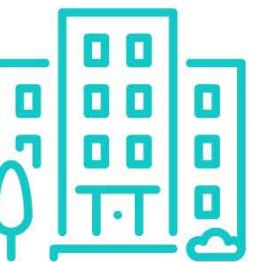
1800+

On-Roll
Team

Key Highlights



Serving to 150+
Departments (CG & SG)



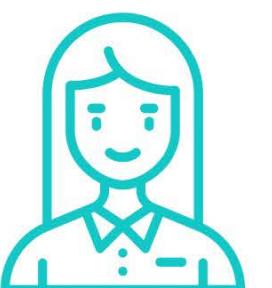
1K+ ULBs



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.

Partnering in Viksit Bharat through aspirational sector engagements:

● **Co-operative Societies**

- a. Touching 30 Mn+ Farmers through Computerization of Primary Agriculture Cooperative Societies in 7 states namely Haryana, Punjab, Bihar, Karnataka, Maharashtra, Tamil Nadu and Odisha.
- b. Strengthen PVCS of Bihar State, through improved governance, efficient operations, integrated market linkages, enhanced post-harvest infrastructure, sustainable practices, and value addition to increase farmers' incomes

● **Agriculture**

- a. Helping Himachal Pradesh to uplift their agriculture and allied sector with more value addition and more export potential.
- b. Helping maze 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, Jharkhand, Chhattisgarh, and Kerala to access government benefits, upgrade technical capabilities, and improve access to funds and markets, while promoting entrepreneurship development, social inclusion, PSU strengthening, and development of the RMAP portal for MSMEs.

● **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.

**Choice
Matters:
Impacting
Tomorrow**



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

Preferential Issue

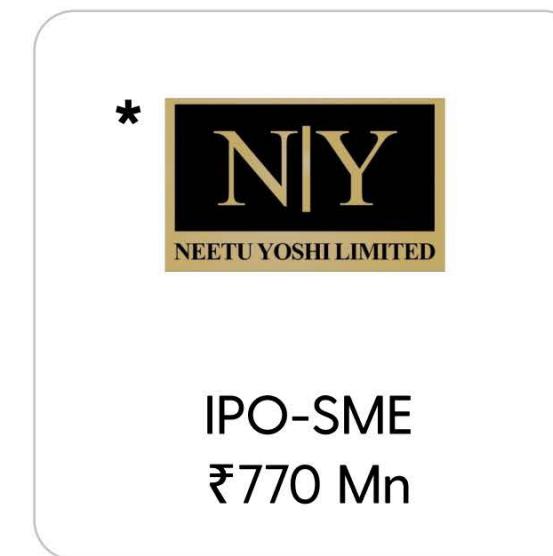
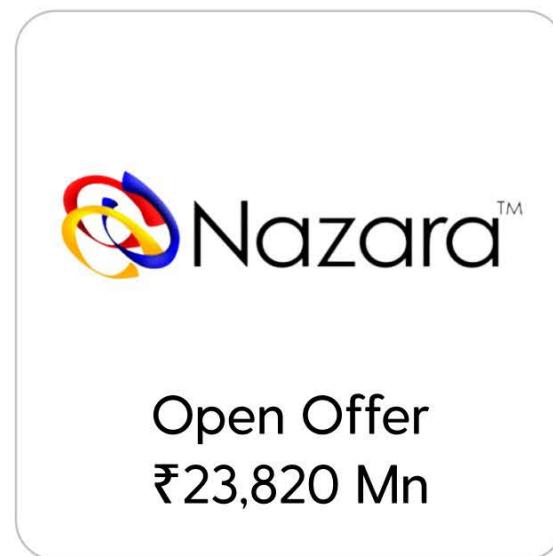
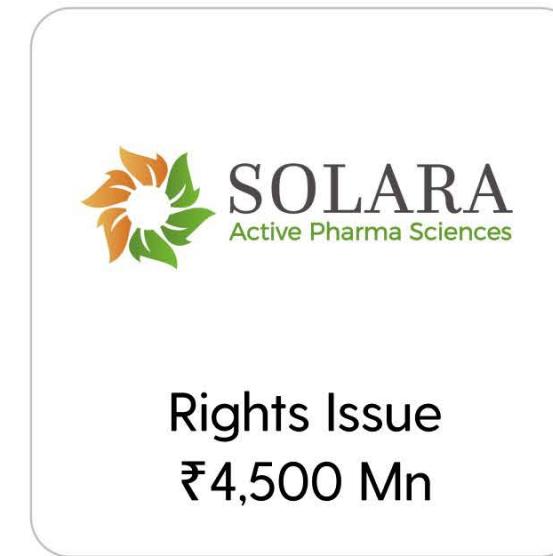
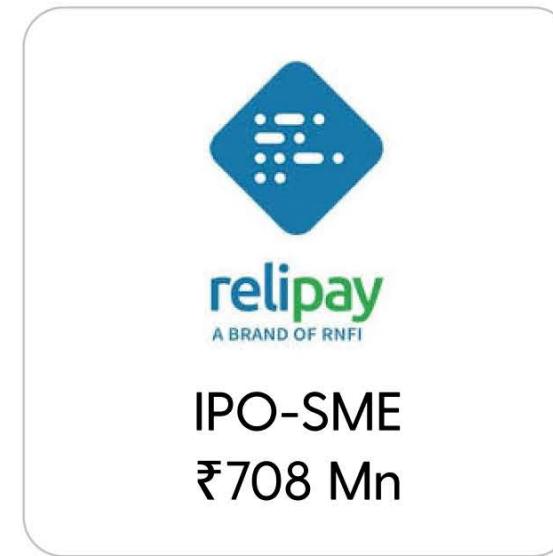
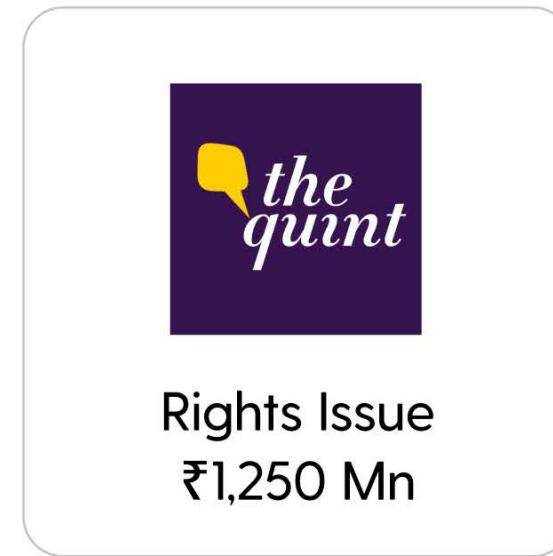
Open Offers

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



*Acted as an Underwriter to the Issue

IPO Performance Highlights

IPO Name	Platform	Fund Raised (₹ Mn)	Subscription (x)	Issue Price	Listing Date	Listing Price	#High Price	Listing Gain %	Highest Return %
*Ashwini Containers Movers Ltd	SME	710	1.70x	₹142	19-12-25	₹147	₹168	4%	18%
*Clear Secured Services Ltd	SME	856	8.83x	₹132	08-12-25	₹119	₹163	-10%	23%
Advance Agrolife Pvt. Ltd.	Main Board	1,929	56.90x	₹100	08-10-25	₹114	₹154	14%	54%
Shringar House of Mangalsutra Ltd.	Main Board	4,010	60.31x	₹165	17-09-25	₹189	₹251	15%	52%
*Optivalue Tech Consulting Ltd.	SME	518	64.45x	₹84	10-09-25	₹104	₹108	24%	29%
*Goel Construction Company Ltd.	SME	1,002	124.34x	₹263	09-09-25	₹303	₹382	15%	45%
Shanti Gold International Ltd.	Main Board	3,601	80.78x	₹199	01-08-25	₹229	₹274	15%	38%
*Neetu Yoshi Ltd.	SME	770	128.18x	₹75	04-07-25	₹105	₹149	40%	99%
Prostram Info system Ltd.	Main Board	1,680	97.20x	₹105	03-05-25	₹125	₹253	19%	141%
*Shri Ahimsa Naturals Ltd.	SME	738	62.71x	₹119	02-04-25	₹140	₹280	18%	135%
Utsav CZ Gold Zewels Ltd.	SME	695	47.58x	₹110	07-08-24	₹110	₹315	0%	186%
RNFI Services Ltd.	SME	708	221.49x	₹105	29-07-25	₹199	₹404	90%	285%
Espirit Stones Ltd.	SME	504	185.82x	₹87	02-08-24	₹93	₹159	7%	83%
Ramdev Baba Solvent Ltd.	SME	503	126.21x	₹85	23-04-24	₹112	₹150	32%	76%
Vishnu Prakash R Punglia Ltd.	Main Board	3,086	87.82x	₹99	05-09-23	₹165	₹346	67%	249%

* Acted as an Underwriter to the Issue

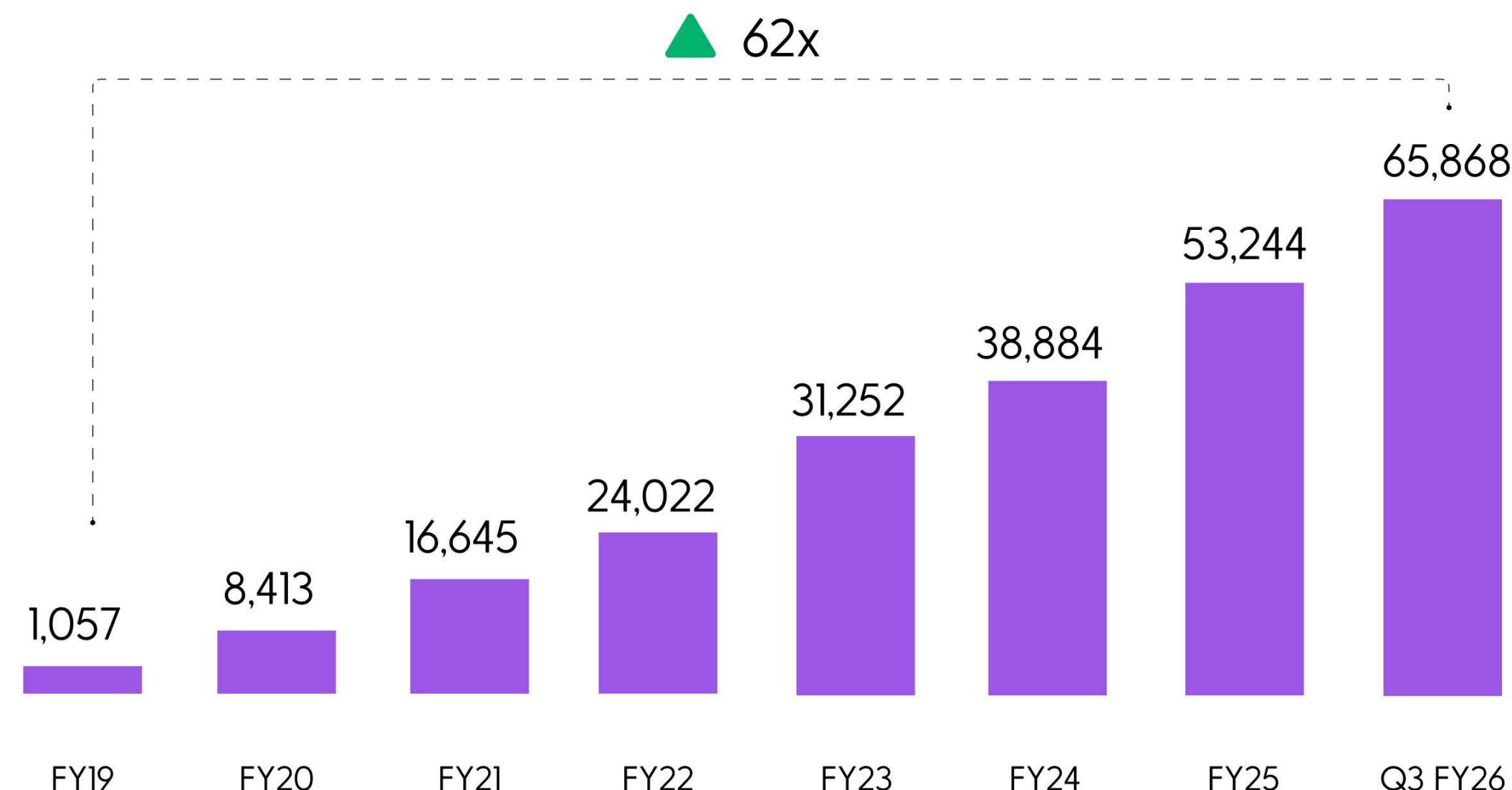
#As on 30th January 2026

Choice Connect

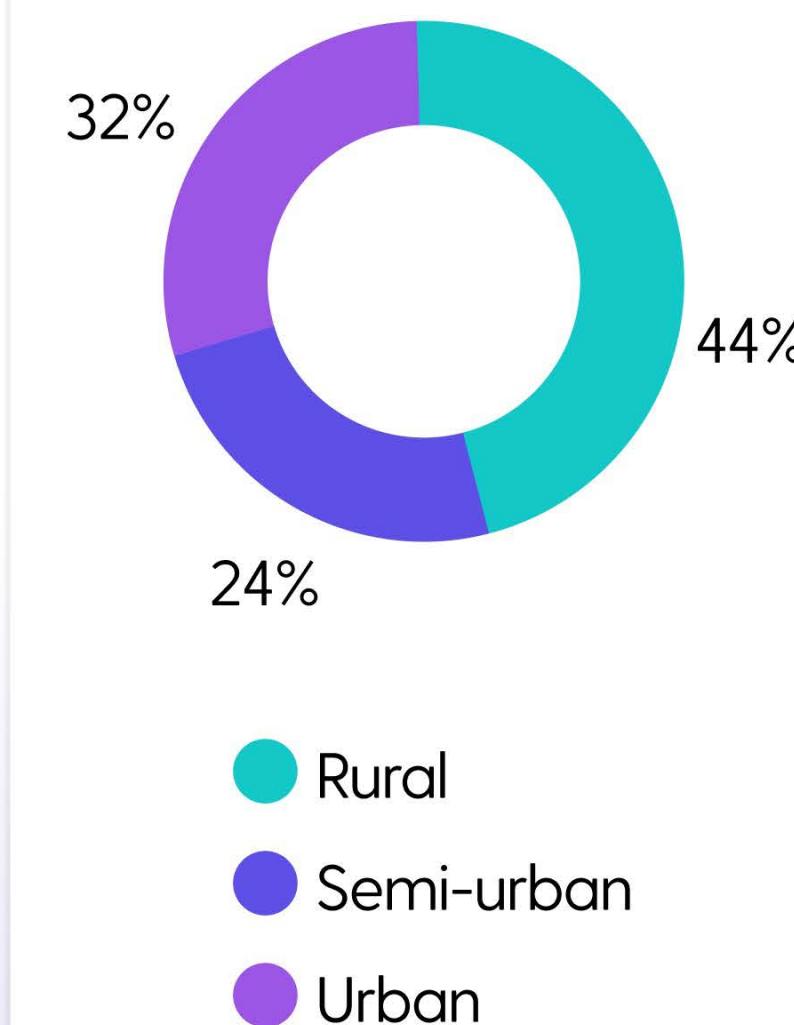
Choice
The Joy of Earning

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

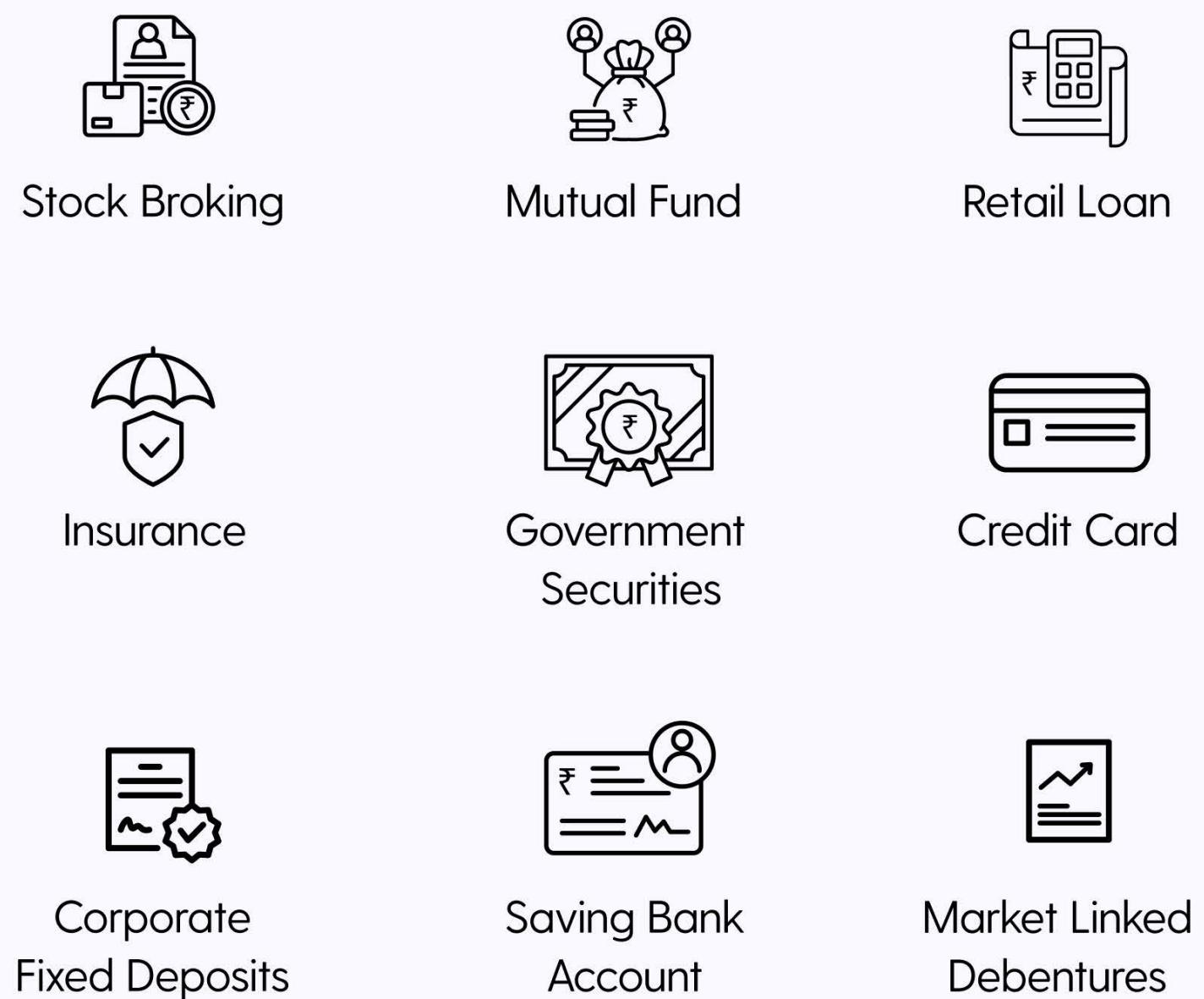
No. of Choice Business Associates (CBAs)



Expanded Reach in Unserved and Underserved Areas

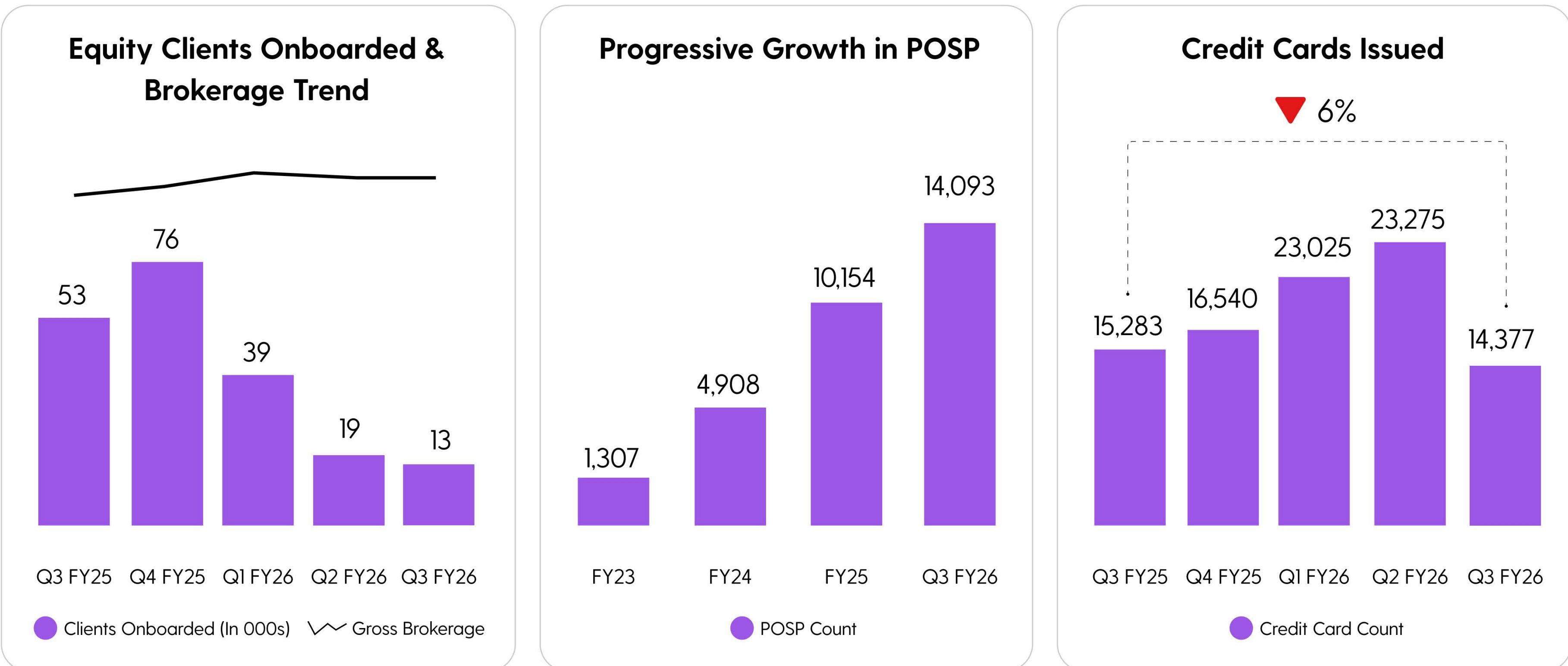


Array Of Financial Products For CBAs



Choice Connect

Choice
The Joy of Earning



254K+

No. of Business Leads generated by CBAs

320+

CBA Trainings Conducted during the Quarter

6.6K+

CBAs Trained

6.9K+

CBAs received Payouts

Consolidated Financial Performance - Quarterly

Choice
The Joy of Earning

Particulars (₹ Lakhs)	Q3 FY26	Q3 FY25	Y-o-Y Growth (%)	Q2 FY26	Q-o-Q Growth (%)
Revenue from Operations	30,336	20,934	44.91%	27,443	10.54%
Other Income	524	214	144.86%	967	(45.81)%
Total Income	30,860	21,148	45.92%	28,410	8.62%
EBITDA	11,701	6,169	89.67%	9,898	18.22%
EBITDA Margin	37.92%	29.17%		34.84%	
EBIT	11,388	5,961	91.04%	9,502	19.85%
EBIT Margin	36.90%	28.19%		33.45%	
PBT	9,240	4,331	113.35%	7,441	24.18%
PBT Margin	29.94%	20.48%		26.19%	
PAT	6,562	3,074	113.47%	5,646	16.22%
PAT Margin	21.26%	14.54%		19.87%	

Consolidated Financial Performance - Quarterly

Choice
The Joy of Earning

Particulars (₹ Lakhs)	Q3 FY26	Q3 FY25	Y-o-Y Growth (%)	Q2 FY26	Q-o-Q Growth (%)
Revenue from Operations	30,336	20,934		27,443	
Other Income	524	214		967	
Total Income	30,860	21,148	45.92%	28,410	8.62%
Employee Benefit Expenses	8,758	6,551		7,722	
Finance Costs	2,148	1,630		2,060	
Depreciation and Amortisation Expenses	313	208		397	
Administrative and other Expenses	10,401	8,428		10,790	
Total Expense	21,620	16,817	28.55%	20,969	3.10%
PBT	9,240	4,331	113.39%	7,441	24.18%
Tax Expenses	2,678	1,257		1,795	
PAT	6,562	3,074	113.54%	5,646	16.22%
Other Comprehensive Income	(131)	168		(166)	
Total Comprehensive Income	6,431	3,242		5,480	

Consolidated Financial Performance - 9 Months

Choice
The Joy of Earning

Particulars (₹ Lakhs)	9M FY26	9M FY25	Y-o-Y Growth (%)
Revenue from Operations	81,242	65,738	
Other Income	1,824	924	
Total Income	83,066	66,662	24.61%
Employee Benefit Expenses	23,479	20,304	
Finance Costs	6,320	4,451	
Depreciation and Amortisation Expenses	989	573	
Administrative and other Expenses	29,308	26,600	
Total Expense	60,096	51,928	15.73%
PBT	22,970	14,734	55.90%
Tax Expenses	5,965	3,815	
PAT	17,005	10,919	55.74%
Other Comprehensive Income	(154)	354	
Total Comprehensive Income	16,851	11,273	

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

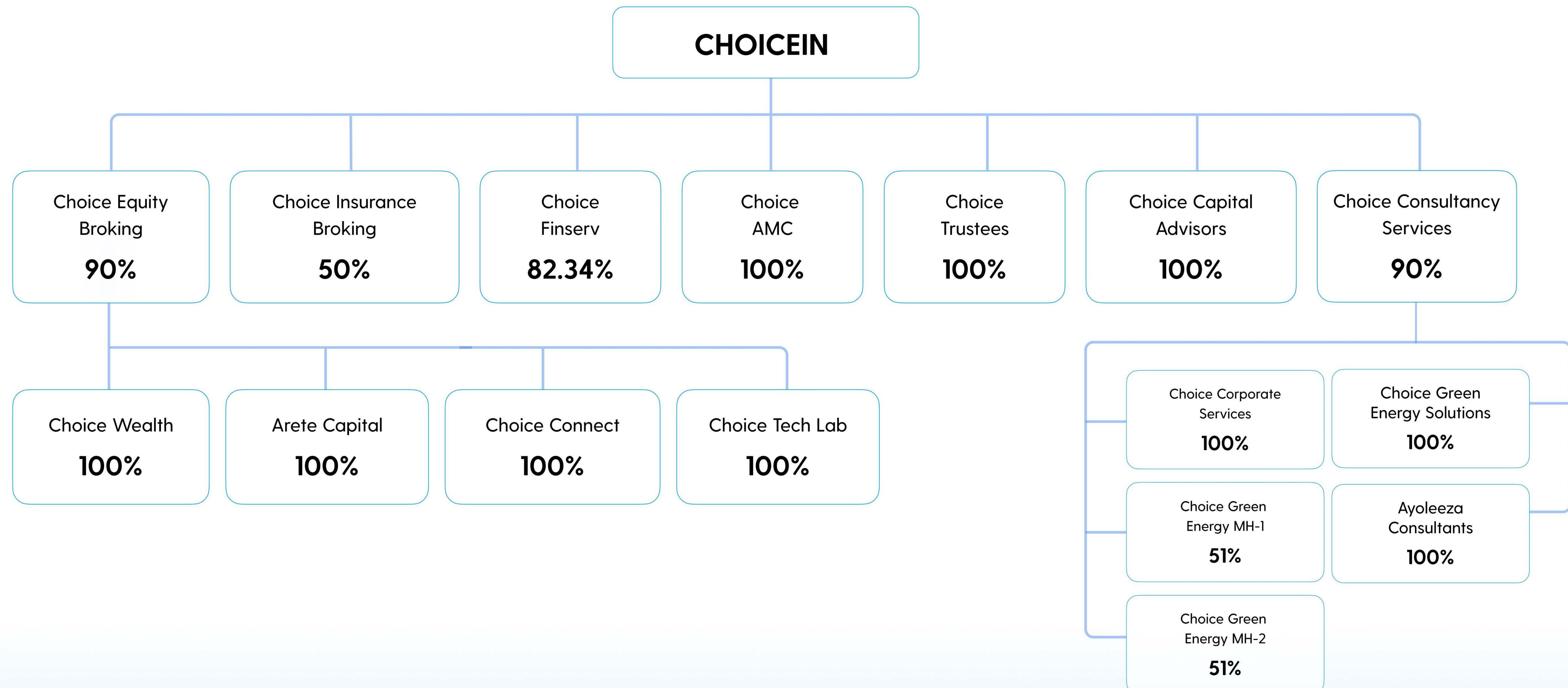
Audit Committee

Stakeholder Relationship Committee

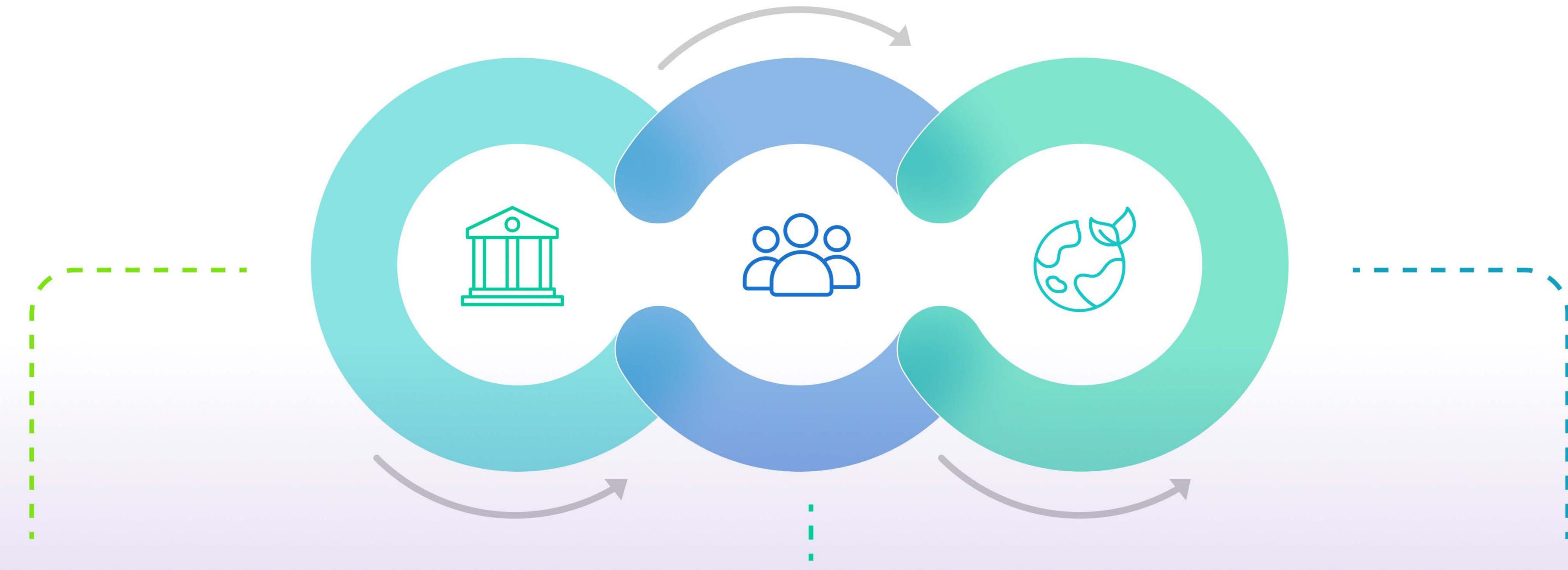
Nomination & Remuneration Committee

Risk Committee

Entity Structure



Environmental, Social and Governance



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.

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.

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.

Geographical Presence



Mumbai
Head Office

210

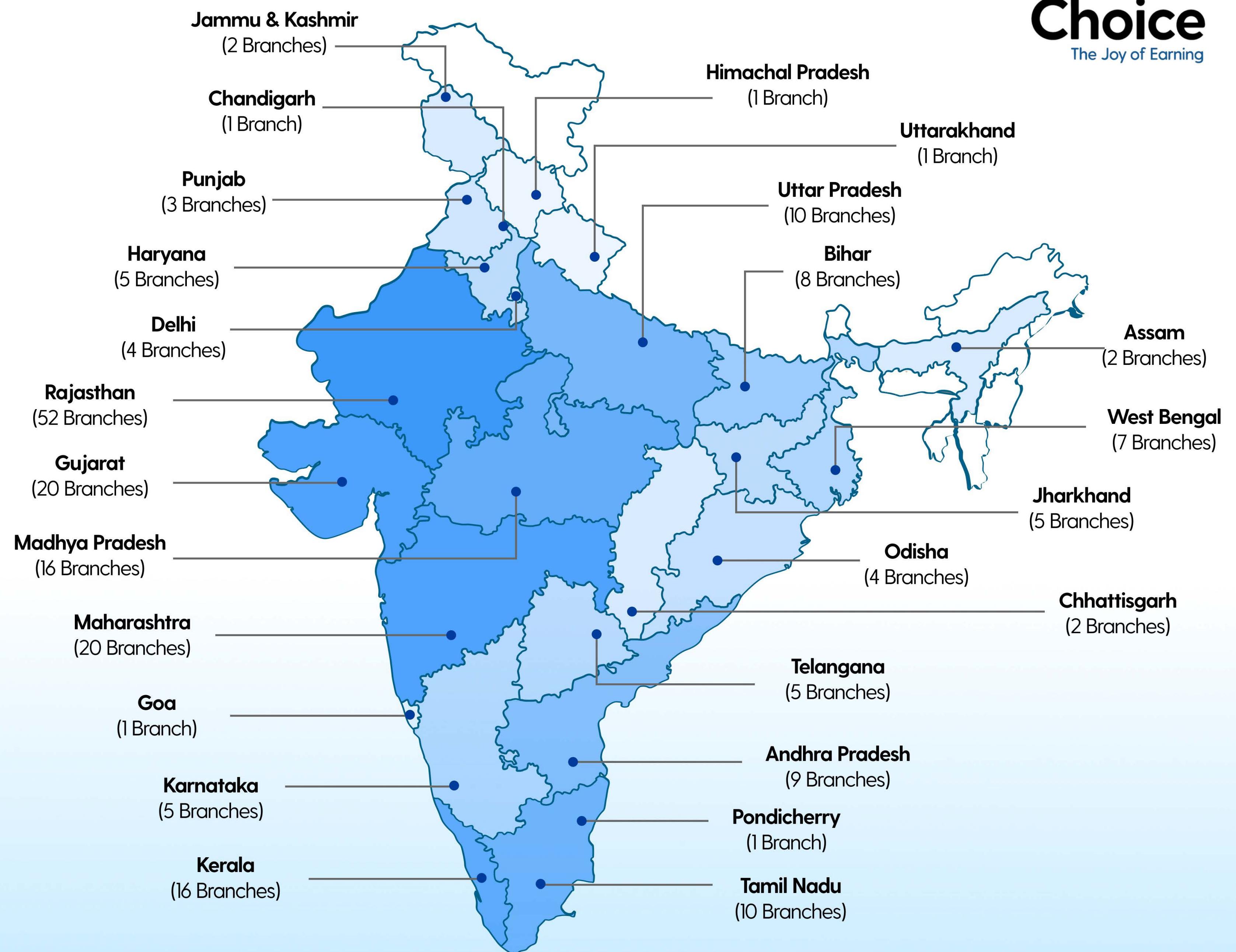
Branch Offices

47

Project Offices

25

States & UT



Media Presence

Extensive coverage by Television, Digital, Print and Social Media

Choice
The Joy of Earning

Offline Events



Ahmedabad



Delhi



Jaipur



Kolkata



Indore



Lucknow



Mumbai



Bhopal



Surat



Pune

News and Print Media



Social Media Presence



@ChoiceHQ

3,56,597 Followers



@ChoiceHQ

3,28,775 Followers



@ChoiceHQ_Social

17,405 Followers



@Choicehq_Social

50,619 Followers



@Choice-hq

30,340 Followers

Q3 FY26

350

Hours on various TV channels
covering Choice & our Analyst

Membership and Certifications

Registered across exchanges in India

Choice
The Joy of Earning

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