

REF: CIL/CC/09/2026-27

April 23, 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 Audited Financial Results of the Company for the Quarter and Financial Year ended March 31, 2026.

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

Q4 FY26 Earnings Presentation

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

Driving Excellence

Weaving India's Growth Story



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.

For further information, please contact

Choice International Limited

Sunil Patodia Tower, J B Nagar, Andheri East,
Mumbai - 400 099

Ayush Sharma

ayush.sharma@choiceindia.com

+91 22 6707 9999

Company Overview

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

Business Footprint & Expertise

Branch Offices

▲ 25

217

Project Offices

▼ 4

45

Clientele

▲ 0.3 Mn

1.5 Mn+

Choice Business Associates

▲ 14K

67K+

In-house tech experts

248

Team Strength

▲ 0.5K

5.5K +

Our Diversified Financial Offerings

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

Core Competencies

- PAN India Presence
- Institutional & Retail Research Desk
- Priority Sector Lending
- Government Partnerships
- Tech enabled operations
- Fintech Ecosystem with Human Touch

Financial Growth Snapshot (CAGR FY 21-26)

▲
45%

REVENUE

▲
59%

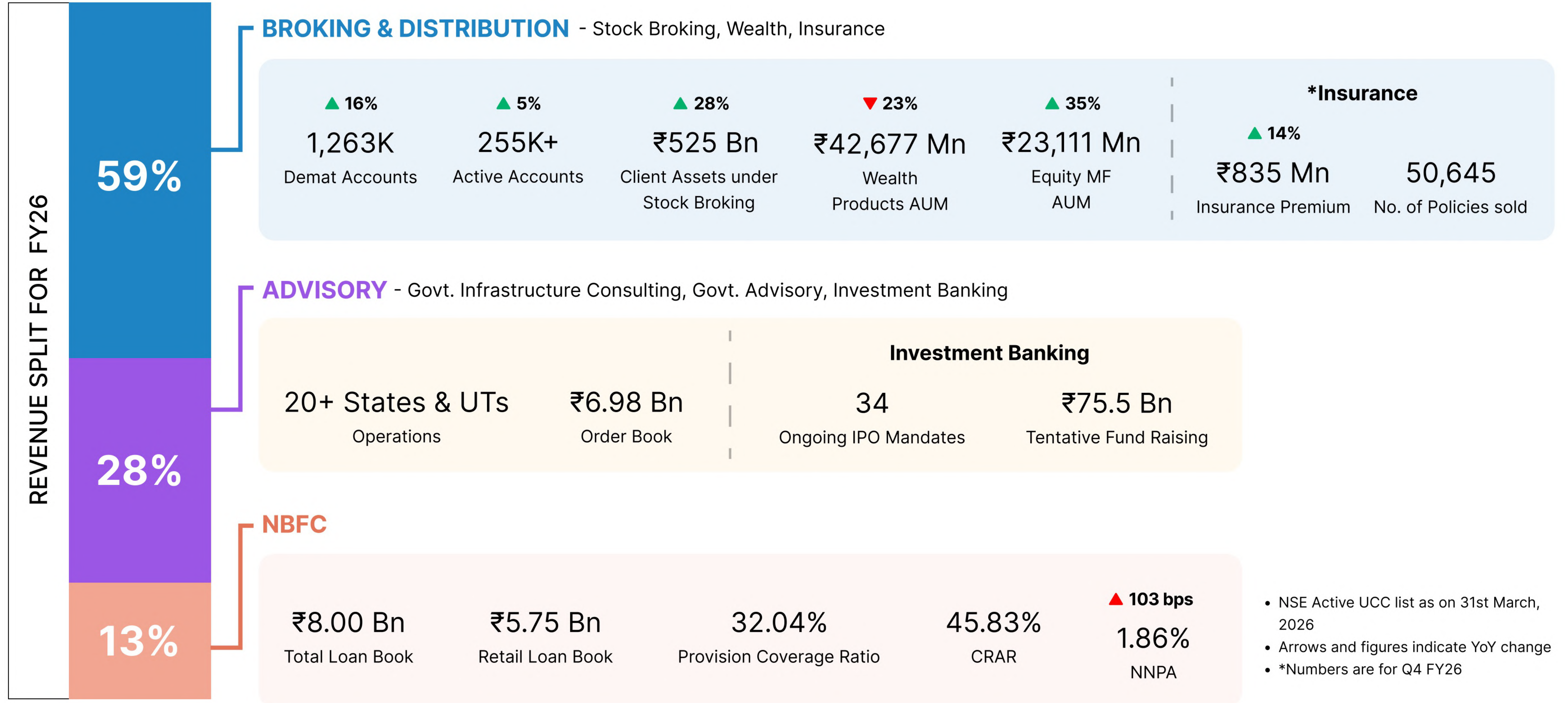
EBITDA

▲
70%

PAT

Key Highlights

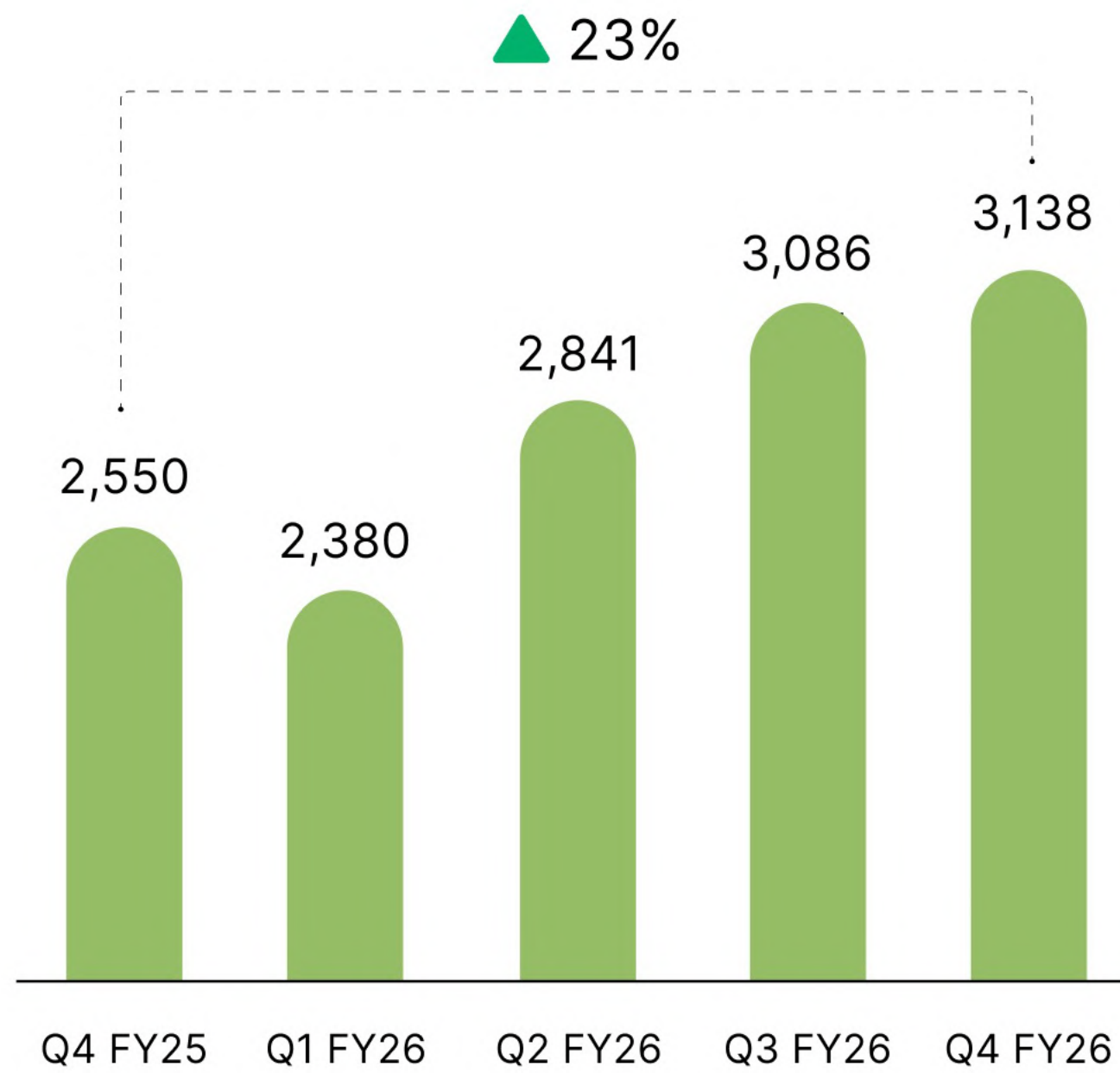
A diversified mix for sustainable business



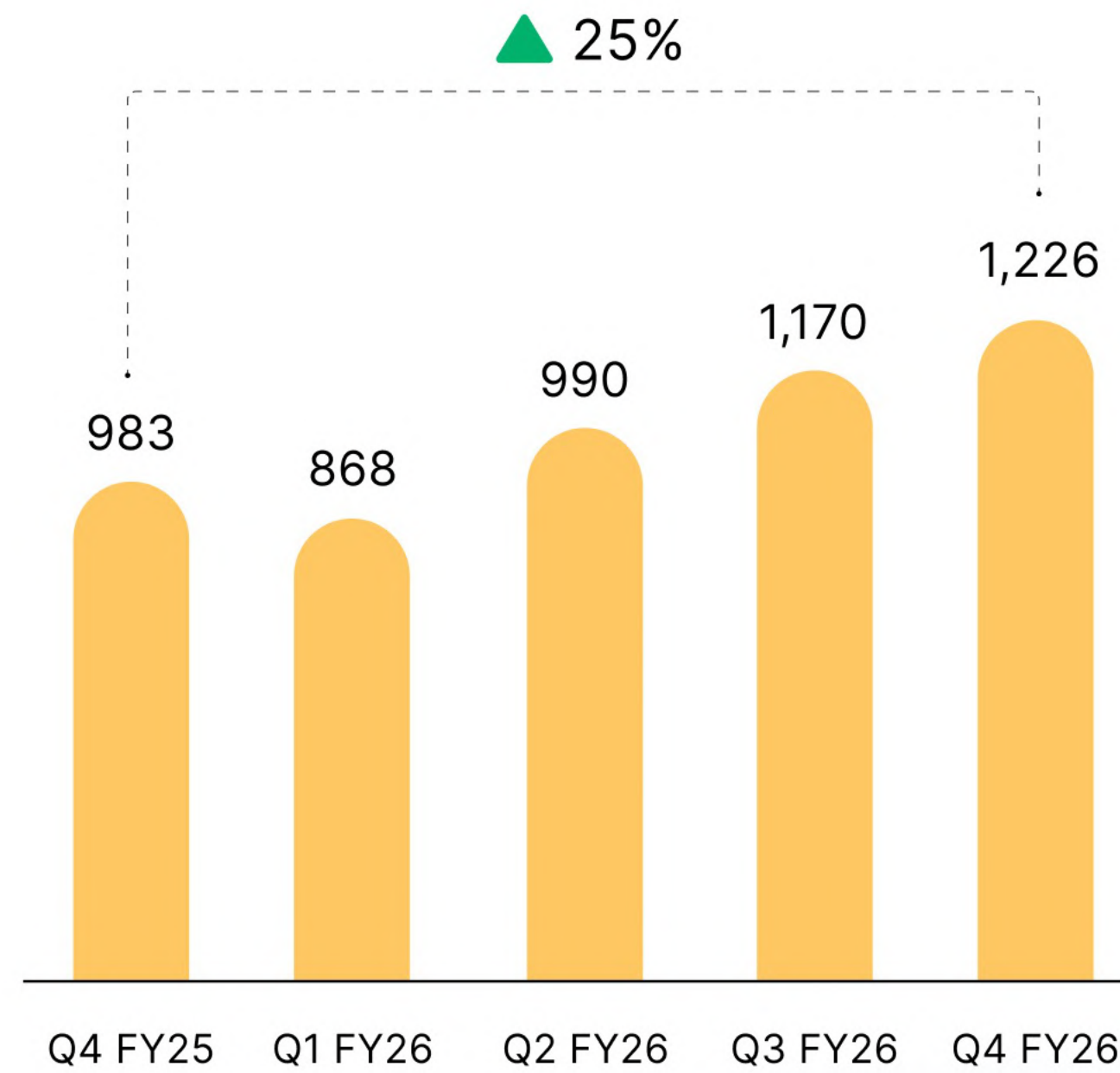
- NSE Active UCC list as on 31st March, 2026
- Arrows and figures indicate YoY change
- *Numbers are for Q4 FY26

Q4 FY26 Highlights

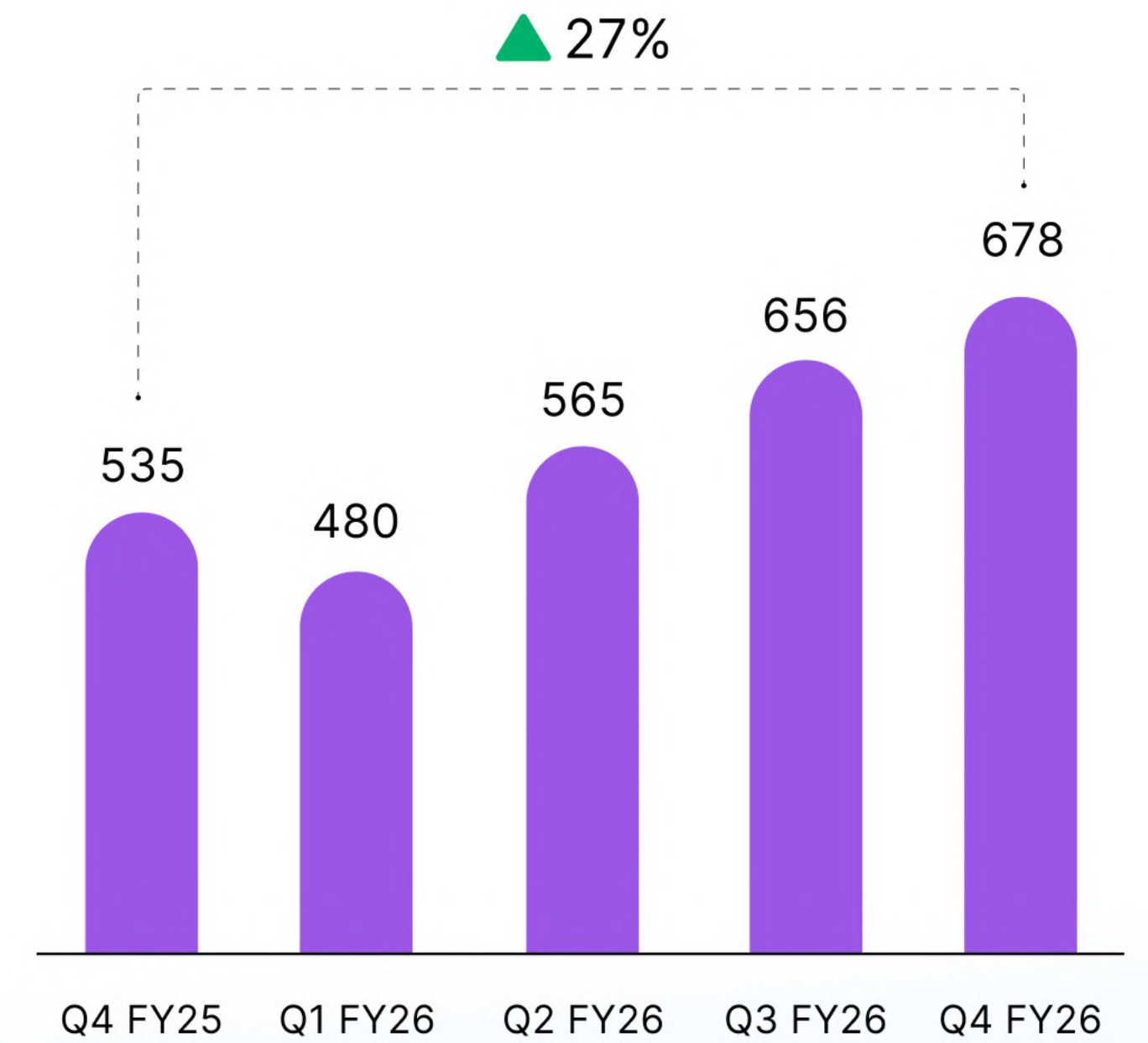
REVENUE (₹ Mn)



EBITDA (₹ Mn)



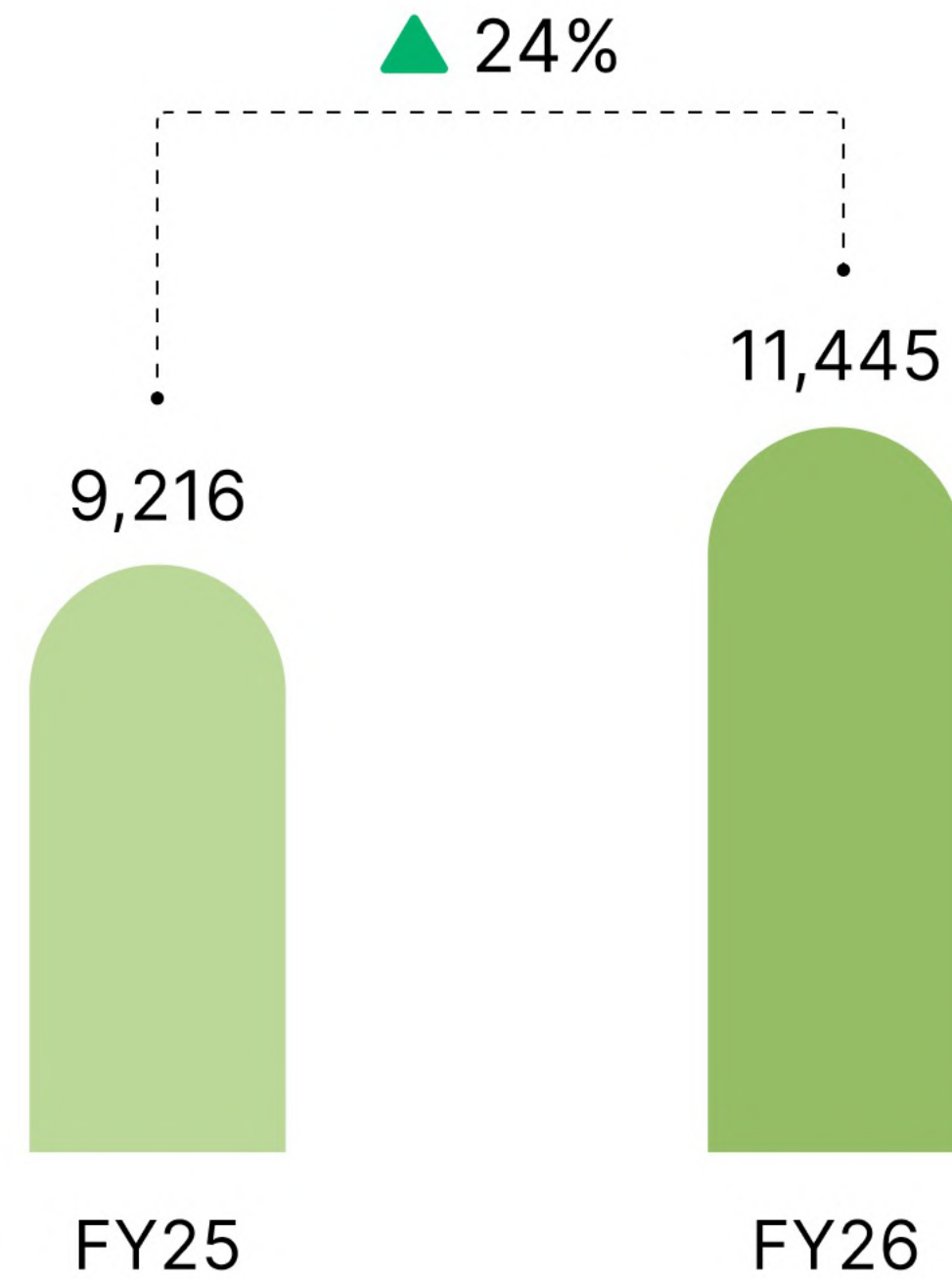
PAT (₹ Mn)



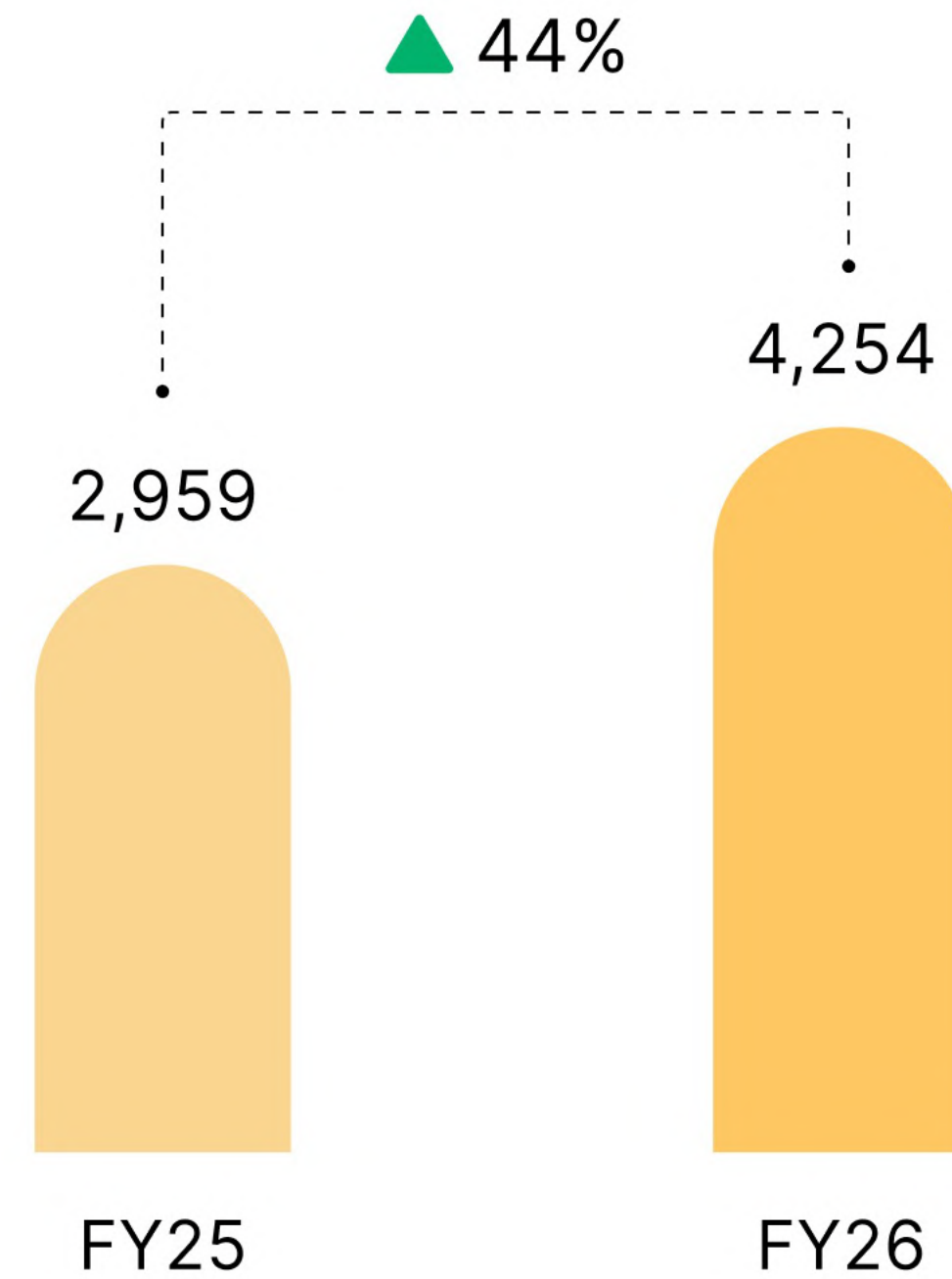
Arrows and figures indicate YoY change

FY26 Highlights

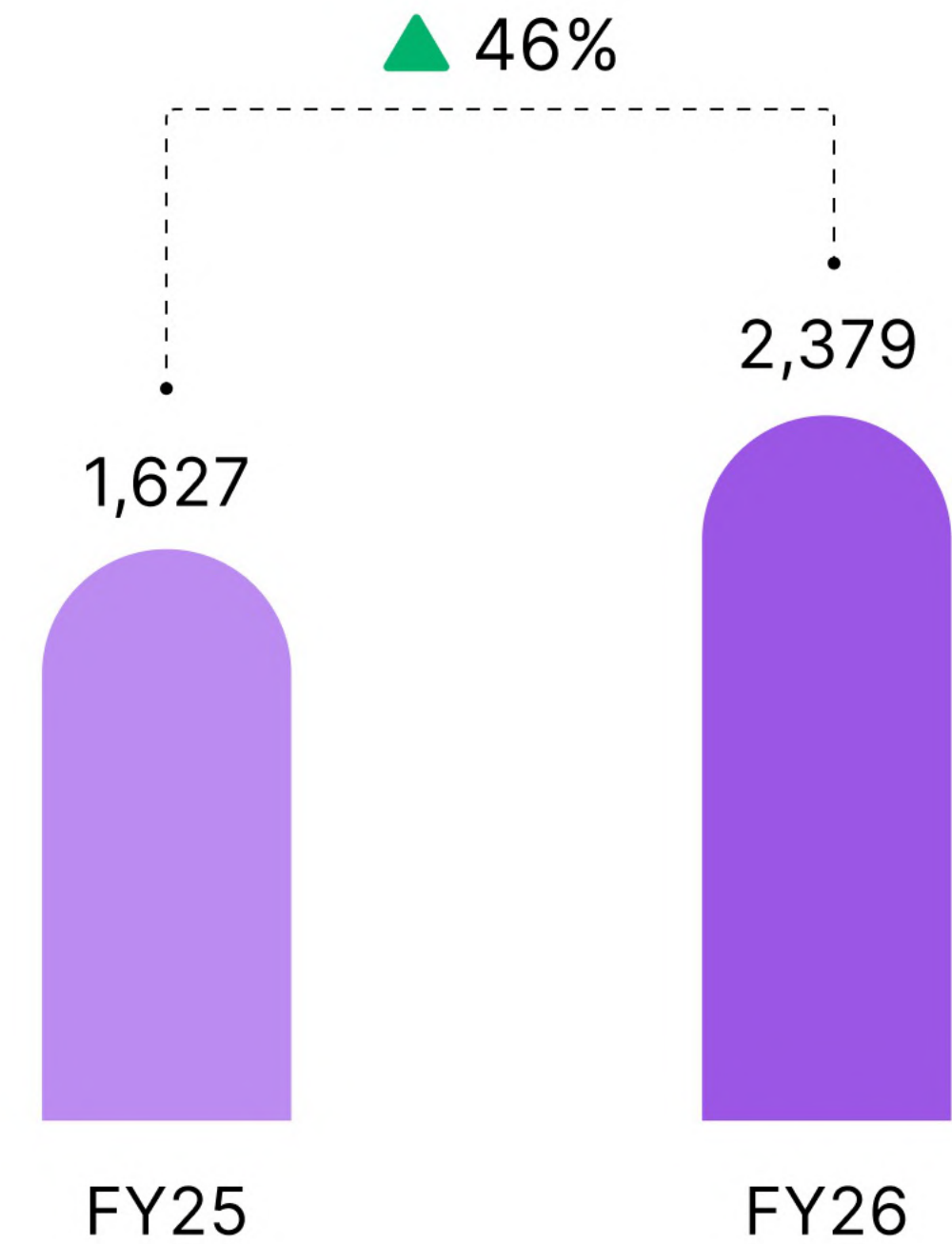
Revenue (₹ Mn)



EBITDA (₹ Mn)



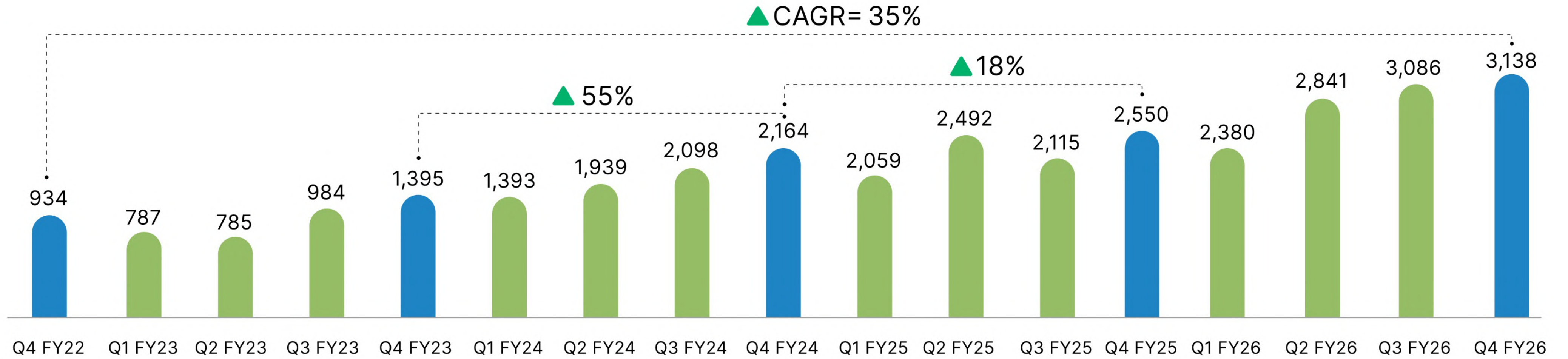
PAT (₹ Mn)



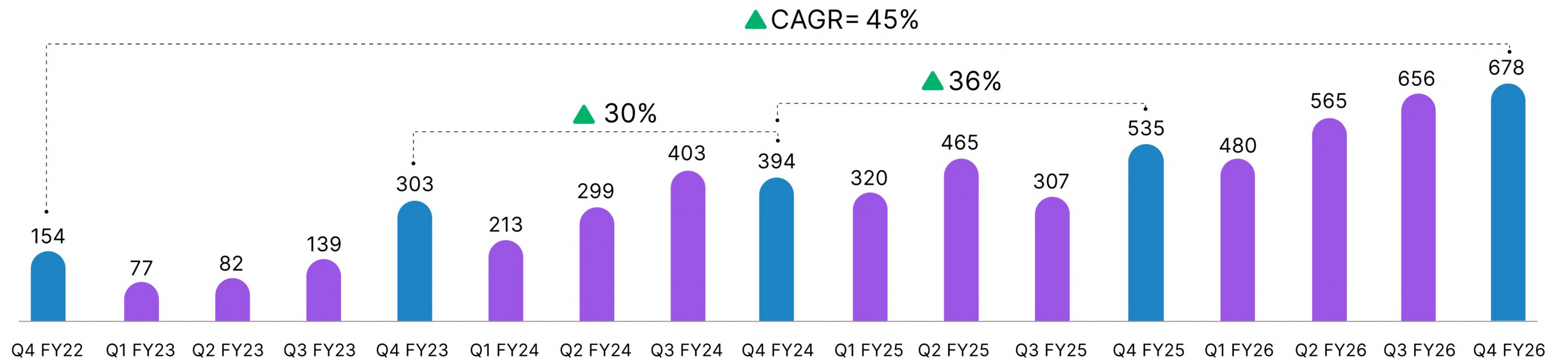
Arrows and figures indicate YoY change

Key Highlights

REVENUE (₹ Mn)

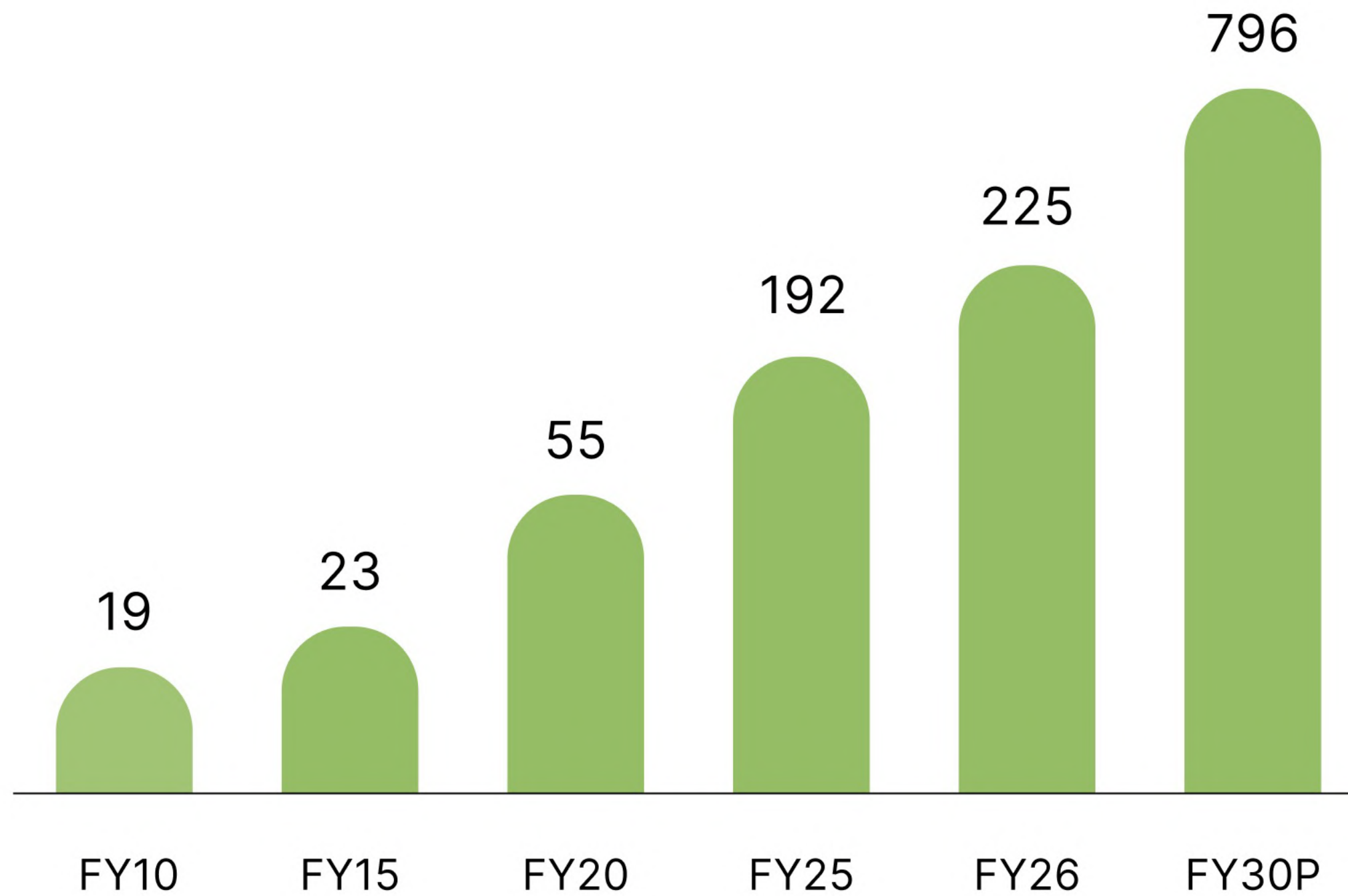


PAT (₹ Mn)

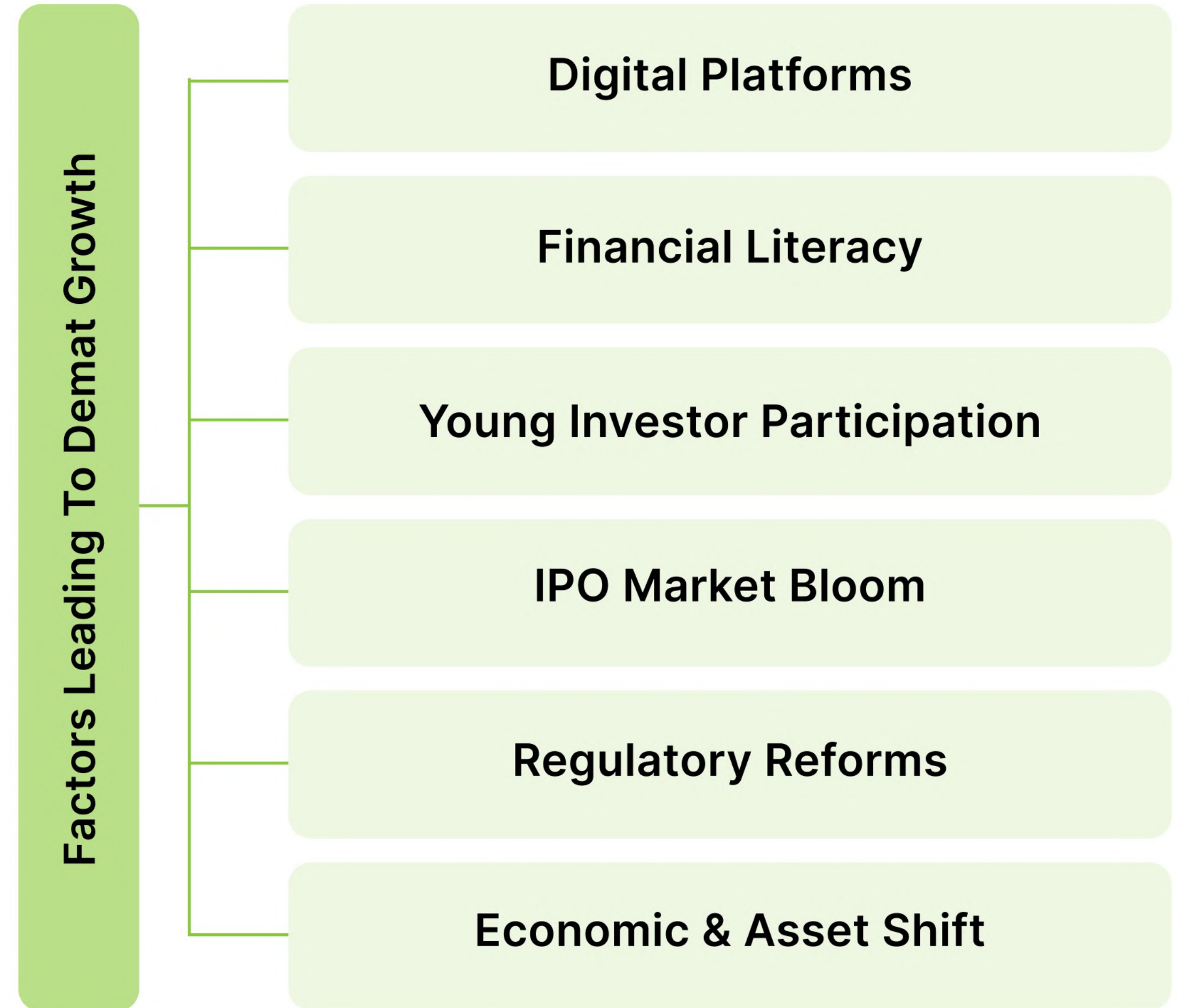


Stock Broking – Industry Overview

Growth Of Demat Accounts In India (In Mn)

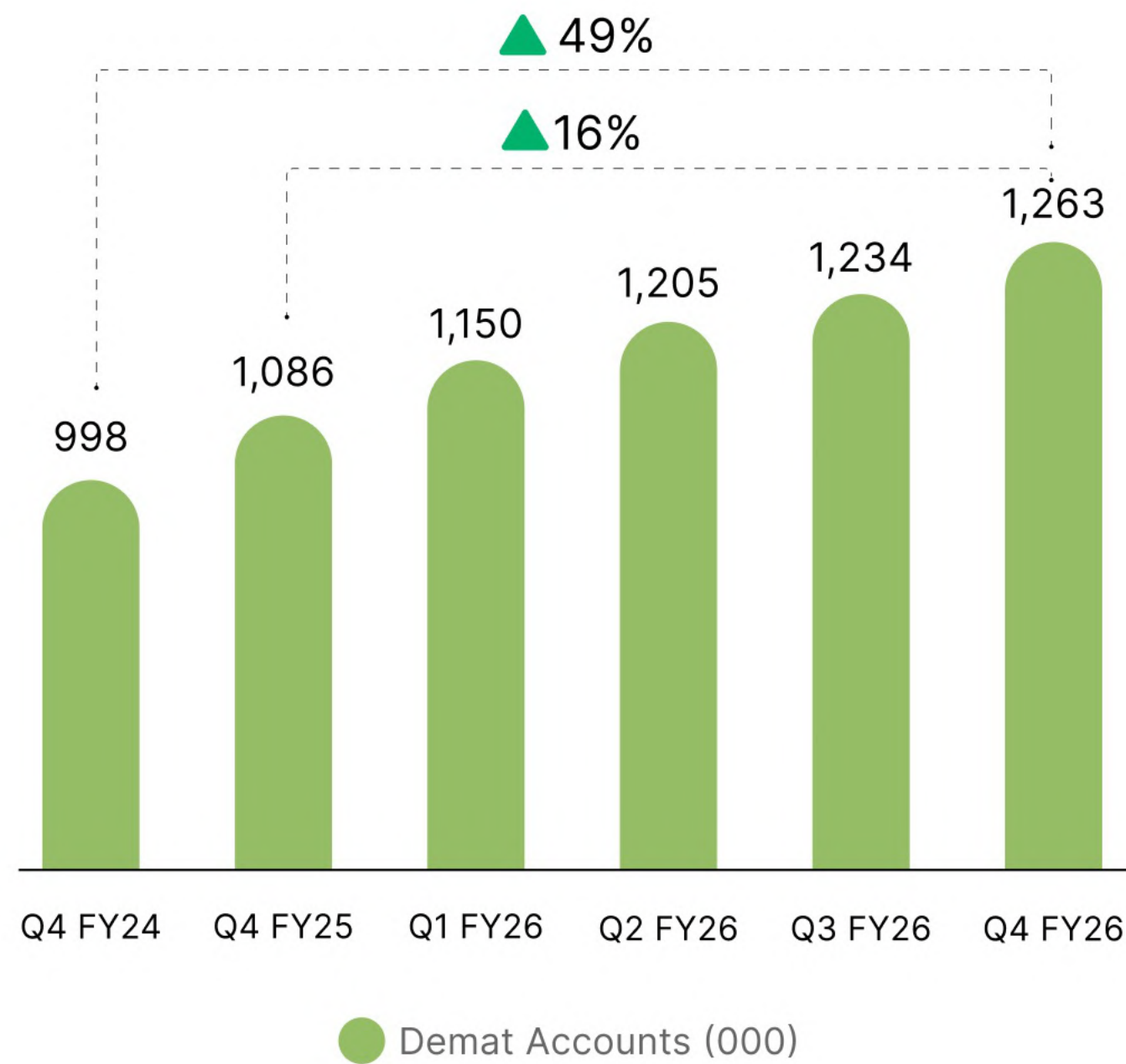


Source: CRISIL

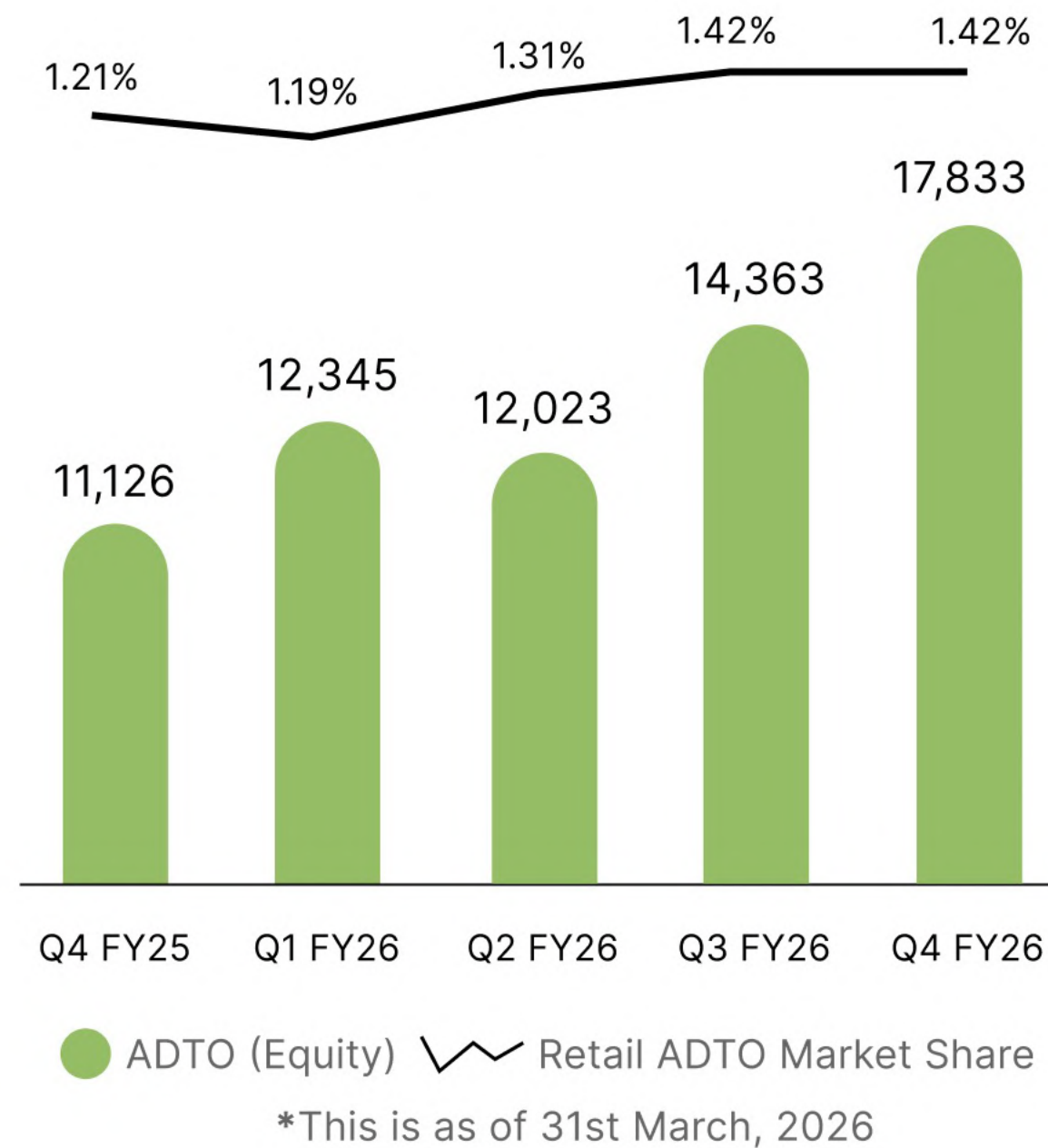


Expanding our PAN India reach and client demographic

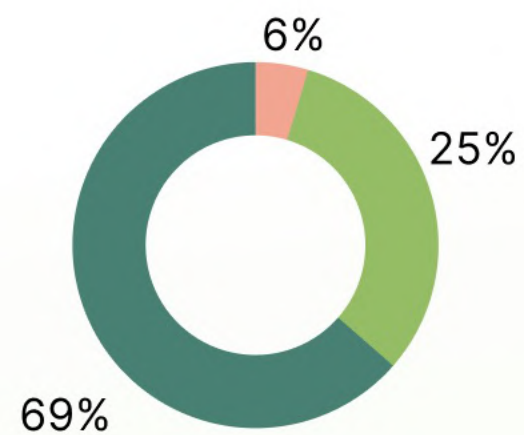
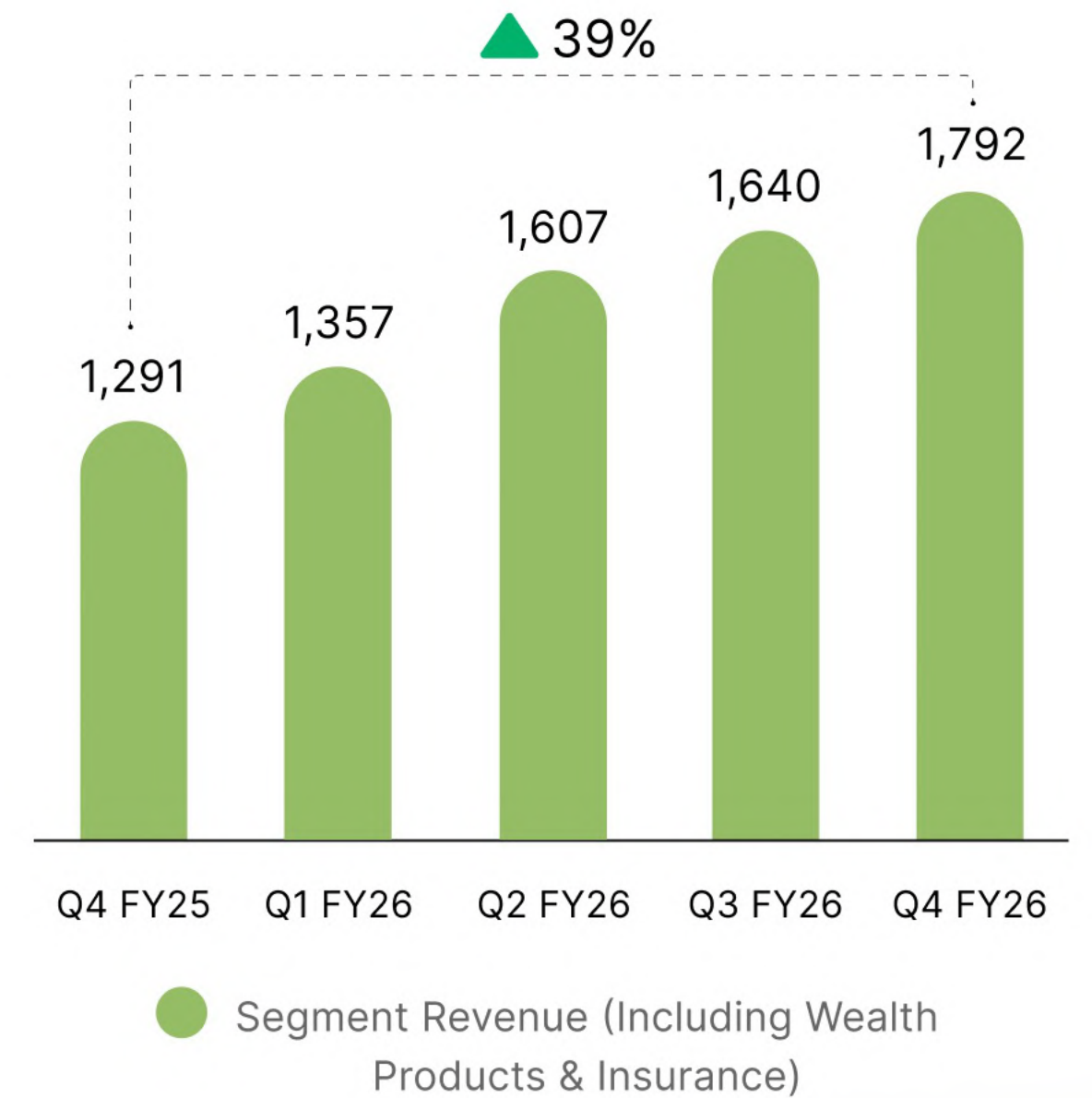
Steadily Increasing Client Base



Market Share & ADTO (₹ Mn)



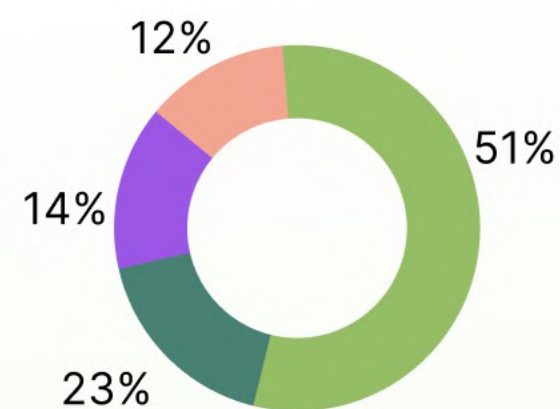
Broking & Distribution Segment Revenue (₹ Mn)



Increased Penetration In Unserved & Underserved Locations

Geographical Distribution of Clients

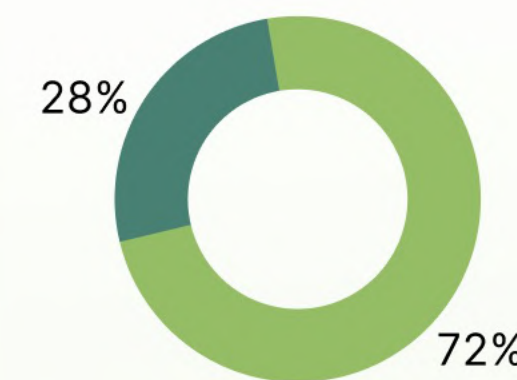
● Tier I ● Tier II ● Tier III & Below



Majority Young Clients With More Disposable Income

Age Group

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



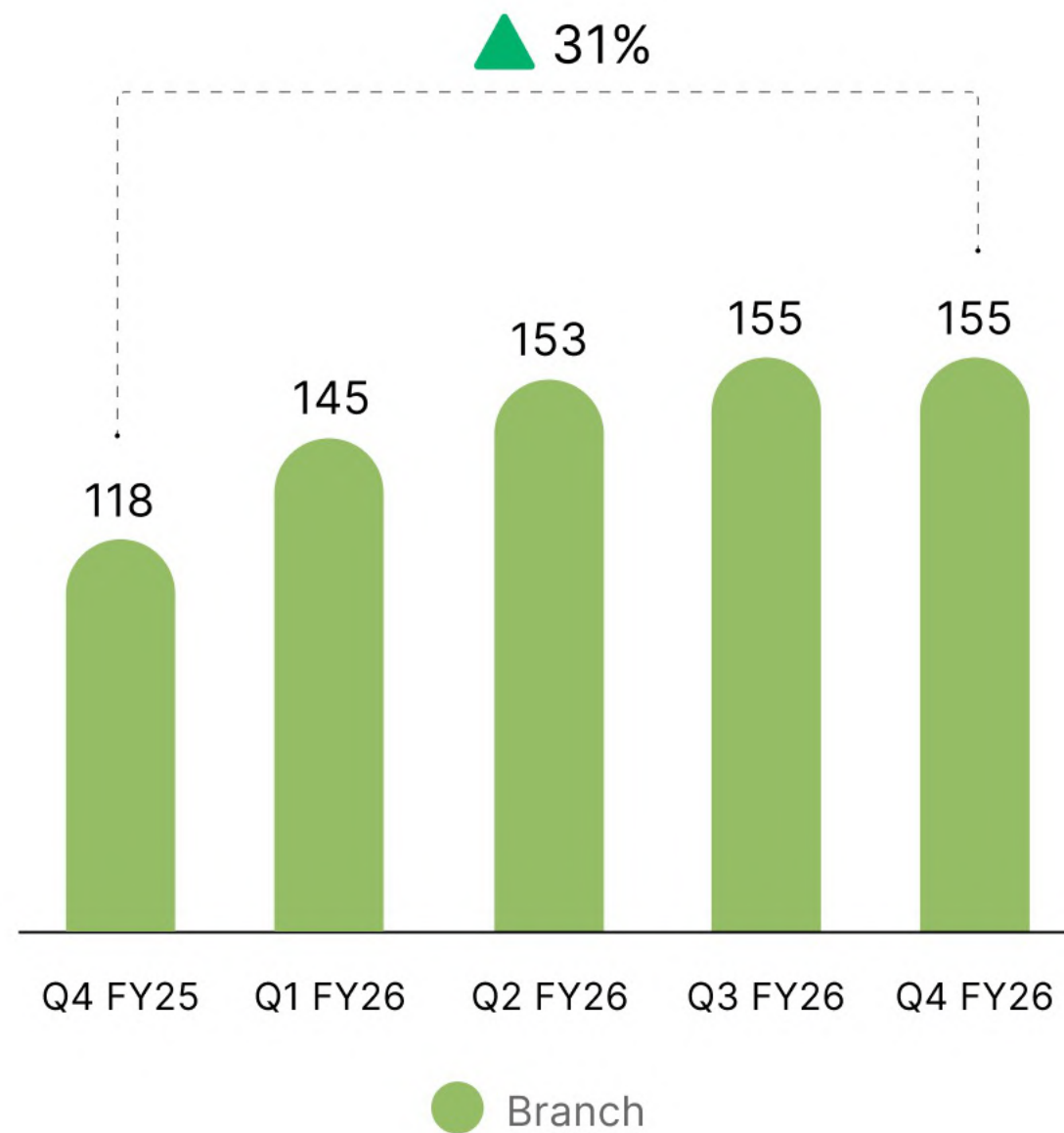
Rising Adoption Of Digital Platforms

Revenue Split

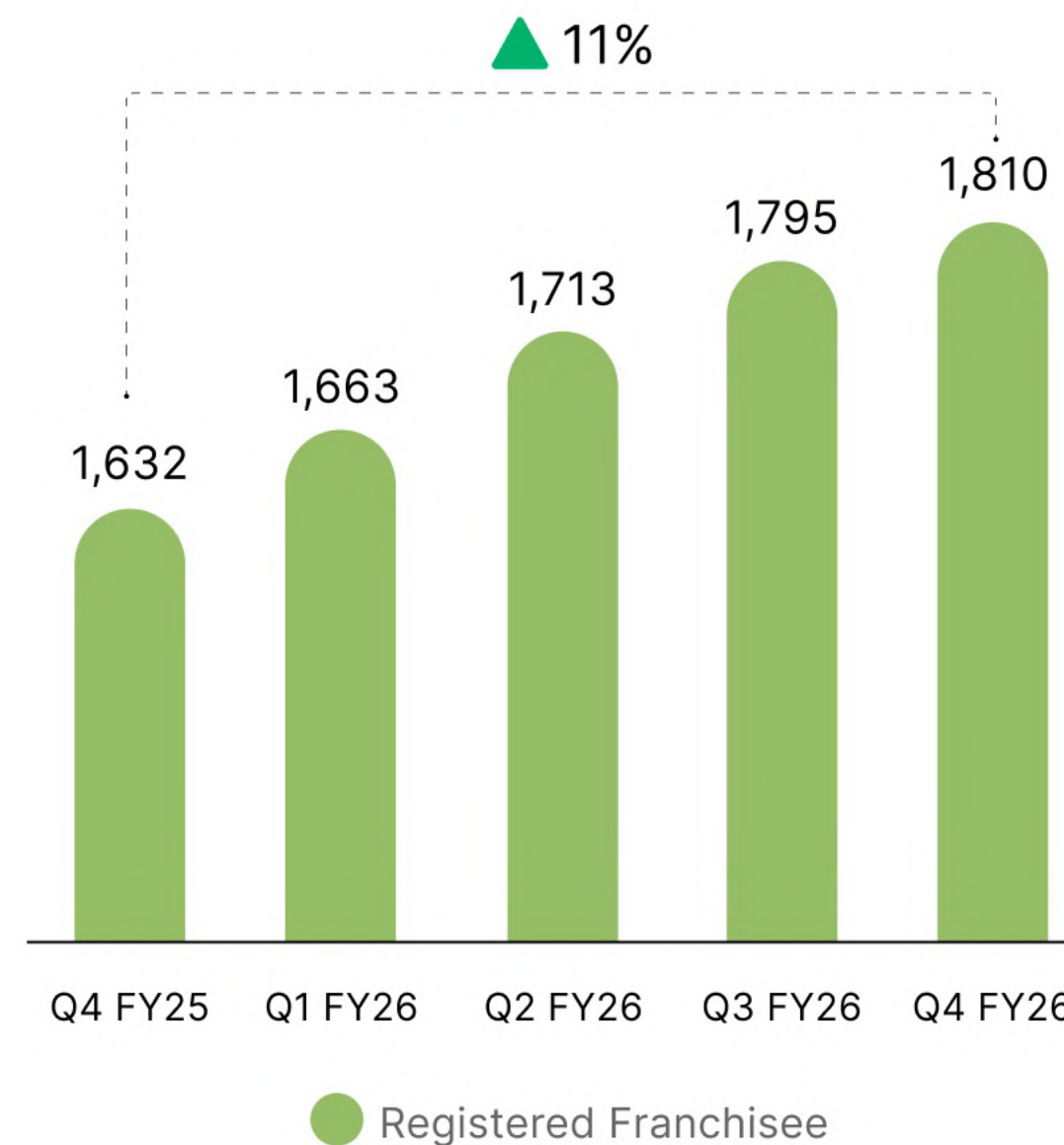
● Online ● Offline

Strengthening Touchpoints Through Expansion

Increasing Reach Through New Branches



Franchisee Network Expansion



Footprint Expansion with Long-Term Vision

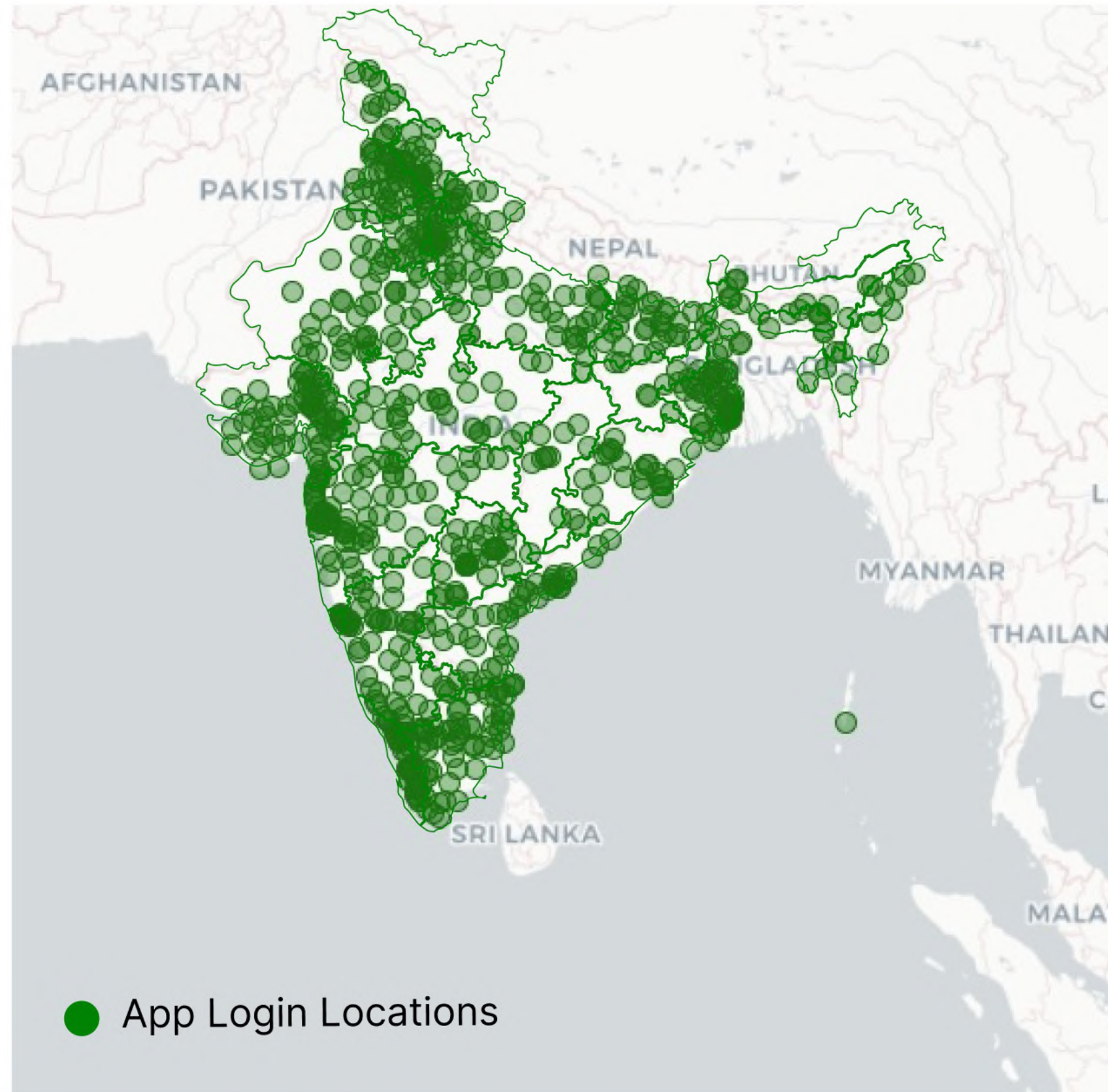
- In FY26, evolving market dynamics led to a shift in client preference towards service-driven brokers.
- To capture this opportunity, we strengthened our on-ground presence and enriched client outreach through data-led lead generation.

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



Establish presence in every district over the next 3 years.

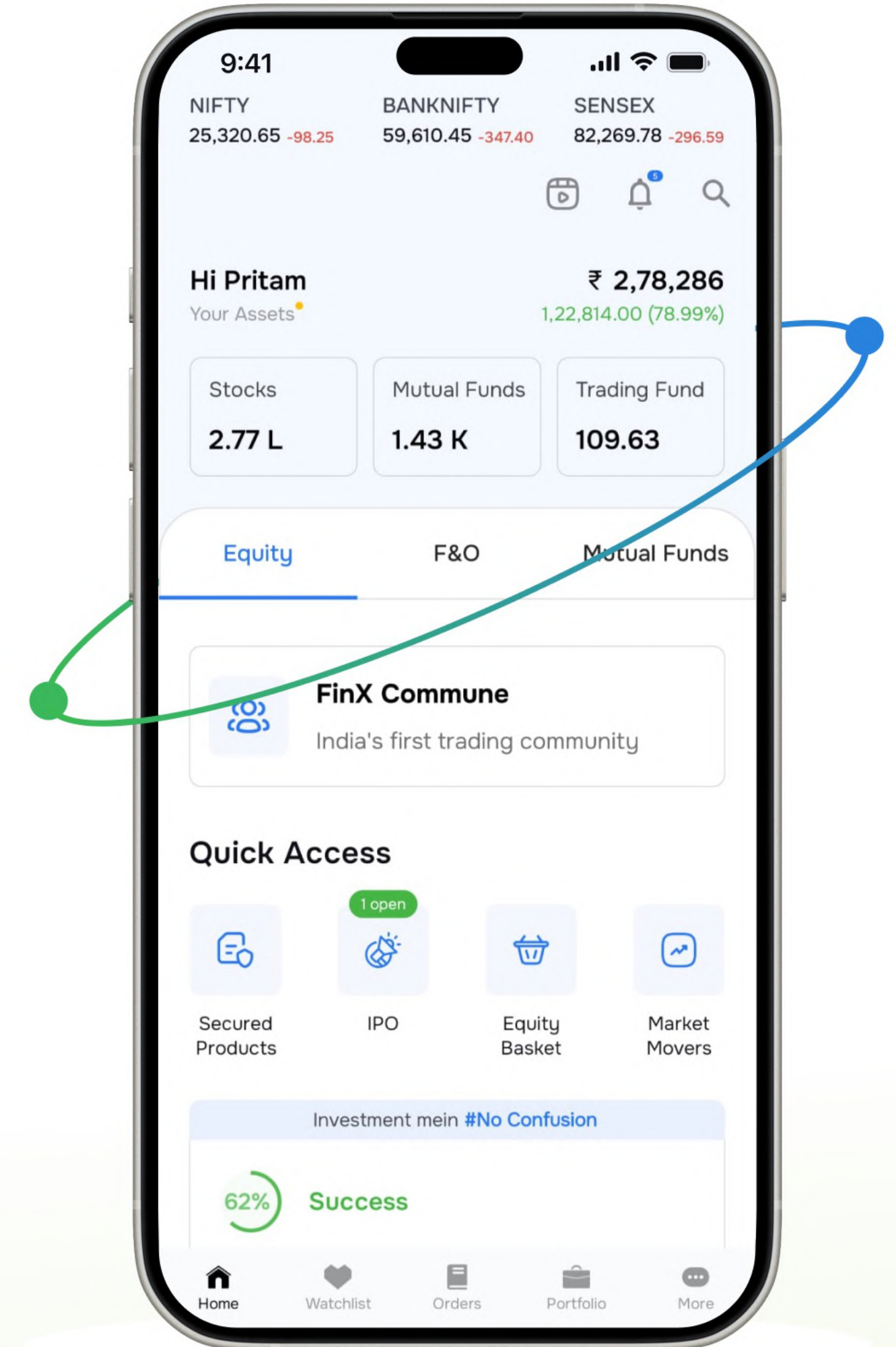
Stock Broking



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

25 Mn+
API requests
served per day

3.05 Mn+
App
Downloads



Engineering the Next-Gen Retail Investing Platform

Low-Latency Infrastructure × Curated Product Depth × Investor Education — Built for Compounding Engagement

01 INFRASTRUCTURE MOAT Institutional-Grade Trading Stack

- Migrated legacy OMS/RMS to new-age C++ architecture — serving 85% of users across North, West & East India
- Sub-millisecond execution, higher uptime, stable performance through peak-market loads
- Core APIs rebuilt for ultra-low latency

Outcome:

Foundation to scale active traders without re-platforming risk

02 PRODUCT DEPTH Expanding Beyond Equities

- NCD investing as a first-class experience — dedicated Company & Order pages
- Trending NCDs, live yield calculator, credit-rating gauge for instant decisions
- Users discover fixed-income opportunities contextually, without manual search

Outcome:

Revenue diversified beyond broking cycles

03 ENGAGEMENT FLYWHEEL Educate → Execute → Retain

- Choice Academy: structured, market-aligned curriculum embedded inside FinX
- Execution-focused modules convert learners into active users on the same platform
- Continuous UX refinement: credit-for-sale 80%→95%, off-market price updates, synced commodity averages

Outcome:

Lower CAC, higher LTV, stronger activation of New-to-Market cohorts

A client-first trading platform converting infrastructure depth, product curation & investor education into durable engagement and diversified revenue

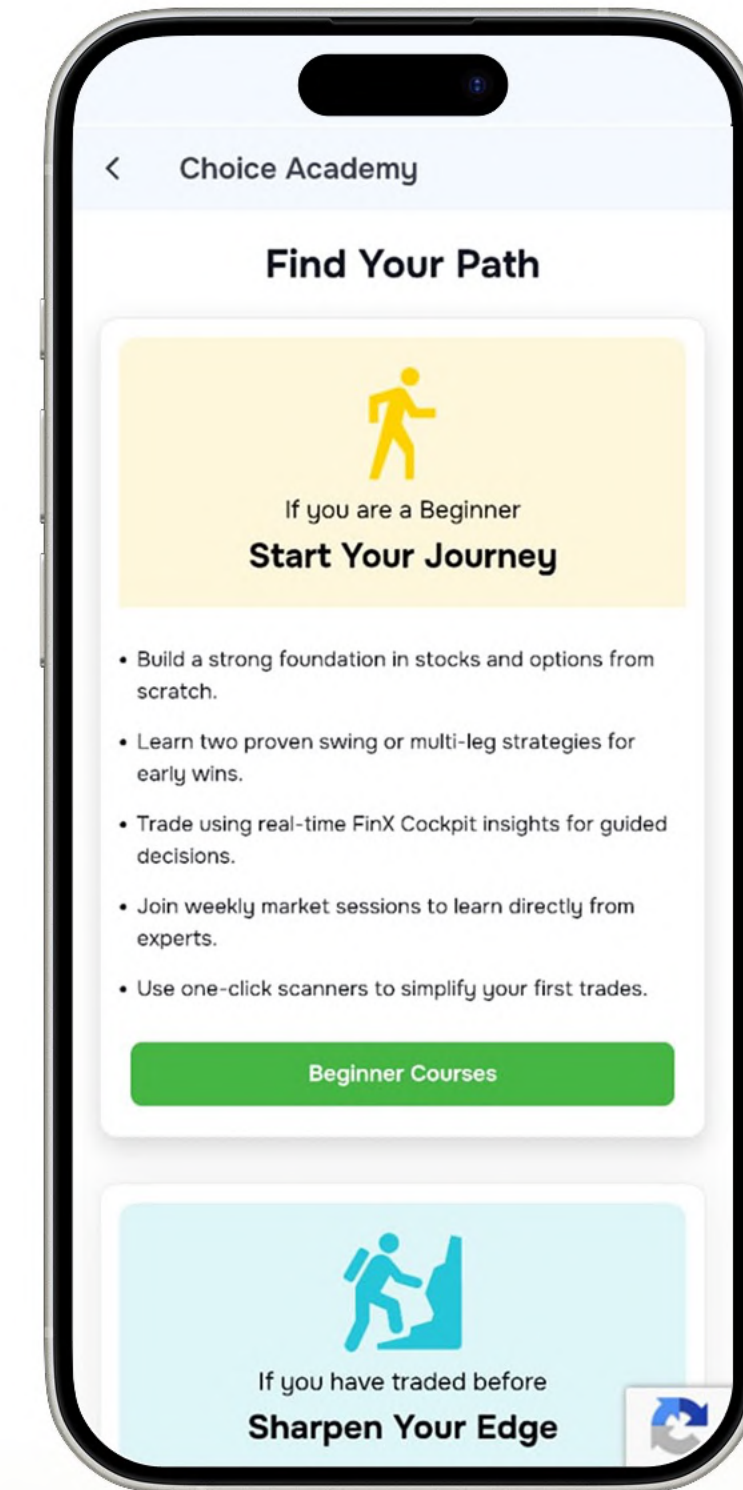
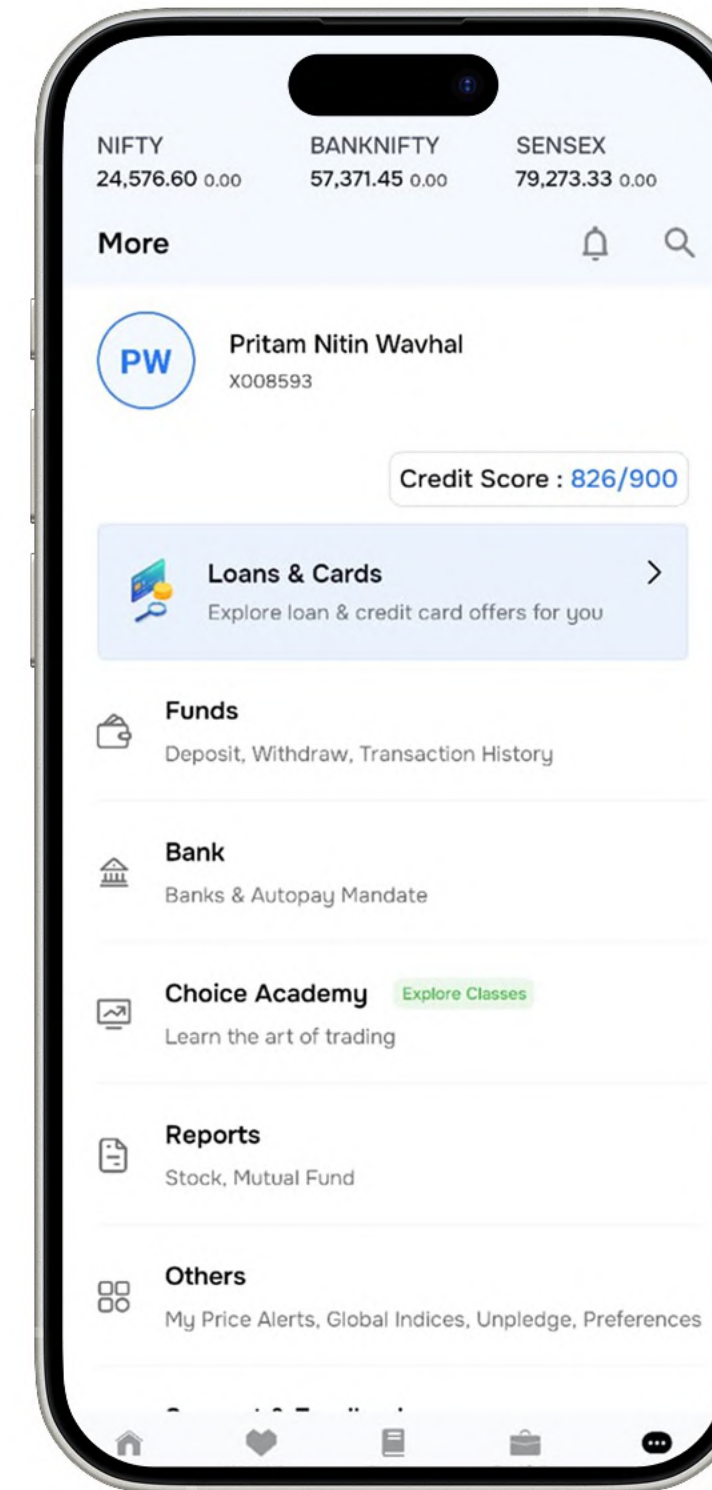
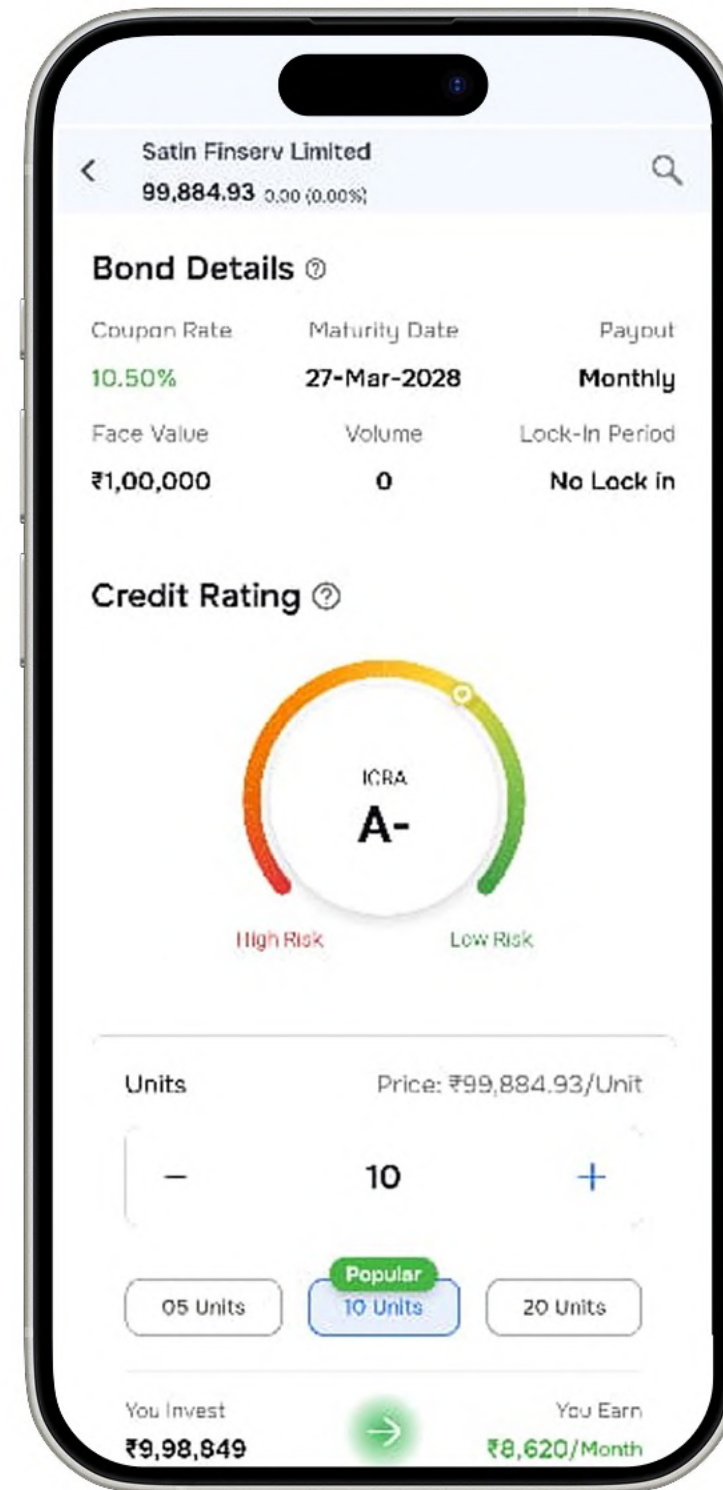
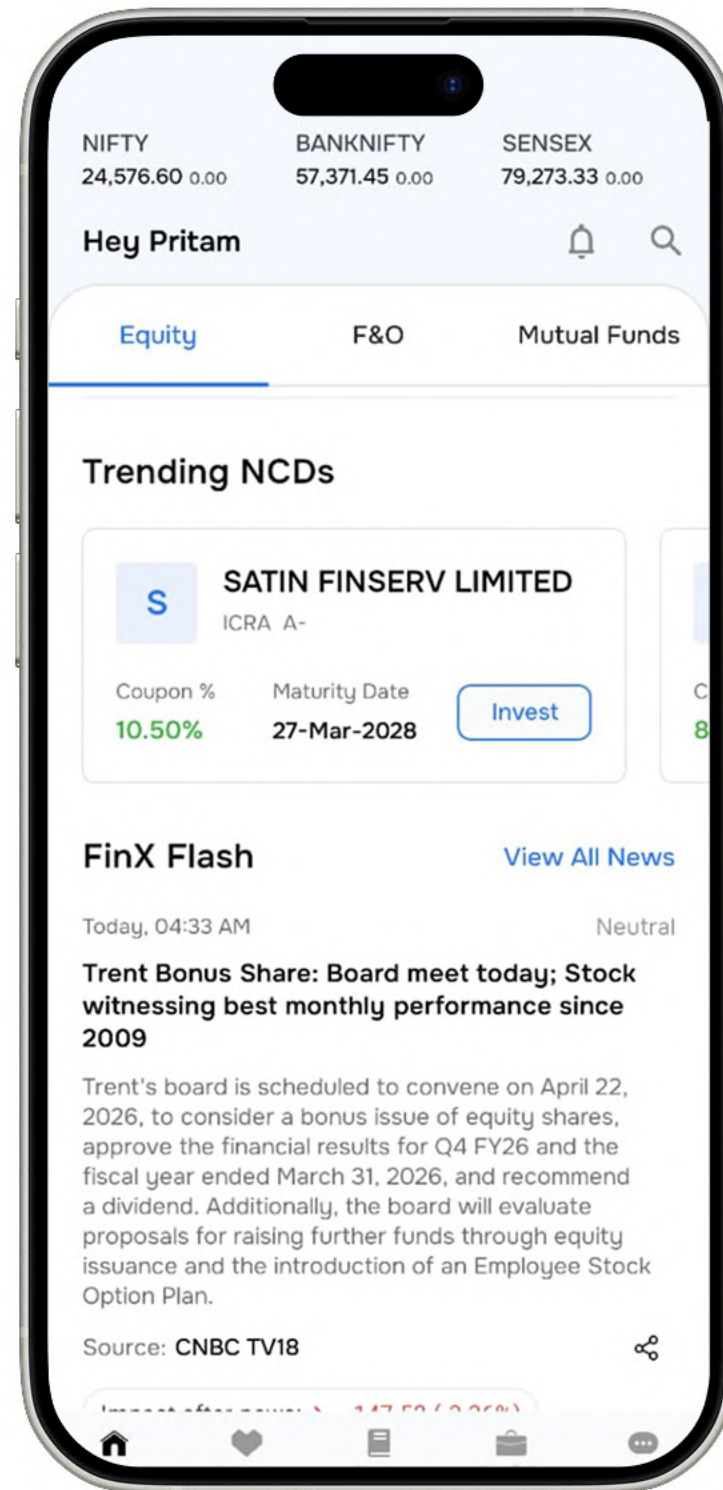
THE ROADMAP — ONE APP. EVERY WEALTH DECISION.

Unified Wealth View: AA-powered tracking of Stocks, MFs, AIFs, PMS, Bonds & Insurance — all inside FinX

Hyper-Personalised Intelligence: Behaviour-driven dashboards, alerts & recommendations — FinX as an advisory layer

Engineering the Next-Gen Retail Investing Platform

Low-Latency Infrastructure × Curated Product Depth × Investor Education — Built for Compounding Engagement



PRODUCT DEPTH
Expanding Beyond Equities

ENGAGEMENT FLYWHEEL
Educate → Execute → Retain

AI/ML for Enhancing Efficiency

Client-facing Intelligence + Organisation-wide Automation — Embedding AI Across the Choice Stack



"Choice AI": An Intelligent Investing Companion

- Vision — Embed AI across the FinX super-app for every asset class
- Evolving from static screeners to conversational intelligence for queries, IPOs, portfolio & stock insights
- Contextual touchpoints — deeper insights surfaced on the relevant screen
- Hybrid AI architecture with proprietary guardrails for advisory accuracy

Organisation-Focused AI Solutions

Onboarding Communication Optimisation

ML-driven channel mix and messaging — improved activation and first-transaction rates

AI Coding Adoption

AI-assisted code generation accelerating FinX releases and faster time-to-market for new features

Real-Time KYC & Signature Validation

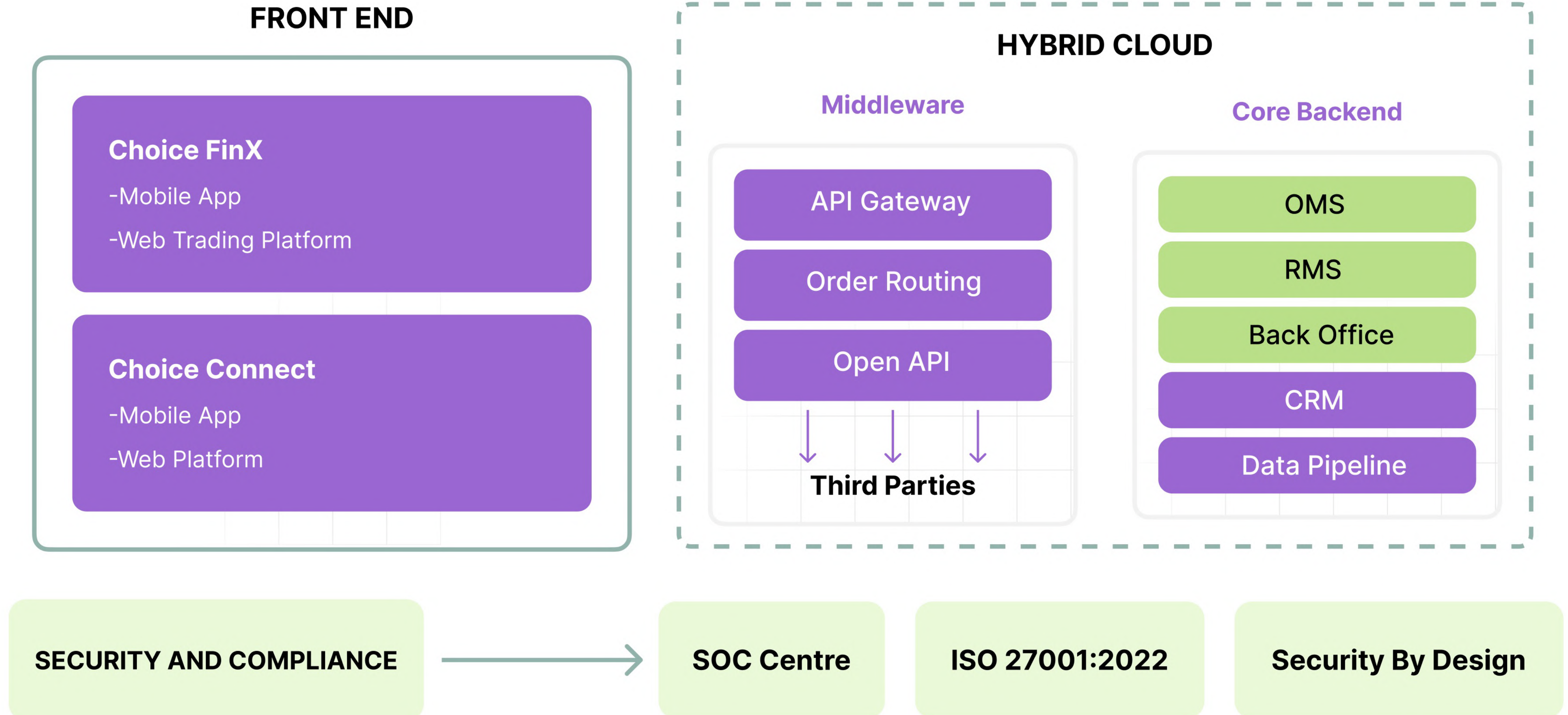
AI validation during onboarding — lower STP rejection rates, faster account activation

Data Analyst Agent

Data analytics agent enabling faster business decisioning across Broking, Wealth & Credit

AI as operating leverage — scaling service quality and client intelligence without scaling cost

Seamless collaboration, cutting-edge features



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**

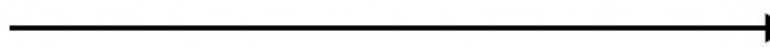
Financialization of Savings

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



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

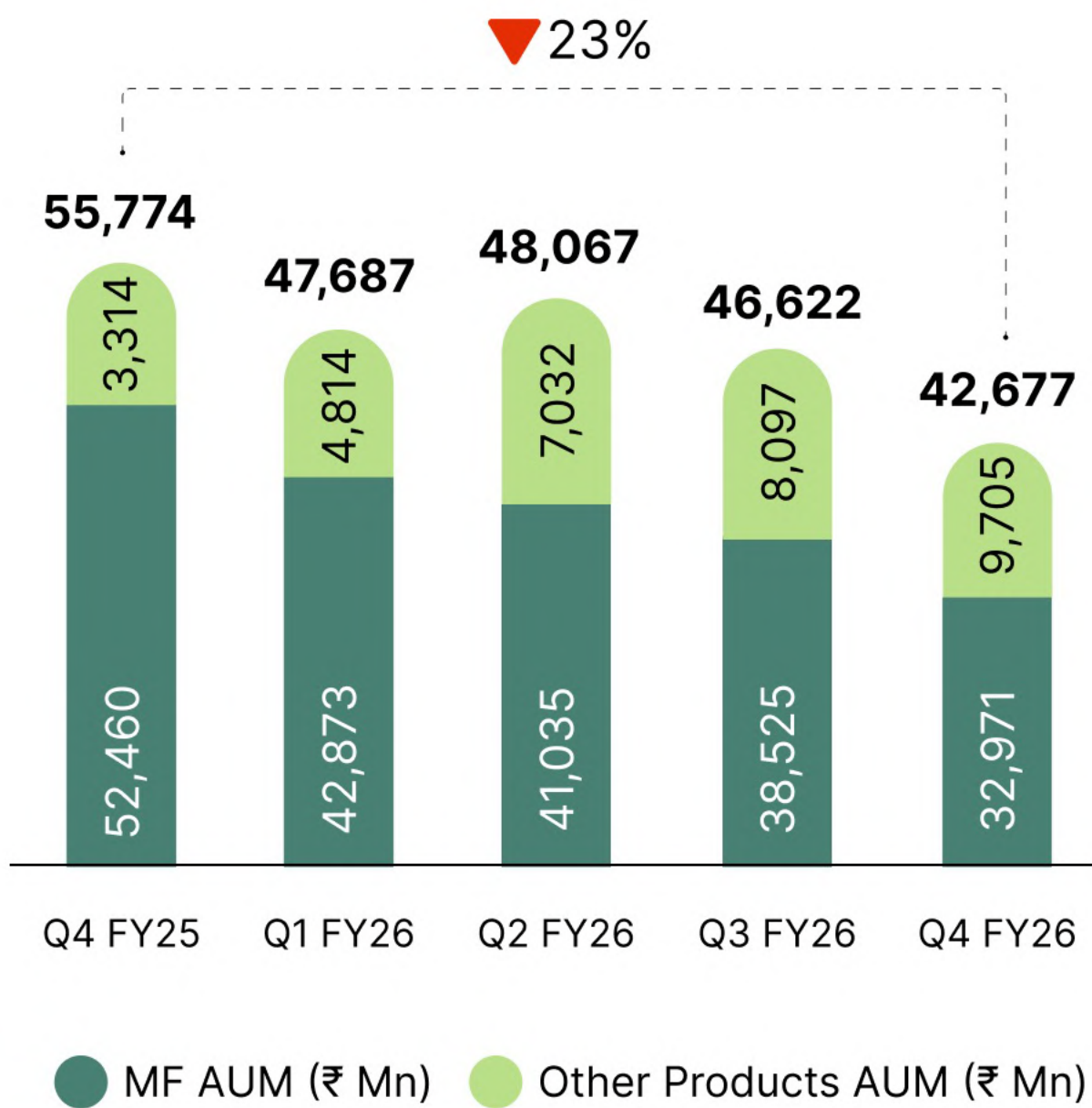
75% of B30 MF AUM is through intermediaries

Need support and guidance

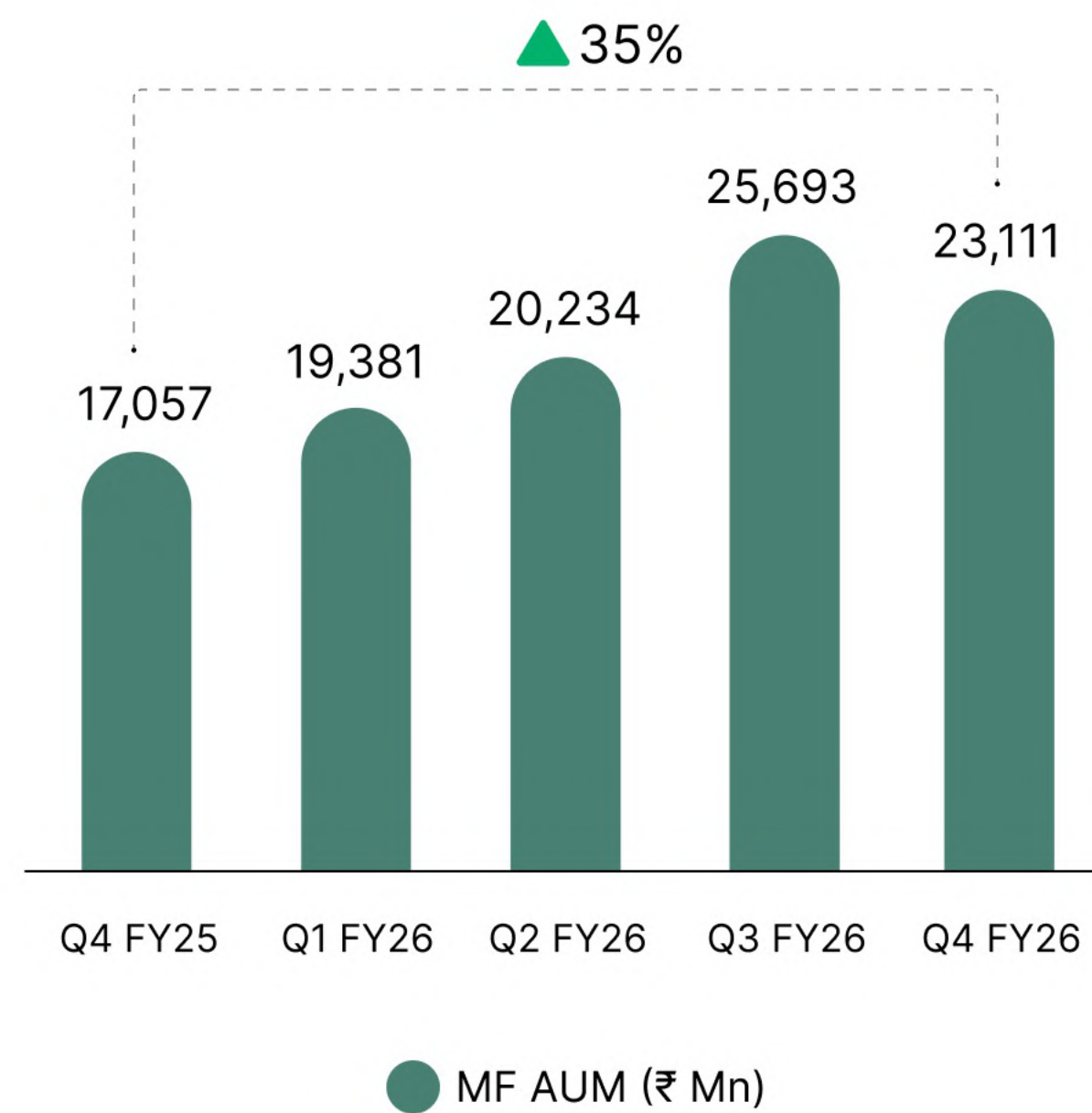
Wealth Distribution

Maximising growth of portfolio with a mix products

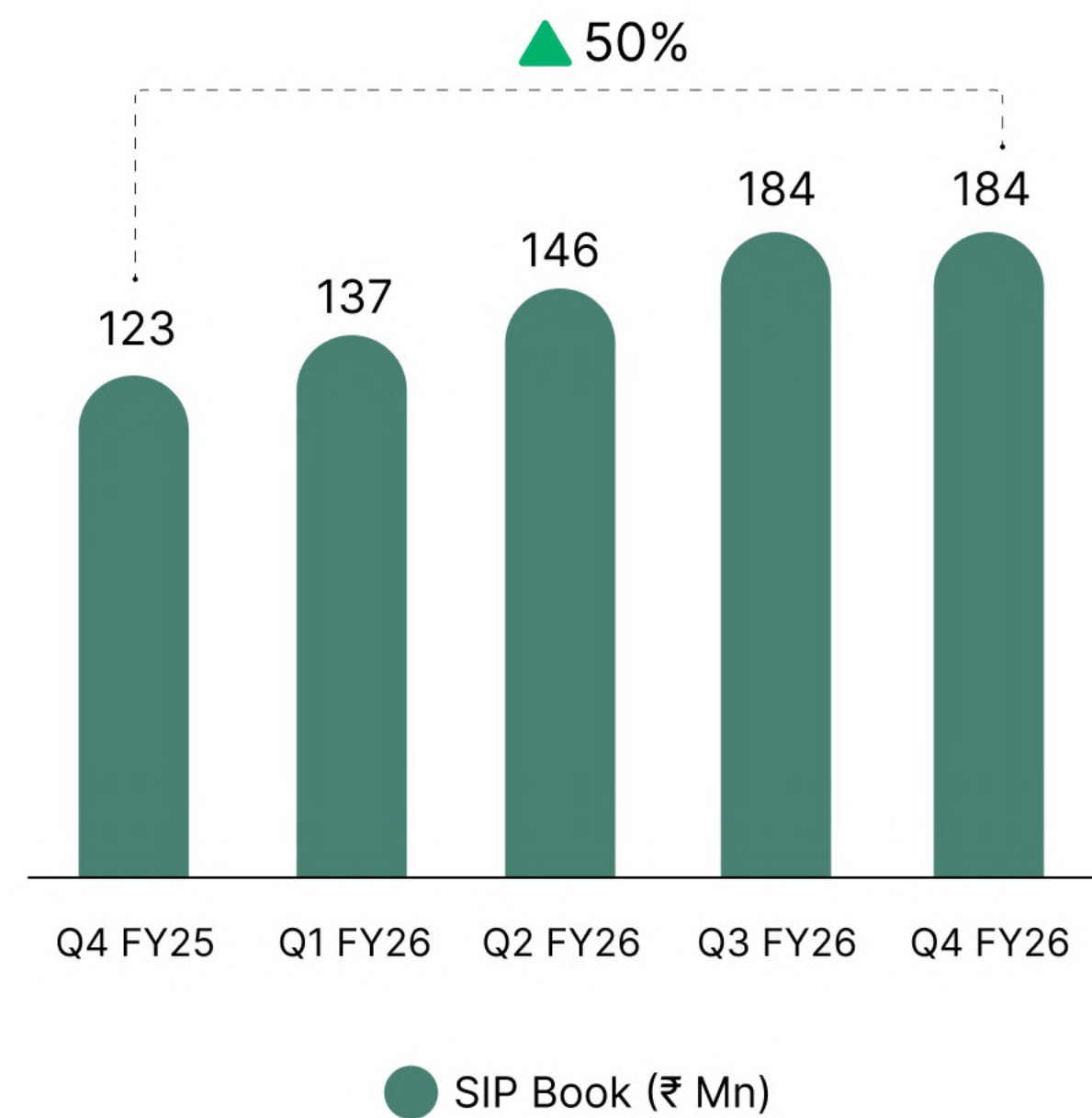
Overall Wealth Products AUM



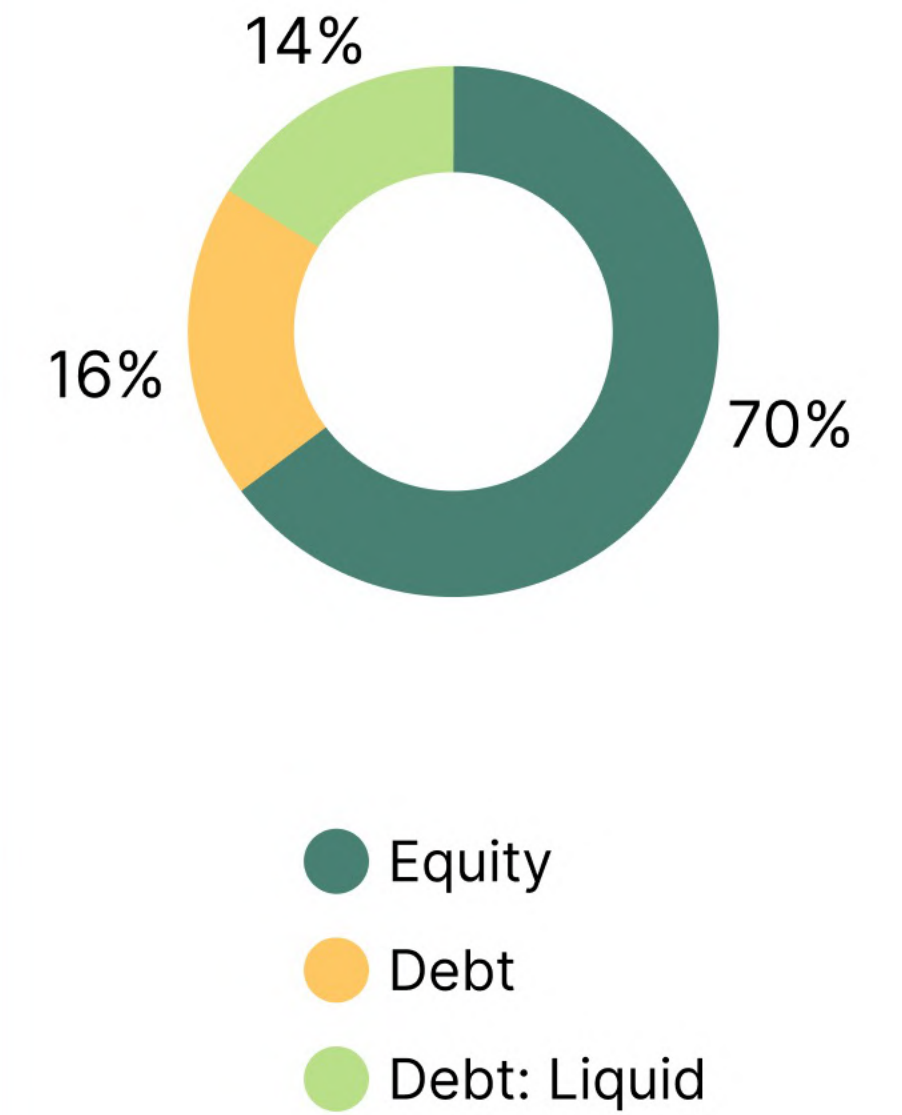
Equity MF AUM



Progressive Increase in SIP Book



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

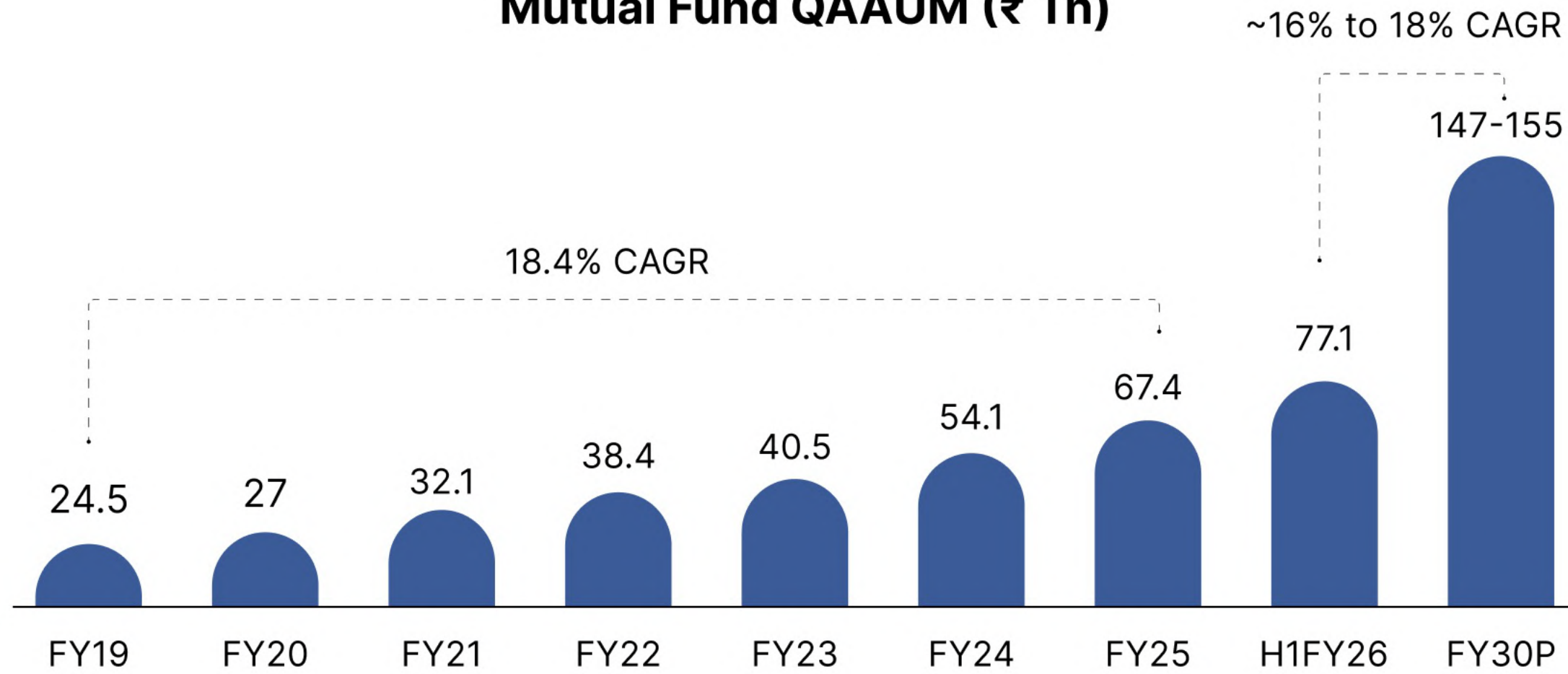
Cost-efficient growth channel by leveraging IPPB's physical and human infrastructure

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

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

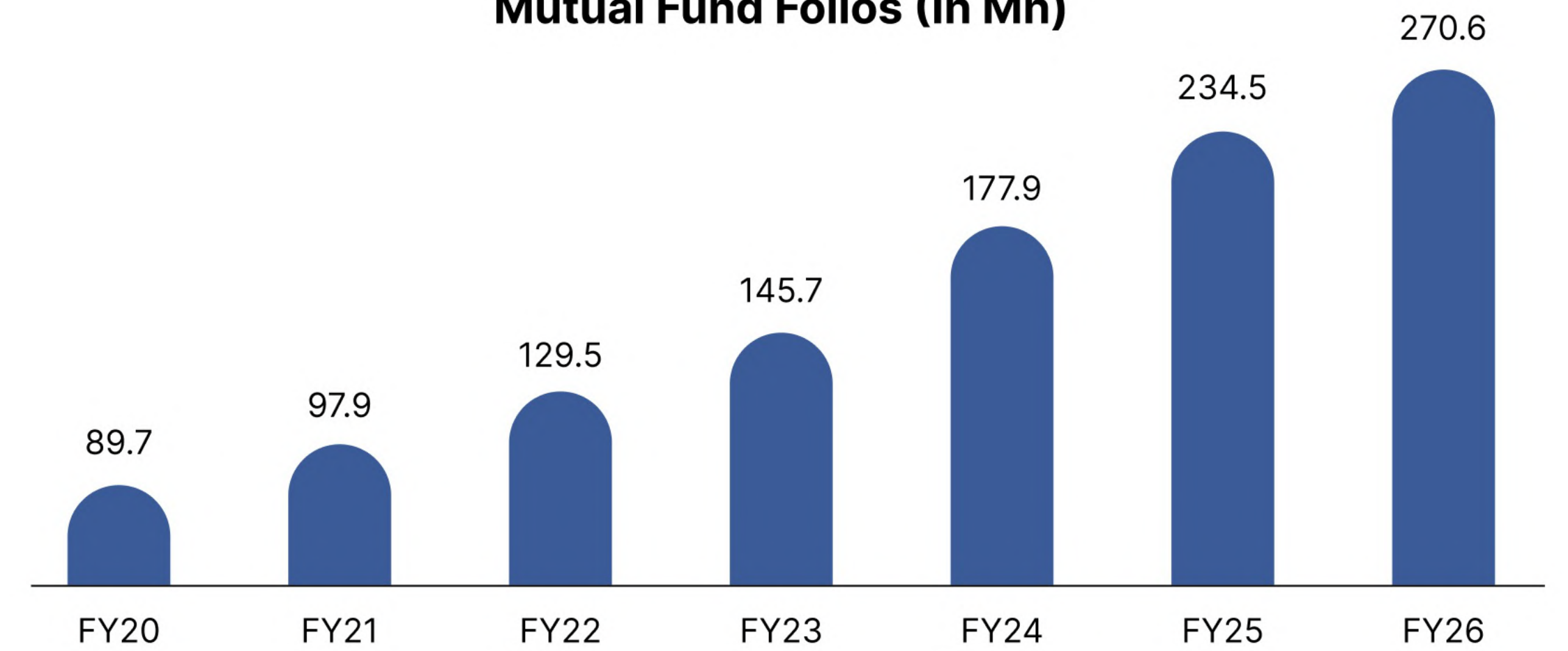
Mutual Fund – Industry Overview

Mutual Fund QAAUM (₹ Tn)



Source: AMFI, Crisil Intelligence

Mutual Fund Folios (In Mn)



Source: AMFI

Mutual Fund QAAUM* to grow ~16% to 18% over Fiscal 2026 to Fiscal 2030

Total Mutual Fund Folios at record 273.9 Mn as of March 2026

Key Growth Drivers & Enablers For MF Industry



Robust Economic Growth

Financialization of savings

Rising Per Capita Income & Disposable Surplus

Easy accessibility via digitalization

Under penetration of mutual funds in India

Increasing participation of retail investors

Favourable demographics

*QAAUM: Quarterly Average Assets Under Management

Mutual Fund – Way Forward

Passive Investing

to

Active Wealth Creation

SEBI Grants AMC License

Aug 01, 25

Q3 FY26

Q4 FY26

FY27 Plan*

Index Funds Launched

- Nifty 50 Index Fund
- Nifty Next 50 Index Fund
- Mobilised ₹30 Crores

Gold ETF Launched

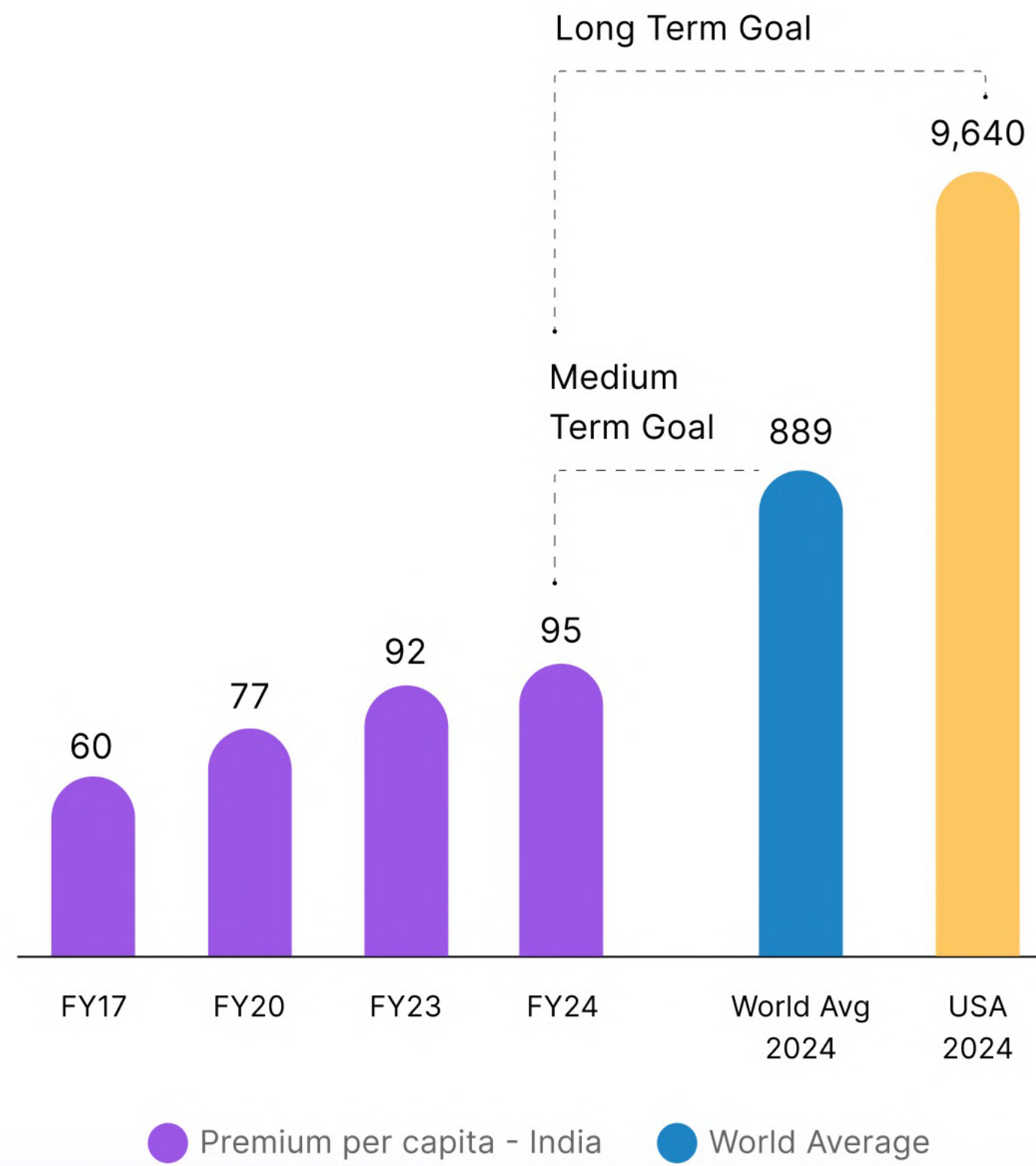
- >28,000 Folios
- ₹57 Cr mobilized

Highest mobilization in Gold ETF category

- Gold FoF
- Overnight Fund
- Active Strategies

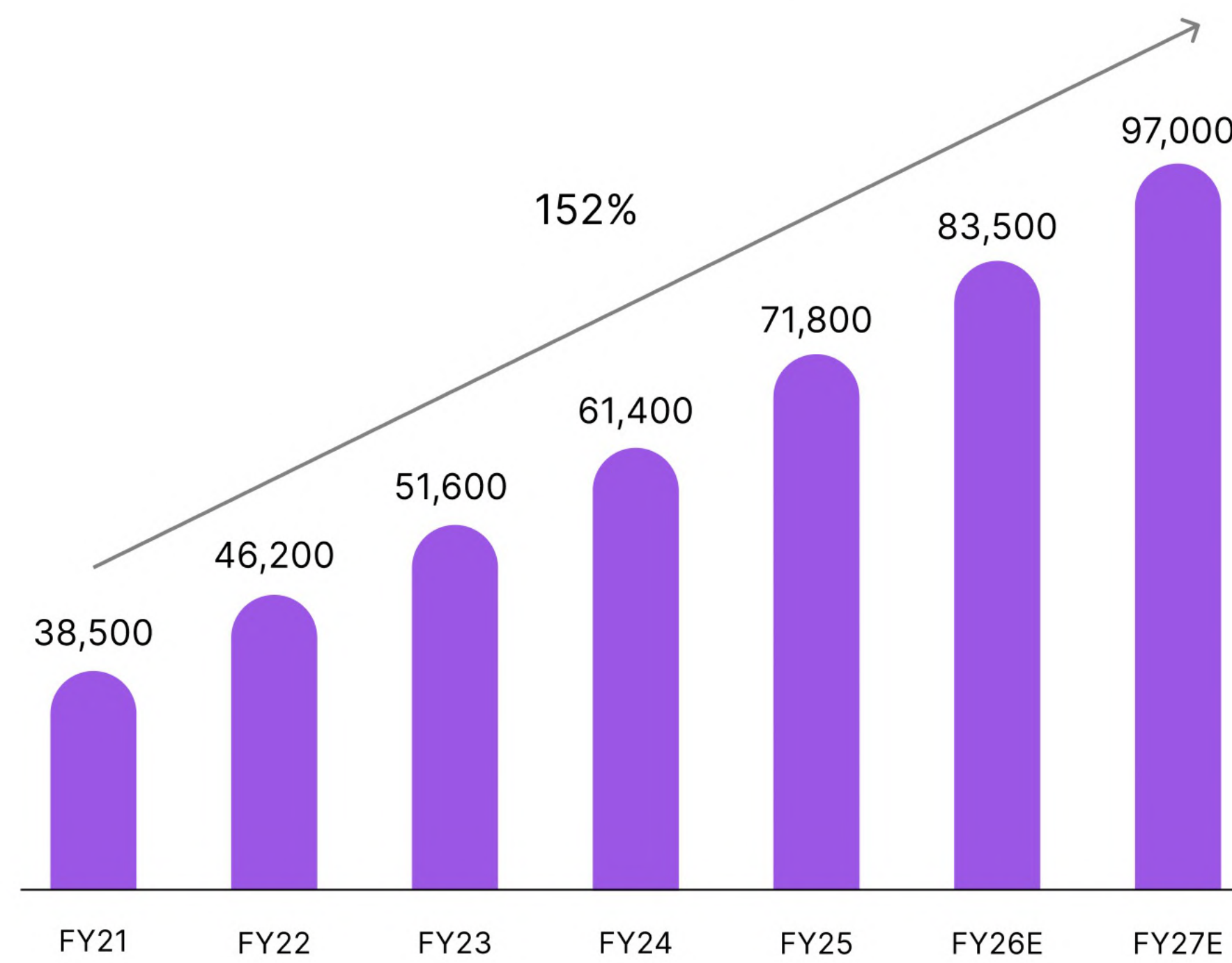
Insurance – Industry Overview

Insurance Density (US\$)



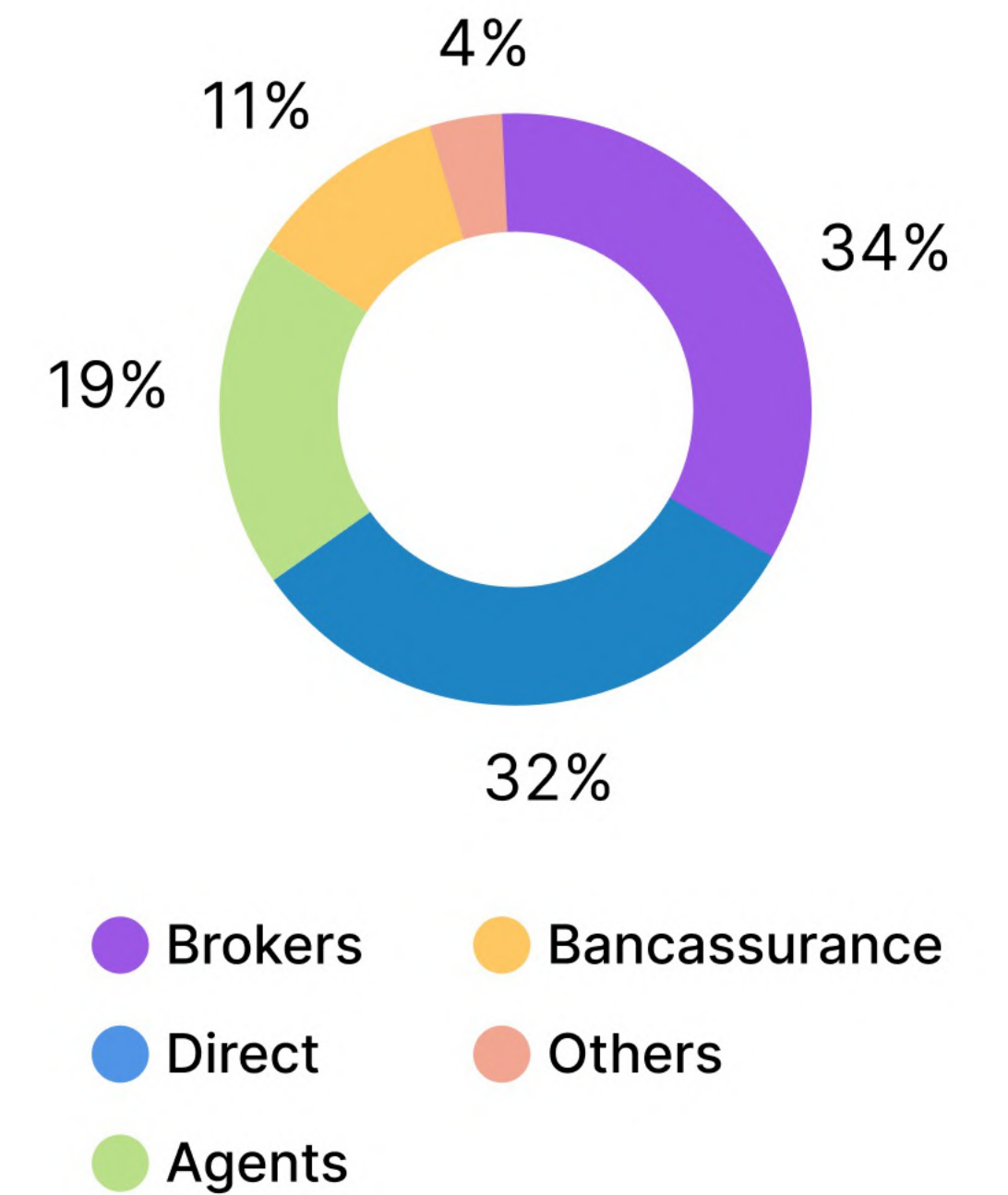
Source: IRDAI Annual Report

Rising Share Of Broking Channel In GI Premiums (₹ Cr)



Source: IRDAI Public Disclosures, GI Council, CRISIL Research

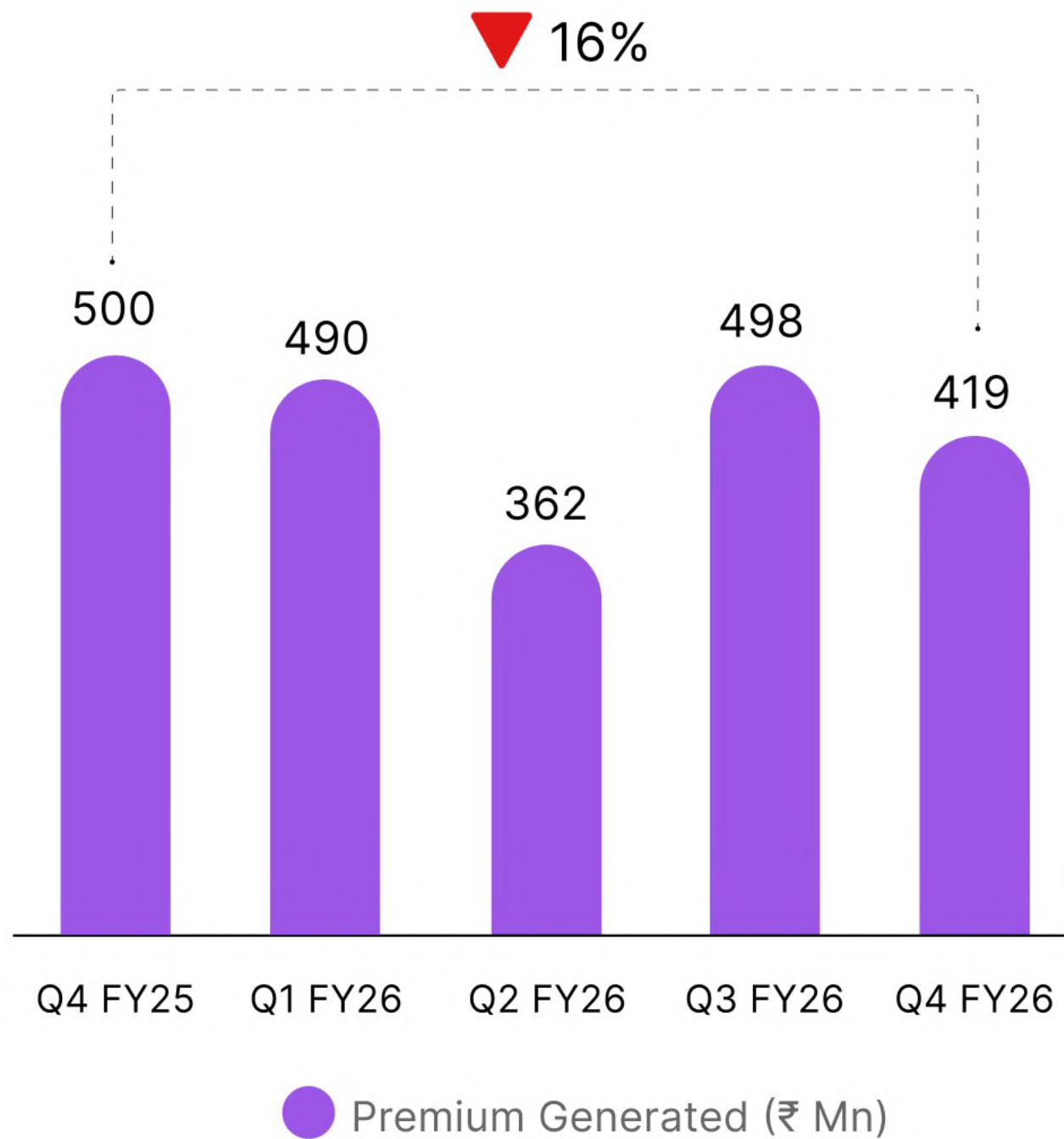
Share Of Broker Channel In GI Premiums



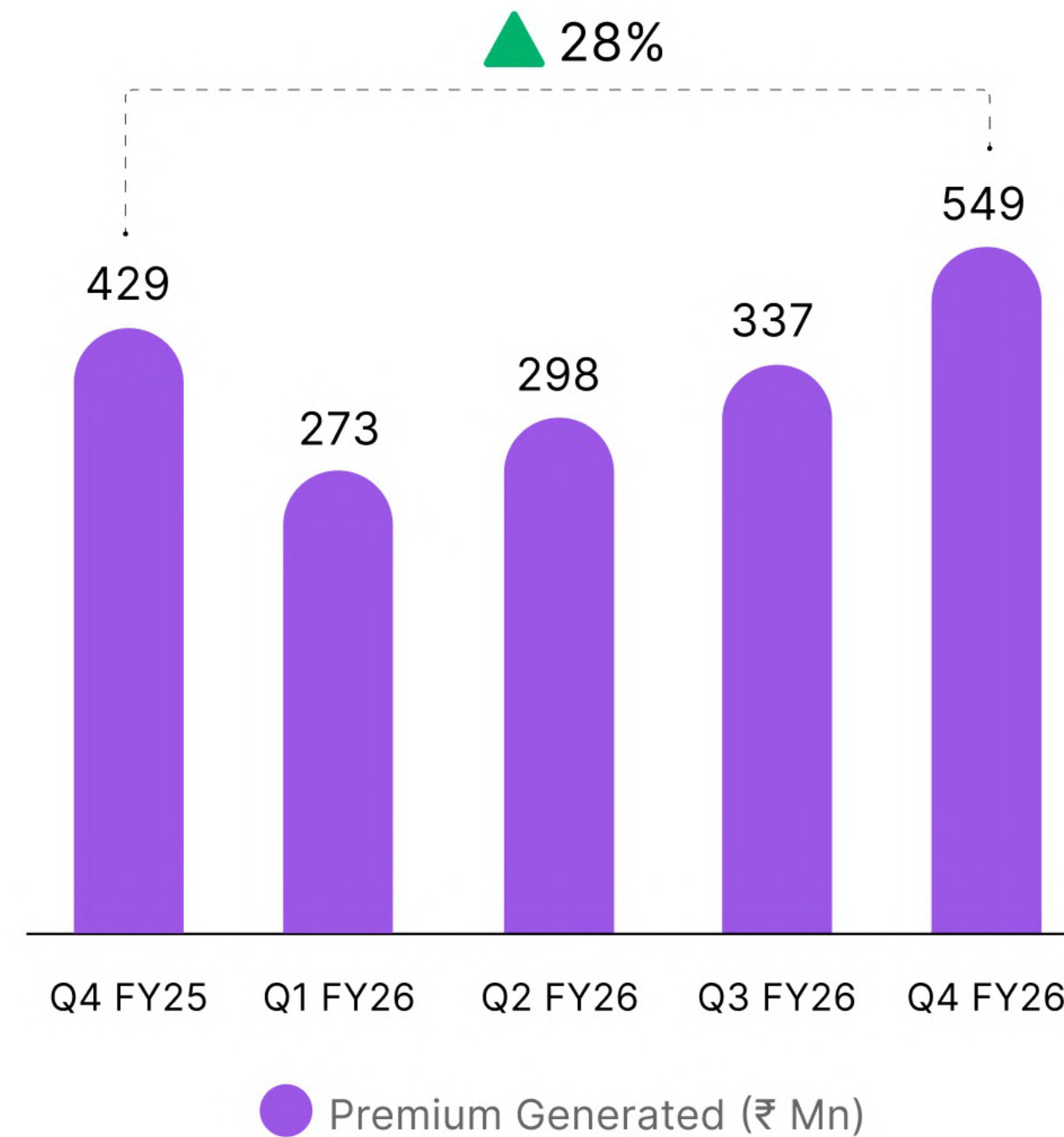
Source: GI Council

Insurance Distribution – Overview

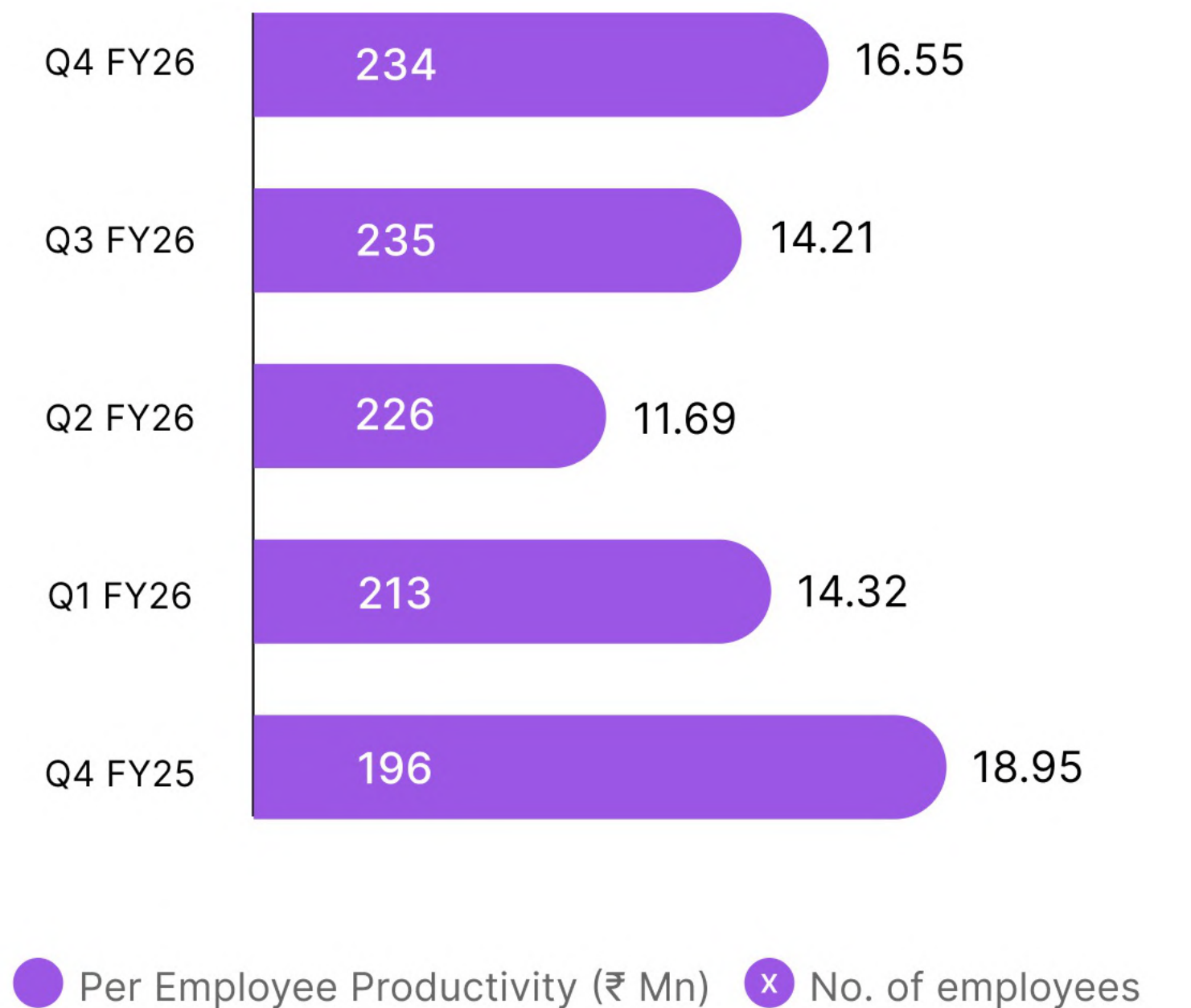
Corporate Business



Retail Business



Annualised Employee Productivity



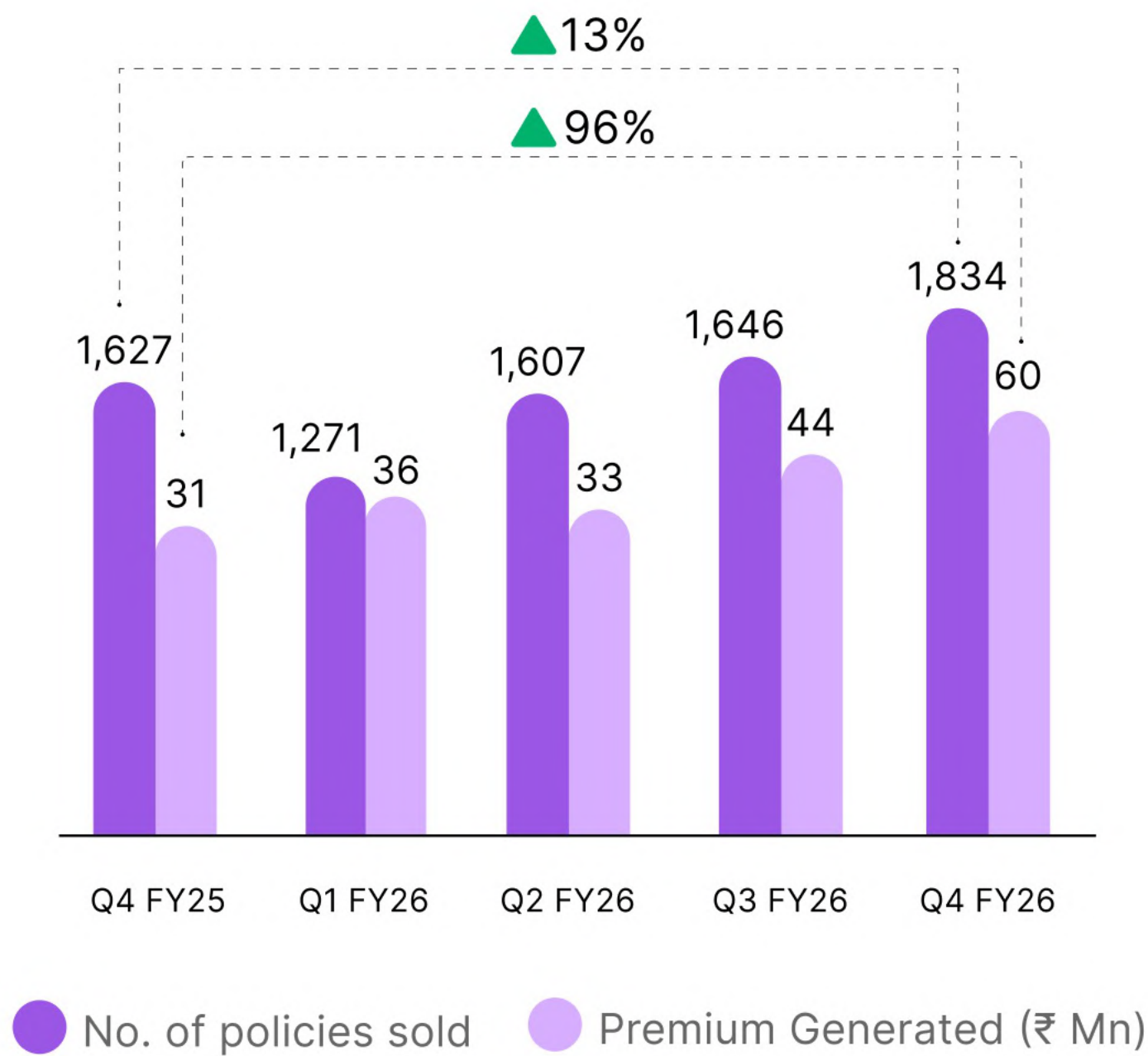
Expanding Operations & Team In
Corporate Business

Continued Focus On Retail
Business Through POSP Hiring

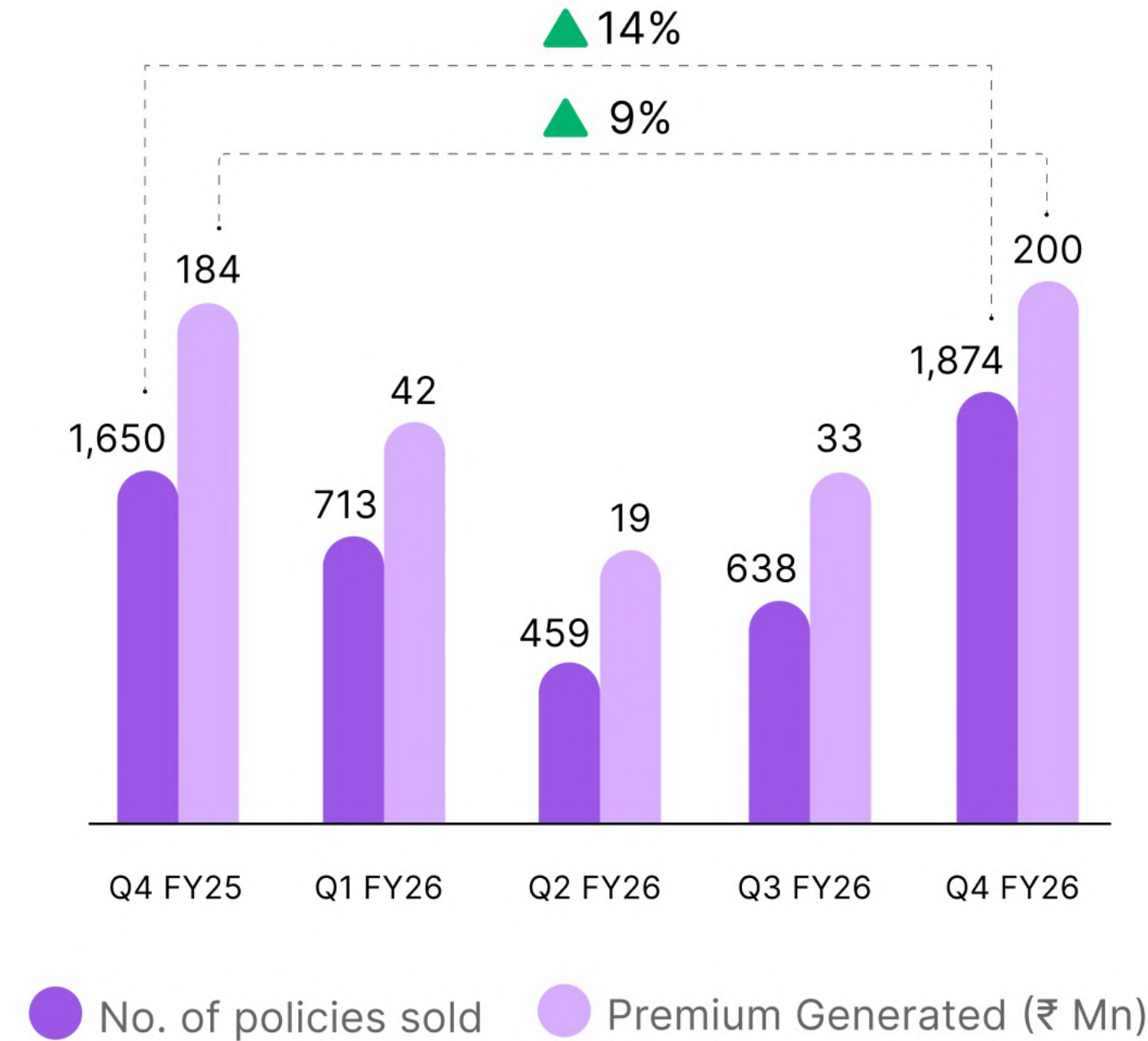
Expanding Efficiently

Retail - Business Overview

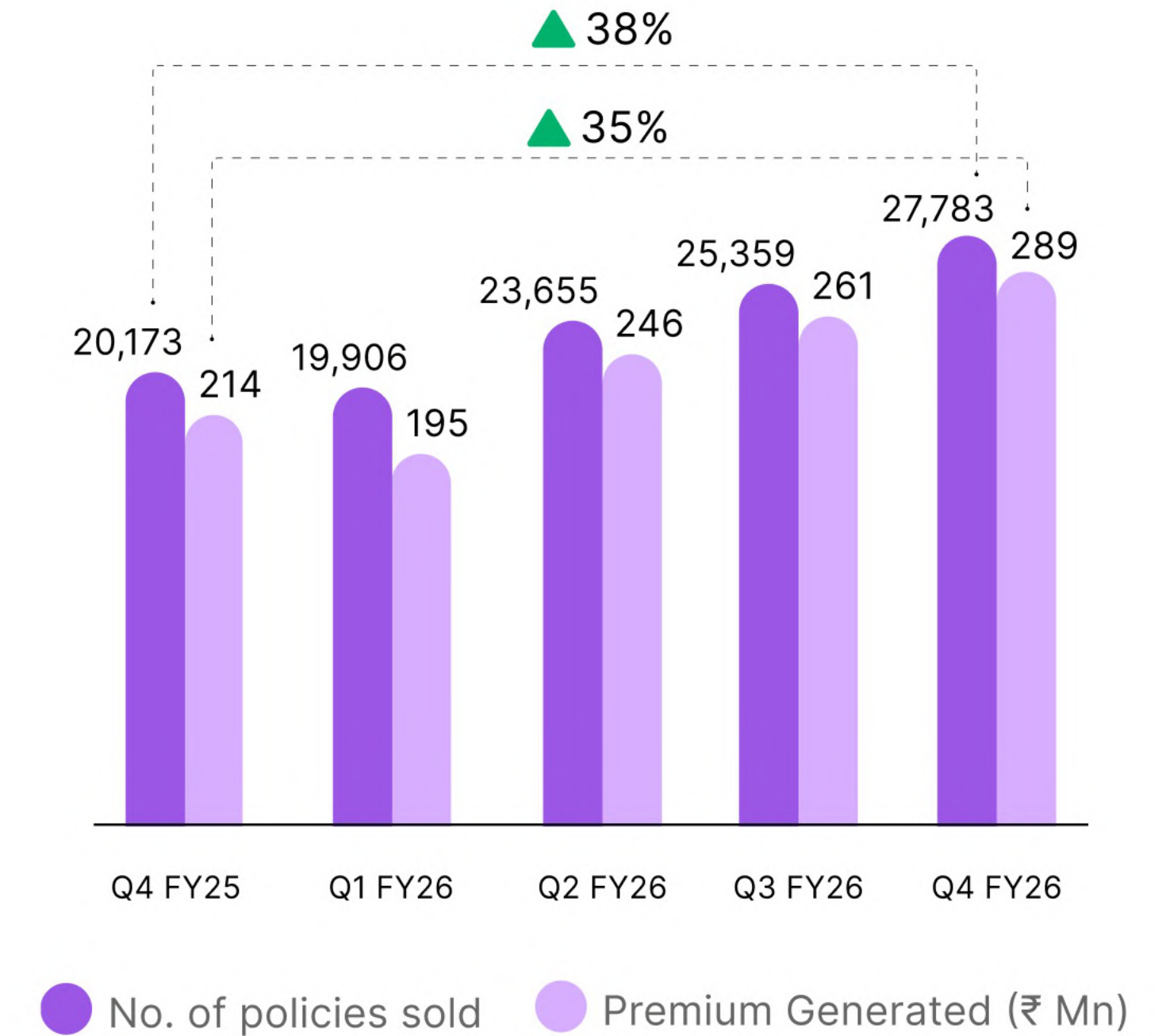
Health and Travel Insurance



Life Insurance



Motor Insurance



71%

YoY growth in overall retail business

97%

Surge In Motor Insurance Premium

82%






YoY Surge In Health and Travel Insurance Premium

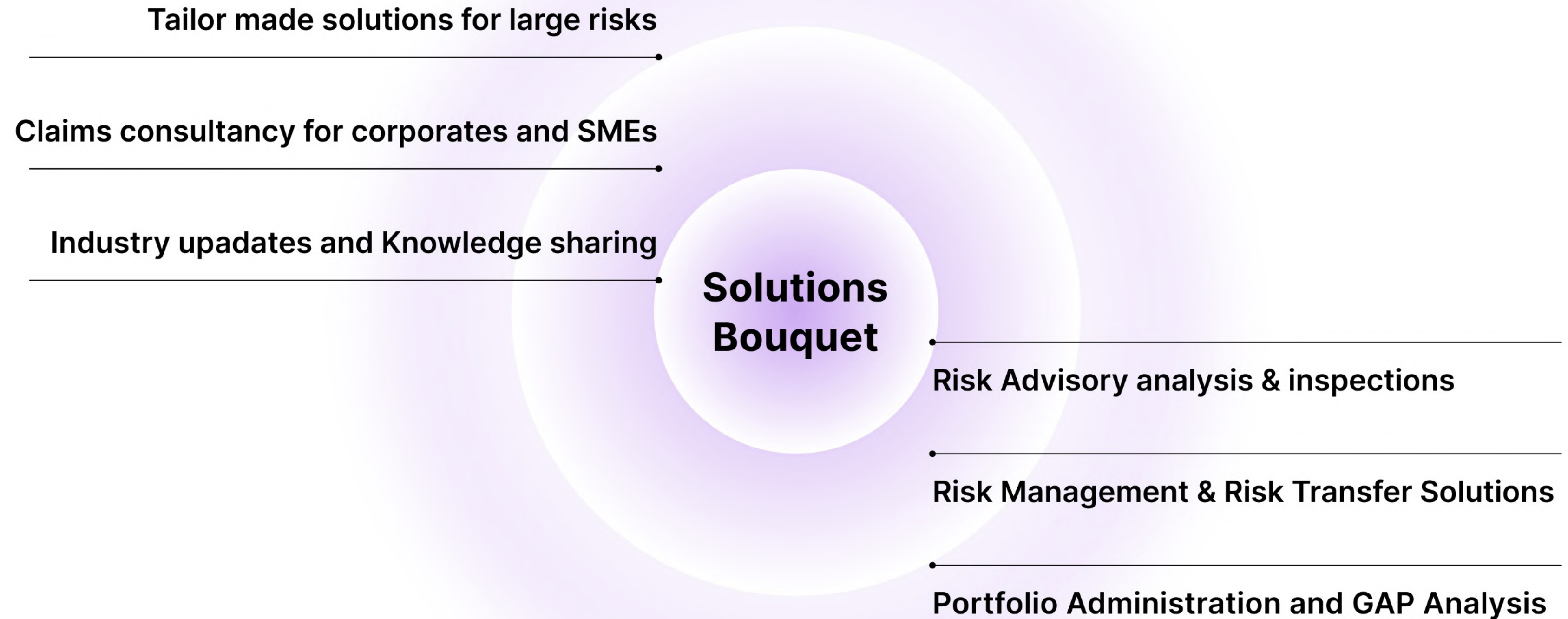
42+

Partner Insurance Companies

Corporate – Business Overview

Key Offerings

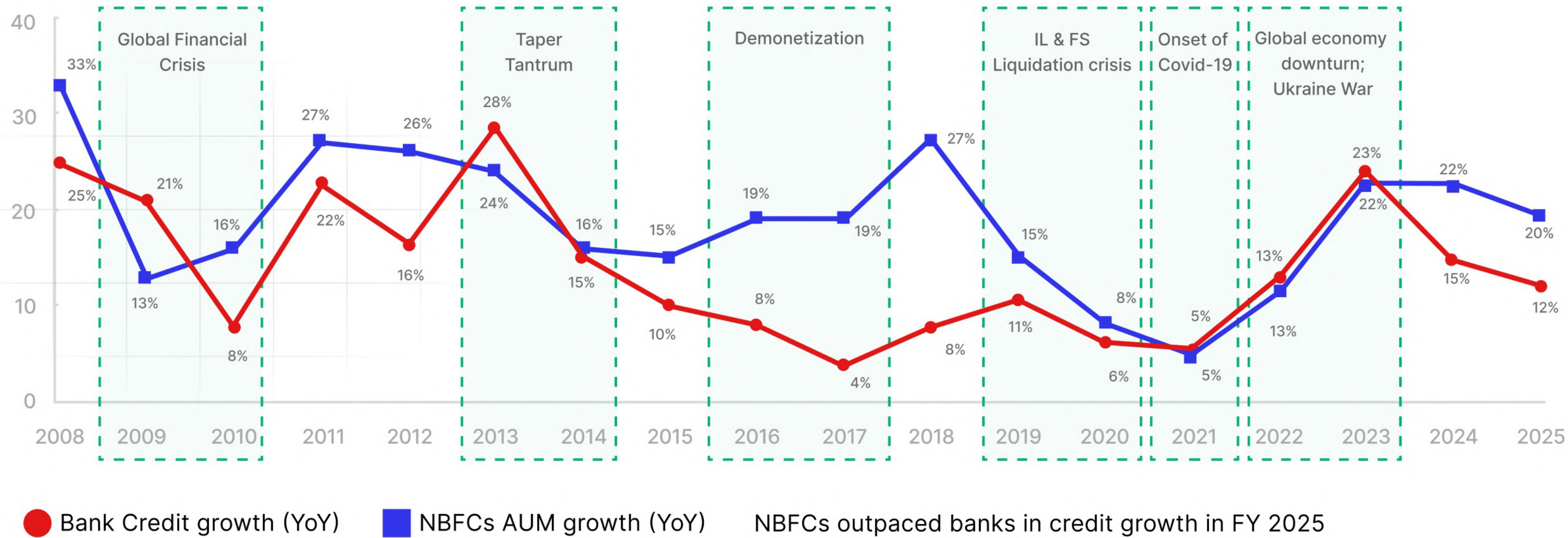
-  Property & Projects
-  Liability
-  Transit
-  Employee Benefits
-  Health Insurance
-  Life Insurance
-  Motor Insurance
-  Home Insurance



- 152% YoY growth in Property Insurance
- Insured a total of 250 + projects during the year
- Strategic focus on Trade Credit & Surety bond Insurance
- Successfully covered 250,000+ lives annually in Employee Benefits Scheme
- Won multiple govt. tenders, including small cattle projects for Jharkhand Municipal corporation and other PSUs.

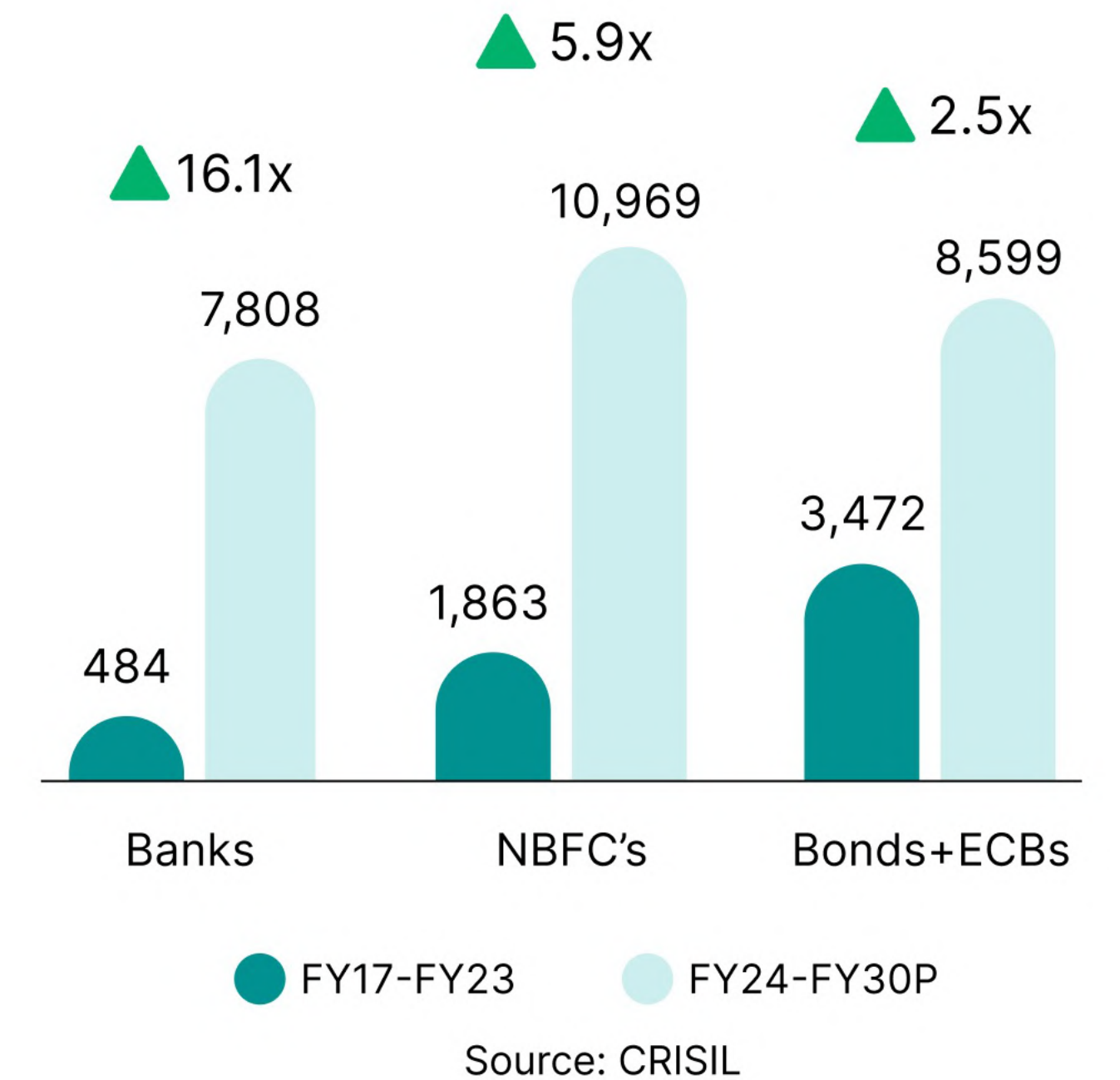
NBFC - Industry Overview

Banks Vs NBFCs - YoY growth in Advances



Source: Boston Consulting Group

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



Trends Shaping NBFC Landscape

Robust Credit Growth

Strong Capital Adequacy

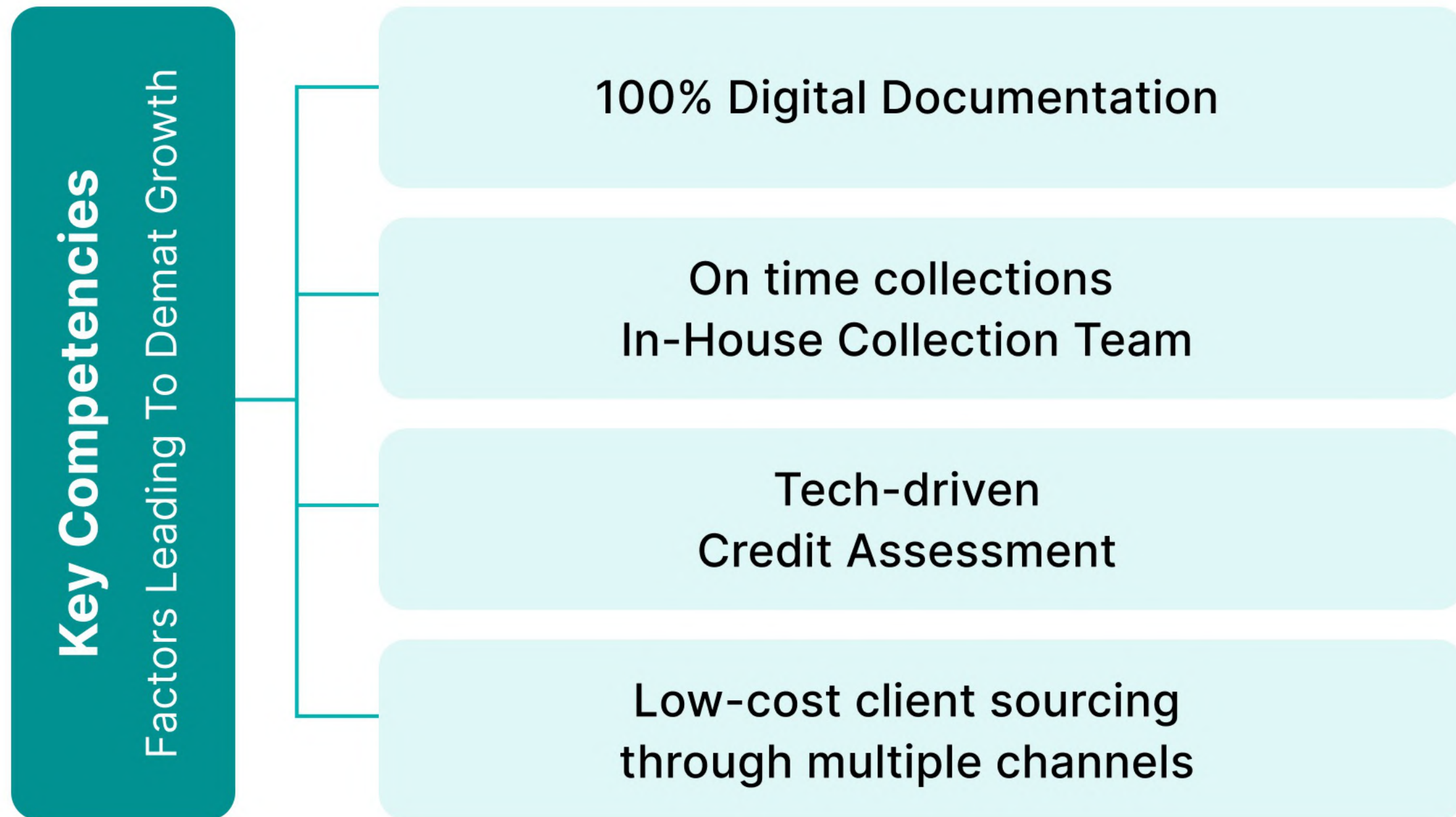
Improved Collection Efficiency

Improved Asset Quality

Diversification into Retail Lending

Operational Efficiency

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



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

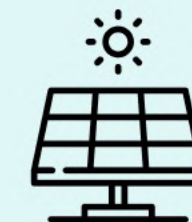


Loan Against Property



Machinery Loan

OUR OFFERINGS



Solar
Finance



MSME Business
Loan

₹8.00 Bn

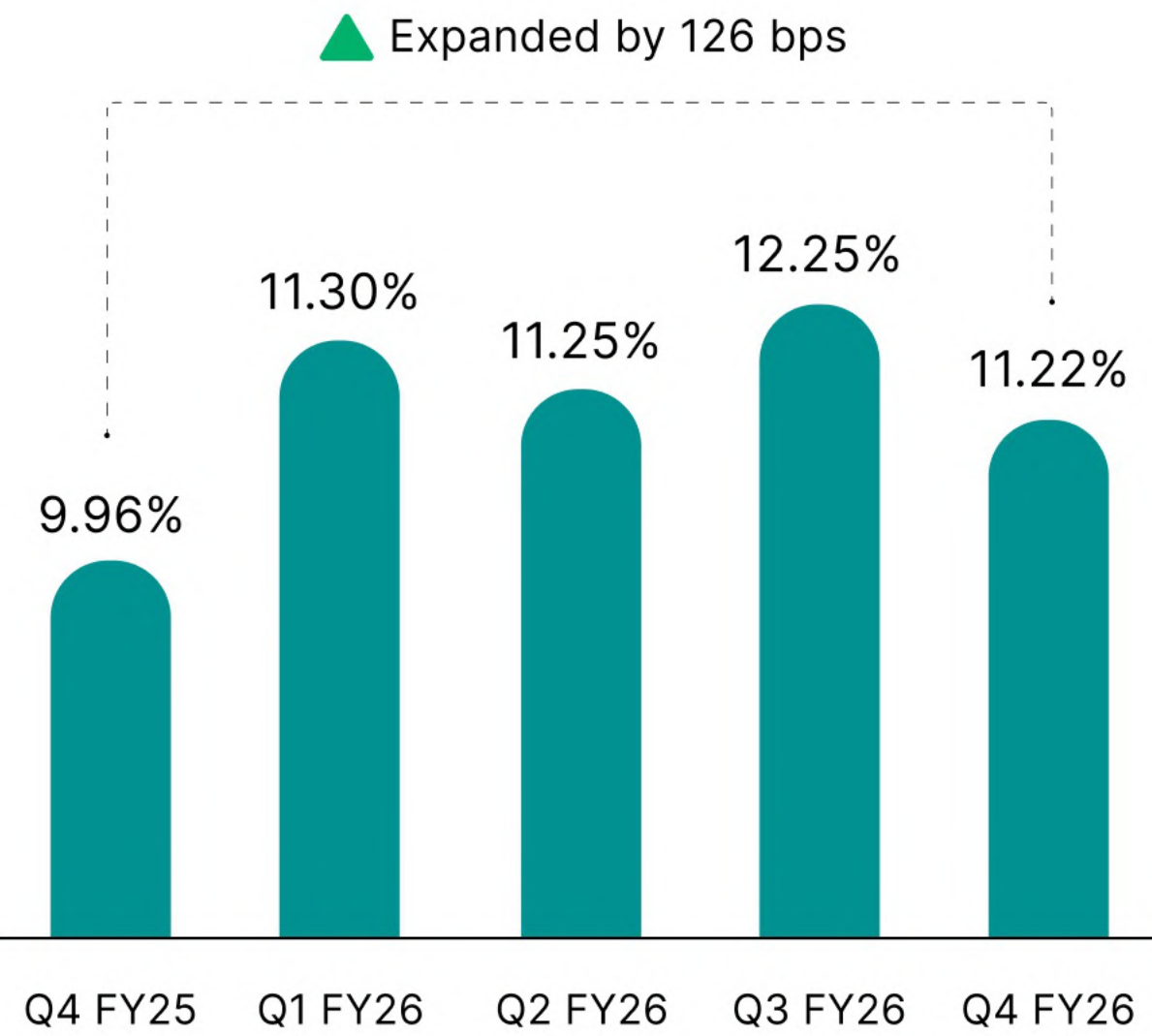
Total AUM

₹5.75 Bn

Retail AUM

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

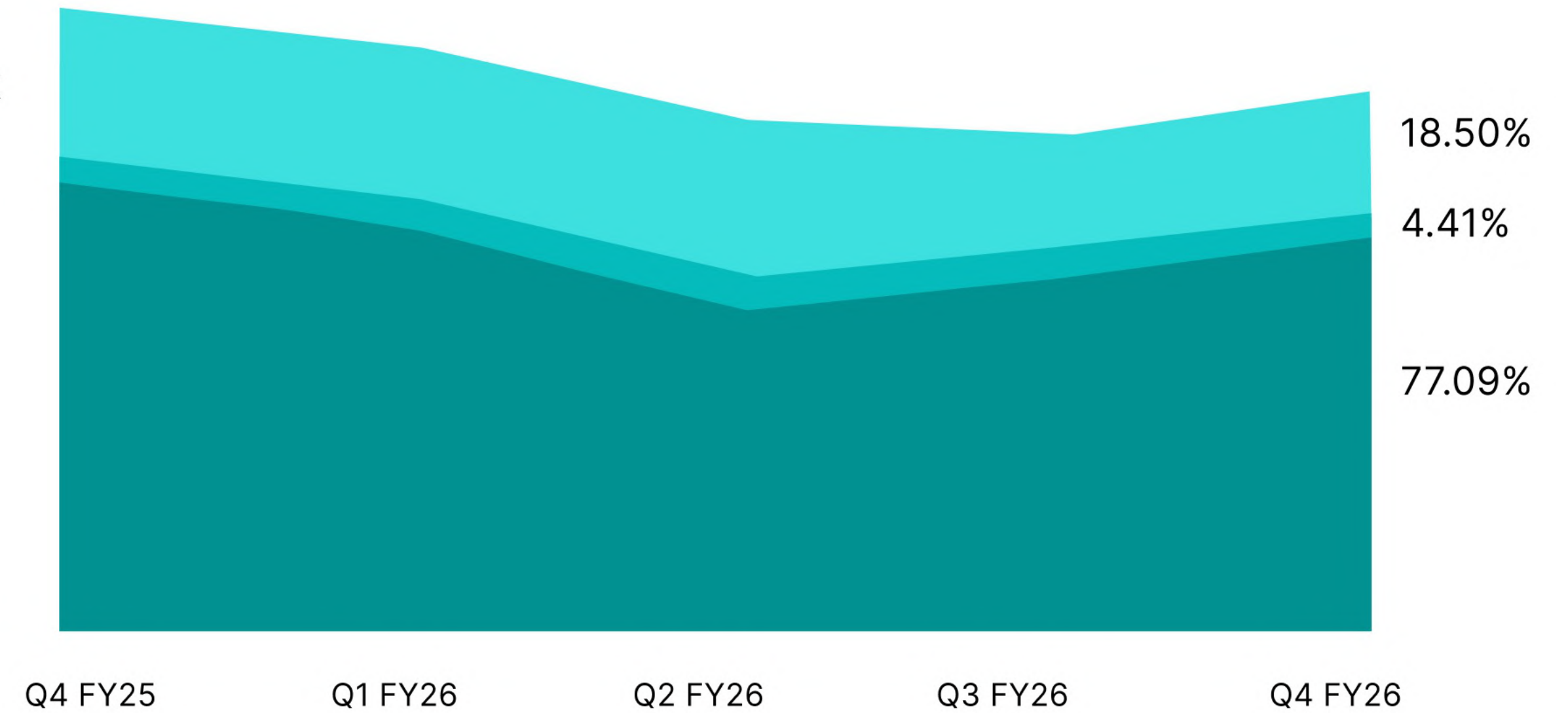
Net Interest Margin



Focused Retail Portfolio Mix

₹ 5.75 Bn
as of Q4 FY26

- MSME Business Loans
- Solar Finance
- Others



₹4.68 Bn
Net worth

2.74%
GNPA

1.86%
NNPA

32.04%
PCR

45.83%
CRAR

13,180
Active Loan Count

>96%
Coll.Eff.

8
States

75
Branches

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. Centralised 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

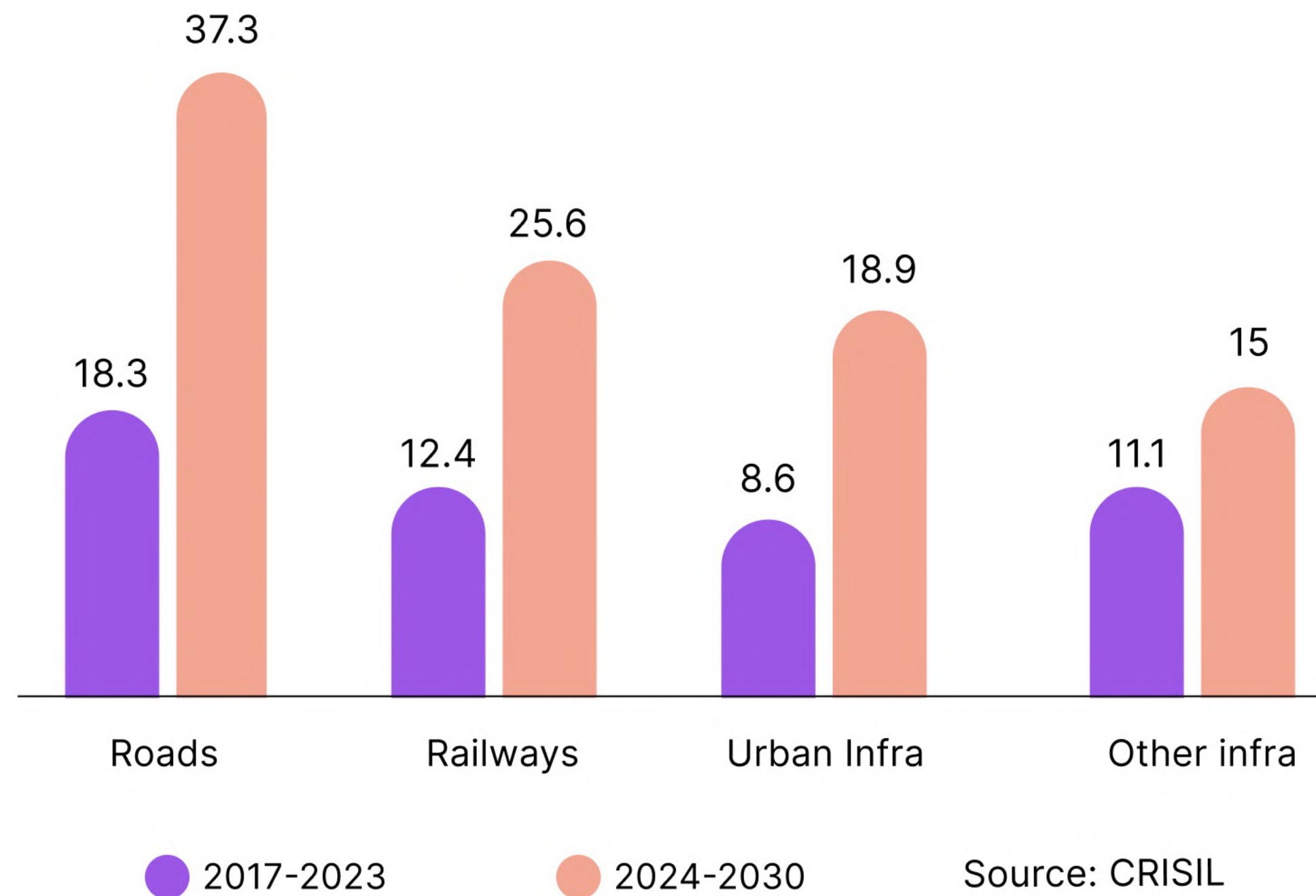
OUR USP

- Leading NBFC With Differentiated Product Offerings
- Diversified Geographical Reach
- AI and ML Based Systems
- Robust Underwriting Processes
- Balanced Liability Profile
- Ample Liquidity & Positive ALM

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

Advisory Services – Industry Overview

Investments in Core Infra (₹ Lakh Cr)



8,657

Projects

US\$ 2226.45 Bn

Total Project Cost

1,115

Projects Under Development

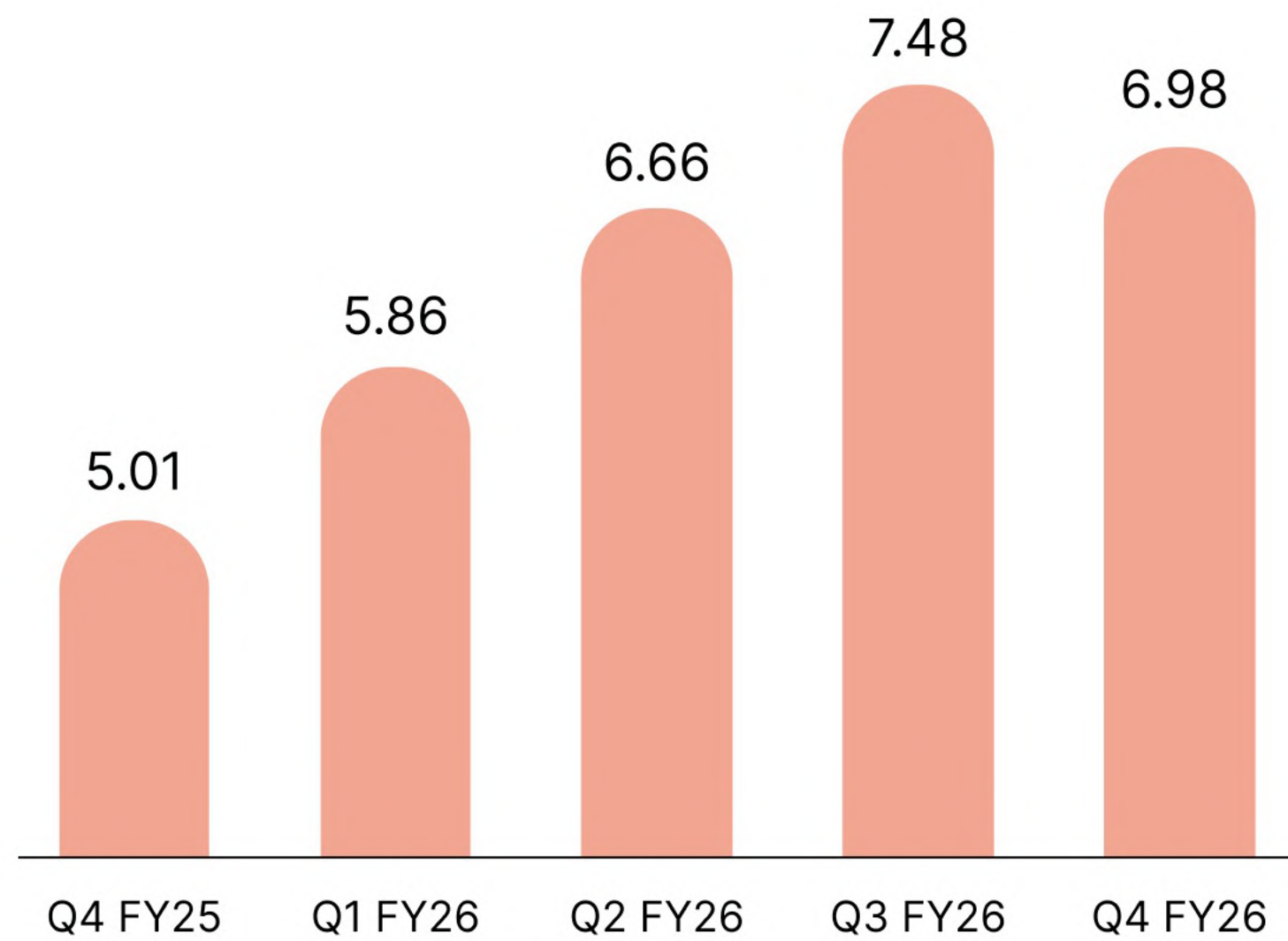
63

Sub-sectors

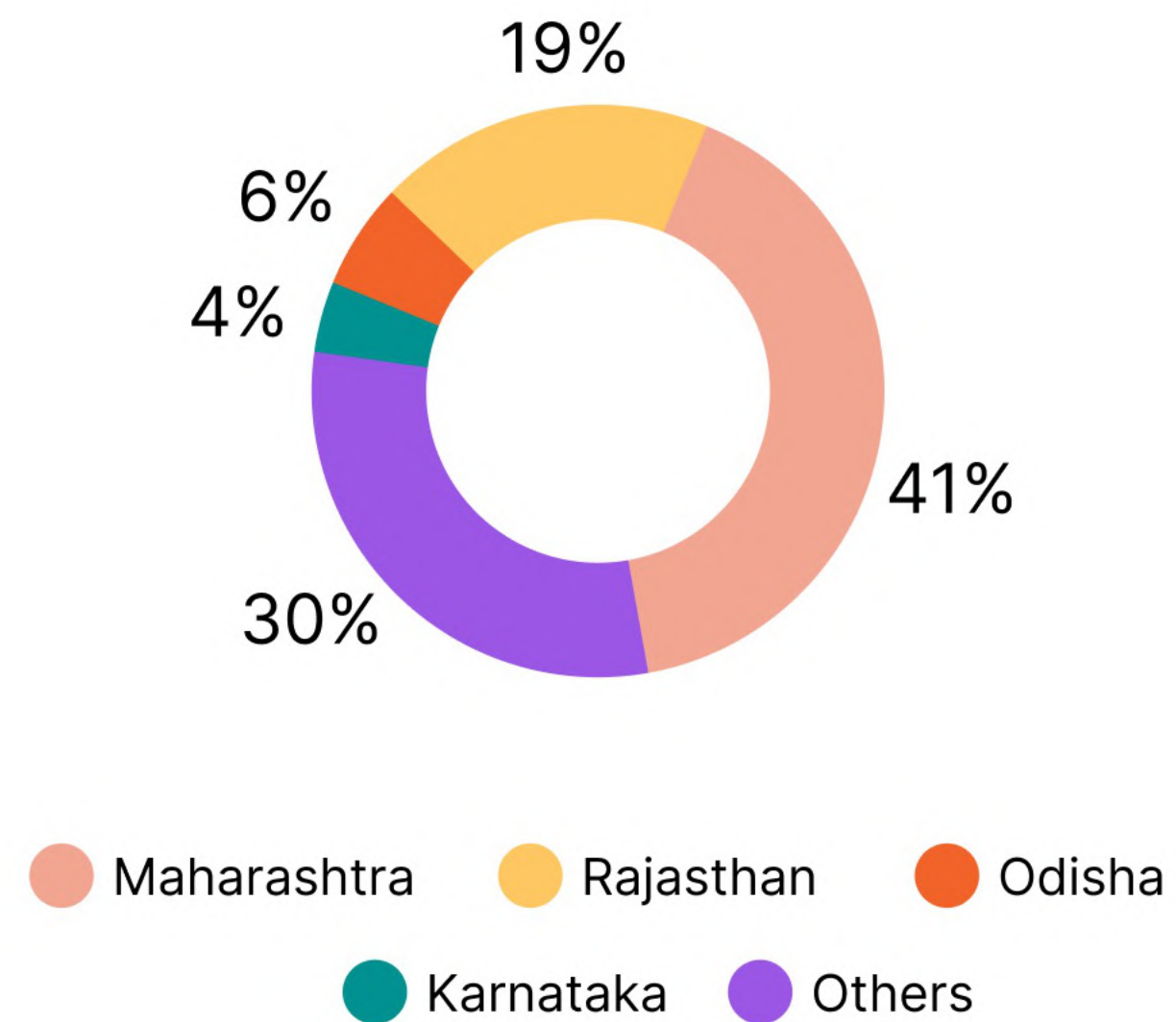
India is building more than infrastructure. It's building confidence, connectivity and a beautiful canvas for every Indian dream.

Shri. Narendra Modi | Hon'ble Prime Minister of India

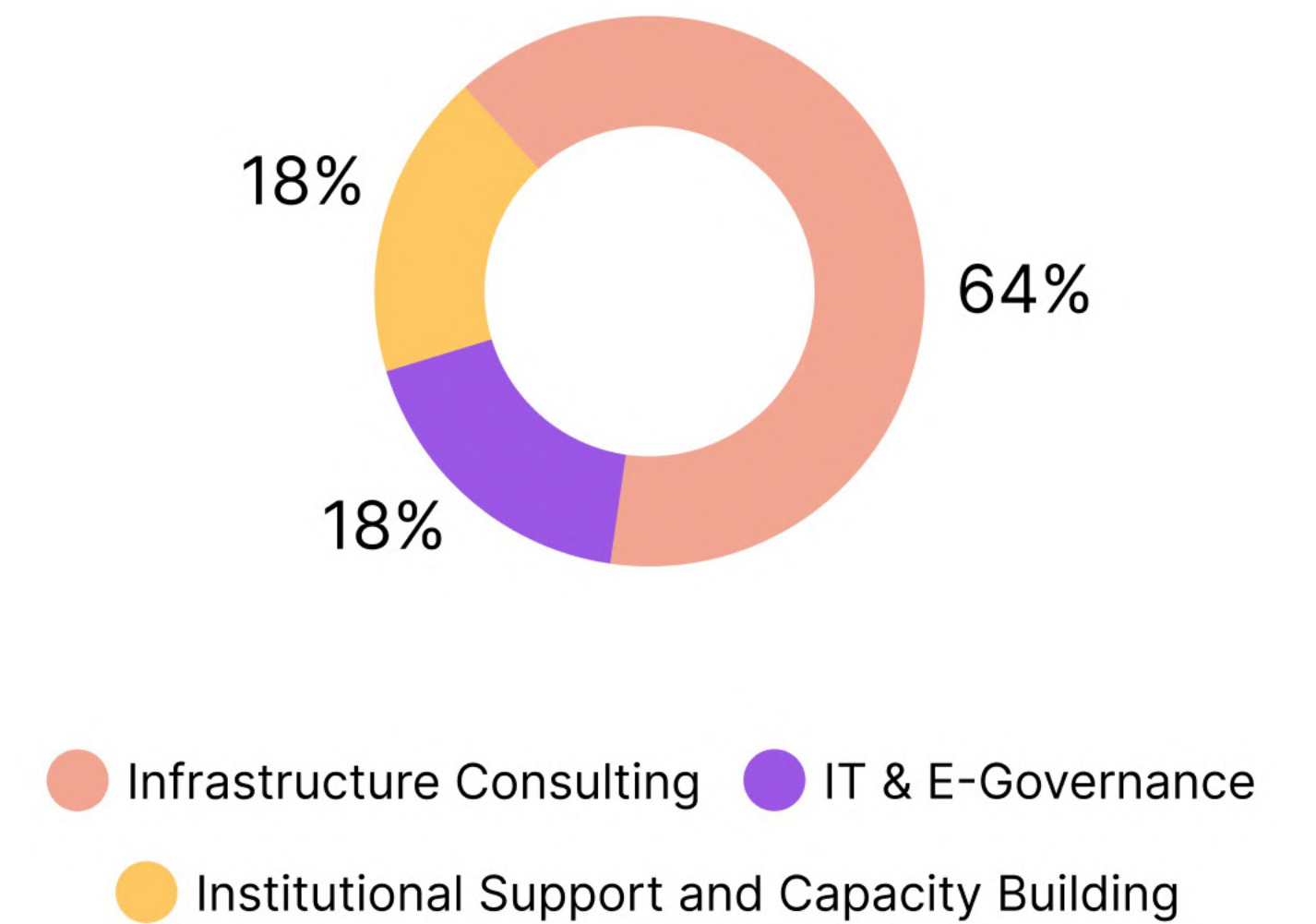
Order Book (₹ Bn)



Order Book - State Wise



Order Book - Sector Wise



Project Offices **45**

On-Roll Team **2000+**

Key Highlights



Serving to 150+
Departments (CG & SG)



1K+ ULBs



सशक्त पंचायत सतत् विकास

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, PMFBY, SBM 2.0 etc.



2L+ Affordable Houses
under PMAY in 4 states



5.5 Cr.+ Citizen benefitted
under JJM in 4 states



Design/ Supervision
Highways 3000+ KM



Largest Health Surveys: NFHS VI, GATS,
LASI and GYTS covering 75,000+ Families
and 15,000+ villages across 15+ states/UTs

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.

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.
- c. Monitoring of PMFBY scheme to enhance farmer risk protection, with coverage of over 8.85 lakh farmers enrolled and ₹2,580 crore in claims disbursed under this scheme in Odisha.

● 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 RAMP 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, youth empowerment, capacity building on marketing and branding, quality assurance interventions of rural products, better access to Market including tourist hub 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.

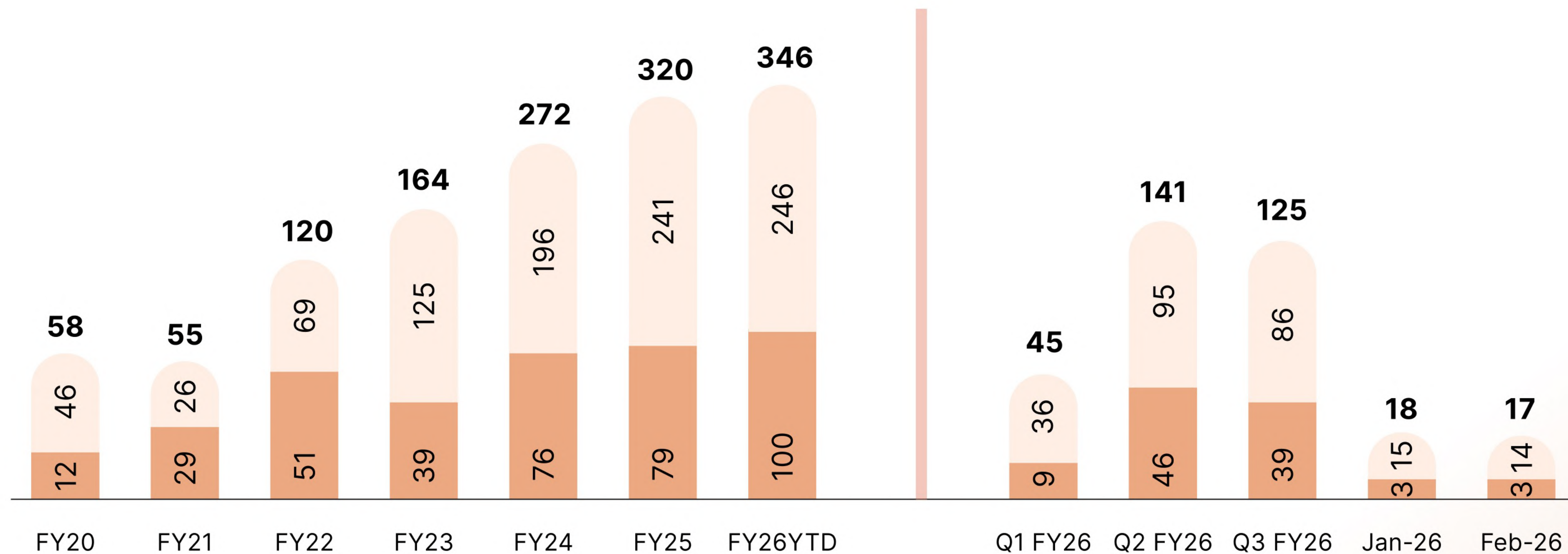
● Health

Medi-City: Led end-to-end project management for Nava Raipur Medi-City—delivering feasibility, financial structuring, investor outreach, and bid management to enable a viable, investment-ready integrated healthcare ecosystem.

Health Surveys: Executed large-scale national health studies (NFHS, GATS, LASI and GYTS) covering 75,000+ Families and 15,000+ villages across 15+ states/UTs, generating critical data to inform public health policy and interventions.

Growth In Number Of Listed Companies

● IPO (Main Board) ● IPO SME ● IPO Total



- India has witnessed surge in listing activity since FY 24.
- Pipeline remains strong.

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**.

Our USP

Strict compliance standards ensuring full regulatory adherence and process transparency

Strong deal origination capabilities backed by deep industry relationships and proactive sourcing

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 Services

Main Board IPO

SME IPO

Rights Issue

Preferential Issue

Open Offers


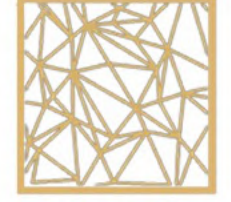











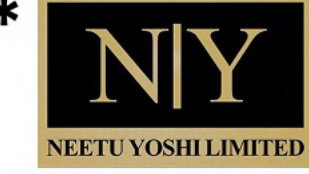








34

Ongoing IPO Mandates

₹75.5 Bn

Tentative Fund Raising

Key Clientele

 VISHNU PRAKASH R PUNGLIA LTD. Engineer, Contractor & Designer	 ESPRIT STONES	 RAMDEVBABA SOLVENT PVT. LTD. ISO 22000:2005 & ISO 9001:2008 Certified Company FSSAI NO. 10013022001589		 relipay A BRAND OF RNFI	 SOLARA Active Pharma Sciences	 Navkar Corporation Ltd Container Freight Stations & Rail Terminals	 HGIEL We Make People Move...
IPO-Main Board ₹3,086 Mn	IPO-SME ₹504 Mn	IPO-SME ₹503 Mn	Rights Issue ₹1,250 Mn	IPO-SME ₹708 Mn	Rights Issue ₹4,500 Mn	IPO-Advisory ₹6,000 Mn	IPO-Advisory ₹4,620 Mn
 * AHIMSA SHRI AHIMSA NATURALS LTD	 PROSTARM Info System	 WINDSOR Partner in Progress	 Nazara™	 utssav CELEBRATIONS FOREVER	 * NIY NEETU YOSHILIMITED	 SHANTI GOLD International Ltd.	 ESTD. 1933 TILAKNAGAR INDUSTRIES LTD
IPO-SME ₹738 Mn	IPO-Main Board ₹1,680 Mn	Open Offer ₹1,690 Mn	Open Offer ₹23,820 Mn	IPO-SME ₹695 Mn	IPO-SME ₹770 Mn	IPO-Main Board ₹3,601 Mn	Preferential Issue ₹22,960 Mn
 * OPTIVALUS TSK CONSULTING	 Shringar HOUSE OF MANGALUTRA	 * GCC	 ADVANCE AGROLIFE LIMITED	 * Clear Secured Services Ltd. ISO	 * ACMPL		
IPO-SME ₹518 Mn	IPO-Main Board ₹4,010 Mn	IPO-SME ₹1,002 Mn	IPO-Main Board ₹1,929 Mn	IPO-SME ₹856 Mn	IPO-SME ₹710 Mn		

IPO Performance Highlights

IPO Name	Platform	Issue Size (₹ 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	₹164	-10%	24%
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	₹266	14%	61%
*Optivalue Tech Consulting Ltd.	SME	518	64.45x	₹84	10-09-25	₹104	₹108	23%	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%
Protram 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	₹283	18%	138%
Utsav CZ Gold Jewels 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%

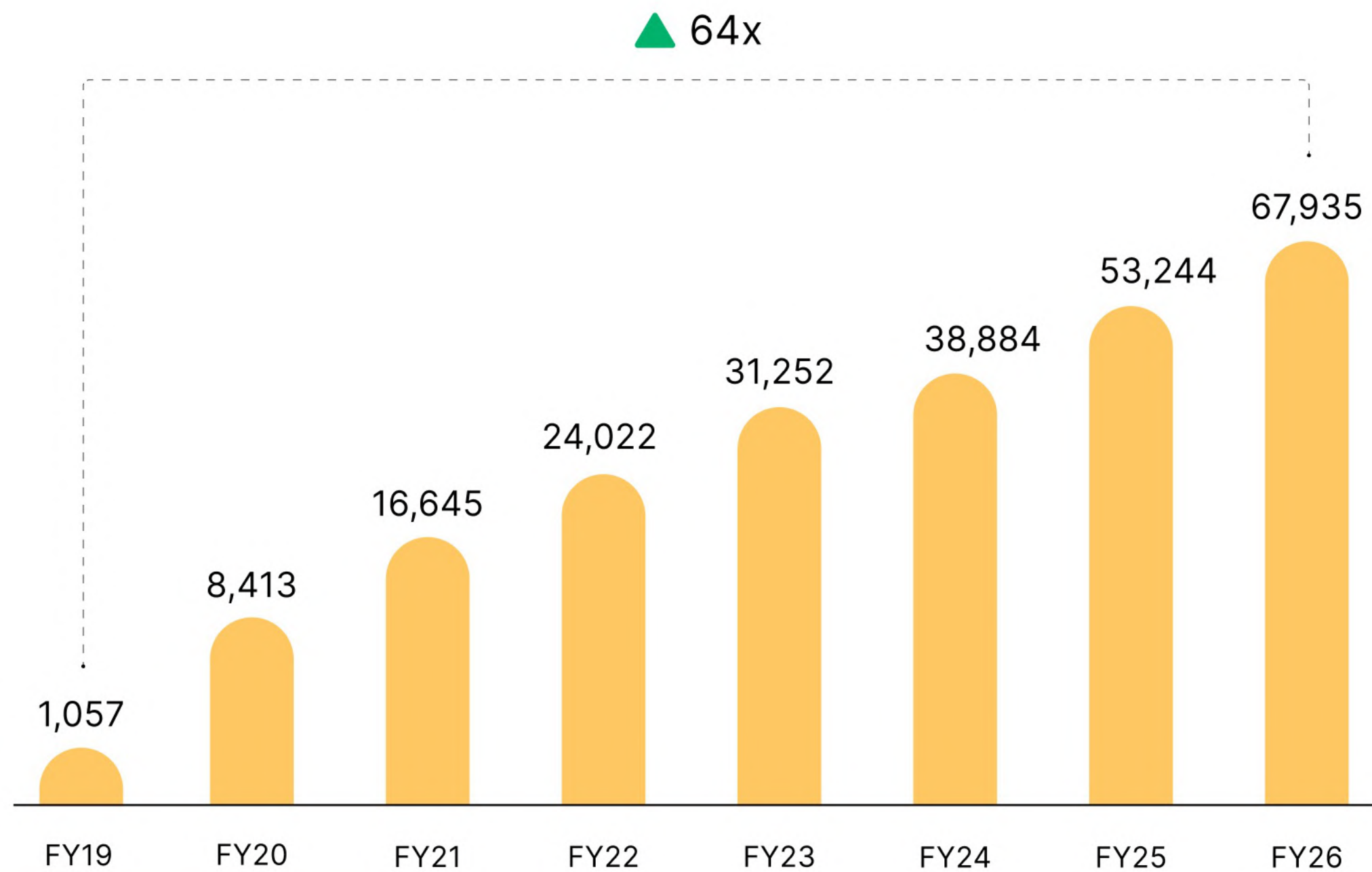


Mandate

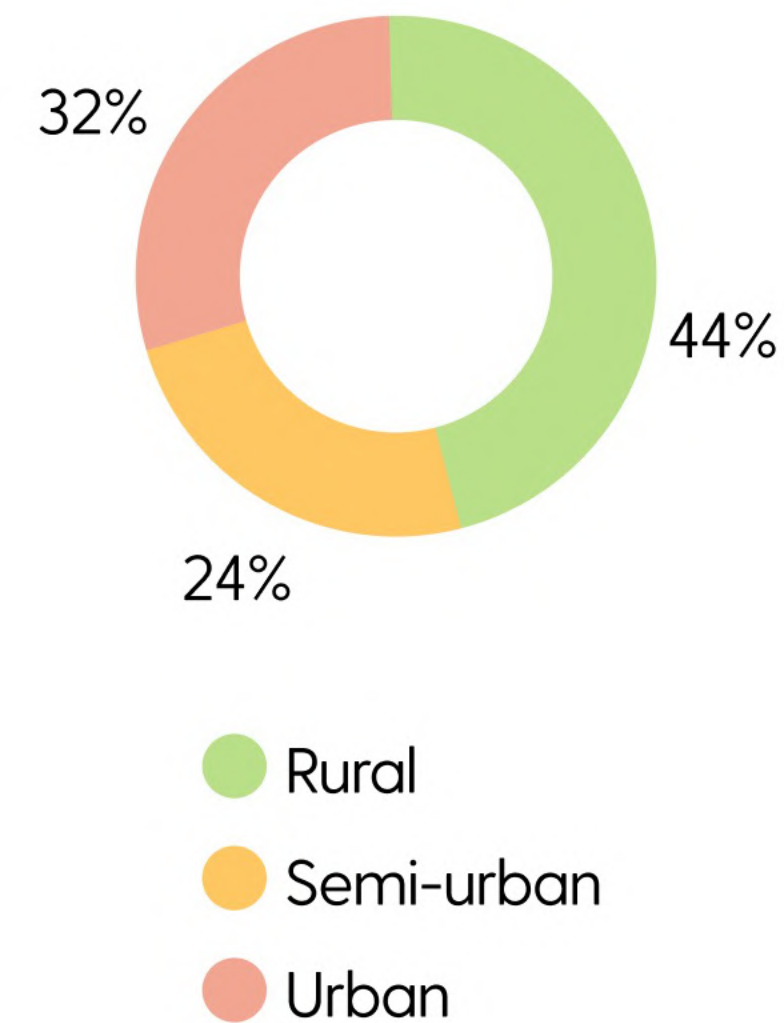
- CCAPL along with its partner has been awarded the mandate to support the AIFA, in setting up and operationalizing the Assam Industrial and Green Growth Fund under the Alternate Investment Fund (AIF).
- Our engagement will involve fund structuring, regulatory support, fund-raising strategy, investor outreach and overall fund management advisory.
- Choice will work closely with government stakeholders and financial institutions to mobilize investments and enable sustainable industrial and green growth initiatives in the state.

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)



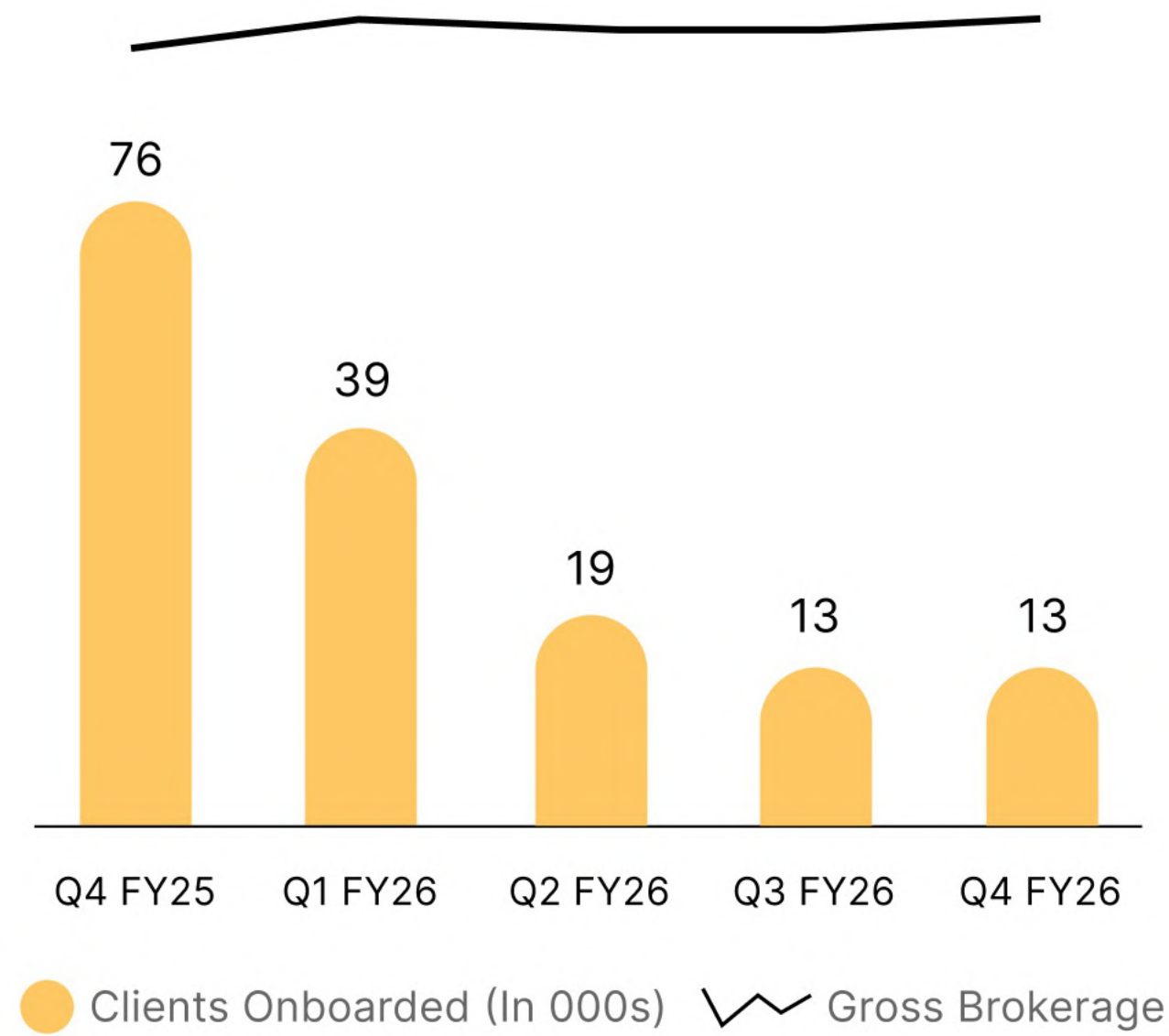
Expanded Reach in Unserved and Underserved Areas



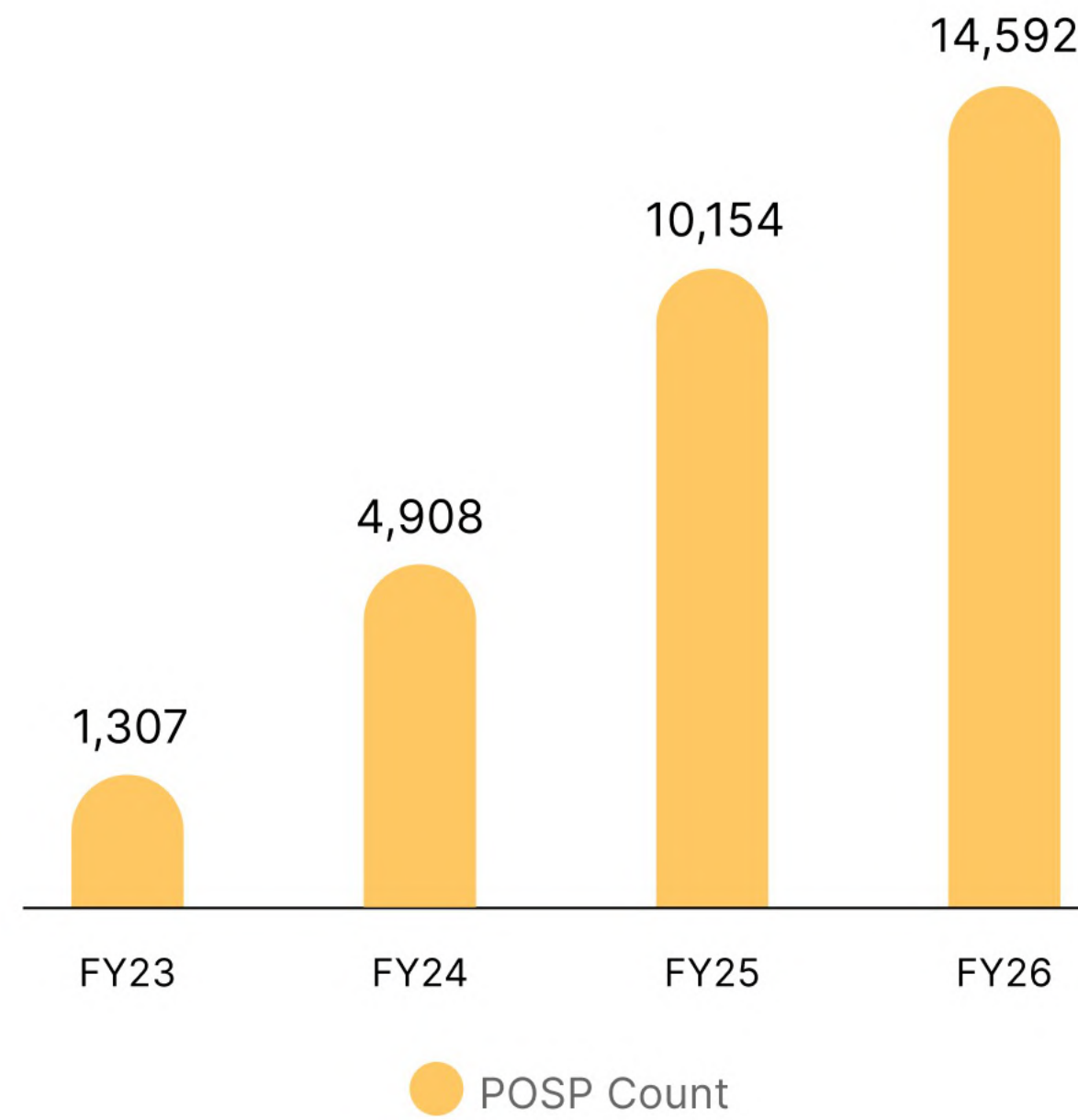
Array Of Financial Products For CBAs



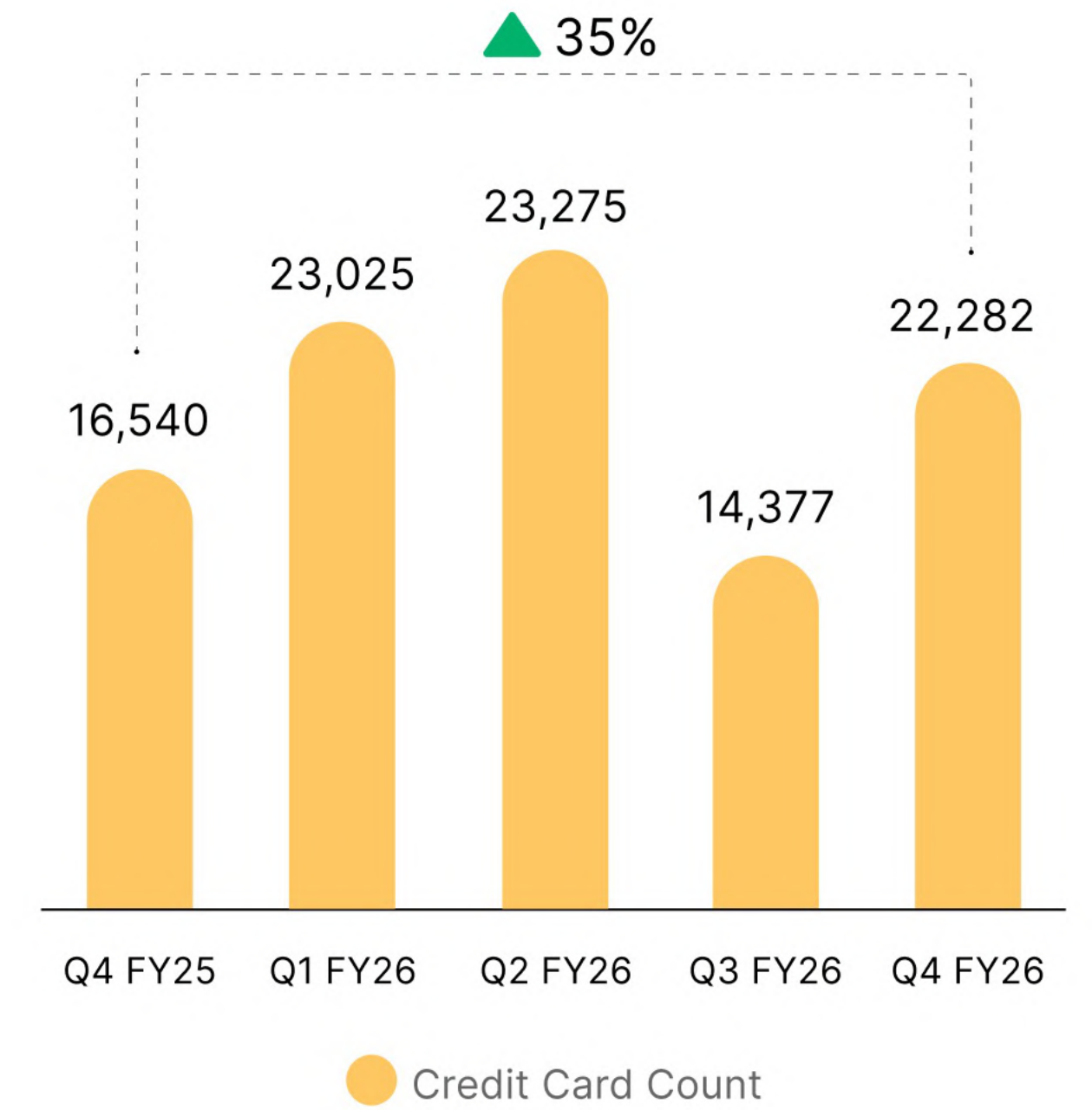
Equity Clients Onboarded & Brokerage Trend



Progressive Growth In POSP



Credit Cards Issued



224K+

No. of Business Leads generated by CBAs

500+

CBA Trainings Conducted during the Quarter

6.7K+

CBAs Trained

6.7K+

CBAs received Payouts

Consolidated Financial Performance - Quarterly

Particulars (₹ Lakhs)	Q4 FY26	Q4 FY25	Y-o-Y Growth (%)	Q3 FY26	Q-o-Q Growth (%)
Revenue from Operations	30,671	25,300	21.23%	30,336	1.10%
Other Income	714	204	250.25%	524	36.29%
Total Income	31,385	25,504	23.06%	30,860	1.70%
EBITDA	12,264	9,829	24.77%	11,701	4.81%
EBITDA Margin	39.08%	38.54%		37.92%	
EBIT	11,258	9,552	17.85%	11,388	(1.14%)
EBIT Margin	35.87%	37.46%		36.90%	
PBT	8,669	7,395	17.24%	9,240	(6.17%)
PBT Margin	27.62%	28.99%		29.94%	
PAT	6,784	5,352	26.76%	6,562	3.38%
PAT Margin	21.62%	20.98%		21.26%	

Consolidated Financial Performance – Quarterly

Particulars (₹ Lakhs)	Q4 FY26	Q4 FY25	Y-o-Y Growth (%)	Q3 FY26	Q-o-Q Growth (%)
Revenue from Operations	30,671	25,300		30,336	
Other Income	714	204		524	
Total Income	31,385	25,504	23.06%	30,860	1.70%
Employee Benefit Expenses	9,106	7,093		8,758	
Finance Costs	2,589	2,158		2,148	
Depreciation and Amortisation Expenses	1,006	276		313	
Administrative and other Expenses	10,014	8,582		10,401	
Total Expense	22,715	18,109	25.44%	21,620	5.07%
PBT	8,669	7,395	17.24%	9,240	(6.17%)
Tax Expenses	1,885	2,043		2,678	
PAT	6,784	5,352	26.76%	6,562	3.38%
Other Comprehensive Income	(91)	(279)		(131)	
Total Comprehensive Income	6,693	5,073		6,431	

Consolidated Financial Performance – Annually

Particulars (₹ Lakhs)	FY26	FY25	Y-o-Y Growth (%)
Revenue from Operations	1,11,913	91,038	
Other Income	2,537	1,128	
Total Income	1,14,450	92,166	24.18%
Employee Benefit Expenses	32,586	27,397	
Finance Costs	8,909	6,609	
Depreciation and Amortisation Expenses	1,994	850	
Administrative and other Expenses	39,322	35,181	
Total Expense	82,811	70,037	18.24%
PBT	31,639	22,129	42.98%
Tax Expenses	7,850	5,858	
PAT	23,789	16,271	46.21%
Other Comprehensive Income	(245)	75	
Total Comprehensive Income	23,544	16,346	

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



MR. SANDEEP SINGH

Independent Director



MR. KANHAIYA LAL BERWAL

Independent Director



Investment Committee

Finance Committee

Securities Committee

CSR Committee

Audit Committee

Stakeholder Relationship Committee

Nomination & Remuneration Committee

Risk Committee

MR. SOBHAG MAL JAIN

Independent Director



MR. RAJ KUMAR

Independent Director

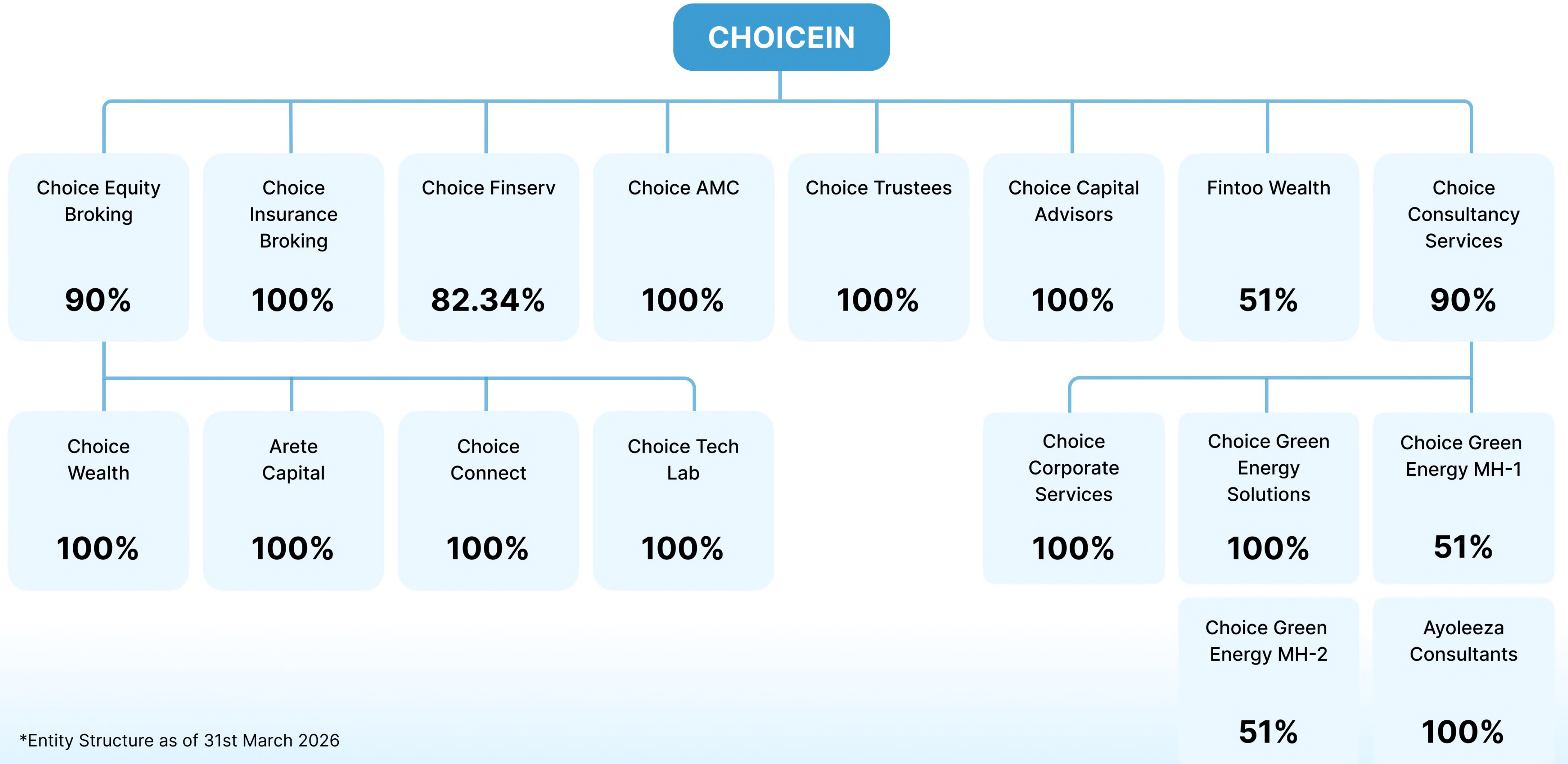


MRS. BARNALI MUKHERJEE

Independent Director



Entity Structure



*Entity Structure as of 31st March 2026

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.

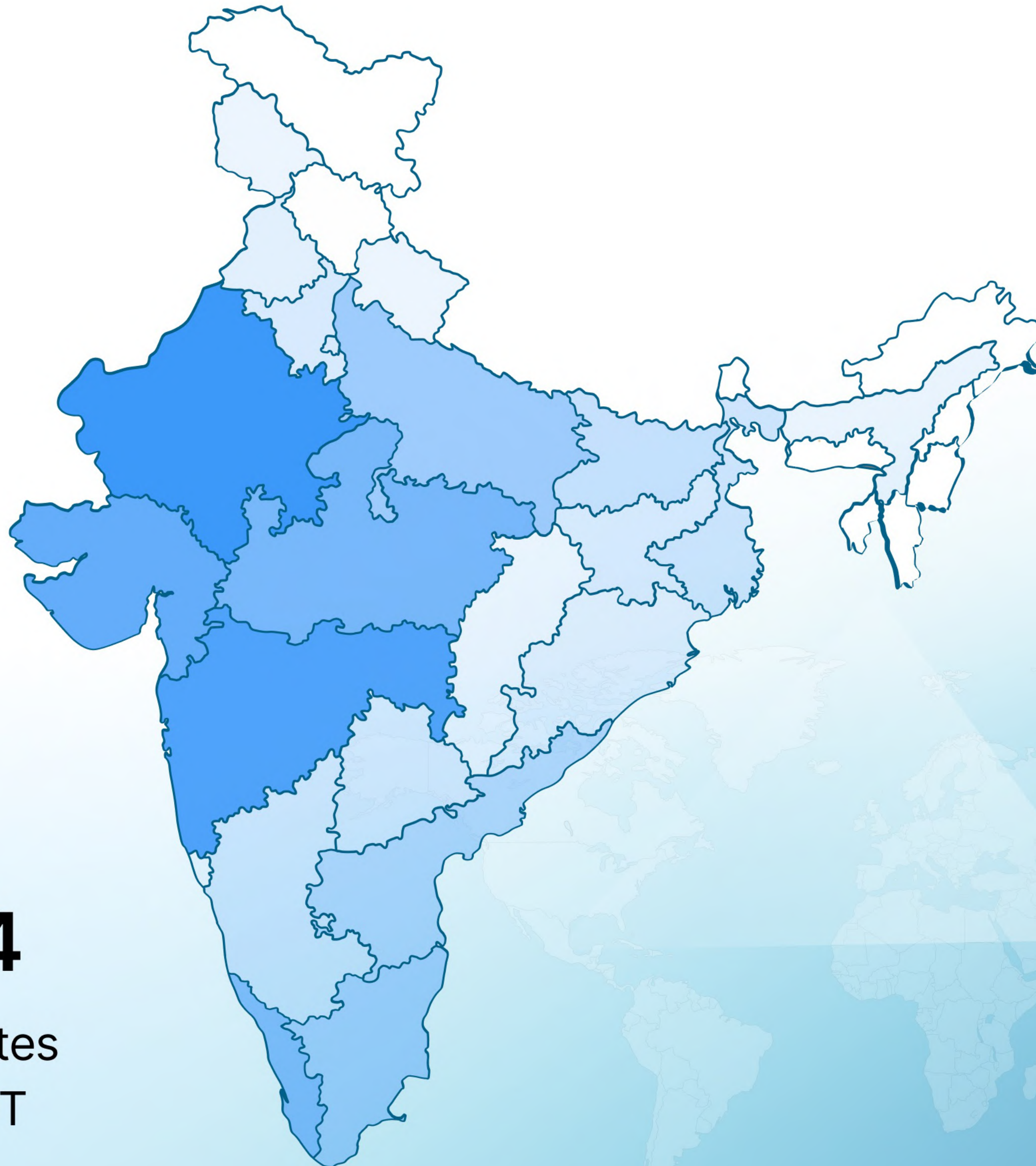
Social

- 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

217

Branch
Offices

45

Project
Offices

24

States
& UT

States	Branches
1. Rajasthan	52
2. Maharashtra	22
3. Gujarat	20
4. Madhya Pradesh	17
5. Kerala	16
6. Uttar Pradesh	13
7. Tamil Nadu	10
8. Andhra Pradesh	9
9. Bihar	8
10. West Bengal	7
11. Karnataka	5
12. Jharkhand	5
13. Telangana	5
14. Haryana	5
15. Delhi	4
16. Punjab	4
17. Odissa	4
18. Jammu & Kashmir	2
19. Uttrakhand	2
20. Assam	2
21. Chattisgarh	2
22. Goa	1
23. Chandigarh	1
24. Pondicherry	1

Media Presence

Extensive coverage by Television, Digital, Print and Social Media

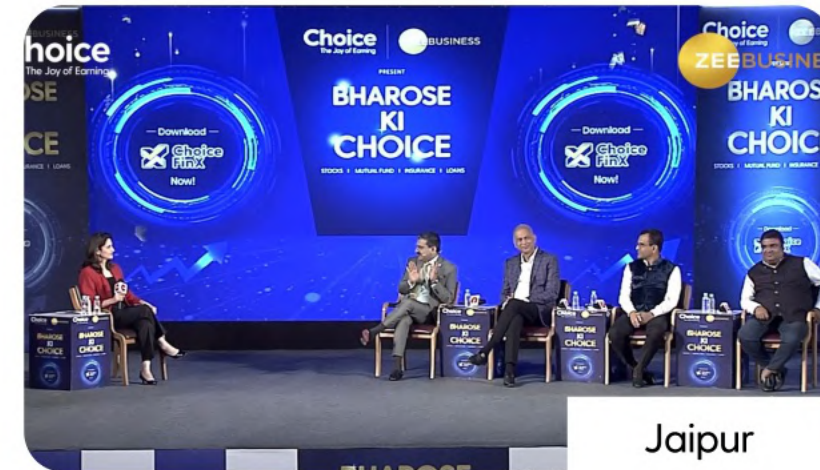
Offline Events



Ahmedabad



Delhi



Jaipur



Kolkata



Indore



Lucknow



Mumbai



Bhopal



Surat



Pune



Raipur

Q4 FY26

350

Hours on various TV channels covering Choice & our Analyst

News and Print Media



Social Media Presence



@ChoiceHQ

3,55,019 Followers



@ChoiceHQ

3,27,896 Followers



@Choice-hq

32,739 Followers



@ChoiceHQ_Social

17,300 Followers



@Choicehq_Social

51,300 Followers

Membership and Certifications

Registered across exchanges in India

Memberships and Registrations



Certifications



Auditors

MSKA & Associates LLP

(Formerly known as M S K A & Associates)

Chartered Accountants

- A Member firm of BDO

Choice
The Joy of Earning

Thank You

