

REF: CIL/CC/56/2024-25

October 22, 2024

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 <sup>th</sup> 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 & Half Year ended September 30, 2024.

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)

Q2 & H1 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
168	51	1.1 Mn+	220+	44K+	5.4K+

## Financial Growth Snapshot (CAGR FY 21-24)

**Revenue** 65%

## Our Diversified Financial Offerings

Stock Broking	Wealth Products	Insurance Distribution	MSME Lending	Government Advisory	Investment Banking
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**EBITDA** 86%

## 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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**PAT** 99%



# Key Highlights

A diversified mix for sustainable business

## Broking & Distribution

Stock Broking, Wealth, Insurance

▲ 21%

931K

Demat Accounts

▲ 14%

223K+

Active Accounts

▲ 40%

₹435 Bn

Stock Broking AUM

▲ 129%

₹ 11,267 Mn

Wealth Products AUM

## \*Insurance

▲ 31%

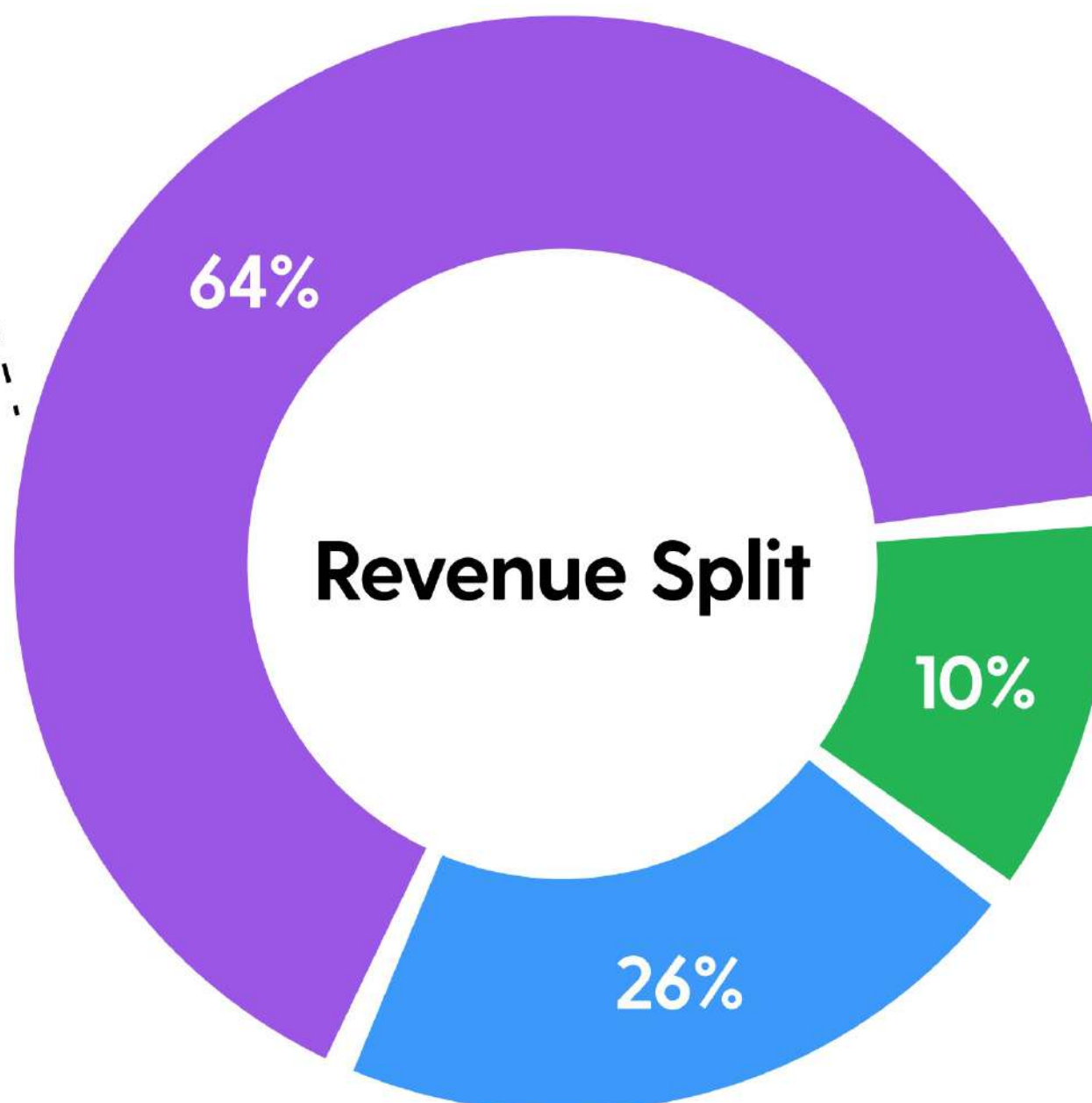
₹645 Mn

Insurance Premium

▲ 687%

68,866

No. of Policies sold



## Advisory

Govt. Infrastructure Consulting, Govt. Advisory, Investment Banking

10 States

Operations

₹ 5.50 Bn

Order book

## NBFC

▼ 3%<sup>^</sup>

₹ 4.58 Bn

Total Loan Book

▲ 49%

₹ 3.08 Bn

Retail Loan Book

54.54%

Provision Coverage Ratio

▲ 81 bps<sup>#</sup>

1.45%

NNPA

47.31%

CRAR

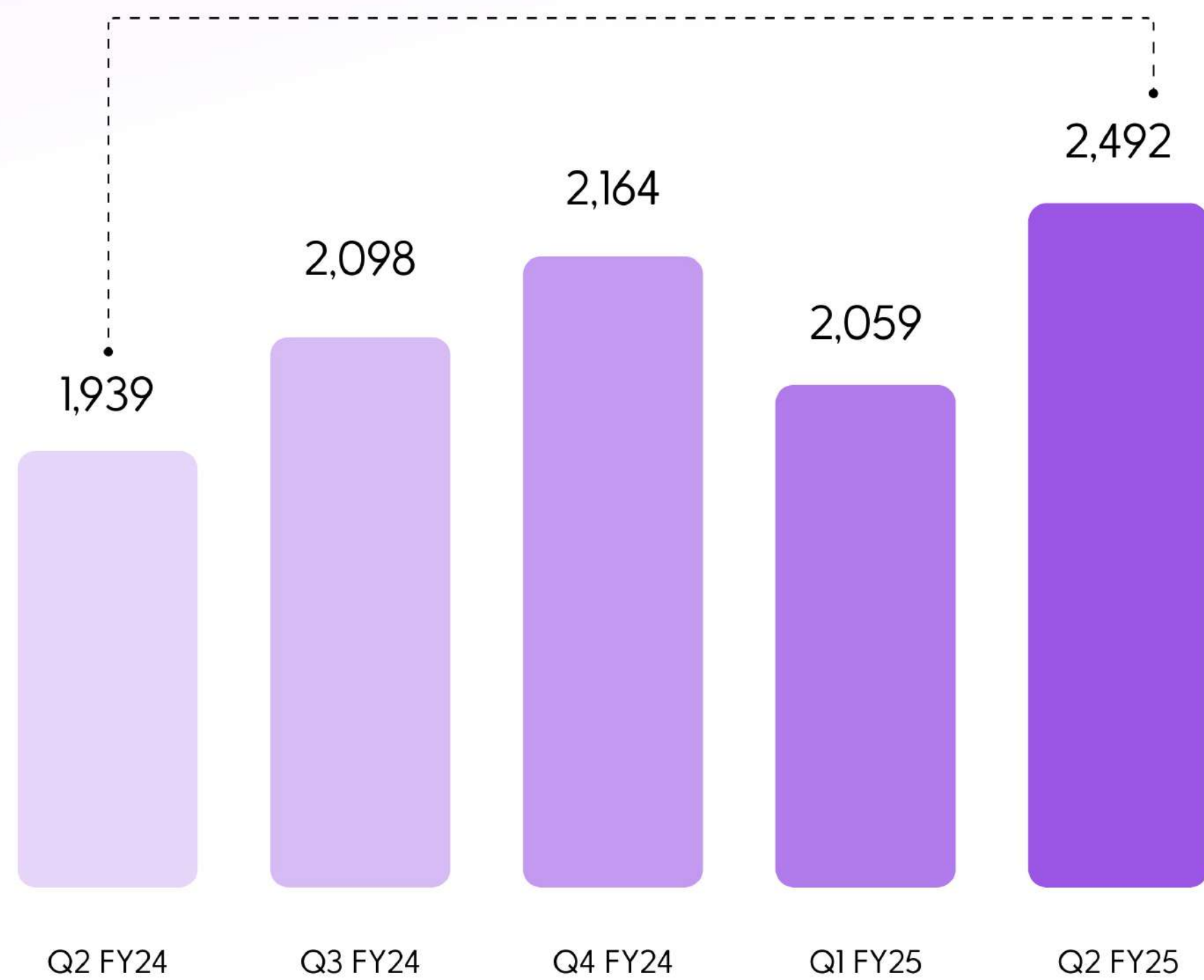
- NSE Active UCC list as on 30th September 2024
- Arrows and figures indicate YOY change
- \*Numbers are for Q2 FY25
- #Increase is due to seasoning of Retail Loan Book (Refer NBFC slide)
- ^Due to downsizing of Wholesale Loan Book



# Q2 FY25 Highlights

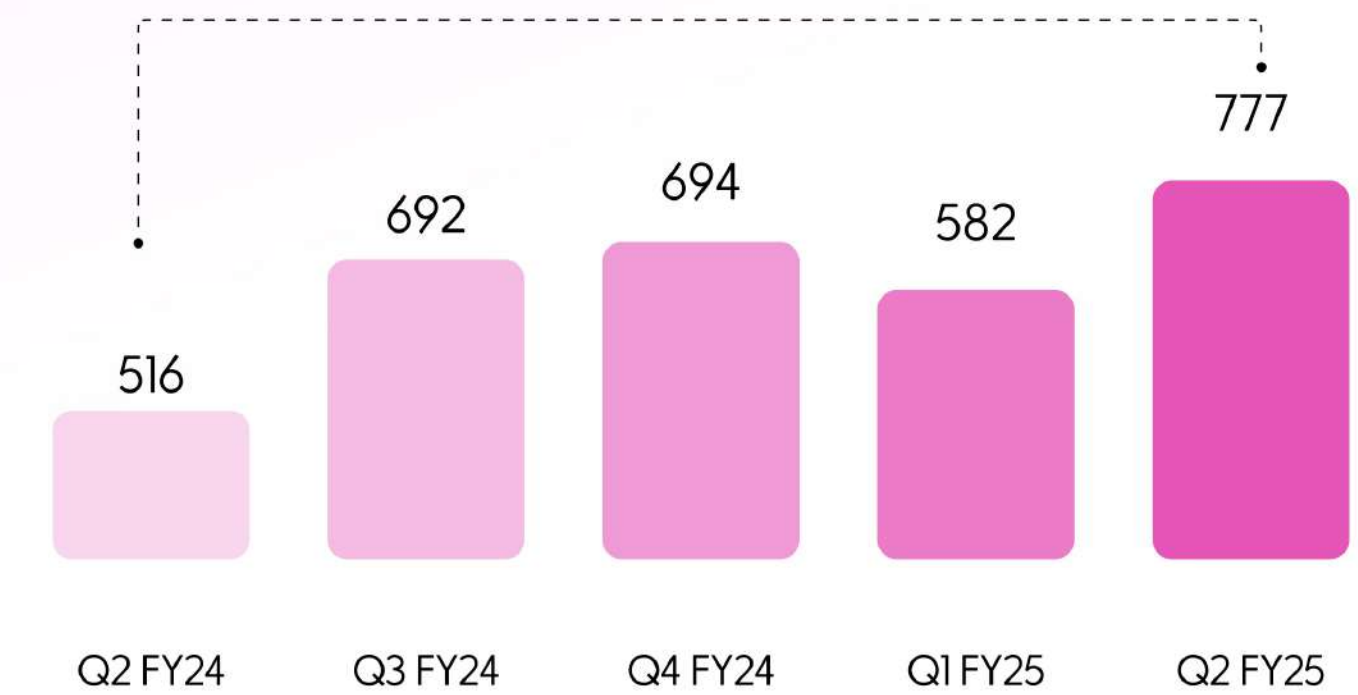
## Revenue (₹ Mn)

▲ 29%



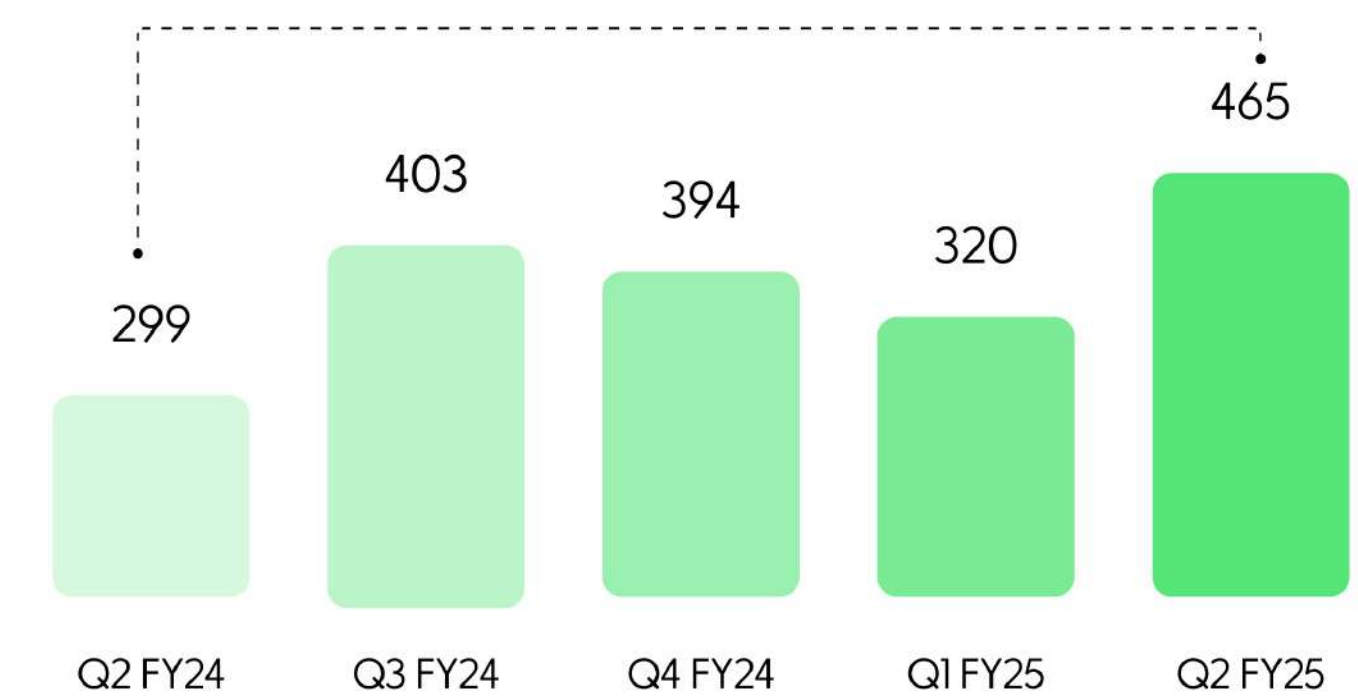
## EBITDA (₹ Mn)

▲ 51%



## PAT (₹ Mn)

▲ 56%



Arrows and figures indicate YOY change



# H1 FY25 Highlights

## Revenue (₹ Mn)

▲ 37%

3,332

4,551

HI FY24

HI FY25

## EBITDA (₹ Mn)

▲ 52%

892

1,359

HI FY24

HI FY25

## PAT (₹ Mn)

▲ 53%

512

785

HI FY24

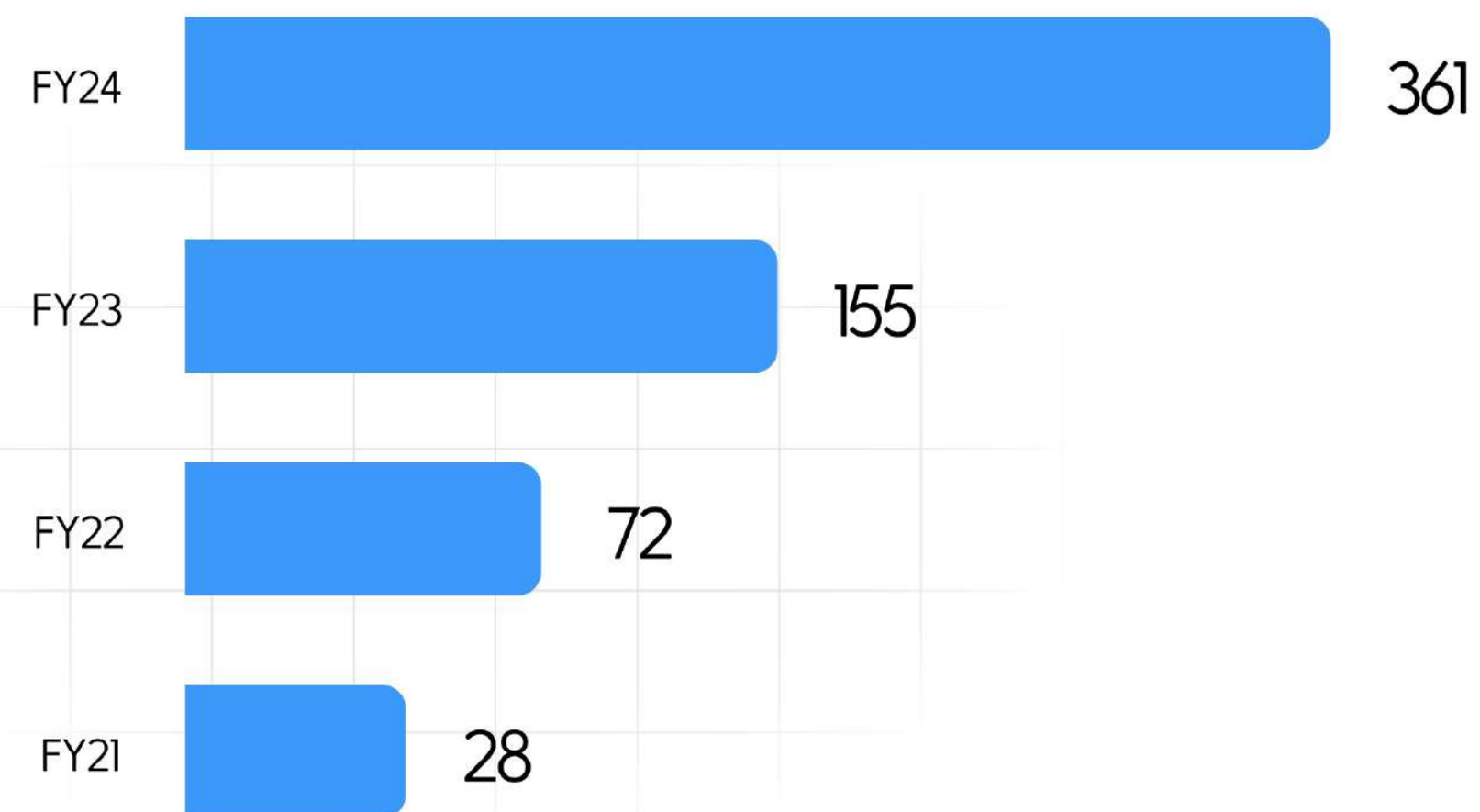
HI FY25

Arrows and figures indicate YOY change



# Stock Broking - Industry Overview

## ADTO (₹ Lacs Crores)



Source: Multiple Research Papers

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:

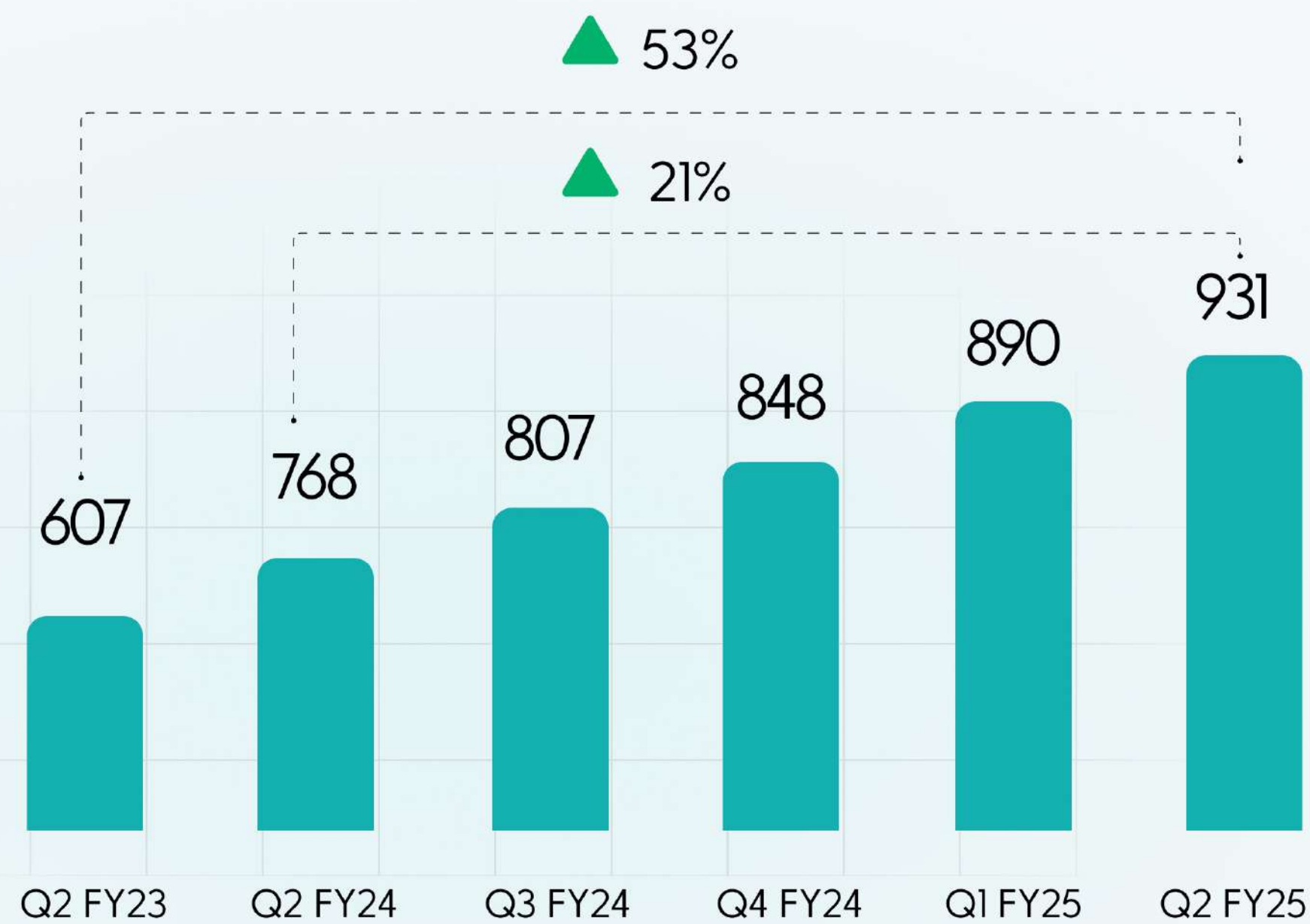
- Enhanced Revenue Streams through diversification
- Cross Sale Capability with low client acquisition cost
- Focused on Tier 3 & below geographies with physical presence on ground
- Technology at core for increased operational efficiency
- Focus on Value Added Services like Wealth Products Distribution,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



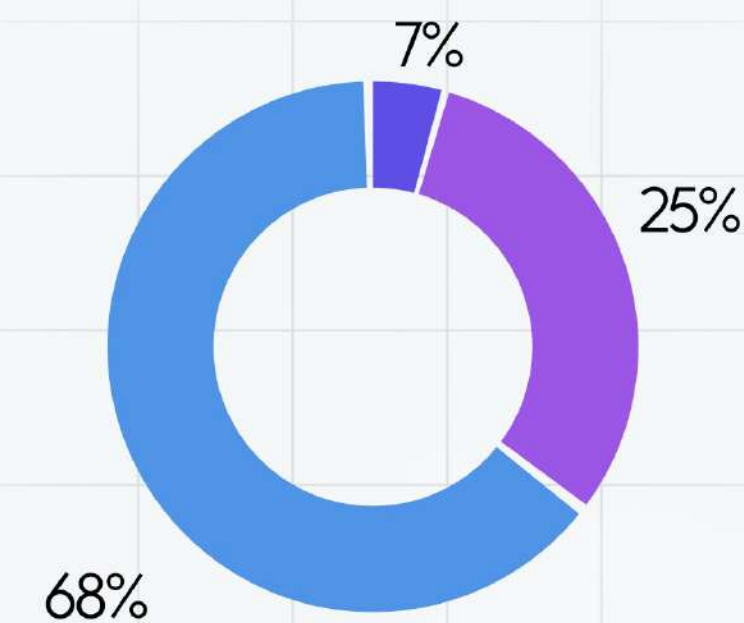
# Stock Broking

Expanding our PAN India reach and client demographic

## Steadily Increasing Client Base



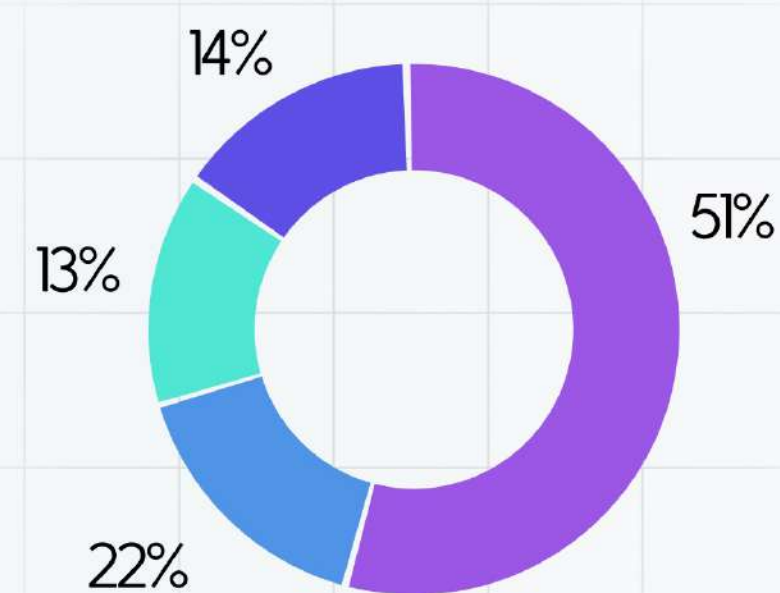
● Demat Accounts (000)



## Increased Penetration In Unserved & Underserved Locations

Geographical Distribution of Clients

● Tier I ● Tier II ● Tier III & Below



## Majority Young Clients With More Disposable Income

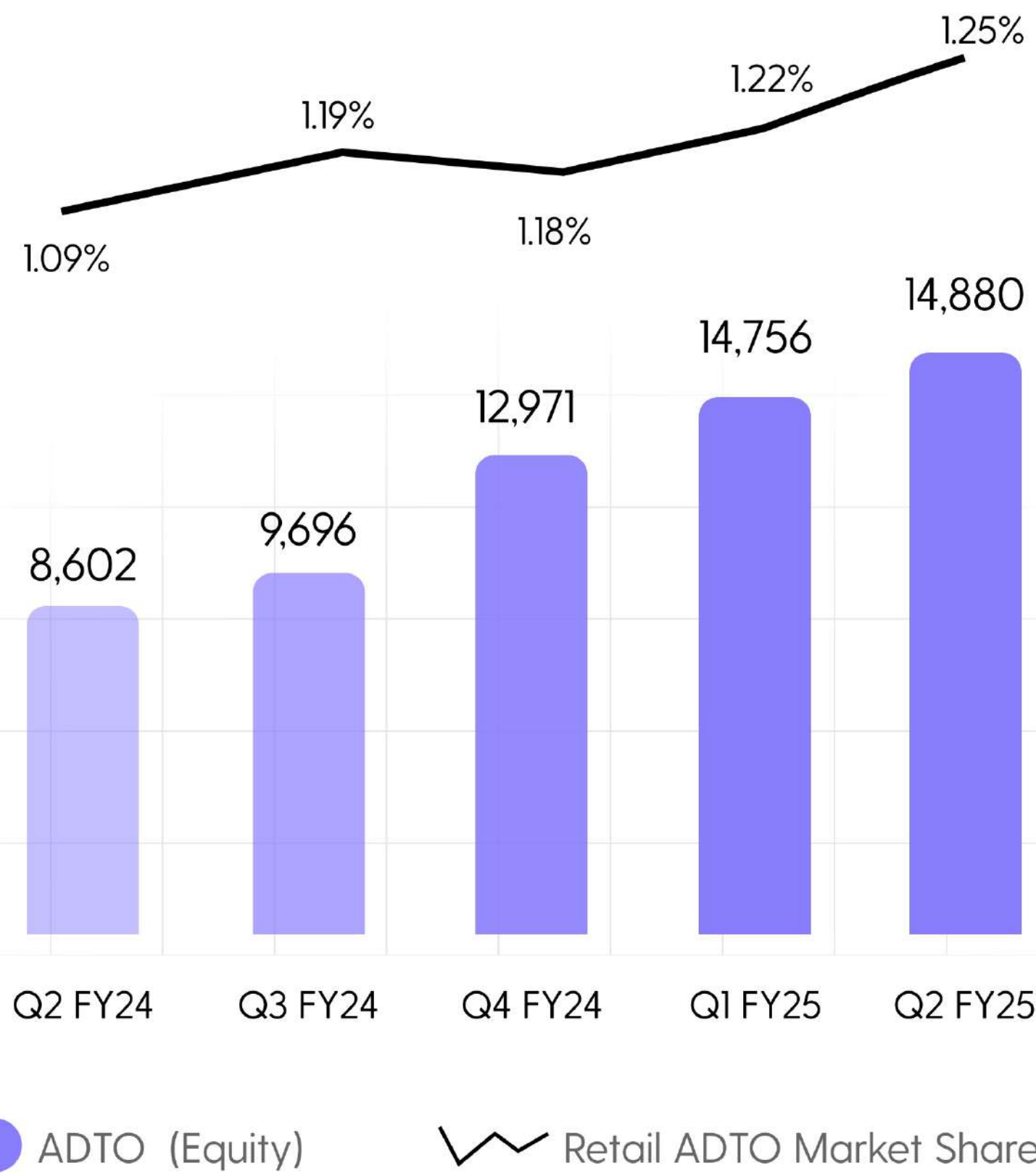
Age Group

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

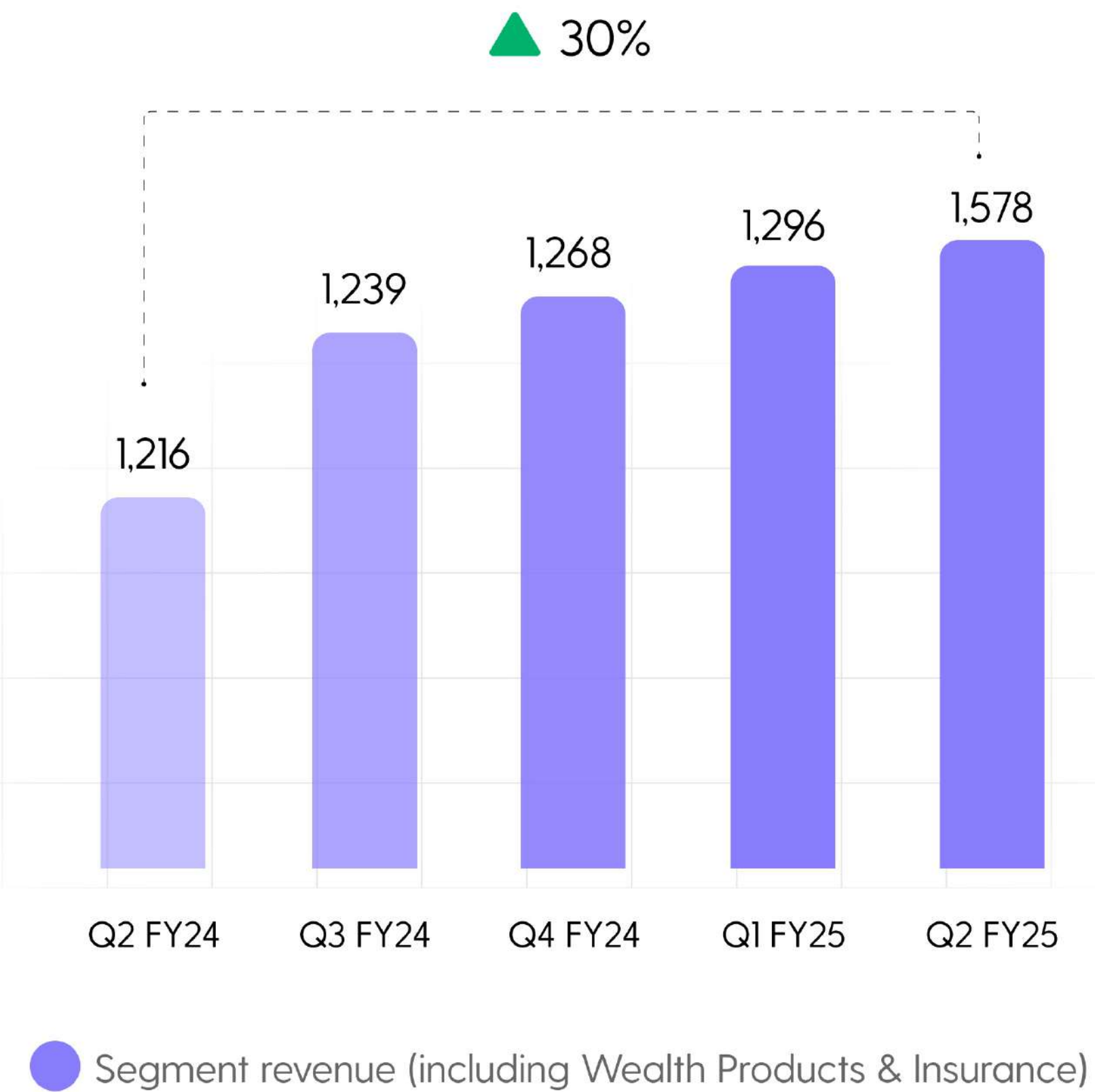


# Stock Broking

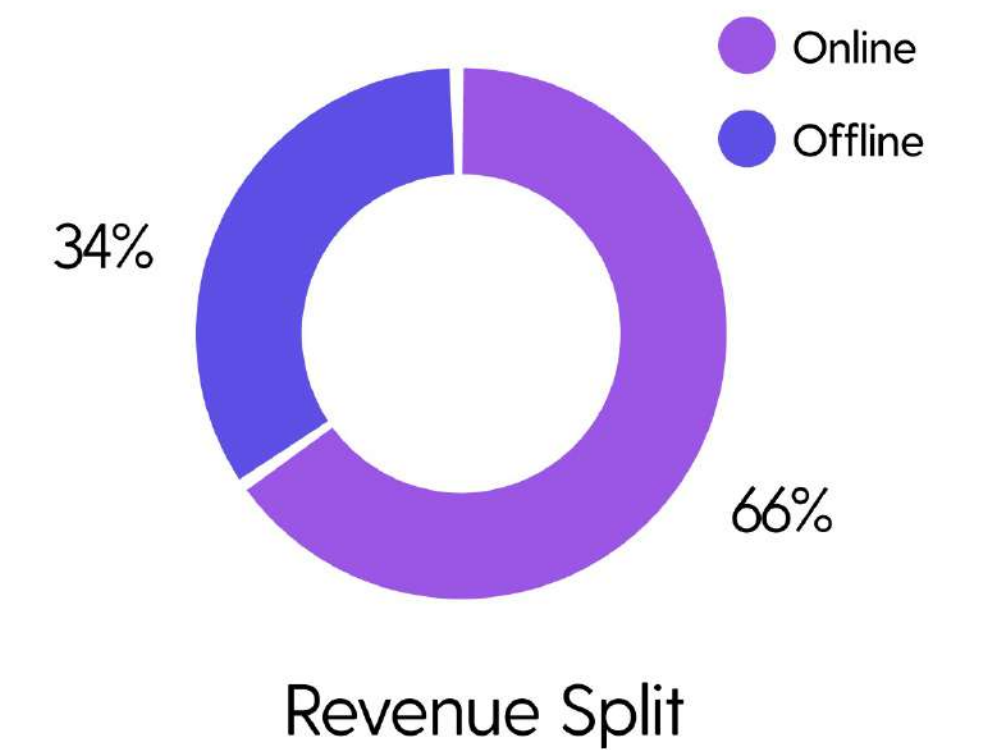
## Consistently Growing Market Share & ADTO (₹ Mn)



## Broking & Distribution Segment Revenue (₹ Mn) Has Peaked

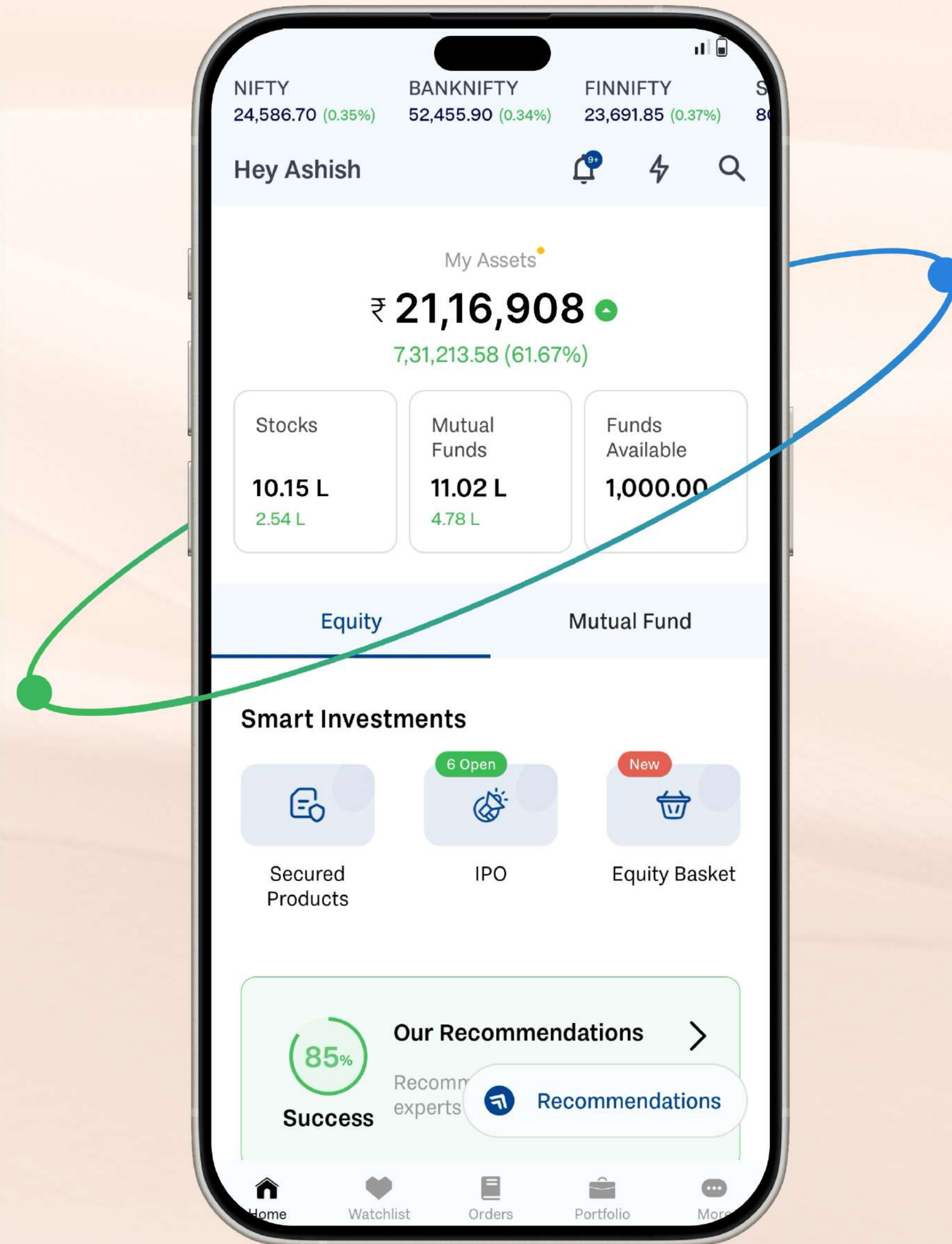


## Rising Adoption Of Digital Platforms





# Stock Broking



**36 Mn+**  
API requests  
served per day

**1.76 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

## Plan my Investments

We are pleased to announce the Plan My Investments feature, which enables users to automatically plan and optimize mutual fund investments with ease. It provides personalized expert recommendations tailored to meet unique needs based on risk preferences.

## Improved Investment Journey in Mutual Funds

We have enhanced our existing journey for mutual funds, which now shows estimated returns, reduces steps, and enhances decision-making.

## Portfolio Insights in Mutual Fund Holdings

We have introduced Portfolio Insights in mutual funds, focusing on providing a comprehensive overview, performance metrics, and actionable insights.

## Corporate Event Tag

We are pleased to announce the Corporate Event Tag in the watch-list and Portfolio sections, which helps improve user awareness of important events, aids in timely decision-making, and assists in managing portfolios effectively.

## Chatbot Implementation

We have implemented a chatbot for instant support, offering quick and efficient customer service. This reduces response times and enhances the user experience by providing immediate access to information and clarifications on reports and investment updates.

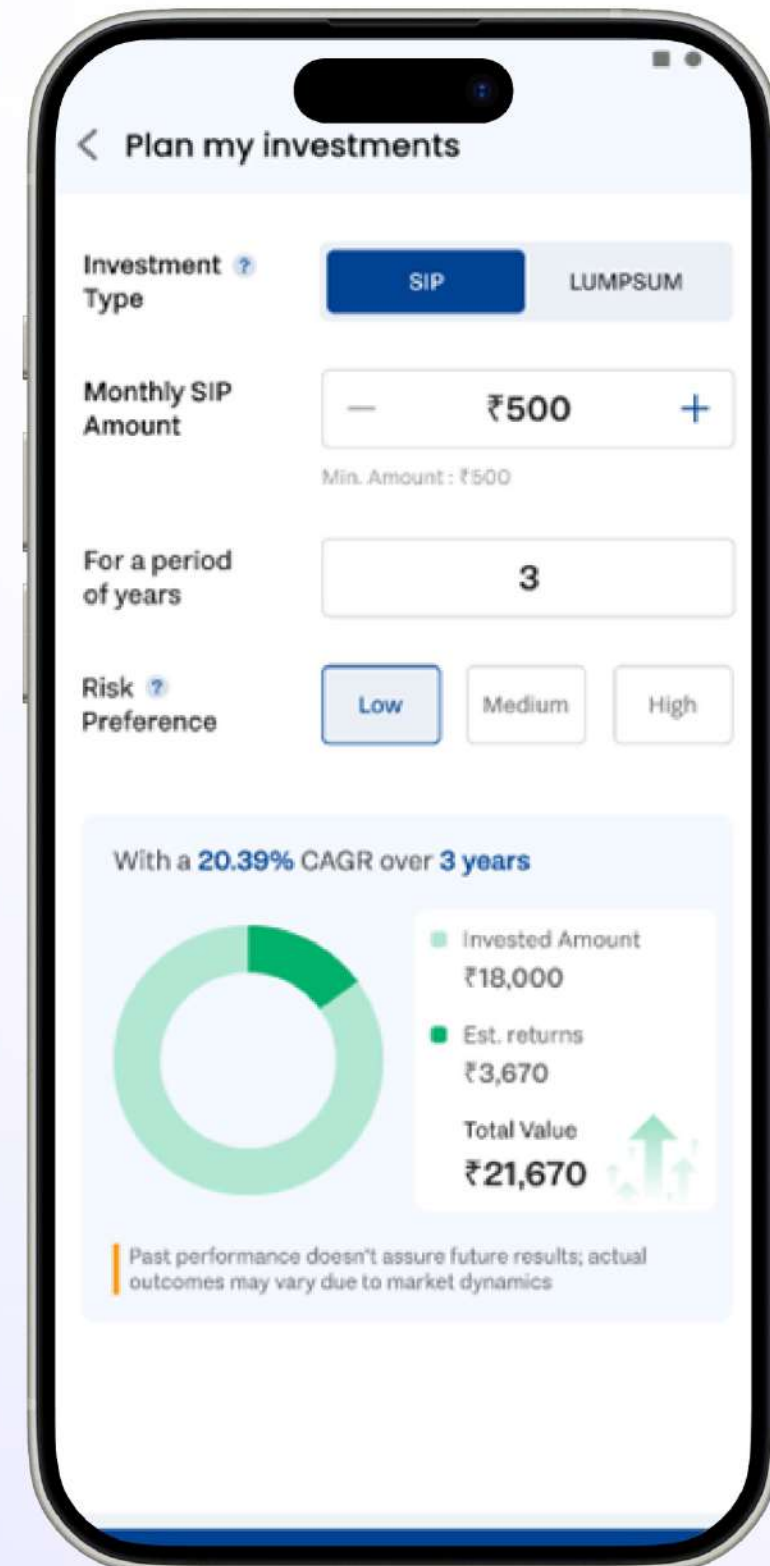
## UPCOMING ENHANCEMENTS

- Cover Orders
- Customisation based on user behaviour
- Simplified auto-pay journey
- Family mapping feature

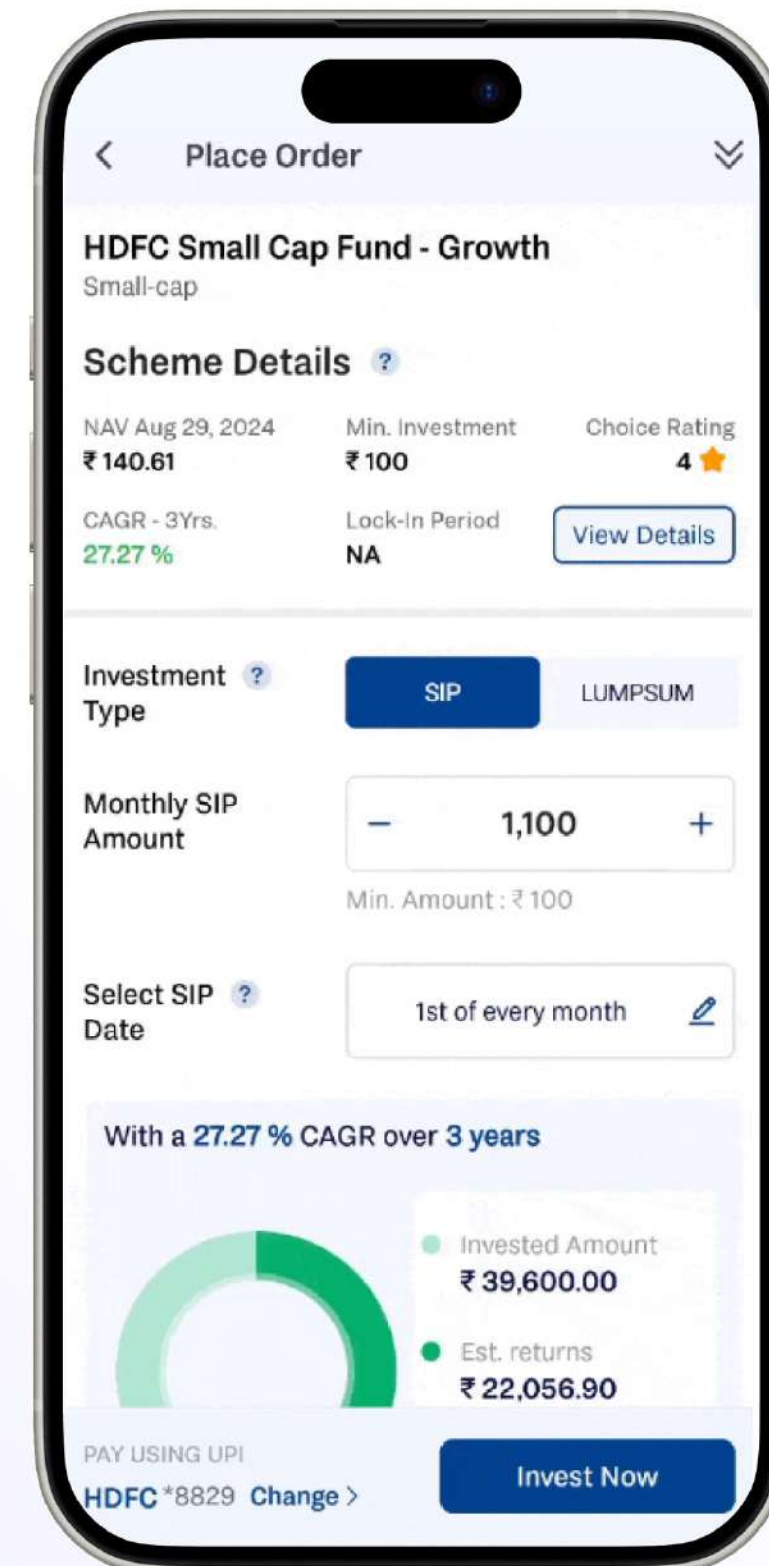


# Stock Broking

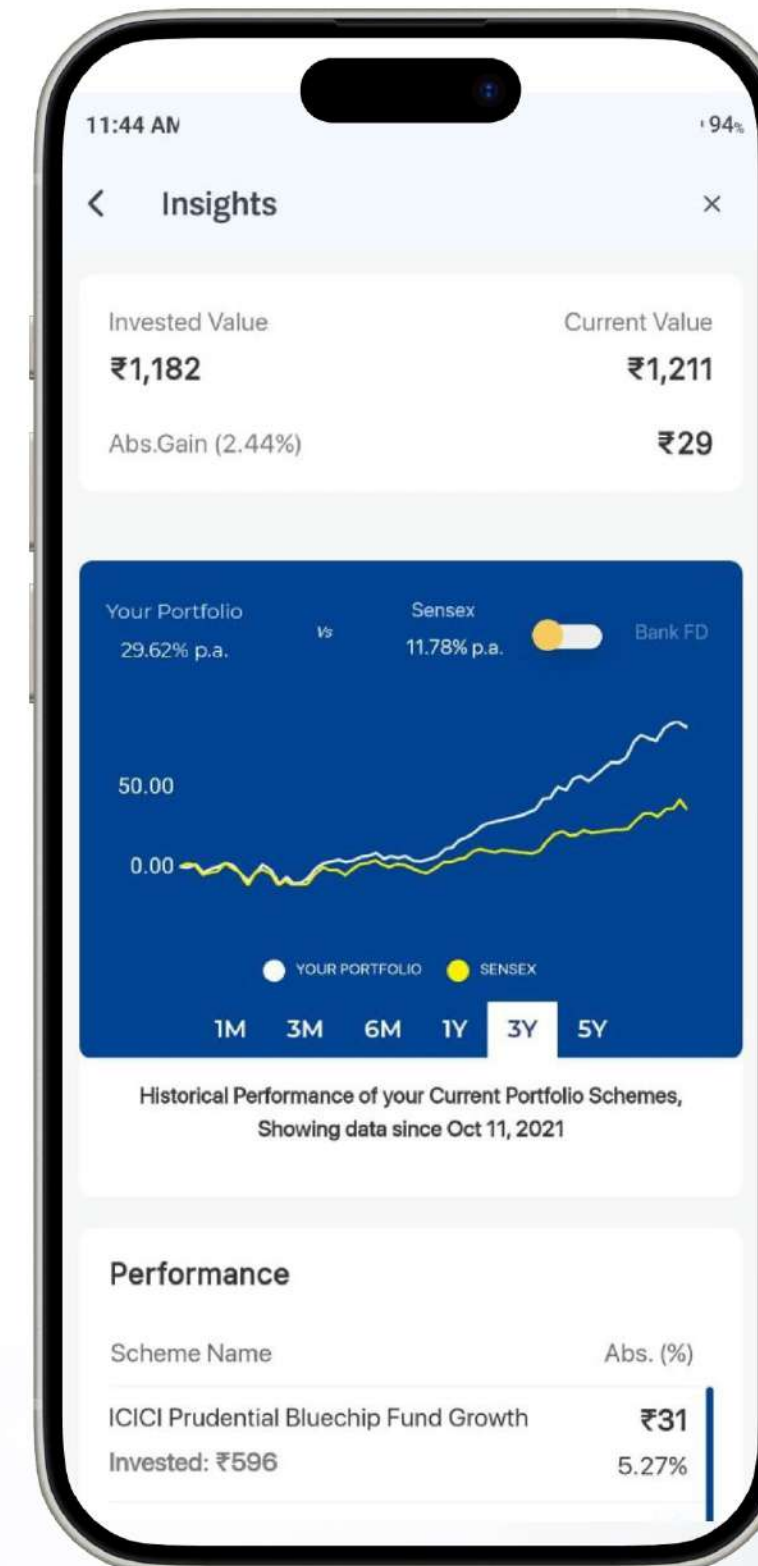
Simple User Interface, In-app Curated Baskets, Diverse Investment Products



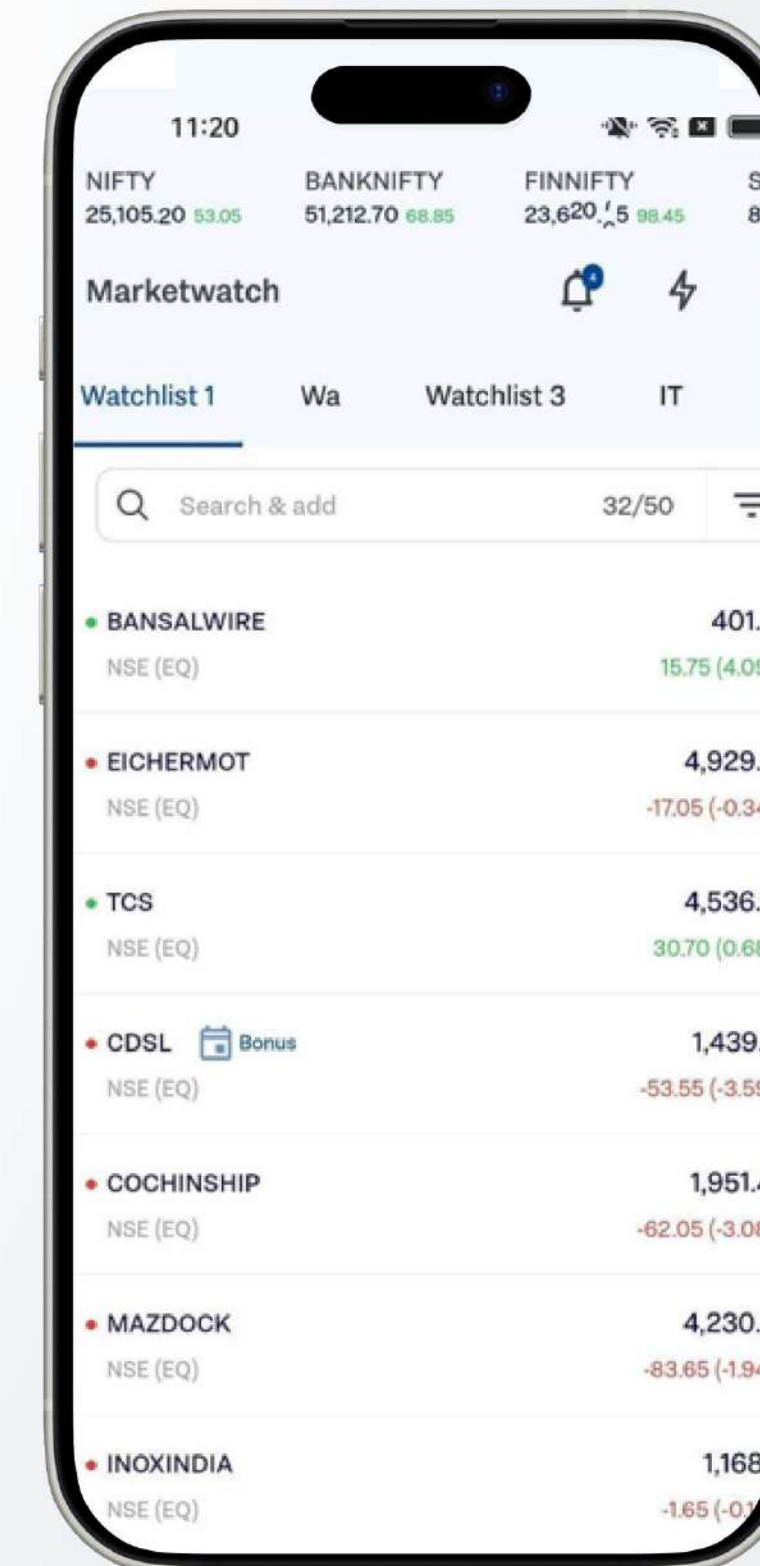
Plan My Investments



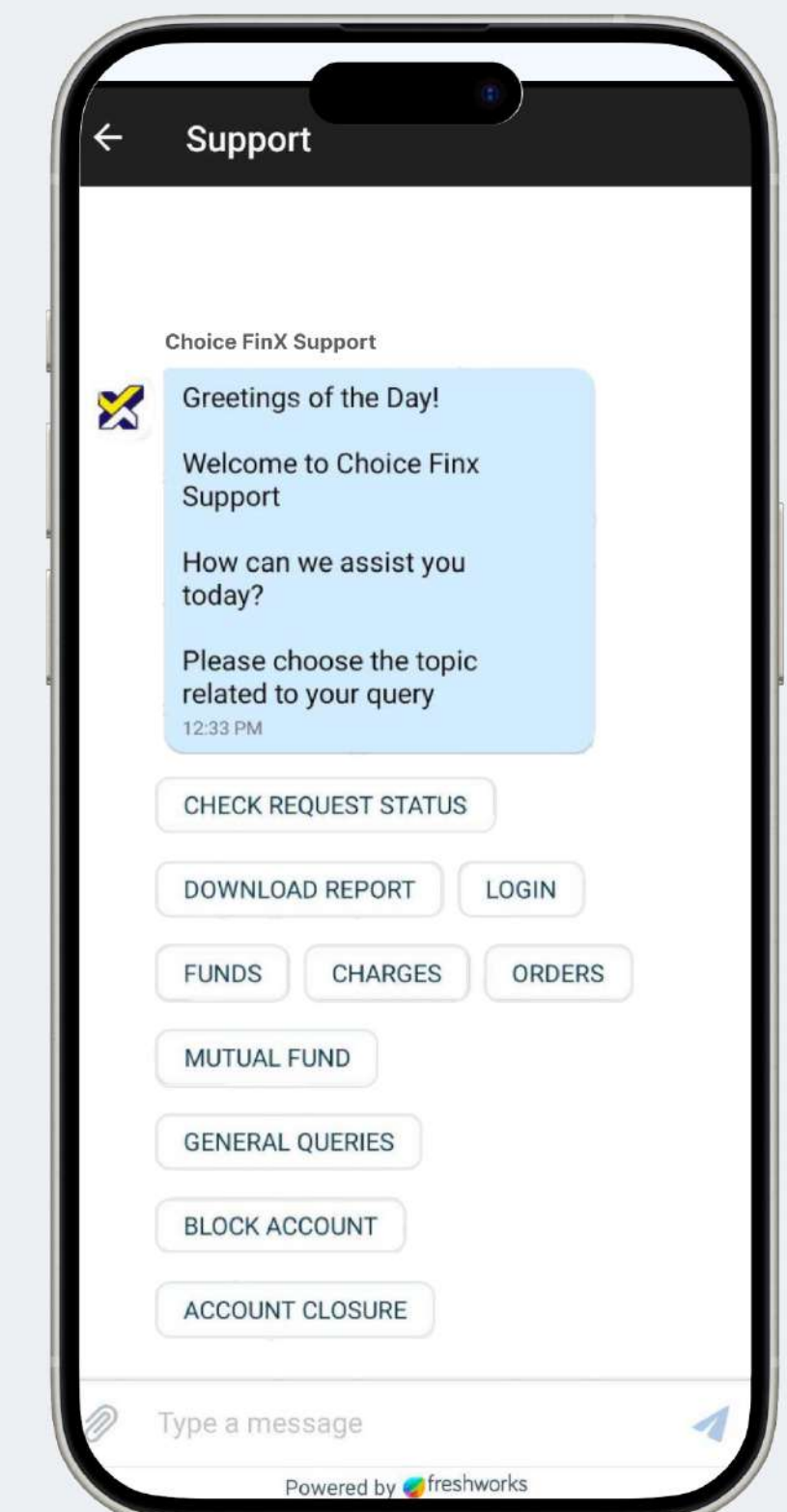
Improved Investment Journey in Mutual Funds



Portfolio Insights in Mutual Fund Holdings



Corporate Event Tag



Chatbot Feature

\*Some features are available only on Android



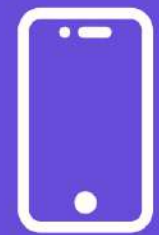
# Tech Insights

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



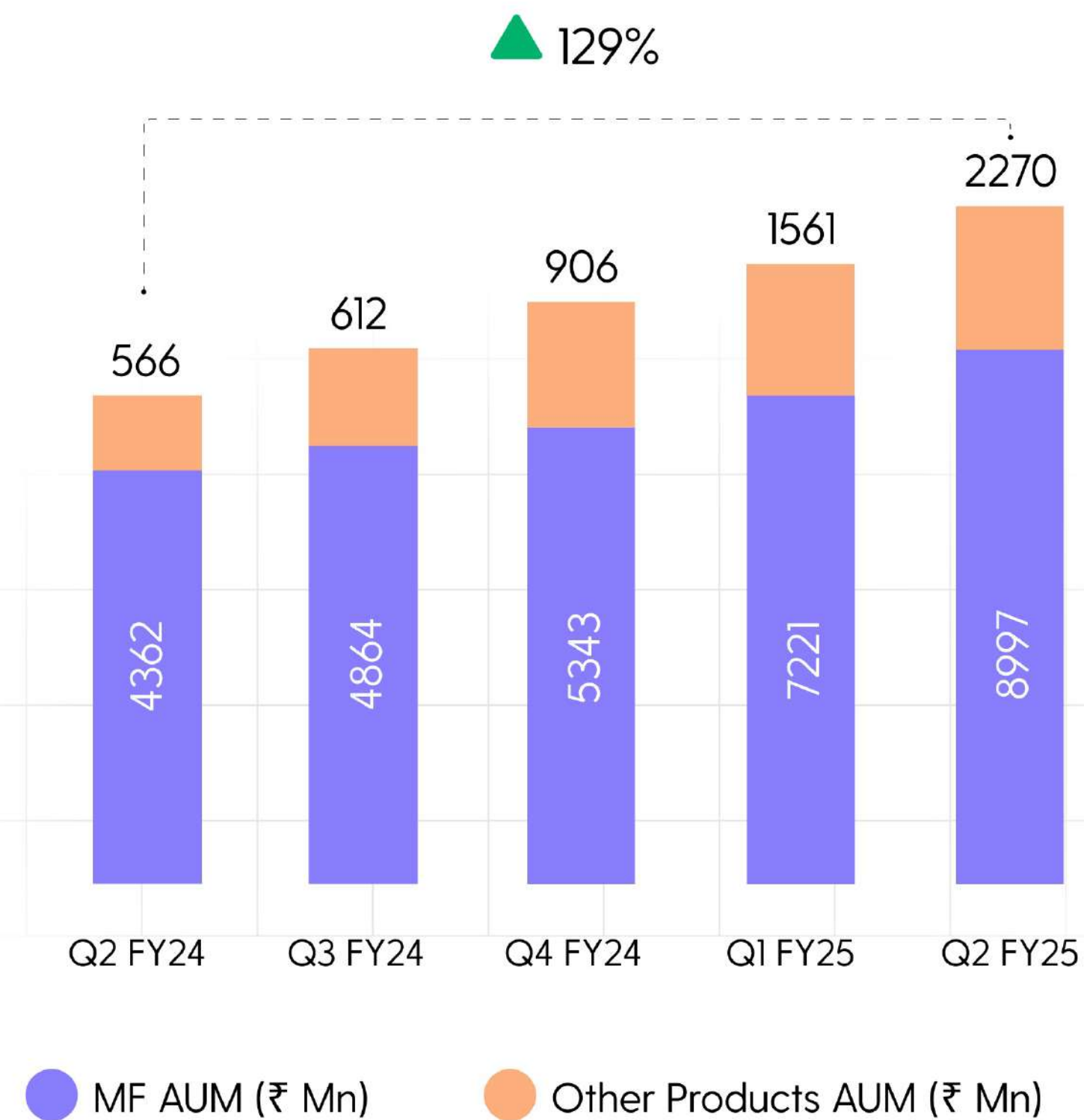
CRM (LMS)



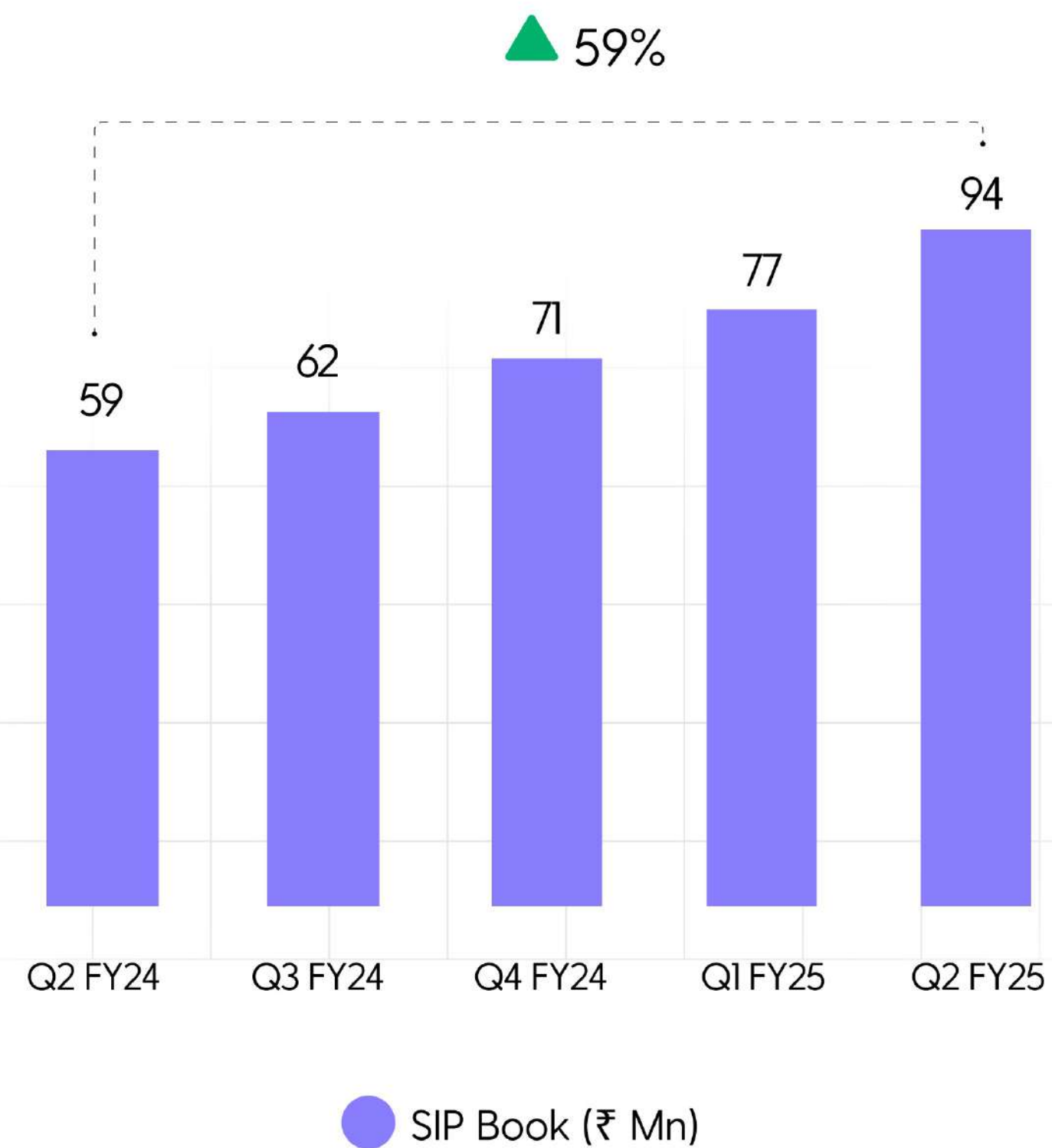
# Stock Broking - Allied Products

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

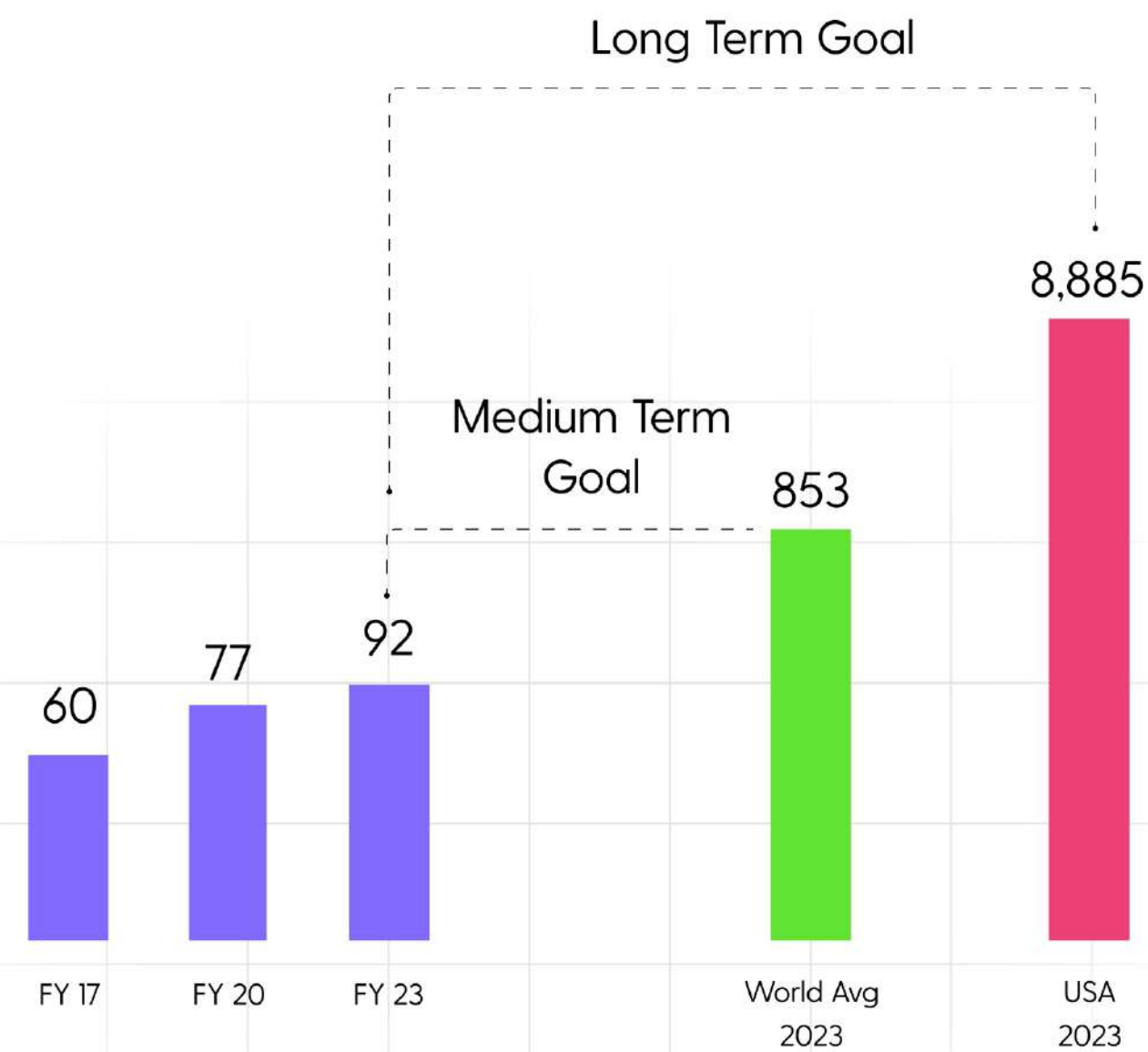


Market Linked Debentures



# Insurance - Industry Overview

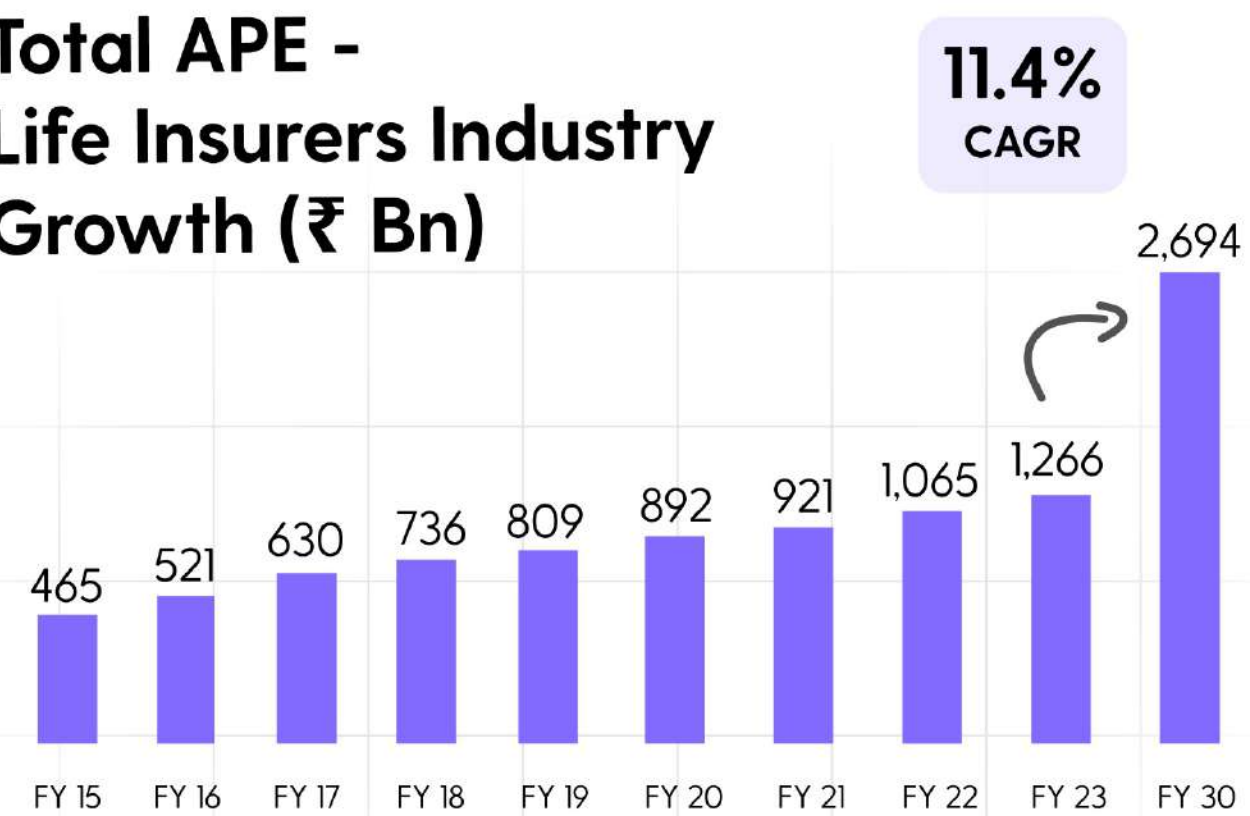
## Insurance Density (US\$)



● Premium per capita - India ● World Average

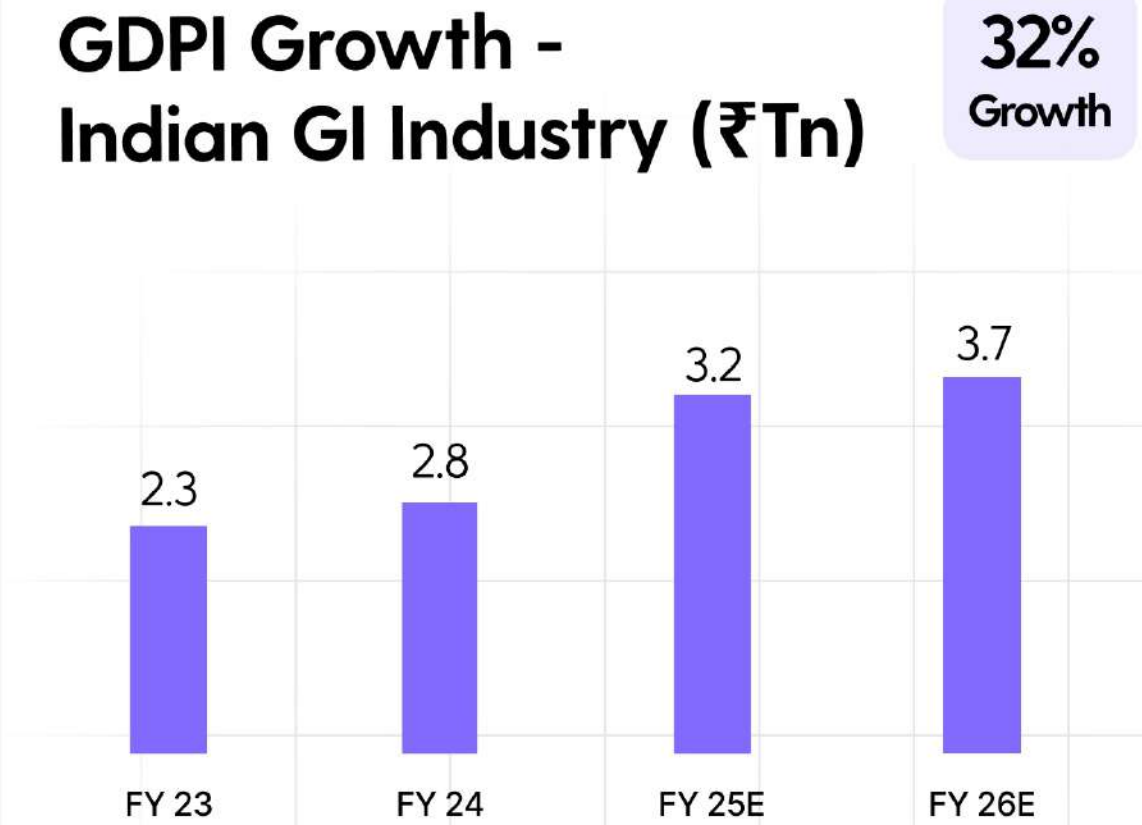
Insurance Premium Density is increasing driven by Insurance Brokers contribution yet a long way to go compared to Global Average and Leading Economies showing humongous opportunities in India in this sector

## Total APE - Life Insurers Industry Growth (₹ Bn)



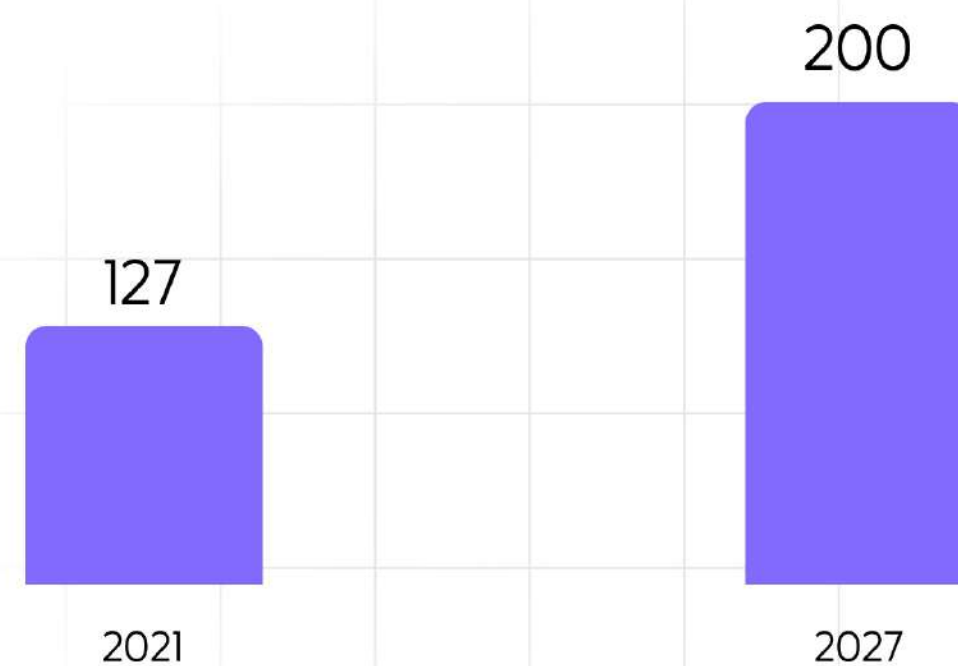
Source: Life Insurance Council Data (Apr 2024)

## 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 - Industry Overview

## Key Growth Factors in the sector

### 1 Myriad Of Initiatives

IRDAI has also undertaken various initiatives towards boosting the insurance penetration, such as permitting insurers to conduct video-based KYC, launching standardized insurance products and allowing insurers to offer rewards for low-risk behaviour

### 2 Mission Insurance

Mission of 'Insurance for All by 2047' which is expected to lead to a significant increase in insurance penetration and would help in bolstering the ease of doing business and will aid in making the sector more investment-friendly

### 3 Commission Regulations 2023

Payment of Commission Regulations 2023, the insurance regulator has replaced the earlier individual cap on commission payments on insurance products with an overall cap on expenses of management of insurers leading to higher Insurance Payouts to brokers.



# Insurance Distribution

Catering to SMEs and Retail Customers



**Corporate Direct**

Premium 27%



**Institutional Business**

Premium 44%



**In-House Sourcing**

Premium 9%



**POSP Channel**

Premium 20%

## Key Offerings



Property & Projects



Liability



Transit



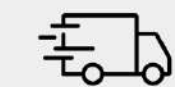
Employee Benefits



Health Insurance



Life Insurance



Motor Insurance



Home Insurance

## Solutions Bouquet

Risk Advisory  
analysis &  
inspections

Risk Management  
& Risk Transfer  
Solutions

Portfolio  
Administration and  
GAP Analysis

Tailor made  
solutions for  
large risks

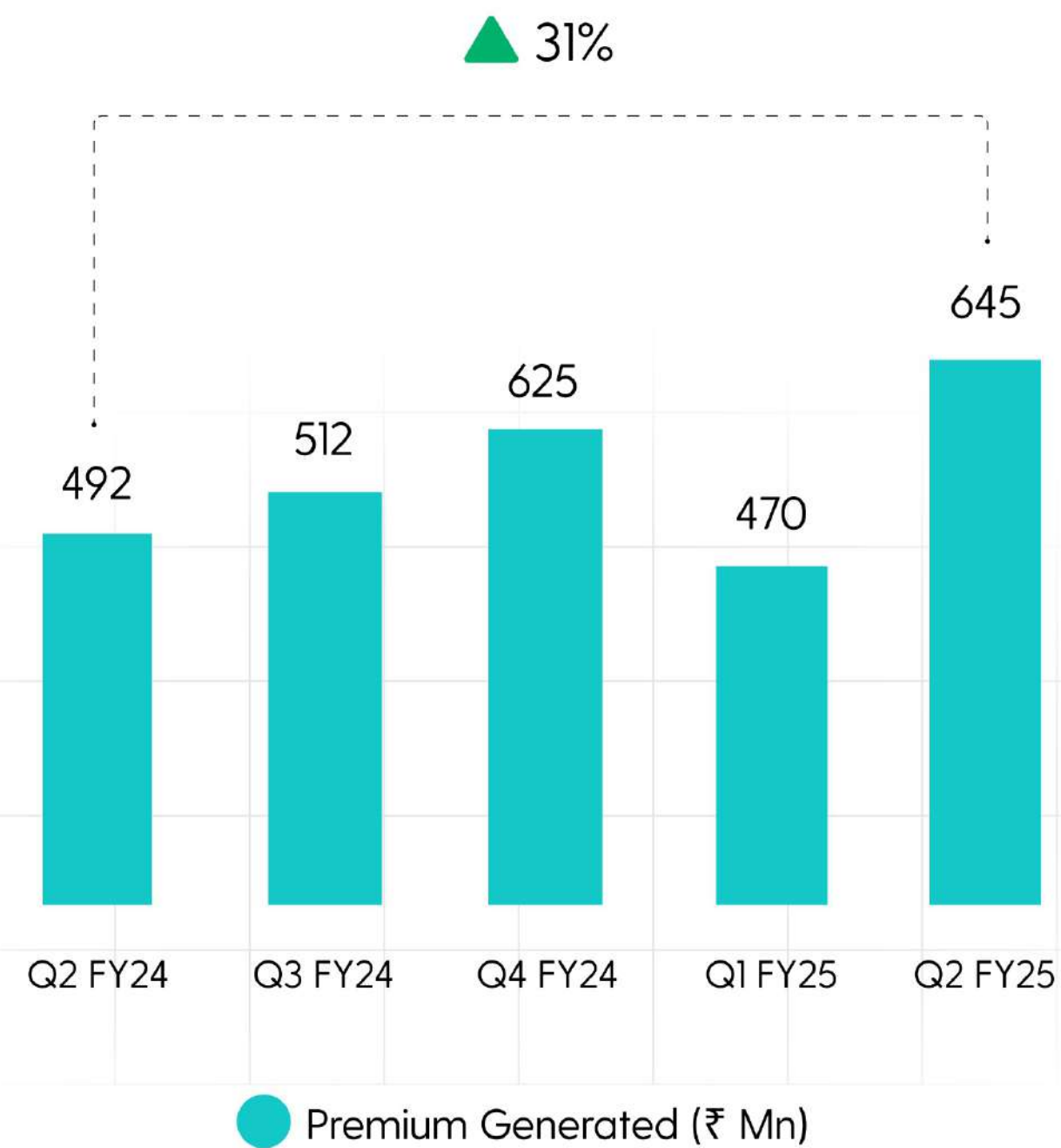
Claims consultancy  
for corporates and  
SMEs

Industry updates  
and Knowledge  
sharing

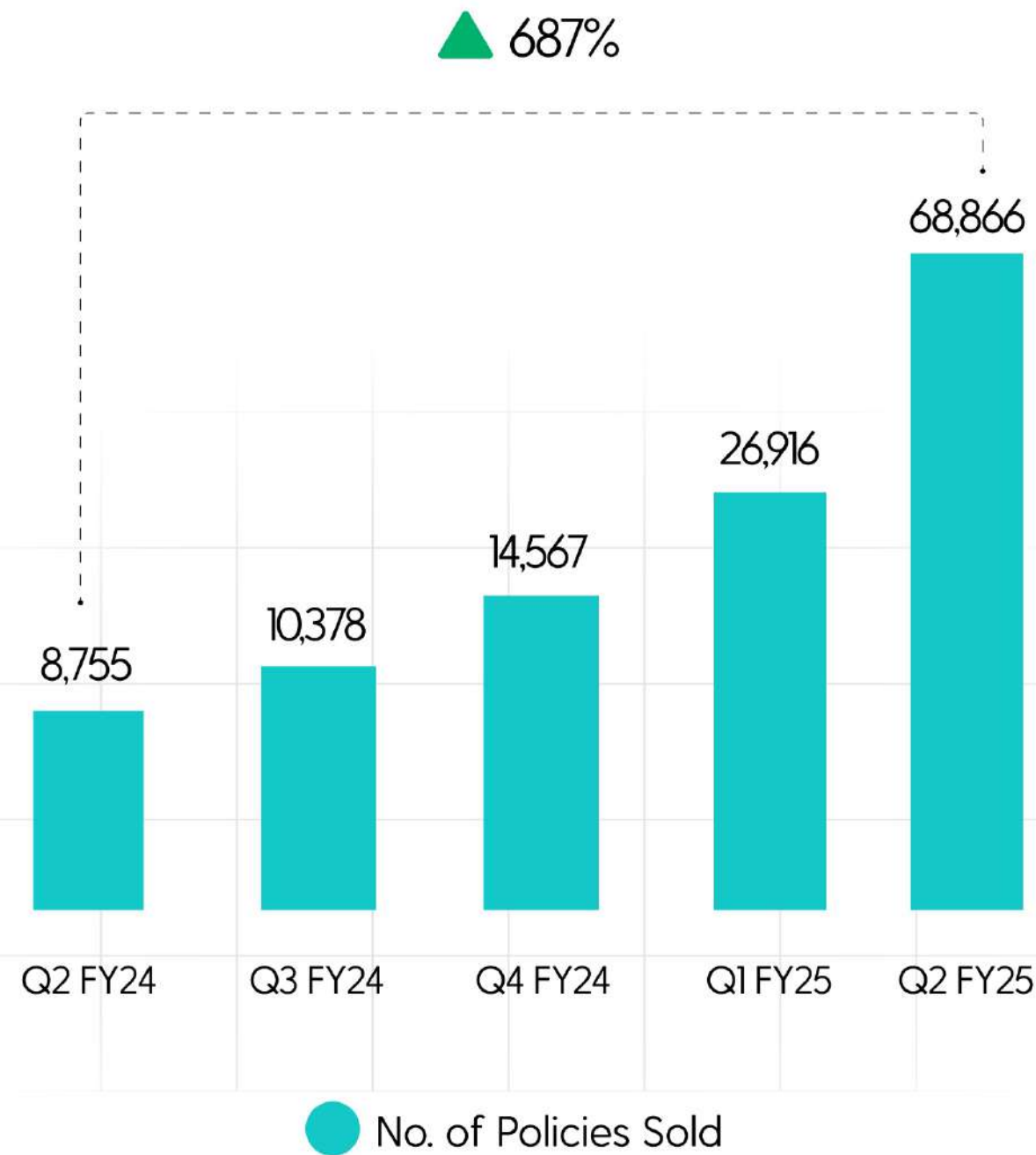


# Insurance Distribution

## Exponential Growth in Insurance Premium



## Enroute Mass Coverage



**90%**

Premium From New Business

**72%**

Fresh Lead Conversion Rate

**67%**

Renewal Ratio

**40+**

Preferred Partner Insurance Companies

**220%**

YoY Surge In Inquires Generated

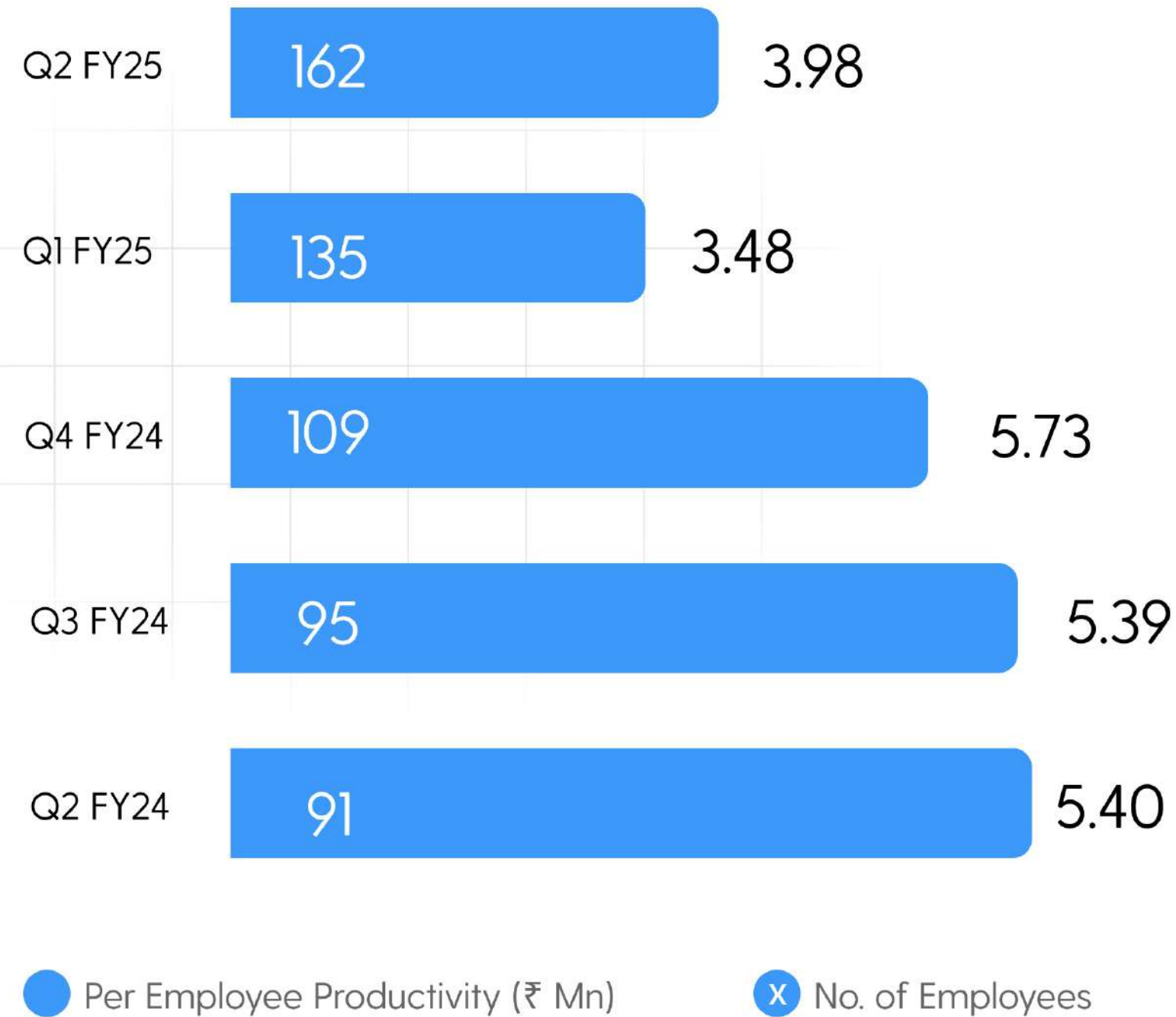
## Key Partners



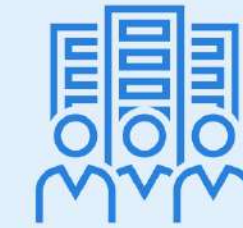


# Insurance Distribution

## Employee Productivity



## Key Initiatives



The Employee Benefit Platform has been rolled out for enterprises.



The online module has been made live for onboarding and training of POSPs.

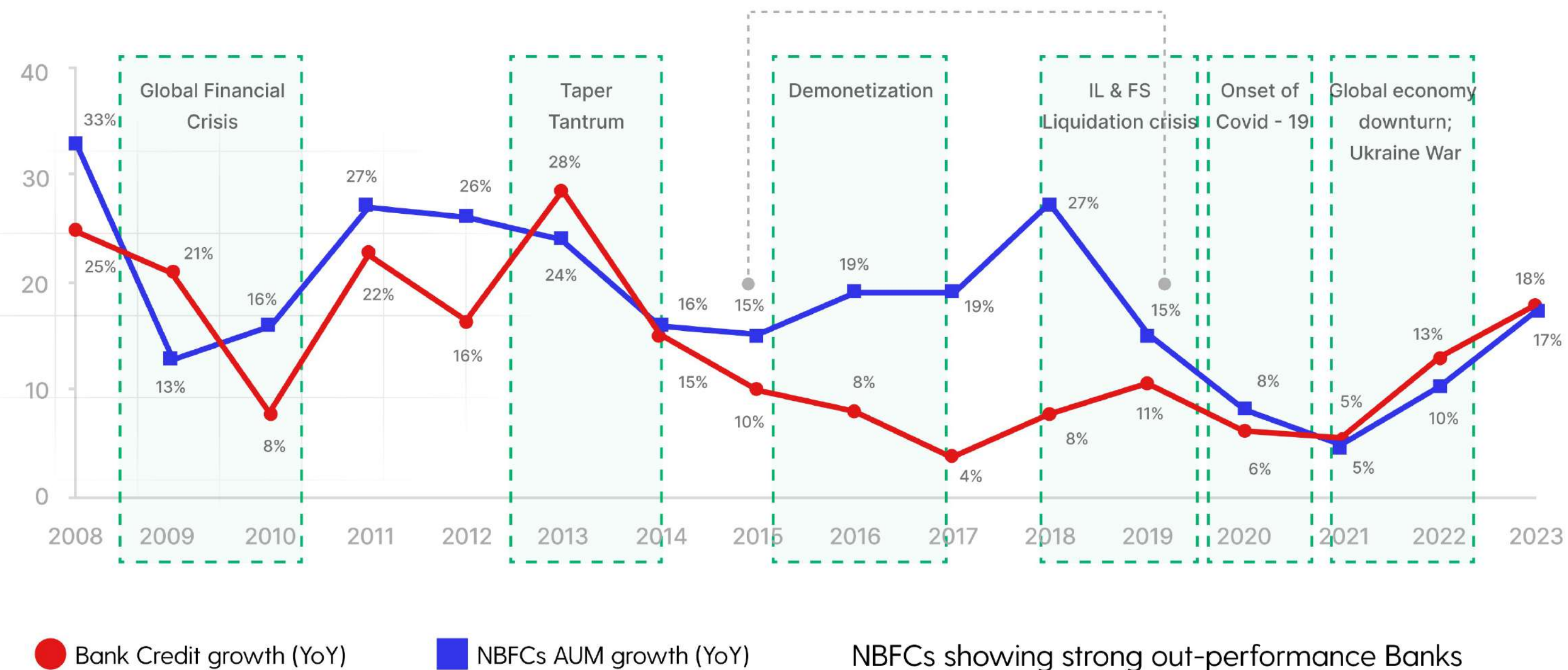


There is a continuous focus on Broker Qualified Persons (BQP) and trained POSPs to ensure a better customer experience.



# NBFC - Industry Overview

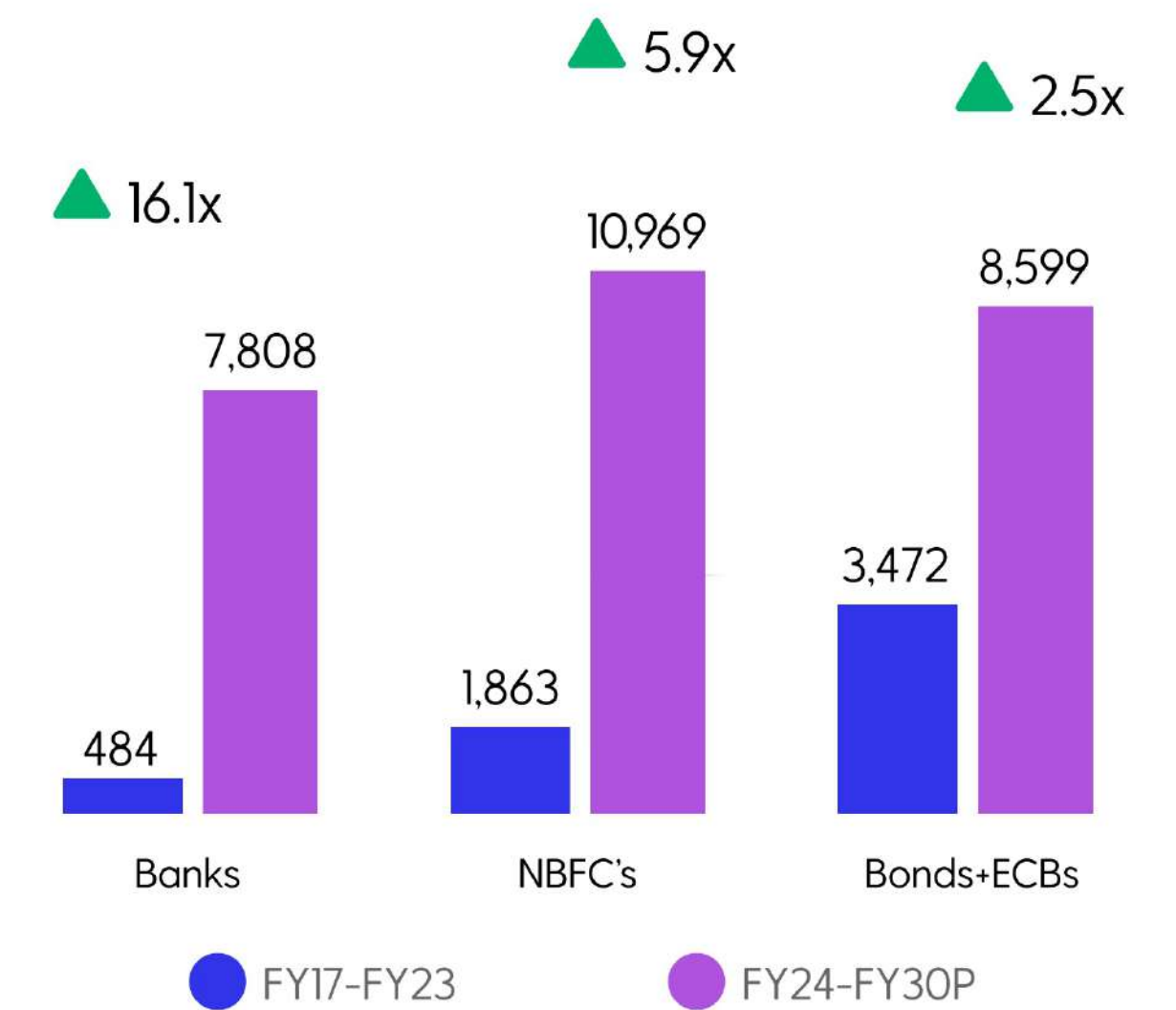
### Banks Vs NBFCs - YoY growth in Advances



NBFCs showing strong out-performance Banks despite multiple regulatory and economic changes

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



# Strategic Acquisition: Expanding the NBFC Footprint

Choice Finserv Private Limited, our NBFC vertical has announced the acquisition of retail lending business of Paisabuddy Finance Private Limited and Sureworth Financial Services Private Limited.

This strategic move significantly expands Choice Finserv's presence in the retail loan segments as well its assets under management (AUM). These acquisitions will be done under a slump sale transaction which will be subject to requisite approvals.

## Key Highlights of Paisabuddy



**AUM**

₹ 2.79 Bn



**Number Of Loans**

6.8K+



**Branches**

59



**Employees**

451

## Key Highlights of Sureworth



**AUM**

₹ 0.65 Bn



**Number Of Loans**

1K+



**Branches**

38



**Employees**

193

## Post-Acquisition Highlights



**AUM**

₹ 8.02 Bn



**Number Of Loans**

15K+



**Branches**

168



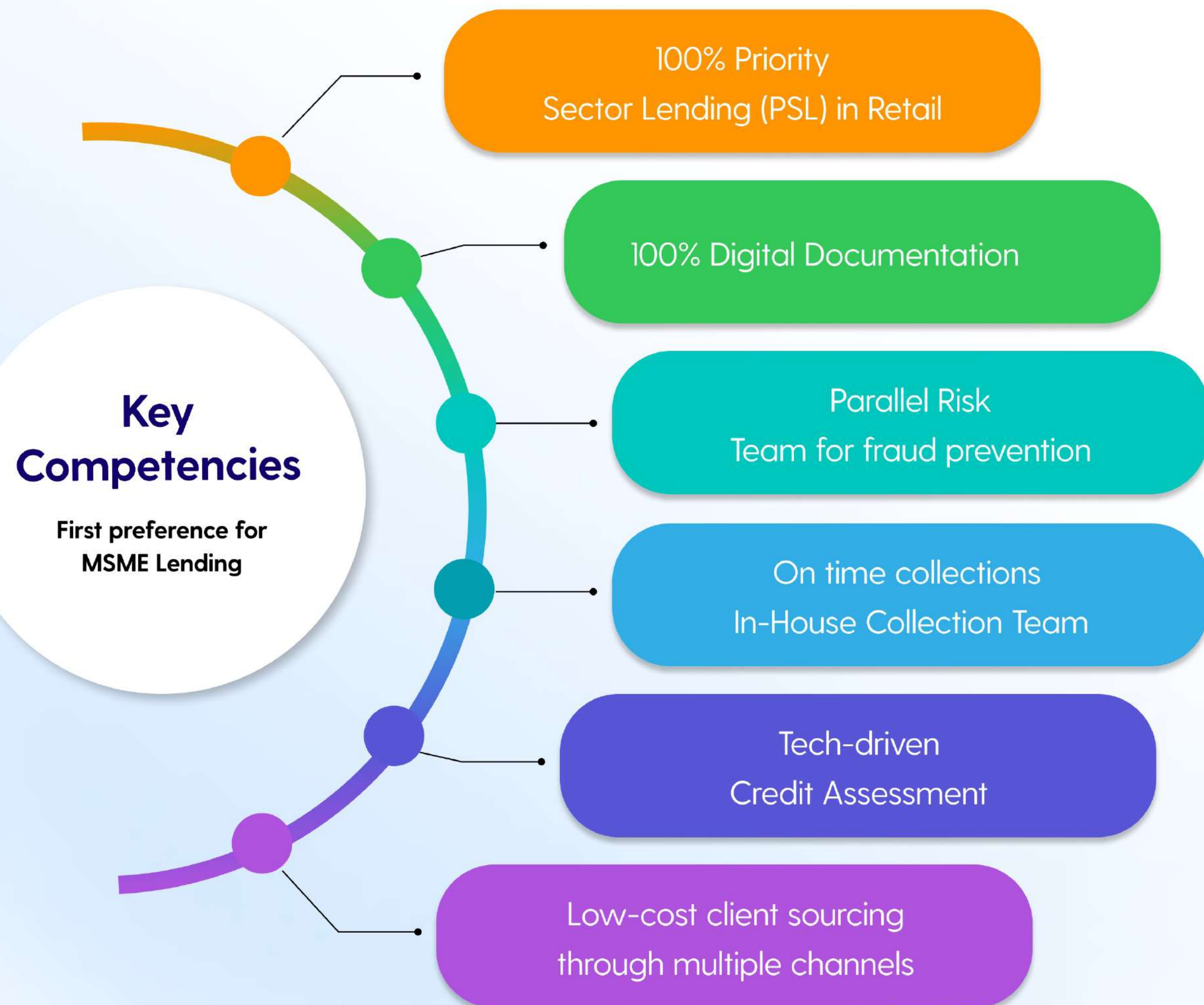
**Employees**

1180

Disclaimer: The above acquisition is being done under Slump Sale transaction on a going concern basis subject to requisite approvals.



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



**₹ 4.58 Bn**

Total AUM

**₹ 3.08 Bn**

Retail AUM

## Our Offerings



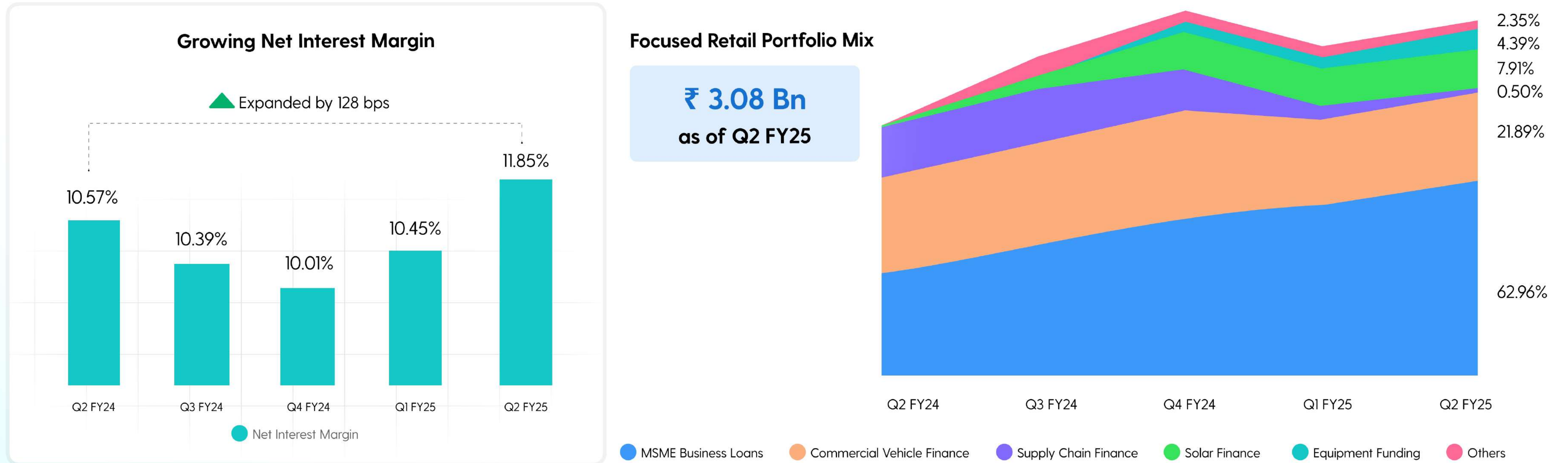
Solar Finance



MSME Business Loan



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



Net Worth	GNPA*	NNPA	PCR	CRAR	Borrowers	Coll.Eff.	States	Branches
₹ 2.32 Bn	2.64%	1.45%	54.54%	47.31%	7950	>90%	7	71

**Abbreviations**

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

\*The increase in GNPA is due to seasoning of unsecured Retail Loan book. The delinquency is largely concentrated towards turmoil in the garments industry.



## 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

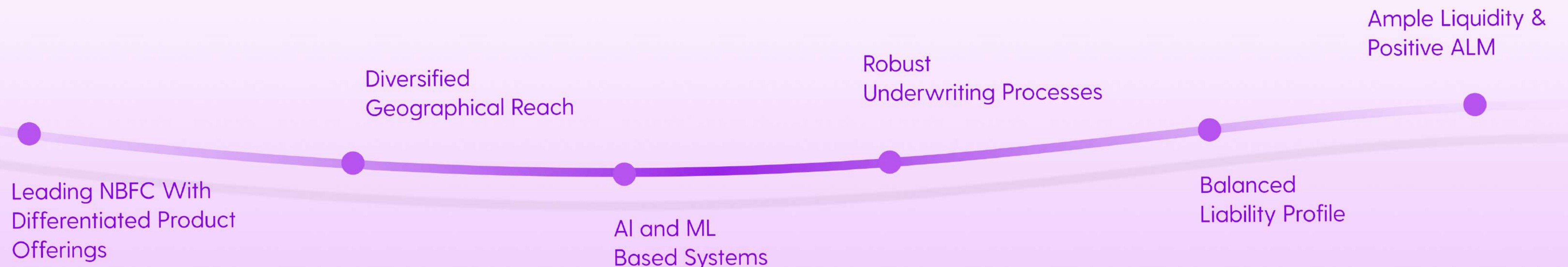




Wide range of product offering to cater multiple customer segments in priority sector

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





# Choice Matters: Impacting Tomorrow

## ● MSME Credit Gap:

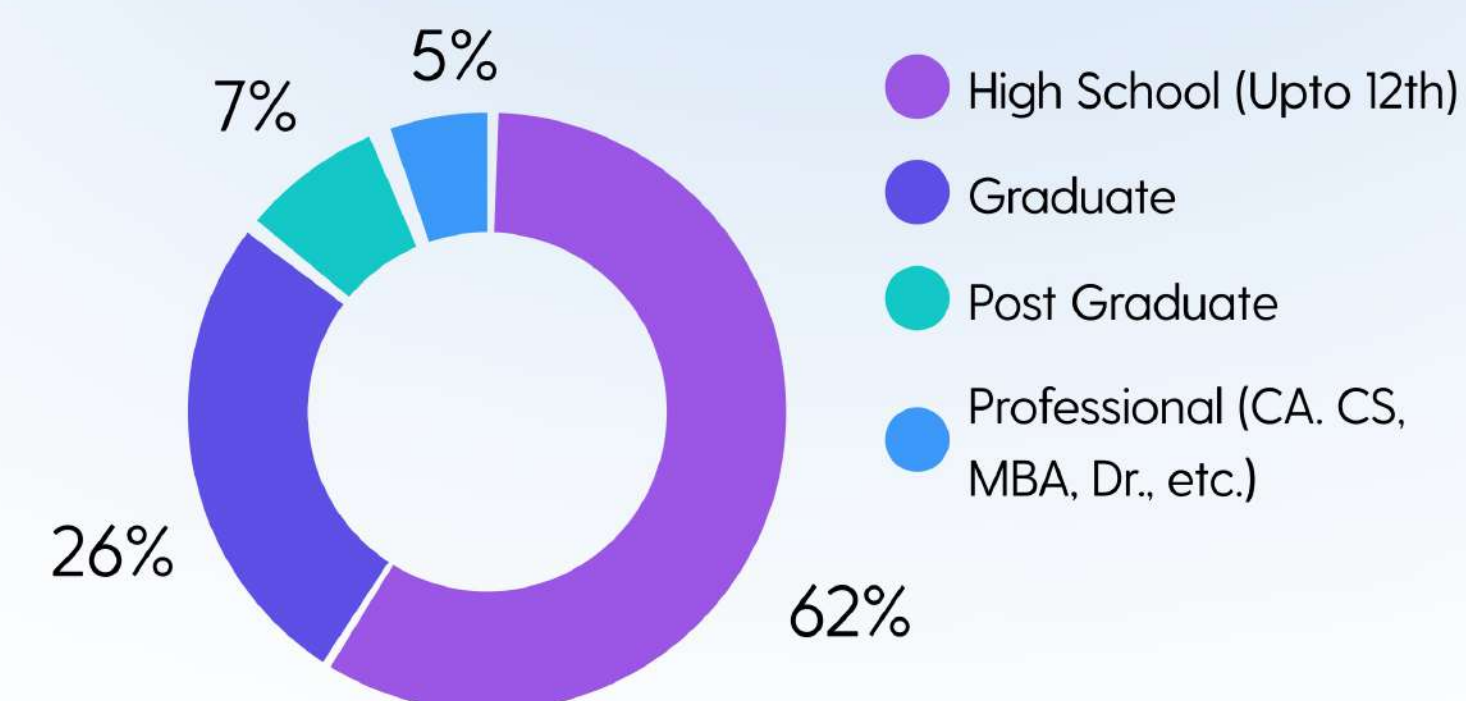
Out of over 640 lakh MSMEs in India, only 14% have access to credit & the overall credit gap in the MSME Sector is ₹ 25 lakh crores in India.

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:

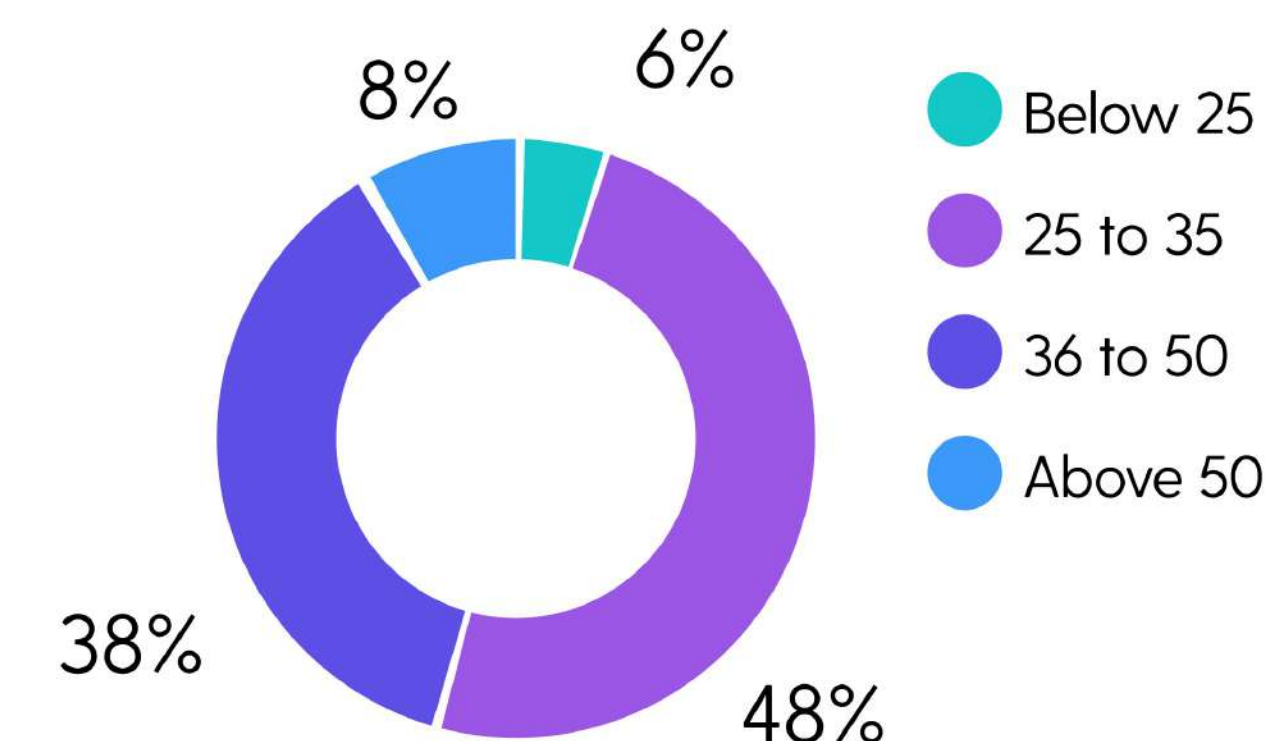
India's energy sector is experiencing a transition but the green energy sector is getting only 25% of the annual financing it needs to meet the energy transition goals. There is a funding gap of USD 170 Bn/ year through 2030.

Further, the Indian EV market is also projected to USD 114 Bn by 2029.



## Educational Background of Borrowers\*

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



## Age Group of Borrowers

**>99%**

% of Loans advanced towards MSMEs & Green Energy

**>90%**

% of Loan Portfolio less than ₹ 10 Lacs

**100%**

Retail Loan Book Tier II-VI cities

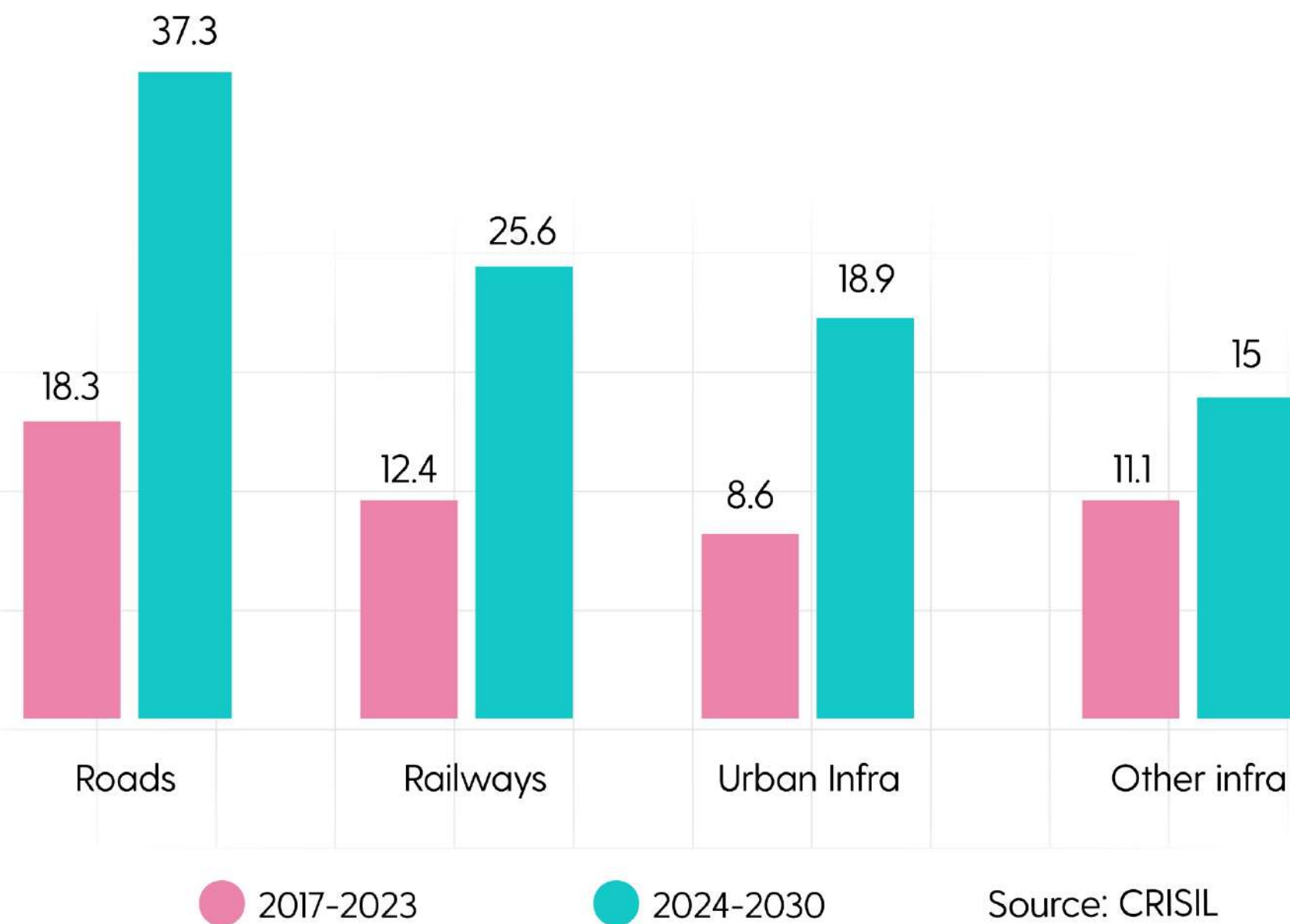
upto **100KW**

Rooftop Solar Finance



# 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**

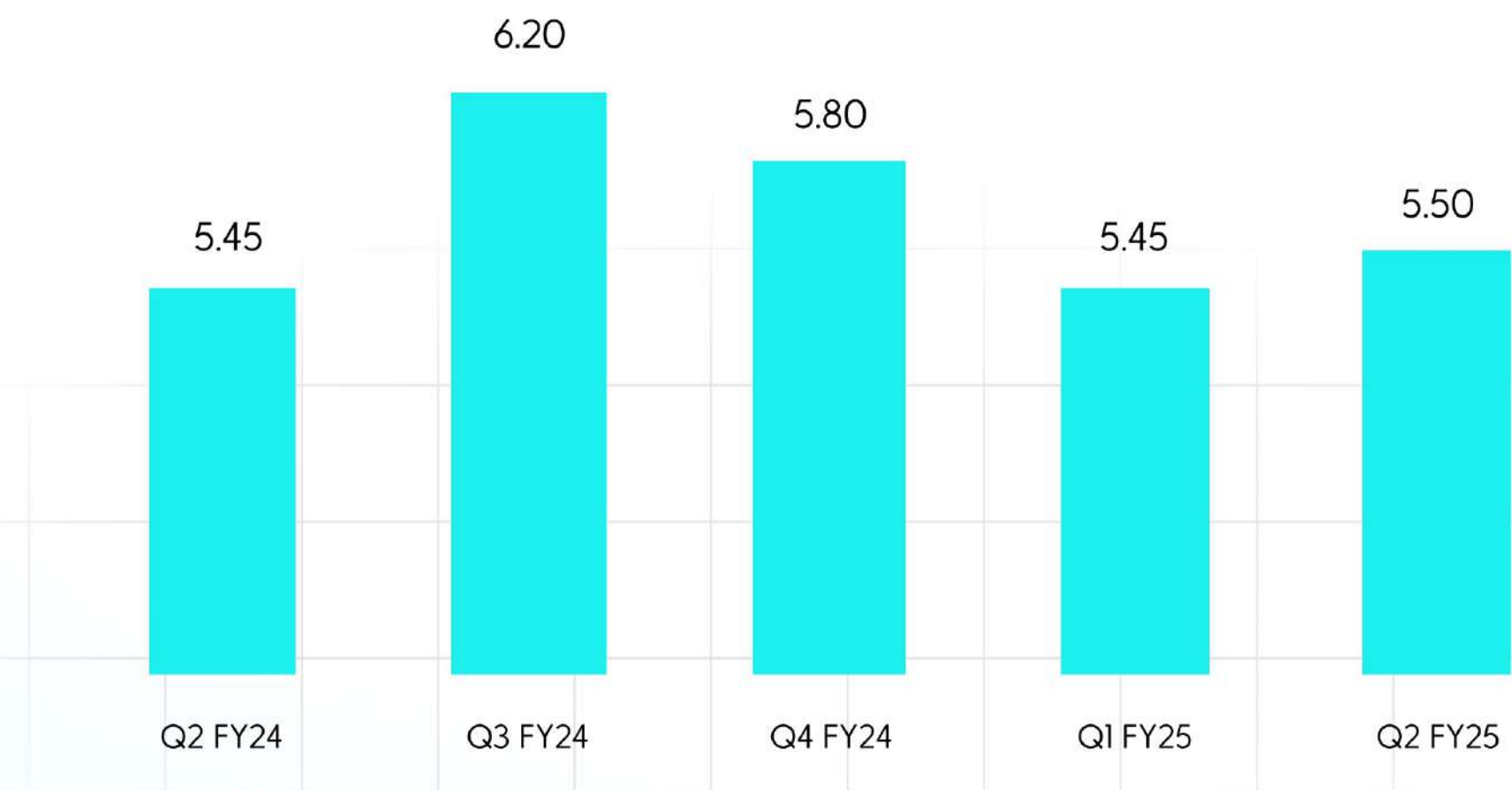
756

244.72

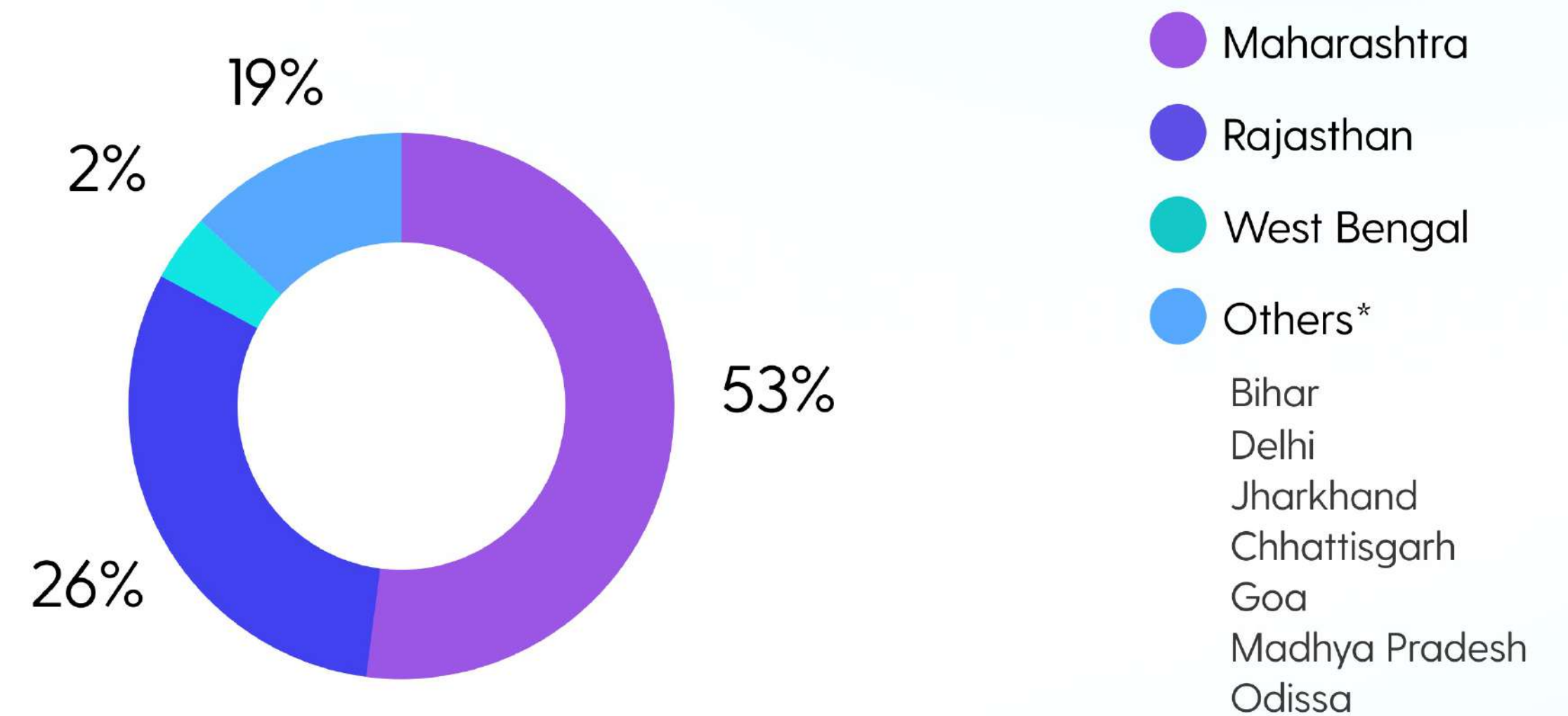


# Advisory Services

### Order Book (₹Bn)



### Statewise - Order Book



**3K+ Km**

Road Design & Monitoring across India

**50+**

Project Offices

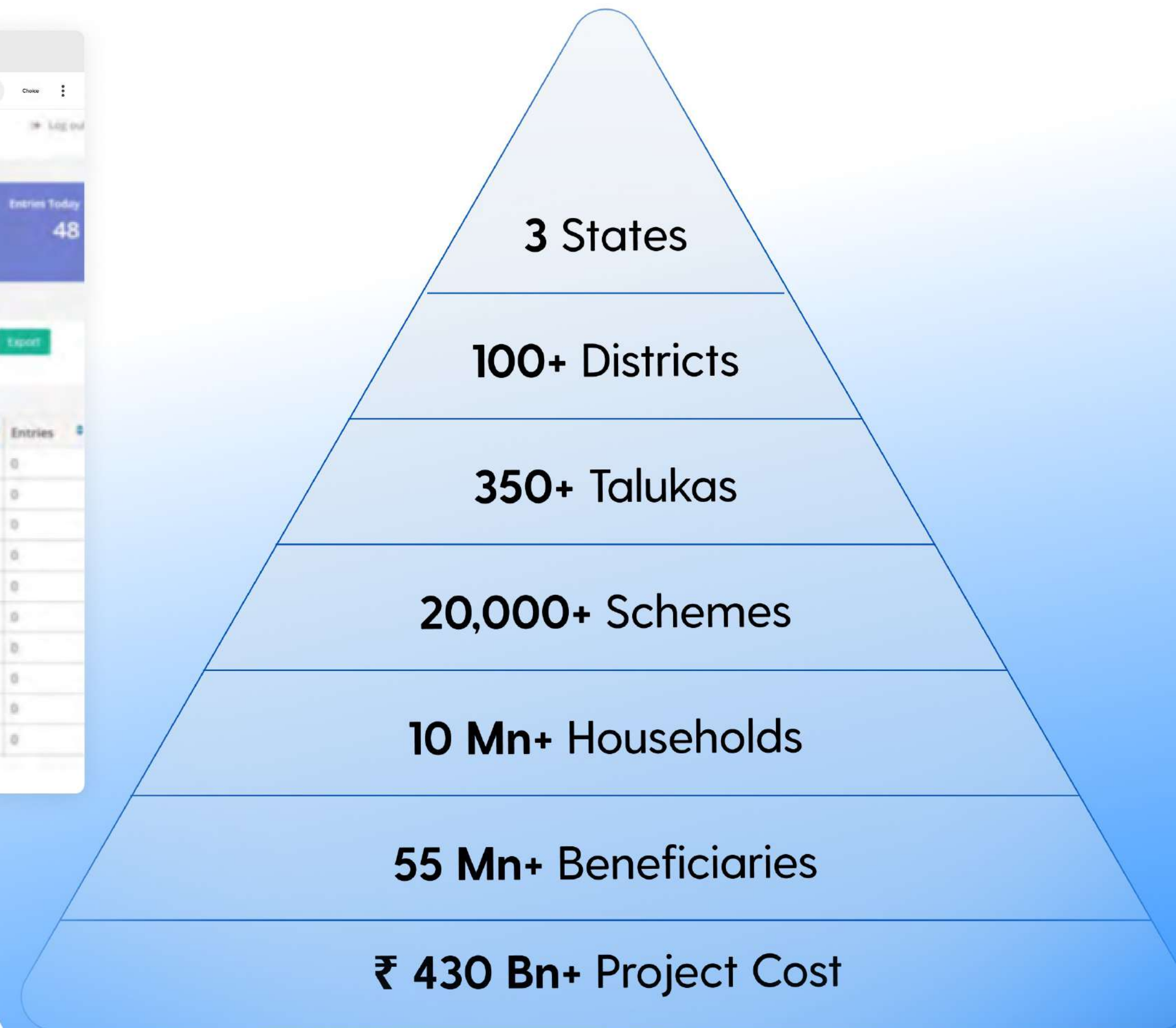
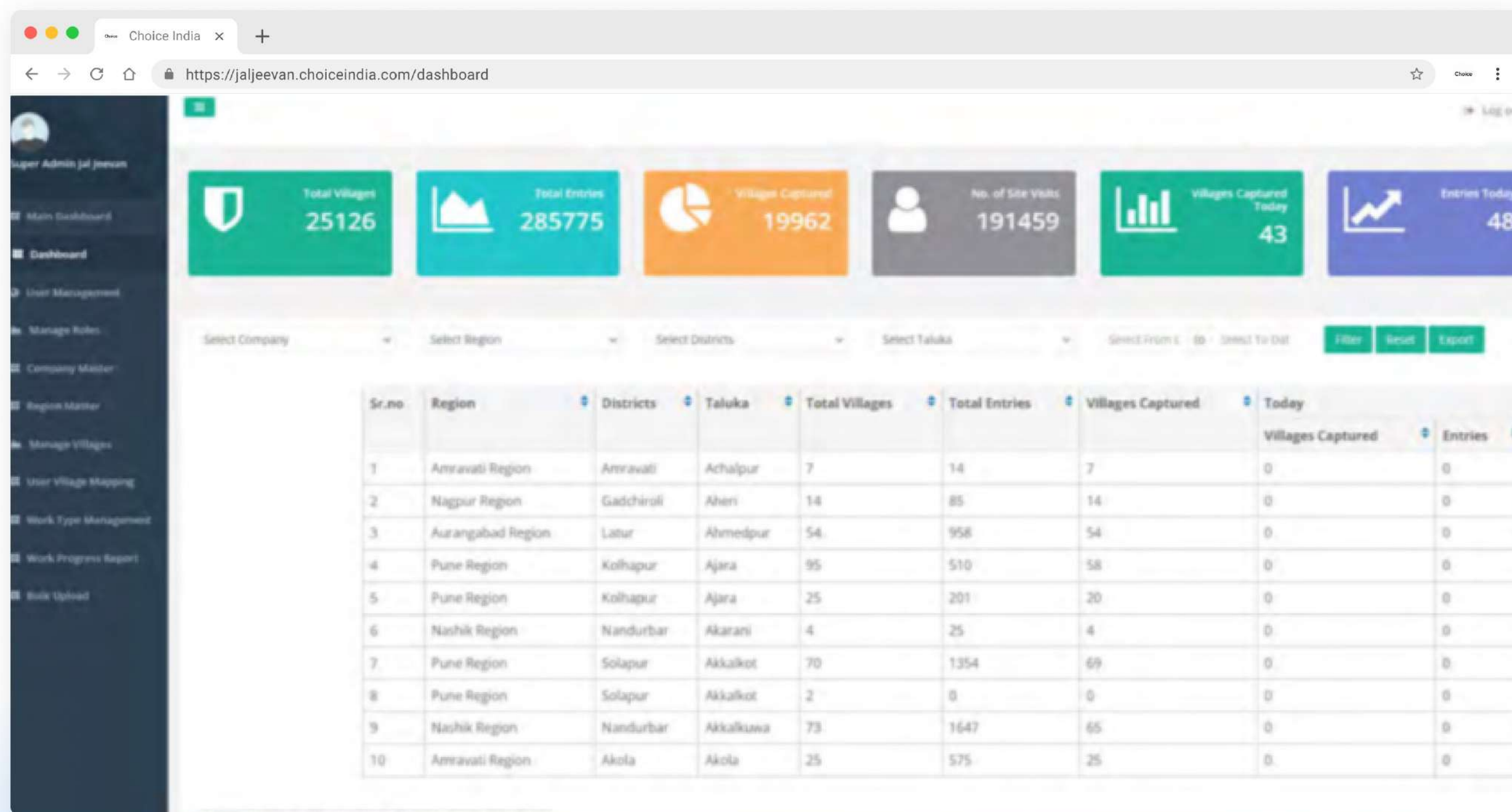
**200K+**

PMAY Beneficiaries Served



# Choice Matters: Impacting Tomorrow

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 7,500 PACS to be computerized

**7,500**  
PACS to be  
computerized

- **Advantages of PACS computerization**

Increased Transparency | Nodal centre for Schemes | Employment Generation



# Investment Banking

**Choice Capital Advisors**, a SEBI-registered Category-I merchant banker with a team of 30 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 in  
Last One Year:**



## Ongoing Assignments

12

Ongoing IPO  
Mandates

₹ 33 Bn

Tentative Fund  
Raising

## Key Offerings

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



# Choice Connect

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

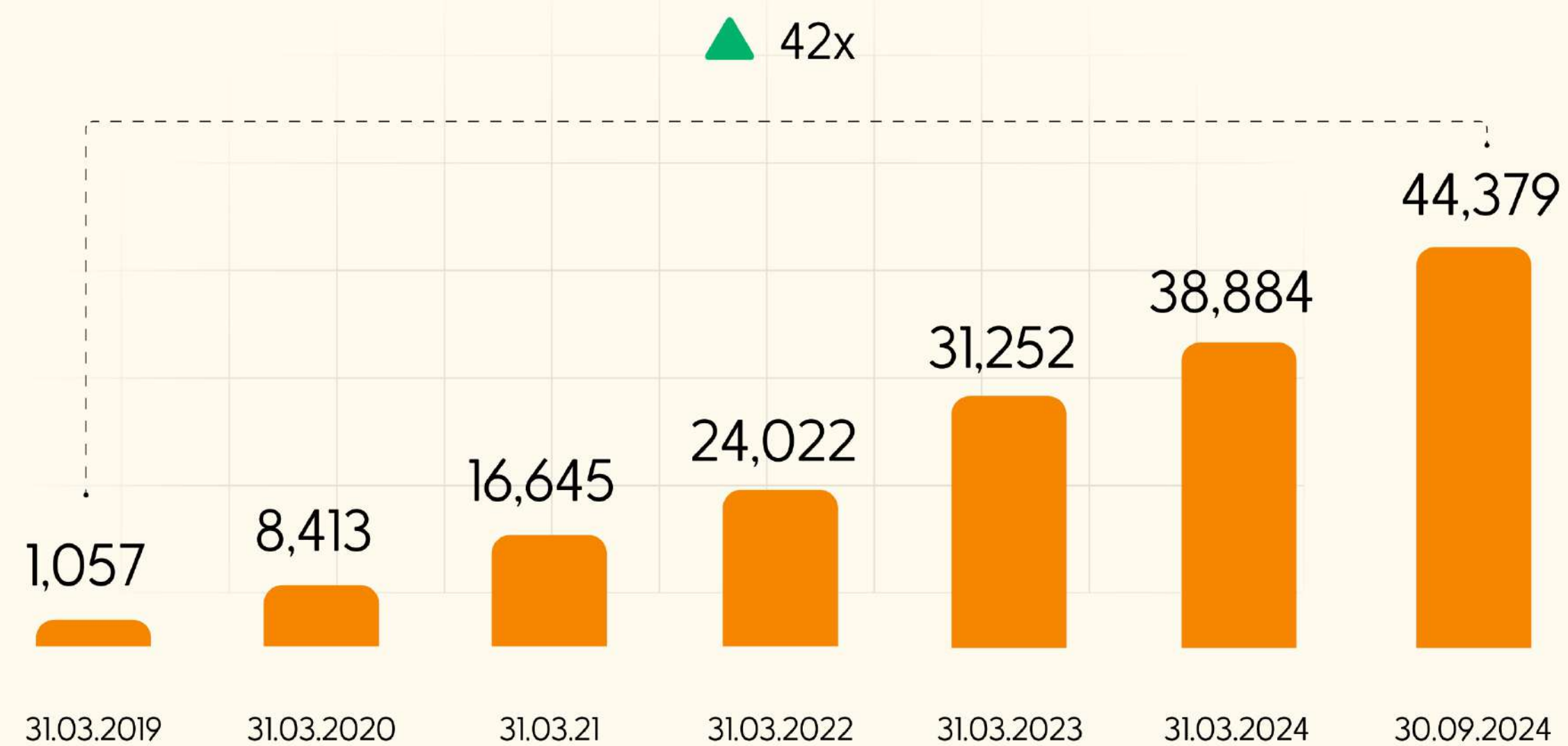
- Detailed product reports and personalized marketing materials for effective lead generation.
- A no-cost web and app platform offering regular lead and renewal reminders.



# 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



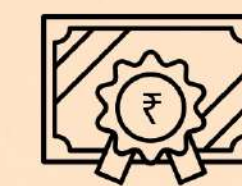
Mutual Fund



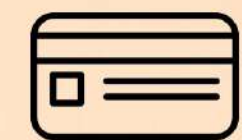
Retail Loan



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

**150+**

CBA Trainings Conducted during the Quarter

**6.7K+**

CBA's received Payouts

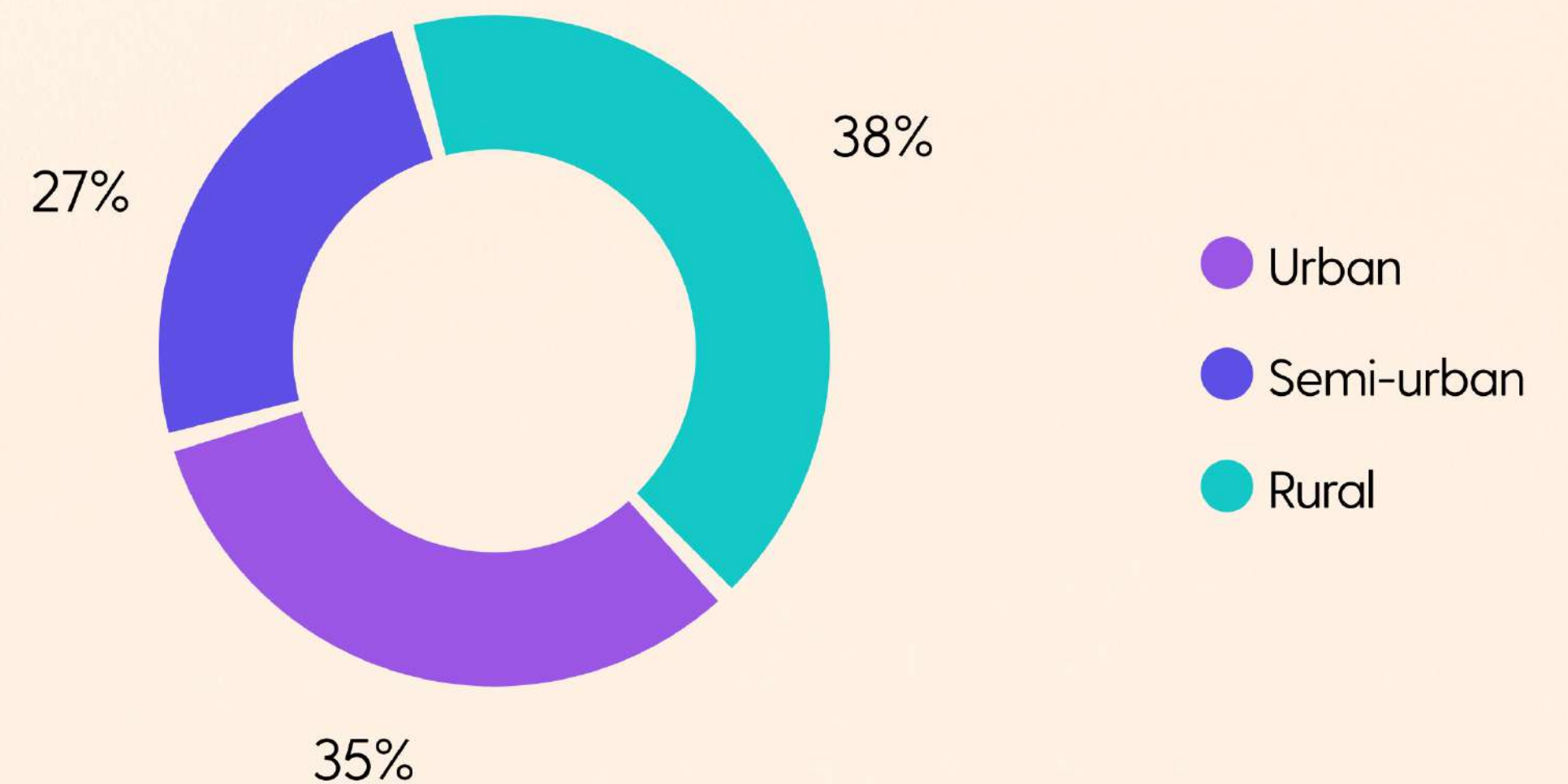
**6.5K+**

CBA's Trained

**166K+**

No. of Business Leads generated by CBA's

## Expanded Reach in Unserved and Underserved Areas





# Consolidated Financial Performance - Quarterly

Particulars (₹ Lakhs)	Q2 FY25	Q2 FY24	Y-o-Y Growth (%)	Q1 FY25	Q-o-Q Growth (%)
Revenue from Operations	24,739	19,095	29.56%	20,064	23.30%
Other Income	181	293	(-38.23%)	529	(-65.78%)
<b>Total Income</b>	<b>24,920</b>	<b>19,388</b>	<b>28.53%</b>	<b>20,593</b>	<b>21.01%</b>
EBITDA	7,766	5,158	50.56%	5,824	33.34%
EBITDA Margin	31.16%	27.00%		28.28%	
EBIT	7,569	4,983	51.90%	5,656	33.83%
EBIT Margin	30.37%	26.00%		27.46%	
PBT	6,064	4,000	51.60%	4,340	39.73%
PBT Margin	24.33%	21.00%		21.07%	
<b>PAT</b>	<b>4,645</b>	<b>2,992</b>	<b>55.25%</b>	<b>3,201</b>	<b>45.12%</b>
<b>PAT Margin</b>	<b>18.64%</b>	<b>15.00%</b>		<b>15.54%</b>	



# Consolidated Financial Performance - Quarterly

Particulars (₹ Lakhs)	Q2 FY25	Q2 FY24	Y-o-Y Growth (%)	Q1 FY25	Q-o-Q Growth (%)
Revenue from Operations	24,739	19,095		20,064	
Other Income	181	293		529	
<b>Total Income</b>	<b>24,921</b>	<b>19,388</b>	<b>28.54%</b>	<b>20,593</b>	<b>21.01%</b>
Employee Benefit Expenses	6,957	5,399		6,795	
Finance Costs	1,505	984		1,316	
Depreciation and Amortisation Expenses	197	175		168	
Administrative and other Expenses	10,197	8,830		7,975	
<b>Total Expense</b>	<b>18,856</b>	<b>15,388</b>	<b>22.54%</b>	<b>16,254</b>	<b>16.01%</b>
<b>PBT</b>	<b>6,064</b>	<b>4,000</b>	<b>51.60%</b>	<b>4,339</b>	<b>39.76%</b>
Tax Expenses	1,419	1,008		1,139	
<b>PAT</b>	<b>4,645</b>	<b>2,992</b>	<b>55.25%</b>	<b>3,200</b>	<b>45.16%</b>
Other Comprehensive Income	(68)	(8)		(22)	
<b>Total Comprehensive Income</b>	<b>4,577</b>	<b>2,984</b>		<b>3,178</b>	



# Consolidated Financial Performance

Particulars (₹ Lakhs)	H1 FY25	H1 FY24	Y-o-Y Growth (%)
Revenue from Operations	44,803	32,886	
Other Income	710	427	
<b>Total Income</b>	<b>45,514</b>	<b>33,313</b>	<b>36.62%</b>
Employee Benefit Expenses	13,752	10,103	
Finance Costs	2,821	1,657	
Depreciation and Amortisation Expenses	365	322	
Administrative and other Expenses	18,172	14,292	
<b>Total Expense</b>	<b>35,110</b>	<b>26,374</b>	<b>33.12%</b>
<b>PBT</b>	<b>10,403</b>	<b>6,939</b>	<b>49.92%</b>
Tax Expenses	2,558	1,821	
<b>PAT</b>	<b>7,845</b>	<b>5,118</b>	<b>53.29%</b>
Other Comprehensive Income	(90)	(13)	
<b>Total Comprehensive Income</b>	<b>7,755</b>	<b>5,105</b>	



# Consolidated Balance Sheet

## Particulars (₹ Lakhs)

30.09.2024

31.03.2024

### Assets

#### Non Current Assets

a) Property, Plant and Equipment	11,256	10,367
b) Capital Work-In Progress	11	-
c) Investment Property	159	159
d) Goodwill	825	825
e) Other Intangible Assets	234	2,015
f) Intangible Assets Under Development	807	689
g) Financial Assets		
i) Investments	2,819	2,170
ii) Loans	21,392	19,549
iii) Other Financial Assets	2,218	2,391
h) Current Tax Assets (net)	1,059	831
i) Deferred Tax Assets	331	112
j) Other Non Current Assets	3,354	254
k) Goodwill on Consolidation	-	-

#### Total Non Current Assets

44,464

39,362

#### Current Assets

a) Financial Assets		
i) Securities Held for Trade	483	137
ii) Investments	773	150
iii) Trade Receivables	25,078	18,744
iv) Cash and Cash Equivalents	8,724	14,507
v) Bank Balances Other Than Above	36,818	24,100
vi) Loans	24,416	27,881
vii) Other Financial Assets	87,222	54,384
b) Other Current Assets	4,098	1,343

#### Total Current Assets

1,87,613

1,41,246

#### Total Assets

2,32,076

1,80,608



# Consolidated Balance Sheet

Particulars (₹ Lakhs)	30.09.2024	31.03.2024
<b>Equities and Liabilities</b>		
<b>Equity</b>		
a) Equity Share Capital	19,938	19,938
b) Other Equity	51,686	43,204
c) Non Controlling Interest	1,181	880
d) Money Received against Share Warrants	17,341	-
<b>Total Equity</b>	<b>90,145</b>	<b>64,022</b>
<b>Liabilities</b>		
<b>Non Current Liabilities</b>		
a) Financial Liabilities		
i) Borrowings	15,376	22,436
ii) Other Financial Liabilities	1,023	2,389
b) Provisions	824	715
c) Deferred Tax Liabilities	430	438
d) Other Non Current Liabilities	-	-
<b>Total Non Current Liabilities</b>	<b>17,652</b>	<b>25,978</b>
<b>Current Liabilities</b>		
a) Financial Liabilities		
i) Borrowings	34,440	23,109
ii) Trade Payables		
• Total outstanding dues of micro enterprises and small enterprises	48	77
• Total outstanding dues of creditors other than micro enterprises and small enterprises	2,358	2,629
iii) Other Financial Liabilities	78,570	60,207
b) Other Current Liabilities	6,844	3,502
c) Provisions	1,018	632
d) Current Tax Liabilities (Net)	1,000	452
<b>Total Current Liabilities</b>	<b>1,24,279</b>	<b>90,608</b>
<b>Total Equity and Liabilities</b>	<b>2,32,076</b>	<b>1,80,608</b>



# 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. Shobhag Mal Jain  
Independent Director

Investment Committee

Finance Committee

Securities Committee

CSR Committee

Audit Committee

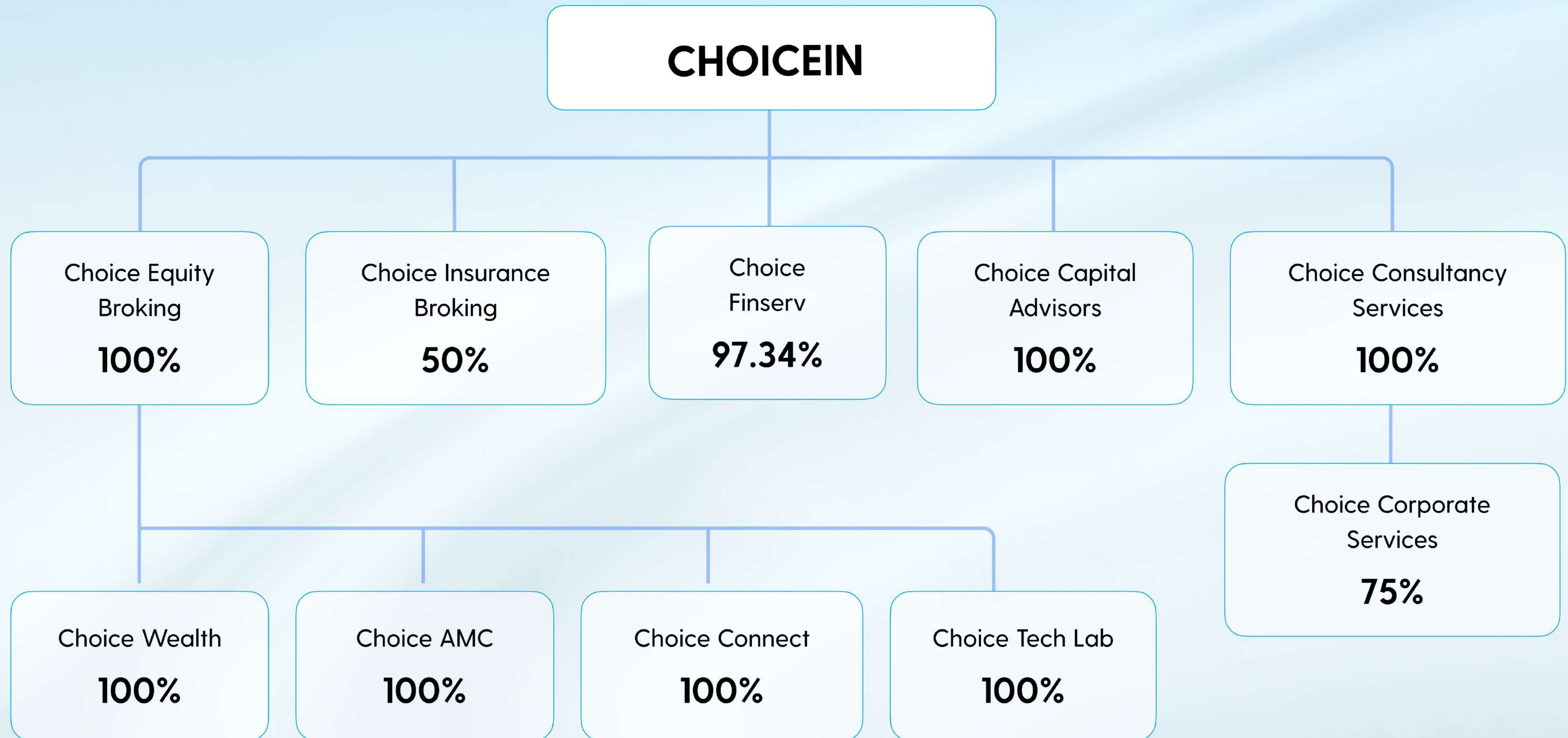
Stakeholder Relationship Committee

Nomination & Remuneration Committee

Risk Committee

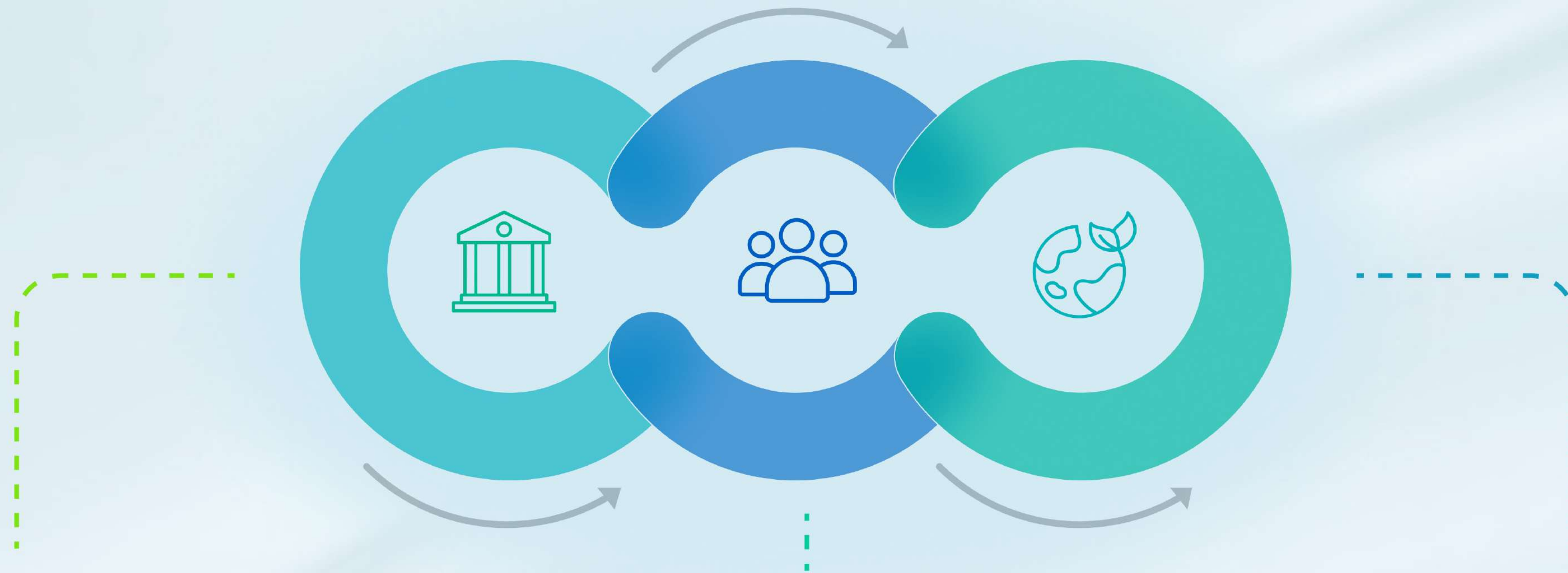


# Current Entity Structure





# 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

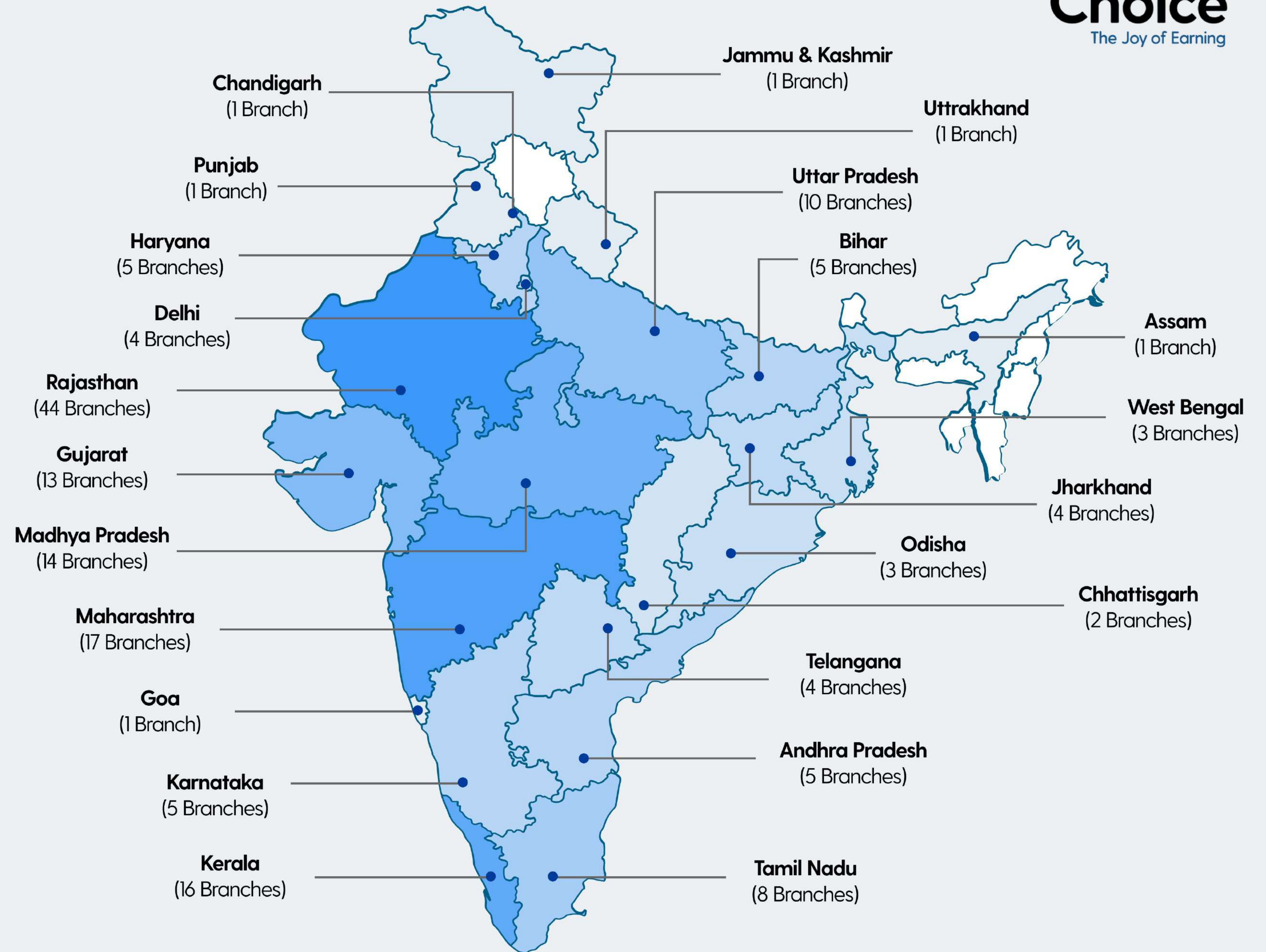
- Providing and facilitating access to products and services for the visually impaired/ physical disability customers.
- Disclosure of its environmental and social performance in the public domain and mapping it with UNSDG.

## 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

**168**

Branch  
Offices

**51**

Project  
Offices

**23**

States  
& UT



# Media Presence

Extensive coverage by Television, Digital, Print and Social Media

## News and Print Media



## Follow us on

@ChoiceHQ

@ChoiceHQ

@ChoiceHQ\_Social

@Choicehq\_Social

@Choice-hq



# Membership and Certifications

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.

**For further information, please contact**

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# Thank You

