

Date: April 20, 2026

To,
The Listing Compliance Department,
BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street, Mumbai – 400 001

Subject: Outcome of Board Meeting held on April 20, 2026.

Dear Sir/Madam,

Pursuant to Regulation 51 read with Part B of Schedule III and 52 and 54 of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 (as amended from time to time) ("Listing Regulations"), we hereby inform that the Board of Directors of the Company at its Meeting held today i.e., April 20, 2026 has, inter alia, approved the following along with other agenda items:

1. On the recommendation of the Audit Committee, the Board has approved the Audited Financial Results for the Quarter and Financial Year ended March 31, 2026 along with the Audit Report issued by our Statutory Auditors viz. M/s. Chokshi & Chokshi LLP, Chartered Accountants;
2. Re-appointment of M/s. Suman Surekha & Associates, Company Secretaries as the Secretarial Auditors of the Company, for the financial year 2025-26 and
3. On the recommendation of Nomination and Remuneration Committee, the Board approved the appointment of Mrs. Reena Unmesh Wagh (DIN: 11597282) as an Additional Non-Executive Independent Director.

Further, pursuant to the Regulation 52 and 54 of the Listing Regulations, we hereby submit the following:

1. Audited financial results of the Company for the Quarter and Financial Year ended on March 31, 2026, along with the Auditor's Report with unmodified opinion issued by our Statutory Auditors;
2. Disclosures/line items pursuant to Regulation 52(4) and 54(2) of the Listing Regulations;
3. Declaration pursuant to the Regulation 52(3)(a) of the Listing Regulations;
4. Statements indicating the utilization of issue proceeds of Non-Convertible Securities and material deviations (if any) pursuant to with Regulation 52(7) and 52(7A) of the Listing Regulations in the format as specified by the Securities and Exchange Board of India vide its Master circular SEBI/HO/DDHS/DDHS-PoD-1/P/CIR/2025/0000000103 dated July 11, 2025;
5. Statutory Auditor's certificate on Security Cover as at March 31, 2026, pursuant to Regulation 54 of the Listing Regulations and SEBI Master Circular no. SEBI/HO/DDHSPoD3/P/CIR/2024/46 dated May 16, 2024 and
6. Disclosure pertaining to appointment of Mrs. Reena Unmesh Wagh (DIN: 11597282) as an Additional Non-Executive Independent Director as per Part B of Schedule III of the Listing Regulations.

The extract from the said audited financial results would be published in the newspaper as required under Regulation 52(8) of the Listing Regulations.

The above disclosure(s) may also be accessed on the website of the Company at www.choiceindia.com.

The Board Meeting commenced at 3:35 P.M. and concluded at 7:30 P.M.

Kindly take the above information on record.

Thanking you,

For **Choice Finserv Private Limited**

KARISHMA
PRAFUL
SHAH

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KARISHMA PRAFUL
SHAH
Date: 2026.04.20
19:37:55 +05'30'

Karishma Shah

Company Secretary & Compliance Officer

Membership No.: 34441

Place: Mumbai

CHOKSHI & CHOKSHI LLP

Chartered Accountants

Independent Auditors' Report on Annual Financial Results of Choice Finserv Private Limited for the quarter and year ended March 31, 2026 pursuant to the Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

To,
The Board of Directors of
Choice Finserv Private Limited

Opinion

1. We have audited the accompanying Statement of Financial Results of Choice Finserv Private Limited (the 'Company') for the quarter and year ended March 31, 2026 together with the notes thereon (hereinafter referred to as the 'Statement'), being submitted by the Company pursuant to the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the 'Listing Regulations').
2. In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial results:

2.1. are presented in accordance with the requirements of Regulation 52 of the Listing Regulations, and as prescribed in Securities and Exchange Board of India operational circular 'SEBI/HO/DDHS/P/CIR/2021/613' dated August 10, 2021, as amended in this regard; and

2.2. give a true and fair view in conformity with the recognition and measurement principles laid down in the applicable Indian Accounting Standards (Ind AS'), specified under section 133 of the Companies Act, 2013 as amended, read with relevant rules issued thereunder, the Circulars, Guidelines and Directions issued by the Reserve Bank of India ('RBI') from time to time (Collectively referred to as the 'RBI Guidelines') and other accounting principles generally accepted in India, of the net profit and other comprehensive income and other financial information for the year ended March 31, 2026.

Basis for Opinion

3. We conducted our audit in accordance with the Standards on Auditing (SAs) specified under Section 143(10) of the Companies Act, 2013 (the "Act"). Our responsibilities under those Standards are further described in the 'Auditors' Responsibilities for the Audit of the Financial Results section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India (ICAI) together with the ethical requirements that are relevant to our audit of the financial results under the provisions of the Act and the Rules made thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the financial results.

Responsibilities of the Management and Those Charged with Governance for the Financial Results

This Statement which is the responsibility of the Company's Management and approved by Board of Directors, has been prepared on the basis of the annual financial statements. The Company's Board of Directors are responsible for the preparation and presentation of the financial results that give a true and fair view of the net profit and other comprehensive income and other financial information in accordance with the recognition and measurement



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principles laid down in the applicable Indian Accounting Standards prescribed under Section 133 of the Act, read with relevant rules issued thereunder, the circulars, guidelines and directions issued by the Reserve Bank of India (RBI) from time to time ("RBI Guidelines") and other accounting principles generally accepted in India and in compliance with Regulation 33 of the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for the safeguarding the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial results that give a true and fair view and are free from material misstatement, whether due to fraud or error.

5. In preparing the Statement, the Management and Board of Directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.
6. The Board of Directors are also responsible for overseeing the Company's financial reporting process.

Auditors' Responsibilities for the audit of the Financial Results

7. Our objectives are to obtain reasonable assurance about whether the Statement as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the Statement.
8. As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:
 - 8.1. Identify and assess the risks of material misstatement of the Statement, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
 - 8.2. Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 143(3)(i) of the Act, we are also responsible for expressing our opinion on whether the Company has adequate internal financial controls with reference to financial statements in place and the operating effectiveness of such controls.
 - 8.3. Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.



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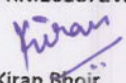
- 8.4. Conclude on the appropriateness of the Management and Board of Director's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- 8.5. Evaluate the overall presentation, structure and content of the Statement, including the disclosures, and whether the Statement represents the underlying transactions and events in a manner that achieves fair presentation.
9. Materiality is the magnitude of misstatements in the financial results that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the financial results may be influenced. We consider quantitative materiality and qualitative factors in (i) planning the scope of our audit work and in evaluating the results of our work; and (ii) to evaluate the effect of any identified misstatements in the financial results.
10. We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.
11. We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Other Matter

12. The amounts for the quarter ended March 31, 2026, as reported in the Statement are the balancing amounts between the annual audited amounts for the year ended March 31, 2026 and the published year to date amounts for the nine-months period ended December 31, 2025 which were subjected to limited review by us.

Our opinion on the Statement is not modified in respect of the above matter.

For Chokshi & Chokshi LLP
Chartered Accountants
FRN.101872W/W100045


Kiran Bhoir
Partner
Membership No. 159960
UDIN - 26159960RPLIJB2964



Place: Mumbai
Date: April 20, 2026

Choice Finserv Private Limited

Statement of Audited Financial Results for the Quarter and Year ended March 31, 2026

(Rs. In lakhs, except per share)

Sr. No.	Particulars	Quarter ended			Year ended	
		March 31, 2026	December 31, 2025	March 31, 2025	March 31, 2026	March 31, 2025
		Audited	Unaudited	Audited	Audited	Audited
1	Income					
	Revenue from Operations					
	Interest Income	3,769.11	3,691.30	3,758.33	14,371.09	10,394.28
	Fees and Commission Income	455.41	305.85	162.41	1,408.12	1,152.82
	Net Gain on Fair value Changes	11.62	3.98	4.06	130.38	58.99
	Total Revenue from Operations	4,236.14	4,001.13	3,924.80	15,909.59	11,606.09
	Other Income	26.49	14.10	1.69	516.58	18.33
	Total Income	4,262.63	4,015.23	3,926.49	16,426.17	11,624.42
2	Expenses					
	Finance Costs	1,576.90	1,448.44	1,639.63	6,041.08	4,639.08
	Net loss on de-recognition of financial instruments under fair value through profit & loss	53.08	-	-	53.08	-
	Impairment on Financial Assets	702.59	500.55	(1,092.54)	2,123.33	11.26
	Employee Benefit Expenses	996.52	1,071.34	1,232.94	3,903.16	3,436.00
	Depreciation and Amortisation Expenses	83.51	45.82	126.45	385.52	428.43
	Other Expenses	662.46	607.73	641.57	2,357.97	1,916.72
	Total Expenses	4,075.06	3,673.88	2,548.05	14,864.14	10,431.49
3	Profit / (Loss) before Tax (1-2)	187.57	341.35	1,378.44	1,562.03	1,192.93
4	Tax Expenses:-					
	Current Tax	(51.32)	118.00	67.85	447.68	185.46
	Earlier Year Tax Expenses	(1.66)	-	-	(1.66)	(0.30)
	Deferred Tax	(45.39)	127.22	560.22	(68.98)	447.90
	Total Tax Expenses	(98.37)	245.22	628.07	377.04	633.06
5	Profit/ (loss) after Tax (3-4)	285.94	96.13	750.37	1,184.99	559.87
6	Other Comprehensive Income					
	(i) Item that will not be reclassified to profit or loss					
	(a) Remeasurments of the defined benefit plans	23.78	1.55	10.61	28.43	42.44
	(ii) Income tax relating to items that will not be	(5.99)	(0.39)	(2.67)	(7.16)	(10.68)
	Other Comprehensive income	17.79	1.16	7.94	21.27	31.76
7	Total Comprehensive Income / (Loss) for the quarter/ period(5+6)	303.73	97.29	758.31	1,206.26	591.63
8	Paid-up Equity Share Capital (Face Value Rs 10/- per share)	10,275.00	10,275.00	9,353.54	10,275.00	9,353.54
	Other Equity					
10	Reserves excluding Revaluation Reserve as per Balance Sheet				36,511.76	26,181.48
11	Earning per Share (EPS) (face value of Rs. 10 each) (not annualised for quarters)					
	(a) Basic (In Rs)	0.28	0.09	0.84	1.17	0.70
	(b) Diluted (In Rs)	0.27	0.09	0.83	1.16	0.69



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Notes to the financial result

1 Statement of Assets and Liabilities as at March 31, 2026

Particulars	(Rs. In lakhs ,except per share)	
	As at March 31, 2026	As at March 31,2025
Assets	Audited	Audited
1.Financial Assets		
(a) Cash and Cash Equivalents	9,176.87	5,885.81
(b) Bank Balances other than cash and cash equivalents	5,196.47	5,455.04
(c) Loans	76,119.97	67,757.84
(d) Investments	7,479.86	2,850.37
(e) Other Financial Assets	578.09	985.04
	98,551.26	82,934.10
2. Non Financial Assets		
(a) Current Tax Assets (Net)	306.88	244.33
(b) Deferred Tax Assets (Net)	396.16	327.18
(c) Property, Plant & Equipment	441.98	568.98
(d) Right of Use Assets	350.55	940.54
(e) Intangible assets under development	762.98	627.70
(f) Intangible assets	668.27	747.98
(g) Goodwill	5,406.31	5,406.31
(h) Other Non Financial Asset	194.95	140.96
	8,528.08	9,003.98
Total Assets	1,07,079.34	91,938.08
Liabilities & Equity		
1.Liabilities		
A.Financial Liabilities		
(a) Payables		
(i)Trade Payables		
(i) Total Outstanding dues of micro enterprises, and small enterprises	26.03	2.25
(ii) Total Outstanding dues of creditors other than micro enterprises and small enterprises	525.59	365.84
(b) Debt Securities	15,694.25	3,103.33
(c) Borrowings (Other than Debt Securities)	42,320.50	45,691.32
(d) Lease Liability	374.39	1,020.50
(e) Other Financial Liabilities	1,138.10	5,926.08
	60,078.86	56,109.32
B.Non Financial Liabilities		
(a) Provisions	122.50	150.26
(b) Other Non - Financial Liabilities	91.22	143.48
	213.72	293.74
2.Equity		
(a) Equity Share Capital	10,275.00	9,353.54
(b) Other Equity	36,511.76	26,181.48
	46,786.76	35,535.02
Total Liabilities and Equity	1,07,079.34	91,938.08



2.Statement of Cash Flow for the year ended March 31, 2026

Particulars	(Rs. In lakhs ,except per share)	
	For the Year Ended on	For the Year Ended on
	March 31, 2026	March 31, 2025
	Audited	Audited
A. Cash flow from Operating Activities		
Net profit before tax as per statement of profit & loss	1,562.02	1,192.93
<u>Adjustments for:</u>		
Depreciation & amortisation expenses	385.52	428.43
Net loss on derecognition of property, plant and equipment	7.06	-
Loans & advances written off	753.24	566.86
Provision for expected credit loss (ECL)	1,370.09	(555.61)
EIS receivable on assignment transactions	79.71	(87.96)
Provision for Gratuity	41.49	38.14
Provision for leave encashment	(38.58)	8.89
ESOP Expenses	93.74	236.91
Net (gain)/ loss on sale of current investments	(130.38)	(58.99)
Interest Expense on Lease	75.38	134.21
Interest Income	(13,935.82)	(10,021.91)
Finance Costs	5,831.93	4,387.66
Cash inflow from Interest On loans	14,019.06	9,631.02
Cash Outflow towards Finance cost	(5,861.63)	(4,286.47)
Net loss on de-recognition of financial instruments	53.08	-
Cash generated from/(used in) operation before working capital changes	4,305.91	1,614.11
<u>Adjustments for:</u>		
Decrease/ (Increase) in Loans & advances	(10,568.69)	(20,691.18)
'Decrease/ (Increase) in Other receivables	327.24	(652.96)
'Decrease/ (Increase) Non Financial Assets	(53.99)	(3.15)
'Increase/ (Decrease) Trade Payables	183.52	1.45
Increase/ (Decrease) Other Current Liabilities & provisions	(4,787.98)	4,707.85
Increase/ (Decrease) Provisions	(9.41)	55.38
Increase/ (Decrease) Other Non Financial Liabilities	(52.26)	13.03
<u>Cash generated from operations</u>	<u>(10,655.66)</u>	<u>(14,955.47)</u>
Income tax paid(net of refund)	(508.57)	(163.10)
Net cash flow (used in) from Operating Activities	(11,164.23)	(15,118.57)
B. Cash flow from Investing Activities		
Purchase of investments	(1,69,253.45)	(4,504.06)
Proceeds from redemptions of investments	1,67,165.64	2,058.99
Purchase of other Investment	(2,411.31)	(346.31)
Purchase of Property, plant and equipments	(11.98)	(360.43)
Proceeds from sale of property plant and equipment	1.99	-
Purchase of intangible assets	(22.97)	(6,809.05)
Purchase of Intangible assets under development	(135.28)	282.82
Investment in bank deposits	258.57	(4,747.36)
Net cash flow (used in) Investing Activities	(4,408.79)	(14,425.40)
C. Cash flow from Financing Activities		
Proceeds from issue of share capital	9,951.76	11,902.56
Proceeds from issue of debentures	13,000.00	2,372.81
Repayment to debenture	(409.08)	-
Payment of lease liability	(284.40)	(305.27)
Amount borrowed from related parties	700.00	-
Amount borrowed repaid to related parties	(700.00)	(2,080.79)
Proceeds from borrowings (Other than debentures)	31,208.50	22,773.40
Repayment of Borrowings (Other than debentures)	(34,602.70)	(6,557.40)
Net cash flow from Financing Activities	18,864.08	28,105.31
Net increase/(decrease) in Cash and Cash Equivalents	3,291.06	(1,438.66)
Opening Cash and Cash Equivalents	5,885.81	7,324.47
Closing Cash and Cash Equivalents	9,176.87	5,885.81



Notes to Financial Results:

1. Choice Finserv Private Limited ("the Company") is Non-Banking Financial Company ("NBFC") registered with the Reserve Bank of India. The Company is holding a Certificate of Registration ("CoR") and registered as a Non-Banking Financial Company ("NBFC") as defined under Section 45-IA of the Reserve Bank of India ("RBI") Act, 1934. The Company is an NBFC classified under 'Middle Layer' pursuant to Scale Based Regulations prescribed by the RBI vide its Circular Ref. No. RBI/DOR/2025-26/339 DOR FIN.REC.No.258/03.10.119/2025-26 read with Master Direction – Reserve Bank of India (Non-Banking Financial Companies – Registration, Exemptions and Framework for Scale Based Regulation) Directions, 2025 dated November 28, 2025.
2. The above Audited Financial Results have been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standards ("Ind AS") 34 – Interim Financial Reporting prescribed under Section 133 of the Companies Act, 2013 ("the Act") read with Companies (Indian Accounting Standards) Rules, 2015 as amended from time to time and other relevant accounting principles generally accepted in India, the circular guidelines and directions issued by the Reserve Bank of India (RBI) from time to time ("RBI guidelines") and in compliance with Regulation 52 read of Securities and Exchange Board of India ("the SEBI") (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended ("the Listing Regulations").
3. The above Audited Financial Results were reviewed and recommended by the Audit Committee and approved by the Board of Directors at their respective meetings held on April 20, 2026.
4. The Company is primarily engaged in the business of "Financing" in India. Accordingly, there are no separate reportable segments as per Ind AS 108 "Operating Segments".
5. The Company adopted Ind AS from April 01, 2025 and the effective date of transition was April 01, 2024. Accordingly, the above audited financial results have been prepared in accordance with the recognition and measurement principles of Ind AS prescribed under section 133 of the Companies Act, 2013 read with relevant rules issued thereunder. The transition to Ind AS has been carried out from the erstwhile Accounting Standards notified under the Act read with relevant rules thereunder and directions issued by the RBI (collectively referred to as "previous GAAP"). The impact of transition has been accounted for in the opening reserves as at April 01, 2024. Results for the corresponding period prepared under previous GAAP have been duly restated to Ind AS.
6. As required under SEBI (LODR) regulations, the above audited financial results have been prepared on the basis of format contained in Division III of Schedule III to Companies Act, 2013 notified by MCA and corresponding comparative figures presented in these results have been regrouped / reclassified in order to conform to current period presentation.



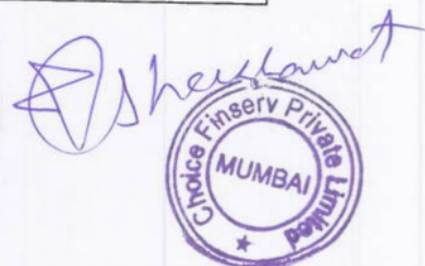
7. Disclosure in compliance of Regulation 52(7) & 52(7A) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, the status of utilisation of amounts raised by the Company from issue of non-convertible securities is as mentioned in below table. There are no material deviation(s) from the stated objects in the offer document/ information memorandum.

ISIN	Mode of Fund Raising (Public issues/ Private placement)	Date of raising funds	Amount Raised	Funds utilized	Any deviation (Yes/ No)
INE04SE07145	Private placement	December 26, 2025	Rs. 3,500 Lakhs	Rs. 3,500 Lakhs	No
INE04SE07152	Private placement	March 10, 2026	Rs. 3,000 Lakhs	Nil	No
INE04SE07160	Private placement	March 18, 2026	Rs. 2,500 Lakhs	Nil	No

8. In compliance of Regulation 54 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, all the secured listed non-convertible debt securities of the Company are fully secured by way of first pari-passu charge by hypothecation of specific asset portfolio of receivables of the Company. The Company has maintained security cover as per the terms of offer document/ information memorandum sufficient to discharge the principal outstanding and interest accrued thereon as on March 31, 2026.
9. The Company made investment of Rs.1,477.41 lakhs in Security Receipts during the quarter ended March 31, 2026.
10. Disclosure as per the notification no. RBI/DOR/2025-26/352 DOR.STR.REC.271/21.04.048 /2025-26 dated November 28, 2025 Reserve Bank of India (Non-Banking Financial Companies- Transfer and Distribution of Credit Risk) Directions, 2025 relating to total amount of stressed loans/ loans not in default transferred and acquired to/ from other entities.

Details of loans (stressed loans) sold through assignment during the quarter ended March 31, 2026:

Particulars	Details
Count of Loan accounts assigned	423
Amount of Loan transferred through assignment ("Rs. In Lakhs")	1,575.46
Number of Transactions	1
Weighted average residual maturity (in months)	49.76
Weighted average holding period (in months)	24.66
Retention of beneficial economic interest	NA
Rating wise distribution of rated loans	NA
No. of instances (Transactions) where transferor has agreed to replace the transferred loans	Nil
No. of transferred Loans replaced	Nil



Details of loans (standard loans) acquired through assignment during the quarter ended March 31, 2026:

Particulars	Details
Count of Loan accounts assigned	128
Amount of Loan acquired through assignment ("Rs. In Lakhs")*	963.86
Number of Transactions	1
Weighted average residual maturity (in months)	13.38
Weighted average holding period (in months)	65.86
Retention of beneficial economic interest	10%
Coverage of Tangible Security Coverage	100%
Rating wise distribution of rated loans	NA

*This amount represents 100% of the pool amount.

11. Disclosure in compliance with Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, is attached as **Annexure 1**.
12. The Government of India, via notification dated November 21, 2025, has notified the Code on Wages, 2019, the Industrial Relations Code, 2020, the Code on Social Security, 2020, and the Occupational Safety, Health and Working Conditions Code, 2020 (collectively referred to as "the Labour Codes"), which consolidate and replace existing central labour legislations. In accordance with the requirements of Ind AS 19, "Employee Benefits," changes to employee benefit plans resulting from legislative amendments constitute a plan amendment, necessitating that immediate recognition of any variation in the cost upon such notification. Consequently, the Company has evaluated the potential impact and recognized an estimated past service costs amounting to Rs.7.09 lakhs which has been included under Employee Benefit Expenses in the financial results for the year ended March 31, 2026. As the underlying rules to the Labour Codes are yet to be notified, the Company will continue to monitor further clarifications and will evaluate and give effect to any consequential adjustments thereafter.
13. Figures for the previous periods have been regrouped/reclassified, wherever necessary, to make them comparable with figures for the current period.



Sheela Patel



Annexure 1

Disclosure in compliance with Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the quarter and year ended March 31, 2026:

Sr. No.	Particulars	For the quarter and year ended March 31, 2026
A	Debt-Equity Ratio	1.24
b	Debt Service Coverage Ratio	NA
c	Interest Service Coverage Ratio	NA
d	Outstanding Redeemable Preference Shares (quantity and value)	NA
e	Capital redemption reserve/Debenture redemption reserve	NA (According to Rule 18(7)(b)(iv)(A) of the Companies (Share Capital and Debentures) Rules, 2014, as amended, no Debenture Redemption Reserve is required to be created in the case of privately placed debentures issued by the Company.
f	Net worth (Rs. In lakhs) (As per Section 2(57) of Companies Act, 2013)	46,786.30
g	Net Profit after tax (Rs. In lakhs) For the quarter ended March 31, 2026 For the year ended March 31, 2026	285.95 1,184.99
h	Earnings per share of (Rs. 10 each) (not annualised)	
	Basic (in Rs.):	
	For the quarter ended March 31, 2026	0.28
	For the year ended March 31, 2026	1.17
	Diluted (in Rs.):	
	For the quarter ended March 31, 2026	0.27
	For the year ended March 31, 2026	1.16
i	Current Ratio	NA
j	Long-term Debt to Working Capital	NA
k	Bad Debts to Account Receivable Ratio	NA
l	Current Liability Ratio	NA
m	Total Debts to Total Assets (%)	54.18%
n	Debtors' Turnover	NA

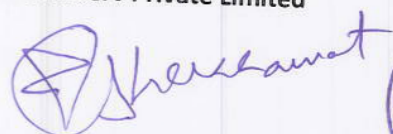


Shankar



o	Inventory Turnover	NA
p	Operating Margin (%)	NA
q	Net Profit Margin (%)	NA
r	Sector Specific Ratios:	
	(i) Capital Adequacy Ratio	45.83%
	(ii) Gross NPA (Stage 3) Ratio	2.82%
	(iii) Net NPA (Stage 3) Ratio	1.92%
	(iv) Provision Coverage (on Stage 3 asset) Ratio	32.04%

For and on behalf of Board of Directors
Choice Finserv Private Limited



Vijendra Singh Shekhawat
Director and CEO
DIN - 09435913



Place: Mumbai
Date: April 20, 2026



Date: April 20, 2026

To,
The Listing Compliance Department,
BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street, Mumbai – 400 001

Subject: Intimation under Regulation 52(7) and Regulation 52(7A) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations") - Utilization of issue proceeds of nonconvertible securities and Material deviation in the use of proceeds (if any).

Respected Sir/Madam,

Pursuant to the requirement of the Regulation 52(7) and Regulation 52(7A) of the Listing Regulations read with SEBI Master Circular SEBI/HO/DDHS/DDHS-PoD-I/P/CIR/2024/48 dated May 21, 2024, as amended from time to time, we are furnishing herewith the statement of utilization of issue proceeds of non-convertible securities along with statement of no deviation/variation in the use of issue proceeds, from the objects stated in the offer documents of non-convertible securities for the quarter ended on March 31, 2026. We request you to kindly take on record the aforesaid information.

Kindly take the above information on record.

Thanking you,
For **Choice Finserv Private Limited**

KARISHMA
PRAFUL SHAH

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KARISHMA PRAFUL
SHAH
Date: 2026.04.20
19:38:31 +05'30'

Karishma Shah
Company Secretary & Compliance Officer
Membership No.: 34441
Place: Mumbai

A. Statement of utilization of issue proceeds:

Name of the Issuer	ISIN	Mode of Fund Raising (Public issues/ Private placement)	Type of instrument	Date of raising funds	Amount Raised	Funds utilized	Any deviation (Yes / No)	If 8 is Yes, then specify the purpose of for which the funds were utilized	Remarks, if any
1	2	3	4	5	6	7	8	9	10
Choice Finserv Private Limited	INE04SE07145	Private placement	Secured, Rated, Fully Paid, Redeemable, Taxable, Non-Convertible Debentures	December 26, 2025	Rs. 35,00,00,000/-	Rs. 35,00,00,000/-	No	Not Applicable	-
Choice Finserv Private Limited	INE04SE07152	Private placement	Secured, Rated, Fully Paid, Redeemable, Taxable, Non-Convertible Debentures	March 10, 2026	Rs. 30,00,00,000/-	0.00	No	Not Applicable	-
Choice Finserv Private Limited	INE04SE07160	Private placement	Secured, Rated, Fully Paid, Redeemable, Taxable, Non-Convertible Debentures	March 18, 2026	Rs. 25,00,00,000/-	0.00	No	Not Applicable	-

(Signature)

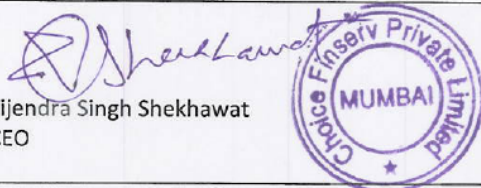
Choice Finserv Private Limited
MUMBAI

towards the on-lending or working capital and/or for repayment and prepayment of existing borrowings of the Company, in full or in part.						
For ISIN INE04SE07160: The Issue Proceeds equivalent to 100% of the funds raised by the Issue will be utilized towards the on-lending or working capital and/or for repayment and prepayment of existing borrowings of the Company, in full or in part.	--	Rs. 25,00,00,000/-	--	Nil	--	--

Deviation could mean:

- Deviation in the objects or purposes for which the funds have been raised.
- Deviation in the amount of funds actually utilized as against what was originally disclosed.

Name of the Signatory: Vijendra Singh Shekhawat
Designation: Director & CEO
Date: April 20, 2026



B. Statement of deviation/ variation in use of Issue proceeds:

Particulars		Remarks- INE04SE07145	Remarks- INE04SE07152	Remarks- INE04SE07160		
Name of listed entity		Choice Finserv Private Limited	Choice Finserv Private Limited	Choice Finserv Private Limited		
Mode of fund raising		Private placement	Private placement	Private placement		
Type of instrument		Secured, Rated, Fully Paid, Redeemable, Taxable, Non-Convertible Debentures	Secured, Rated, Fully Paid, Redeemable, Taxable, Non-Convertible Debentures	Secured, Rated, Fully Paid, Redeemable, Taxable, Non-Convertible Debentures		
Date of raising funds		December 26, 2025	March 10, 2026	March 18, 2026		
Amount raised		Rs. 35,00,00,000/-	Rs. 30,00,00,000/-	Rs. 25,00,00,000/-		
Report filed for quarter ended		March 31, 2026	March 31, 2026	March 31, 2026		
Is there a deviation/ variation in use of funds raised?		No	No	No		
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?		Not Applicable	Not Applicable	Not Applicable		
If yes, details of the approval so required?		Not Applicable	Not Applicable	Not Applicable		
Date of approval		Not Applicable	Not Applicable	Not Applicable		
Explanation for the deviation/ variation		Not Applicable	Not Applicable	Not Applicable		
Comments of the audit committee after review		No comments	No comments	No comments		
Comments of the auditors, if any		Not Applicable	Not Applicable	Not Applicable		
Objects for which funds have been raised and where there has been a deviation/ variation, in the following table:						
Original object	Modified object, if any	Original allocation	Modified allocation, if any	Funds utilized	Amount of deviation/ variation for the quarter according to applicable object (in Rs. crore and in %)	Remarks, if any
For ISIN INE04SE07145: The Issue Proceeds equivalent to 100% of the funds raised by the Issue will be utilized towards the on-lending or working capital and/or for repayment and prepayment of existing borrowings of the Company, in full or in part	--	Rs. 35,00,00,000/-	--	Rs. 35,00,00,000/-	--	--
For ISIN INE04SE07152: The Issue Proceeds equivalent to 100% of the funds raised by the Issue will be utilized	--	Rs. 30,00,00,000/-	--	Nil	--	--

Date: April 20, 2026

To,
The Listing Compliance Department,
BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street, Mumbai – 400 001

Subject: Compliance under Regulation 54 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 [Listing Regulations].

Pursuant to the requirements of the Regulation 54 of the Listing Regulations and in pursuance to the Securities and Exchange Board of India circular SEBI/HO/DDHSPoD3/P/CIR/2024/46 dated May 16, 2024, please find enclosed herewith the Security Cover Certificates including compliance with all the covenants in respect to the Secured, Rated, Listed, Redeemable, Taxable Non-Convertible Debentures of the Company outstanding as on March 31, 2026, issued by our Statutory Auditors viz. M/s Chokshi & Chokshi LLP, Chartered Accountants.

Kindly take the above information on record.

Thanking you,
For **Choice Finserv Private Limited**

KARISHMA
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SHAH

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KARISHMA
PRAFUL SHAH
Date: 2026.04.20
19:39:02 +05'30'

Karishma Shah
Company Secretary & Compliance Officer
Membership No.: 34441
Place: Mumbai

CHOKSHI & CHOKSHI LLP

Chartered Accountants

To,
The Board of Directors
Choice Finserv Private Limited

Independent Auditor's Certificate on maintenance of security cover including compliance with all the financial covenants in respect of listed non-convertible debt securities issued by Choice Finserv Private Limited for the quarter ended March 31, 2026.

1. This certificate is issued in accordance with terms of our audit engagement as the Statutory Auditors of Choice Finserv Private Limited ("the Company"). Pursuant thereto, we, Chokshi & Chokshi LLP, Chartered Accountants, have been requested by the Company, having its registered office at Plot No. 156-158, J.B. Nagar, Andheri (East), Mumbai, Maharashtra – 400 099, to issue certificate on maintenance of security cover including compliance with all the financial covenants in respect of listed non-convertible debt securities issued by the Company for the quarter ended March 31, 2026.
2. The accompanying Annexure 1 contains details of Security Cover as per the terms of Offer Document/Information Memorandum and/or Debenture Trust Deed and compliance with Financial Covenants for listed secured Non-Convertible Debentures (NCDs) issued by the Company, which were outstanding as at March 31, 2026, ISIN wise details of which are mentioned in Annexure 2. The said Annexure 1 & 2 has been prepared and signed by the Management of the Company for the purpose of submission with the Bombay Stock Exchange Limited, National Stock Exchange Limited and Axis Trustee Services Limited (the "Debenture Trustee"), as per the terms of the offer document/ Information Memorandum and/or Debenture Trust Deed as at March 31, 2026, in accordance with the terms of Securities and Exchange Board of India (the "SEBI") circular reference no. SEBI/HO/DDHS-POD-1/P/CIR/2025/117 dated 13.08.2025 on revised format of security cover certificate, monitoring and revision in timelines (hereinafter referred as the "SEBI Circular") and in accordance with the terms of Regulation 54 read with Regulation 56(1)(d) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended from time to time (hereinafter referred as the "SEBI Regulations"). The accompanied Annexure 1 & 2 are stamped and initialled by us for identification purpose only.

Management's Responsibility

3. The Management of the Company ("the Management") is responsible for the maintenance of the Security Cover and compliance with the all the financial covenants of debt securities, including the preparation of Annexure 1 & 2 and preparation and maintenance of all accounting and other records and documents supporting such compliance. This responsibility includes the design, implementation and maintenance of internal controls relevant to such compliance with the SEBI Regulation and applying an appropriate basis of preparation and making estimates that are reasonable in the circumstances. The Management is also responsible for the allocation of loans/receivables or any other asset offered as security as per the format for security cover enclosed as per Annexure 1.
4. The Management is also responsible for preparation and maintenance of financial covenants and compliance with such covenants on a continuous basis as per the debenture trust deed and to ensure compliance with the requirements of Debenture Trust Deed and provide all relevant information to the Debenture Trustee.

The Management is also responsible for ensuring that the Company complies with the requirements of the Companies Act, 2013, SEBI Circular, SEBI Regulations and other relevant circulars and guidelines as applicable to the Company and for providing all relevant information to the Debenture Trustee and Stock Exchanges.



CHOKSHI & CHOKSHI LLP

Chartered Accountants

Auditor's Responsibility

6. Pursuant to the requirements of the SEBI Circular and SEBI Regulations, it is our responsibility to provide a limited assurance and form a conclusion, based on our examination of the audited books of account and records of the Company for the quarter ended March 31, 2026, that nothing has come to our attention that causes us to believe that the Company is not in compliance with maintenance of the security cover including the compliance with all the financial covenants as mentioned in the Debenture Trust Deed upon our review of the Annexure 1 & 2 and related supporting data/documents provided to us.
7. A limited assurance engagement includes performing procedures to obtain sufficient appropriate evidence on the applicable criteria, as mentioned in paragraph 6 above. The procedures performed vary in nature and timing from, and are less extent than for, a reasonable assurance. Consequently, the level of assurance obtained is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed. Accordingly, for the purpose of this certificate, we have performed the following procedures:
 - a. Traced the principal amount of the listed NCDs outstanding as on March 31, 2026 on test check basis from books and records of the Company and checked ISIN wise details as per Annexure 2;
 - b. Reviewed the asset cover details as per the Debenture Trust Deed / Information Memorandum and the books and records of the Company on test check basis;
 - c. Checked the arithmetical accuracy of the Security Cover Ratio computation as per the Annexure 1;
 - d. Reviewed the financial covenants on test check basis as per the Debenture Trust Deed/ Information Memorandum and the Term Sheet of the NCDs issued by the Company; and
 - e. Performed necessary inquiries and obtained written representations from the Management, wherever required in this regard.
8. The books of accounts and records referred to in paragraph 7 above are subject to audit pursuant to the requirements of the Companies Act, 2013.
9. We conducted our examination of the Annexure 1 & 2, on test check basis, in accordance with the 'Guidance Note on Reports or Certificates for Special Purposes' (Revised 2016) issued by the ICAI (the "Guidance Note"). The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the ICAI.
10. We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC)- 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Service Engagements.

Conclusion

11. Based on the procedure performed by us as mentioned in paragraph 7 above, we, to the best of our knowledge and according to the information, explanations and representation given to us, state that nothing has come to our attention that causes us to believe that;
 - i. The book value of assets charged against the listed NCDs issued by the Company mentioned in the accompanying Annexure 1 are not in agreement with the audited books and records maintained by the Company as at March 31, 2026 produced for our examination; and
 - ii. The Company has not complied with all the financial covenants as mentioned in the Debenture Trust Deed.



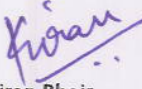
CHOKSHI & CHOKSHI LLP

Chartered Accountants

Restriction on Use

12. This certificate is issued based on specific request by the Company for its record and onward submission to the Debenture Trustee and should not be used by any other person or for any other purpose. We shall not be liable to the Company or to any other concerned for any claims, liabilities or expenses relating to this certificate. Accordingly, we do not accept or assume any liability or any duty of care for any other purpose or to any other person to whom this certificate is shown or into whose hands it may come without our prior consent in writing. We are not responsible to update the contents of this certificate due to any events or circumstances occurring after the date of this certificate.

For Chokshi & Chokshi LLP
Chartered Accountants
Firm's Registration No. 101872W/W100045


Kiran Bhoir
Partner
Membership No. 159960
UDIN - 26159960GFHOCU1846



Place: Mumbai
Date: April 20, 2026

Annexure 1

Statement for Security Cover for the listed non-convertible debt securities as at 31 March, 2026

Choice
The Joy of Banking

(Rs. In Lakhs)

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column H1	Column I	Column J	Column K	Column L	Column M	Column N	Column O
Particulars	Description of asset for which this certificate relates	Exclusive Charge	Exclusive Charge	Part- Passu Charge	Part- Passu Charge	Part- Passu Charge	Assets not offered as Security	Debt not backed by any assets offered as security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate				
		Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari-passu charge)	Other assets on which there is pari-passu charge (excluding items covered in column F)	Assets not offered as Security	Debt not backed by any assets offered as security	debt amount considered more than once (due to exclusive plus pari passu charge)	(Total C to H)	Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets ***	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value=(K+L+M+N)
		Book Value	Book Value	Yes/No	Book Value	Book Value									
ASSETS															
Property, Plant and Equipment		-	-	No	-	-	441.96	-	-	441.96	-	-	-	-	-
Capital Work-in- Progress		-	-	No	-	-	-	-	-	-	-	-	-	-	-
Right of Use Assets		-	-	No	-	-	350.55	-	-	350.55	-	-	-	-	-
Goodwill		-	-	No	-	-	5,406.31	-	-	5,406.31	-	-	-	-	-
Intangible Assets		-	-	No	-	-	668.27	-	-	668.27	-	-	-	-	-
Intangible Assets under Development		-	-	No	-	-	762.98	-	-	762.98	-	-	-	-	-
Investments		-	-	No	-	-	7,479.86	-	-	7,479.86	-	-	-	-	-
Loans*	Standard Loan Receivables	13,719.28	-	No	-	-	62,400.70	-	-	76,119.97	NA	13,719.28	-	-	13,719.28
Inventories		-	-	No	-	-	-	-	-	-	-	-	-	-	-
Trade Receivables		-	-	No	-	-	-	-	-	-	-	-	-	-	-
Cash and Cash Equivalents		-	-	No	-	-	9,176.87	-	-	9,176.87	-	-	-	-	-
Bank Balances other than Cash and Cash Equivalents		-	5,000.16	No	-	-	196.31	-	-	5,196.47	-	-	-	-	-
Others**		-	-	No	-	-	1,476.09	-	-	1,476.09	-	-	-	-	-
Total		13,719.28	5,000.16	-	-	-	88,359.91	-	-	1,07,079.34	-	13,719.28	-	-	13,719.28
LIABILITIES															
Debt securities to which this certificate pertains	Secured Listed NCD	12,558.92	-	No	-	-	-	-	-	12,558.92	-	-	-	-	-
Other debt sharing pari-passu charge with above debt		-	-	No	-	-	-	-	-	-	-	-	-	-	-
Other Debt		-	-	No	-	-	-	-	-	-	-	-	-	-	-
Subordinated debt		-	-	No	-	-	-	-	-	-	-	-	-	-	-
Borrowings		-	-	No	-	-	-	-	-	-	-	-	-	-	-
Bank***		-	24,002.49	No	-	-	-	-	-	24,002.49	-	-	-	-	-
Debt Securities****		-	3,135.34	No	-	-	-	-	-	3,135.34	-	-	-	-	-
Others*****		-	18,318.01	No	-	-	-	-	-	18,318.01	-	-	-	-	-
Trade payables		-	-	No	-	-	551.61	-	-	551.61	-	-	-	-	-
Lease Liabilities		-	-	No	-	-	374.39	-	-	374.39	-	-	-	-	-
Provisions		-	-	No	-	-	122.49	-	-	122.50	-	-	-	-	-
Others*****		-	-	No	-	-	1,229.32	-	-	1,229.32	-	-	-	-	-
Total		12,558.92	45,455.84	-	-	-	2,277.89	-	-	60,292.57	-	-	-	-	-
Cover on Book Value		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Cover on Market Value		-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Exclusive Security Cover Ratio	1.09		Pari-Passu Security Cover Ratio	NA									

We confirm that the Company has complied with covenants mentioned in the disclosure documents of the secured redeemable Non-Convertible Debentures for the year ended March 31, 2026.

The column C shall include the principal outstanding of loans having exclusive charge and outstanding book value of debt including accrued interest for which this certificate is issued.

*The value of assets in Col C and Col. O is Principal outstanding amount before considering Expected Credit Loss/INDAS adjustment. The market value of the Loans is not ascertainable and hence the same is shown in Column L.

** Others includes other non-financial assets, current tax assets and deferred tax assets.

***Bank includes bank borrowings, including accrued interest.

****All other NCDs including accrued interest whether held by banks or others have been considered in the "Debt securities" and it includes unlisted and Retail NCD's.

***** Others" include borrowings, including accrued interest, other than bank borrowings and non-convertible debentures.

*****Others does not include equity share capital and other equity. Others includes other financial liabilities and non-financial liabilities.



Annexure 2

The Company has issued the following Secured, Rated, Listed, Fully Paid, Redeemable, Taxable, Non-Convertible Debentures ("NCDs" or "Debentures") vide Debenture Trust Deeds

ISIN wise details

Sr. No.	ISIN	Private Placement/ Public Issue	Secured/Unse- cured	Issued Amount (In Rs. Lakhs)	Outstanding Amount As on 31.03.2026 (In Rs. Lakhs)	Cover Required	Assets Covered (In Rs Lakhs)- POS	Assets Required (In Rs Lakhs)- POS
1	INE04SE07137	Private Placement	Secured	3,500.00	3,522.15	1.05 times	3,740.09	3,698.26
2	INE04SE07145	Private Placement	Secured	3,500.00	3,506.33	1.10 times	3,903.39	3,856.96
3	INE04SE07160	Private Placement	Secured	2,500.00	2,510.55	1.10 times	2,771.06	2,761.60
4	INE04SE07152	Private Placement	Secured	3,000.00	3,019.89	1.10 times	3,304.74	3,321.88
Total				12,500.00	12,558.92	-	13,719.28	13,638.70



Date: April 20, 2026

To,
The Listing Compliance Department,
BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street, Mumbai – 400 001

Subject: Outcome of Board Meeting pursuant to Regulation 51(2) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI LODR"). held on April 20, 2026

Dear Sir/Madam,

In compliance with Regulation 51(2) read with Part B of Schedule III of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby inform you that the Board of Directors of the Company at their meeting held today i.e. Monday, April 20, 2026, has approved the appointment of Mrs. Reena Unmesh Wagh (DIN: 11597282) as an Additional Non – Executive Independent Director of the Company, subject to the approval of Shareholders of the Company.

We request you to kindly take this on your record the aforesaid information.

Thanking you,

For Choice Finserv Private Limited

KARISHMA Digitally signed
by KARISHMA
A PRAFUL PRAFUL SHAH
SHAH Date: 2026.04.20
19:39:29 +05'30'

Karishma Shah
Company Secretary & Compliance Officer
Membership No.: 34441
Place: Mumbai

Annexure 1
Details of Appointment and Brief Profile of Mrs. Reena Unmesh Wagh

The Board hereby approves the appointment of Mrs. Reena Unmesh Wagh (DIN: 11597282) as an Additional Non-Executive Independent Director of the Company, subject to the approval of the Shareholders of the Company.

Name of the Director	Mrs. Reena Unmesh Wagh
DIN	11597282
Term of Appointment & Date of appointment	Appointment as an Additional Non-Executive Independent Director of the Company for a term up to five (5) consecutive years with effect from April 20, 2026 subject to the approval of the shareholders of the Company at a meeting of the shareholders.
Brief profile	<p>Mrs. Reena Wagh possesses a strong academic foundation in Computer Science, complemented by a Master's degree in Computer Management. She brings a unique ability to integrate technology with business strategy, enabling innovation and driving meaningful, transformative outcomes.</p> <p>Mrs. Wagh has founded and successfully led her own design brand between 2008 and 2016, demonstrating entrepreneurial acumen, brand-building expertise, and sound business management capabilities. She subsequently held a leadership position at Mangalam Global Ltd. from 2017 to 2023, where she gained valuable exposure to corporate governance and diversified business operations.</p>
Disclosure of relationships between directors (in case of appointment of a director)	Mrs. Reena Unmesh Wagh is not related to any of the directors of the Company.
Information as required pursuant to BSE Circular with ref. no. LIST/ COMP/ 14/ 2018-19.	The Company would like to bring to your notice that Director being appointed is not debarred from holding the office of Director by virtue of any SEBI order or any other such authority.

For Choice Finserv Private Limited

KARISHMA
PRAFUL
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KARISHMA PRAFUL
SHAH
Date: 2026.04.20
19:39:50 +05'30'

Karishma Shah
Company Secretary & Compliance Officer
Membership No.: 34441
Place: Mumbai

Choice Finserv Pvt. Ltd.
Sunil Patodia Tower, J B Nagar, Andheri East, Mumbai - 99
T +91 22 67079999 E cfpl@choiceindia.com
CIN No. U74999MH2016PTC281908
www.choiceindia.com