



Date: December 04, 2025

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

Scrip Code: 538646

Scrip ID: QGO

Sub: Disclosure under Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“SEBI Listing Regulations”) - Intimation for co-lending between the Company and Choice Finserv Private Limited.

Dear Sir / Madam,

Pursuant to Regulation 30(6) read with Schedule III sub-para (2) of para B of Part A of the SEBI Listing Regulations and other applicable provisions of SEBI Listing Regulations, we hereby inform you that QGO Finance Limited (“the Company”) has today i.e. on 04th December 2025 executed a Master agreement for co-lending with Choice Finserv Private Limited in accordance with guidelines issued by the Reserve Bank of India (“RBI”) on the Co-Lending Direction for Non-Banking Financial Companies (“NBFC”).

The Company has received duly executed copy of the aforesaid agreement today i.e. on 04th December 2025 at 01:40 P.M. IST.

Pursuant to Regulation 30(6) read with Schedule III sub-para (2) of para B of Part A of the SEBI Listing Regulations and SEBI Master Circular No. SEBI/HO/CFD/PoD2/CIR/P/0155 dated November 11, 2024, is enclosed as **Annexure- A**

Request you to kindly take this on record and disseminate the same.

Thanking you.
Yours faithfully,

For and on behalf of QGO Finance Limited

Urmi Mohan Joiser
Company Secretary & Compliance Officer
Membership No.: A63113



Annexure-A

Details as required under Regulation 30(6) read with Schedule III of the SEBI Listing Regulations and SEBI Master Circular No. SEBI/HO/CFD/PoD2/CIR/P/0155 dated November 11, 2024:

Co-Lending Agreement with Choice Finserv Private Limited

Sr. No.	Particulars	Details
1.	Name of the entity(ies) with whom agreement/ JV is signed	Choice Finserv Private Limited
2.	Area of agreement/JV	Co-Lending Agreement for providing loans to Borrowers within the limits set under RBI Guidelines for lending.
3.	Domestic/international;	Domestic
4.	Share exchange ratio / JV ratio	Not applicable
5.	Scope of business operation of agreement / JV	Co-lending of loans to borrowers by way of back-to-back assignments of loans/ loan portfolios in tranches with Choice Finserv Private Limited in accordance with Guidelines issued by the Reserve Bank of India in this regard.
6.	Details of consideration paid / received in agreement / JV	NIL, at the time of execution.
7.	Significant terms and conditions of agreement / JV in brief	<p>The Co-lending arrangement is envisaged in a manner that risk and rewards shall be shared with mutual agreement between the two parties, subject to applicable regulatory framework.</p> <p>The arrangement entails collections to be managed by QGO Finance Limited.</p>
8.	Whether the acquisition would fall within related party transactions and whether the promoter/ promoter group/ group companies have any interest in the entity being acquired? If yes, nature of interest and details thereof and whether the same is done at "arm's length"	Not Applicable. Since, Choice Finserv Private Limited is not a related party of the Company.
9.	Size of the entity(ies)	As per the Audited Financial Statements, for the year ended March 31, 2025, the details of the Company and



		<p>Choice Finserv Private Limited is as follows:</p> <p>(Rs. In Lakhs and rounded off.)</p> <table> <tr> <th>Particulars</th><th>QGO Finance Limited</th><th>Choice Finserv Private Limited</th></tr> <tr> <td>Total Income</td><td>1,642</td><td>11,405</td></tr> <tr> <td>Profit After Tax</td><td>307</td><td>367</td></tr> <tr> <td>Net Worth</td><td>1,811</td><td>35,523</td></tr> </table> <p>As on March 31, 2025, Choice Finserv Private Limited total assets aggregated to Rs. 91,171 Lakhs while QGO Finance Limited total assets aggregated to Rs. 10,646 Lakhs.</p>	Particulars	QGO Finance Limited	Choice Finserv Private Limited	Total Income	1,642	11,405	Profit After Tax	307	367	Net Worth	1,811	35,523
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Total Income	1,642	11,405												
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Net Worth	1,811	35,523												
10	Rationale and benefit expected	<p>In line with the Co-Lending guidelines, this arrangement is intended to leverage the respective strengths of both NBFCs through a collaborative framework, enabling the Company to serve a wider base of existing and new customers, and ensuring that loans are disbursed more efficiently with a faster turnaround time.</p>												