



Ref No: CFL/SEC/2026-27/44

Date: October 30, 2026

To,
The Manager,
Department of Corporate Services,
BSE Limited,
Phirozee Jeejeeboy Towers,
Dalal Street, Fort,
Mumbai - 400 001.
Scrip Code: 535267

Dear Sir/Ma'am,

Subject: Investor Presentation for Quarter – II Business Operations of the Company.

Pursuant to the Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements), Regulations, 2015 ("SEBI Listing Regulations"), and in relation to the captioned subject, we are submitting herewith the Investors Presentation for Quarter – II for FY 2026-27 on the Business Operations of the Company.

The aforesaid information is also available on the website of the Company www.comfortfincap.com.

This is for your information and records.

Yours faithfully,

For Comfort Fincap Limited

ANKUR
AGRAWAL

Digitally signed by
ANKUR AGRAWAL
Date: 2026.10.30
17:19:47 +05'30'

Ankur Agrawal
Director
DIN: 06408167

Encl: A/a

COMFORT FINCAP LIMITED

Registered Office :- 22, Block B, Camac Street, Behind
Pantaloons, Kolkata, West Bengal - 700016

Corporate Office :- A-301, Hetal Arch, S.V. Road,
Opp. Natraj Market, Malad (West), Mumbai - 400064

CIN : L65923WB1982PLC035441

☎ 022- 6894-8500/08/09

✉ info@comfortfincap.com

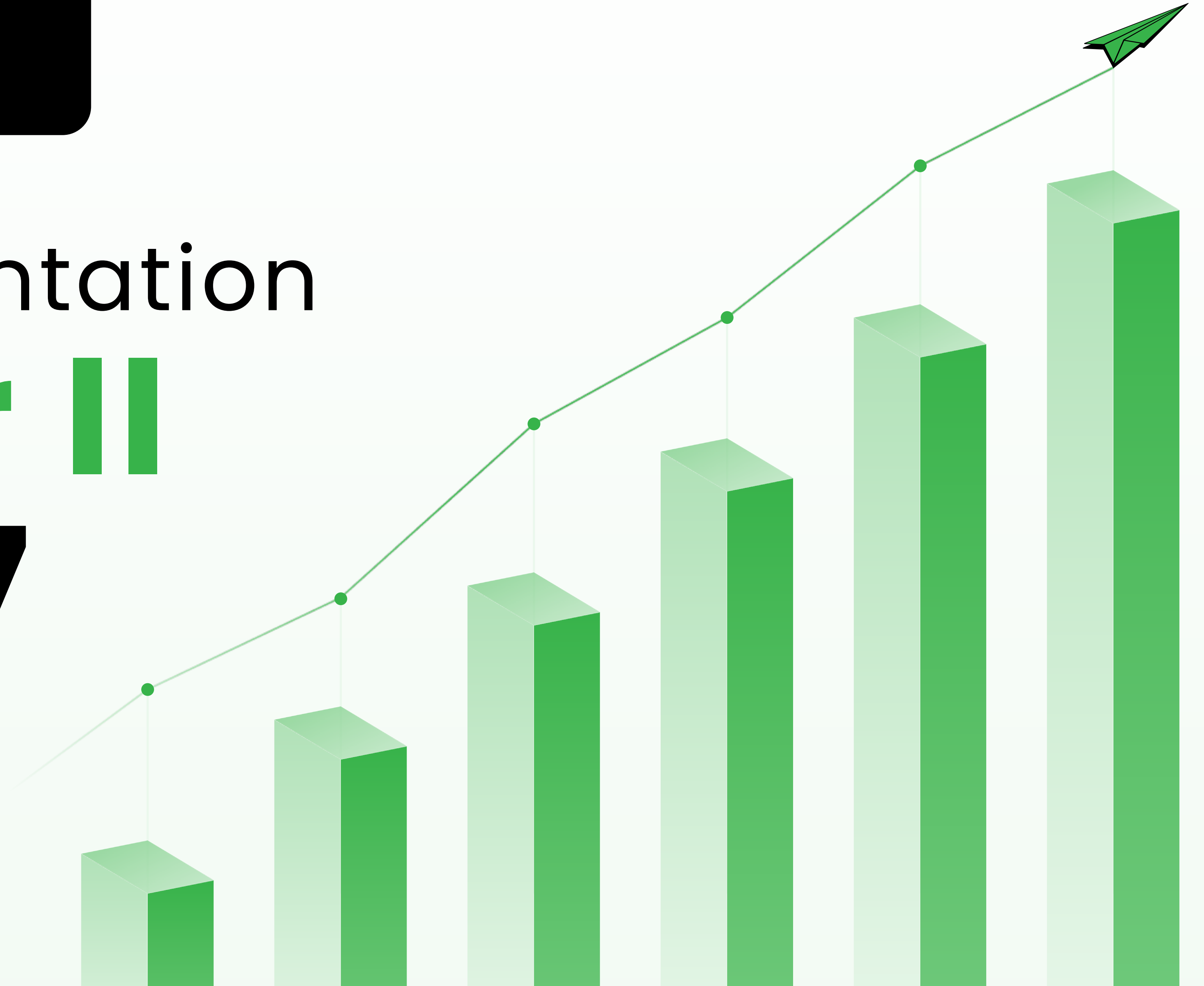
🌐 www.comfortfincap.com



Investor Presentation

Quarter II

FY26-27



DISCLAIMER



Certain statements in this report relating to the future growth and performance of Comfort Fincap Limited are forward-looking statements based on current expectations and assumptions. These statements involve known and unknown risks, uncertainties, and other factors that may cause actual results, performance, or outcomes to differ materially from those expressed or implied. Factors that could influence such results include fluctuations in earnings, the Company's ability to manage growth effectively, regulatory changes in the financial and infrastructure sectors, competitive pressures, interest rate volatility, and overall economic conditions affecting credit demand and real estate investments. The Company also faces challenges in attracting and retaining skilled professionals, addressing operational and compliance requirements, securing planned financing, and adapting to evolving government policies.

Any forward-looking statements contained in this report are subject to these risks and uncertainties and should not be regarded as assurances of future performance. Projections, forecasts, and industry data made by third parties and included herein have not been independently verified or adopted by the Company, and Comfort Fincap Limited assumes no responsibility for such third-party information. The Company undertakes no obligation to update or revise any forward-looking statements, whether as a result of new information, future events, or otherwise.

ABOUT US



Comfort Fincap Limited is a non-deposit taking Non-Banking Financial Company (“NBFC-ND”) registered with the RBI and is classified as an NBFC-Investment and Credit Company (NBFC-ICC).

At Comfort Fincap Limited, we bridge the gap between traditional banking and local money lenders by offering flexible, competitive, and timely lending options designed to meet your unique financial needs. Whether you're a business or corporate entity seeking capital infusion or an individual in need of personalized loan solutions, we are here to provide reliable and innovative financial services.

Our offerings include loans secured by securities (such as shares, mutual funds, and promoter funding), Consumer Durable Loan and supply chain financing options like bill discounting, all crafted to fuel growth and success.

Backed by a strong capital base and a tech-enabled platform, CFL brings efficiency, transparency, and speed to the lending process. Our Direct-to-Customer (D2C) approach, combined with lending partnerships and a growing distribution network, allows us to serve a wide range of borrowers across geographies, especially in semi-urban and underserved markets.

At CFL, we believe progress begins when possibility is backed by experience, technology and the confidence to take the next step.



BOARD OF DIRECTORS & KEY MANAGEMENT TEAM



Mr. Ankur Agrawal
Chairperson & Executive Director



Mr. Sanjeev Kumar Pandey
Non-Executive Independent Director



Mr. Sanjiv Swarup
Non-Executive Independent Director



Mr. Milin Jagdish Ramani
Non-Executive Independent Director



Mrs. Nirmala Kanjar
Non Executive Non Independent
Director & Chief Financial Officer



Mr. Bharat Nanubhai Shiroya
Chief Executive Officer



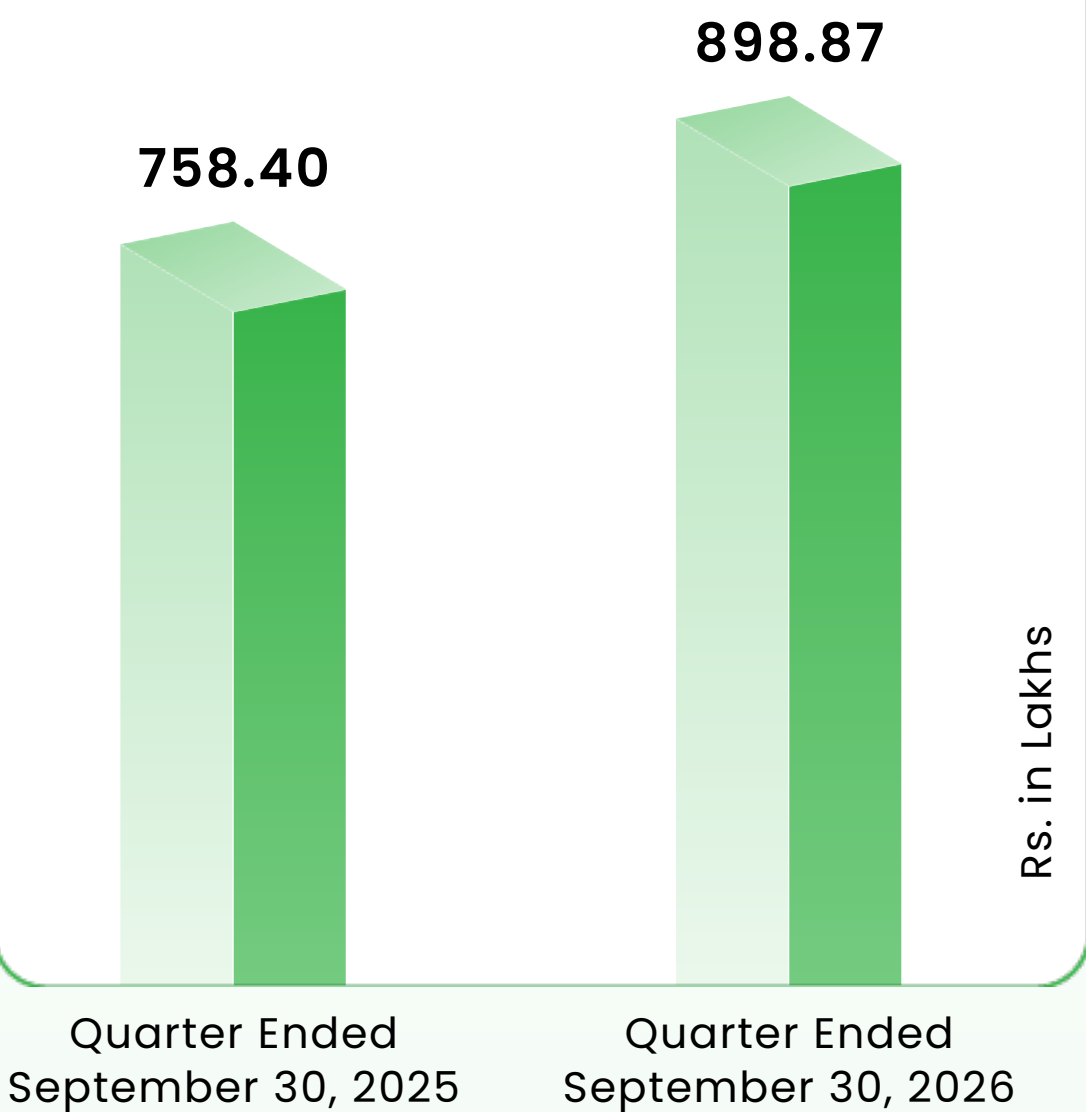
Ms. Sneha Mandelia
Company Secretary
& Compliance Officer

PERFORMANCE OVERVIEW



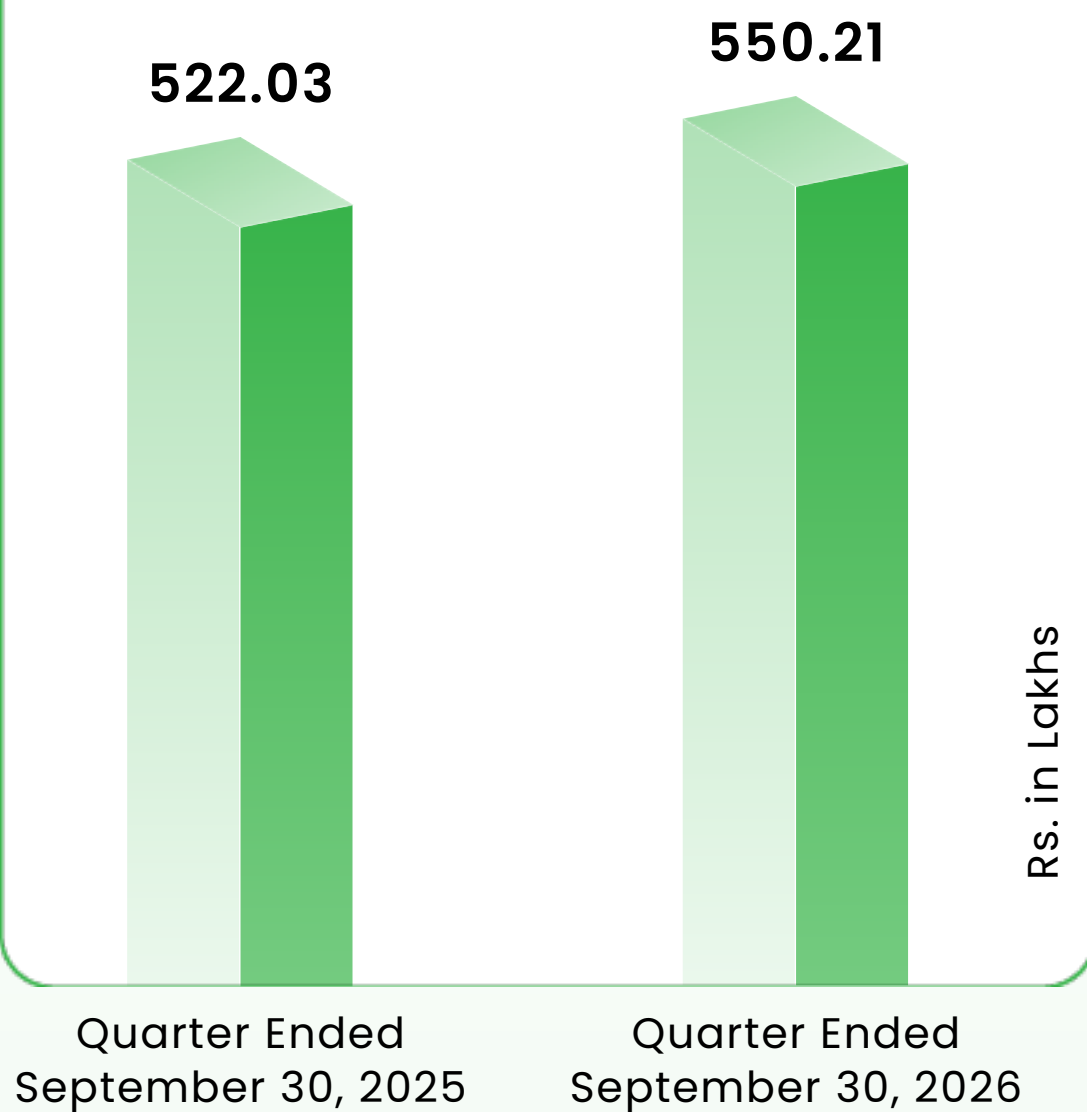
Income from Operations

Income from operations increased from ₹758.40 lakhs in the quarter ended September 30, 2025, to ₹898.87 lakhs in the quarter ended September 30, 2026, registering a growth of 18.52% year-on-year.



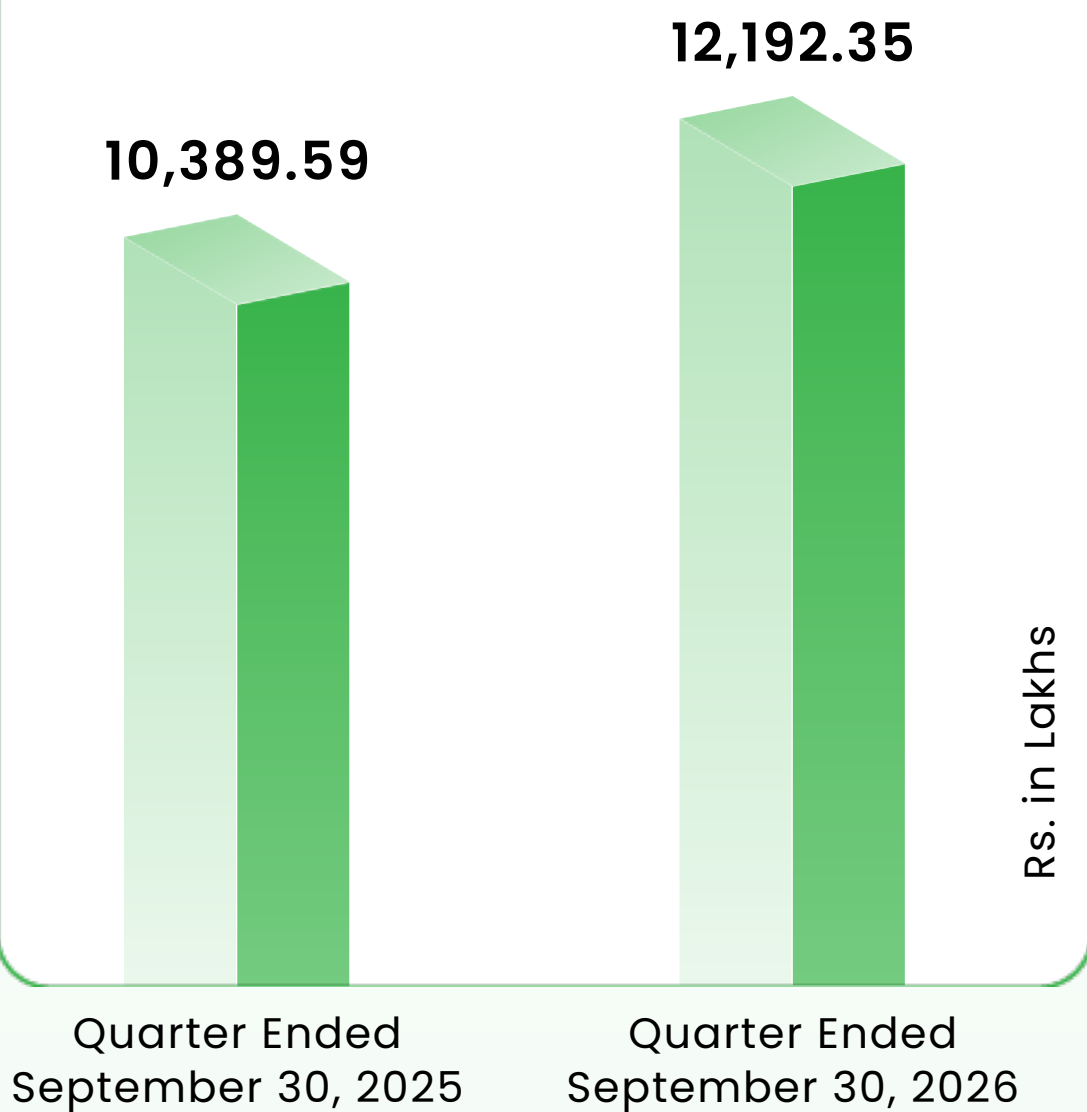
PBT

Profit before tax (PBT) increased from ₹522.03 lakhs in the quarter ended September 30, 2025, to ₹550.21 lakhs in the quarter ended September 30, 2026, registering a year-on-year growth of 5.40%.



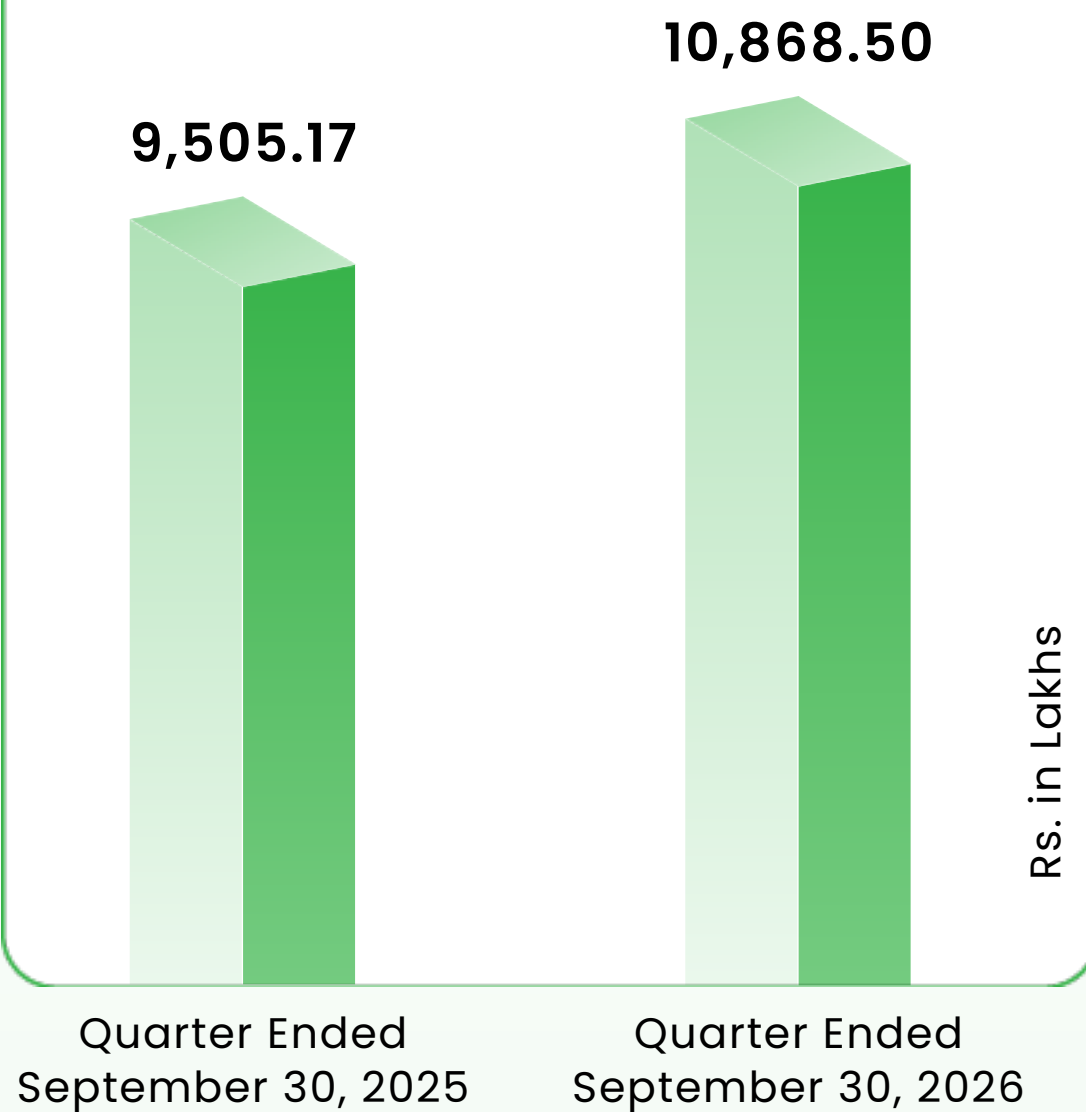
AUM

AUM (Loan outstanding) increased from ₹10,389.59 lakhs in the quarter ended September 30, 2025, to ₹12,192.35 lakhs in the quarter ended September 30, 2026, registering a year-on-year growth of 17.35%.



Net worth

Net worth increased from ₹9,505.17 lakhs in the quarter ended September 30, 2025, to ₹10,868.50 lakhs in the quarter ended September 30, 2026, registering a year-on-year growth of 14.34%.



This graph is for illustrative purposes only. The data presented is accurate and derived from the standalone financial statements. For a comprehensive understanding, please look at the detailed company's quarterly results of this investor presentation.

OUR CORE OFFERINGS



We see value where opportunity meets the right capital. Our lending model is designed to help businesses and entrepreneurs unlock the potential of their assets and access funding to move forward with confidence.

Through a secured lending approach, informed credit decisions and a growing distribution footprint, we aim to bridge financing gaps for underserved market segments. Our focus is on building a lending business that balances credit quality with commercial opportunity, creating a foundation for sustainable growth and long-term value creation.

Loans Against Securities

Access funds easily without selling investments, while retaining ownership and benefiting from market growth.



Consumer Durable Loans

Buy your desired Mobile Phones and Laptops now and pay later, with quick, easy financing.



Supply Chain Finance

Bridge cash flow gaps by financing payables, strengthening inventory, and ensuring smooth operations.



Promoter Funding

Leverage your shareholdings for instant liquidity while retaining company ownership and control.

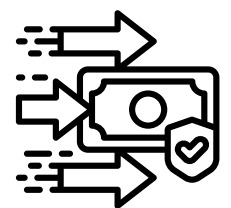


BUILDING A DIGITALLY ENABLED LENDING BUSINESS



We are integrating technology into our lending processes to make them simpler, faster and more efficient. From evaluating credit applications to managing loan servicing, our focus is on improving turnaround times, strengthening accuracy and maintaining transparency at every stage.

As we grow, technology will continue to play an important role in improving operational efficiency and supporting a more streamlined, scalable lending business.



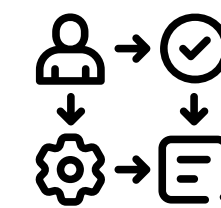
Accelerated Disbursement

Real-time processing ensures faster loan disbursements, getting funds to borrowers when they need them.



Smarter Credit Evaluation

Advanced credit models use broader data for fairer, faster, and more accurate lending decisions.

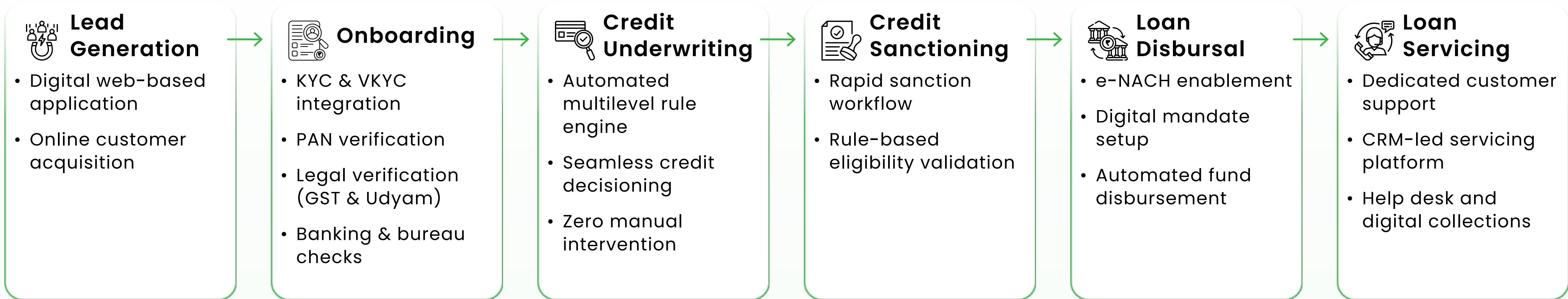


Frictionless Customer Onboarding

Digital KYC and streamlined processes enable quick, paperless onboarding with minimal effort.



TECHNOLOGY LANDSCAPE



API Integration Layer



Banking Partners



FUTURE OUTLOOK



⦿ NOW LIVE

Digital Consumer Durable Loan | Mobile Financing

300+ Merchants Onboarded

2000+ Application Processed

Instant Credit Decisioning

Powered by our BRE-based rules engine, enabling sub-60-second approvals and seamless checkout financing, with AI-driven credit decisioning coming next for smarter, personalized approvals.

Reach Tier 2 & 3 Markets

Penetrate underserved semi-urban markets where access to branded consumer electronics financing is limited, capturing a first-mover advantage.

Expand Product Reach Through Retail Partnerships

Scale beyond mobile phones into laptops, tablets, and wearables while building partnerships with leading online marketplaces such as Flipkart and Amazon, as well as offline retail chains, to embed CFL financing seamlessly at the point of sale.

Accelerate Growth Through Cross-Selling

Target 3x growth in Consumer Durable AUM within 18 months by leveraging the existing technology and distribution network, while converting first-time Consumer Durable Loan (CDL) borrowers into multi-product customers through targeted offerings, including Loans Against Securities.

CFL Consumer Durable Loan is live – powering aspirational purchases with flexible, fast, and inclusive financing.

FUTURE OUTLOOK



▶ COMING UP

Digital Loan Against Shares & Mutual Funds | Leveraging Investor Portfolios

Build a Scalable LAS Ecosystem

We are developing an investor-focused LAS platform, building strategic funding lines with banks and NBFCs to power a scalable secured lending portfolio from the ground up.

Digital Pledge & Disbursement Infrastructure

We are engineering a fully digital workflow covering pledge creation, lien marking, sanction, and disbursement, integrating directly with MF, CDSL and NSDL to enable seamless, paperless processing end to end.

Dynamic Risk & Margin Monitoring

We are building a real-time LTV monitoring engine with automated margin call triggers and top-up request workflows, designed to maintain robust risk controls across the entire collateral portfolio.

Largest Approved List

Industry's largest approved stock and mutual fund lists, enabling broader investment access, stronger portfolio diversification, and enhanced financing flexibility for customers.

CFL Loan Against Shares & MF — enabling investors to unlock liquidity from their portfolios without liquidating wealth.



Contact Us

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info@comfortfincap.com

Website

www.comfortfincap.com