CIN - L51494PB2008PLC032059

MONTE CARLO

It's the way you make me feel

MONTE CARLO FASHIONS LIMITED

Regd. Office : B-XXIX-106, G.T. Road, Sherpur, Ludhiana - 141003 (Pb.) India.

Tel.: 91-161-5048610, 5048620, 5048630, 5048640 Fax : 91-161-5048650

MCFL/SE/2026-27 **August 24, 2026**

National Stock Exchange of India Limited **Exchange Plaza, Plot No. C/1,** **G-Block, Bandra-Kurla Complex,** **Bandra (E), Mumbai-400051**	**BSE Limited.** **Phiroze Jeejeebhoy Tower,** **Dalal Street,** **Mumbai-400001**
Symbol: MONTECARLO	**Scrip Code: 538836**

SUB: INVESTOR PRESENTATION

Dear Sir / Madam,

Pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are enclosing herewith the Investor Presentation

Request you to kindly take the above information on record.

Thanking You,

Yours Faithfully

For MONTE CARLO FASHIONS LIMITED

ANKUR GAUBA

Digitally signed by ANKUR GAUBA
Date: 2026.08.24 17:19:27 +05'30'

ANKUR GAUBA
COMPANY SECRETARY & COMPLIANCE OFFICER
ICSI Membership No: FCS 10577

MONTE CARLO

INVESTOR
Presentation

August 2026

Snapshot

MONTE CARLO

Leading winterwear brand and Super Brand for Woolen knitted apparel

India's **first organized lifestyle apparel brand**

Diversified Product Portfolio across **Men, Women & Kids with Woolen, Cotton fabrics and Home Textiles**

Highly experienced Management Team in textile and apparel business

Strong Pan India distribution
496 EBO's
1,268 MBO's
1,252 NCS and SIS

Presence across all **leading E-commerce platforms**

2 state of art integrated Manufacturing facilities located In Punjab

Expert In-house **design team of 26+ professionals**

5 year
Revenue CAGR 15%
EBITDA CAGR 14%

No Long-Term Debt

FY26
ROCE 16.9%
ROE 12.9%

Consistent dividend paying track record

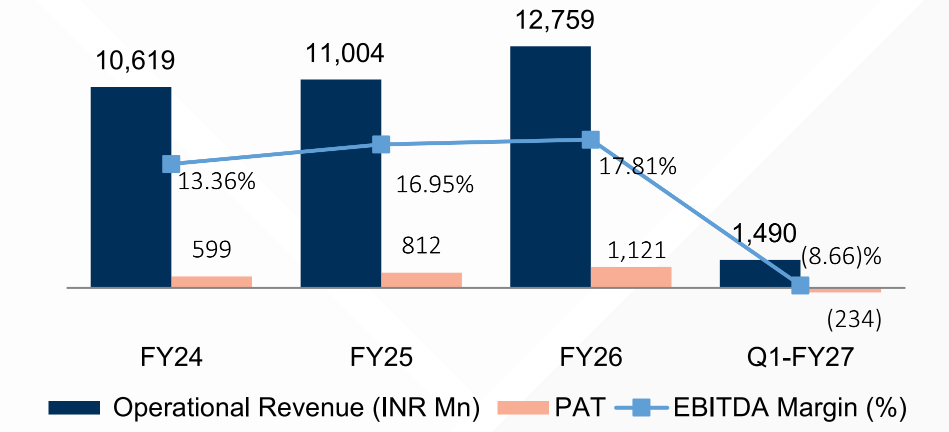
MONTE CARLO

COMPANY Overview

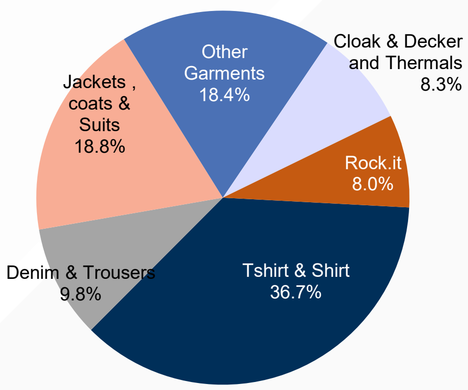
Company Overview

- Monte Carlo Fashions Limited was incorporated in 2008 and is led by the visionary leader Mr. J. L. Oswal who has more than 50 years of experience in the textiles and apparels business and is the promoter of well known Oswal Woolen Mills Ltd and Nahar Group.
- It is one of the leading apparel brands in India in woolen and cotton category across men, women and kids wear and also has a presence in home textiles.
- The company has two state-of-the-art integrated manufacturing facilities in Ludhiana, Punjab with a strong in-house design team of 26+ who design around 900 SKU's each month.
- The products are sold over a strong pan India presence through a wide network of EBO's, MBO's, National Chain Stores along with easy availability across major E-Commerce platforms like Amazon, Flipkart, Myntra, etc.
- Besides the leading brand "Monte Carlo", the company has also established brands like Rock it, Cloak & Decker, Luxuria catering across all customer categories.

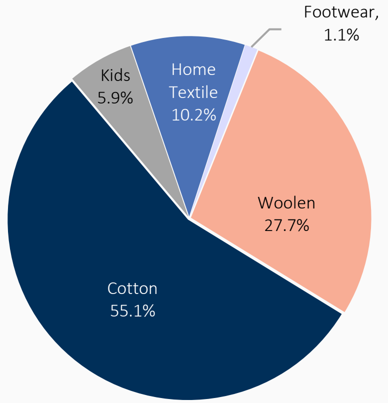
Consolidated Revenue (INR Mn), EBITDA Margin (%) & PAT (INR Mn)



FY26 Cotton Segment Bifurcation



FY26 Product Segment Mix*



* Footwear sales amounted to INR 196 Mn in FY26

Key Milestones

MONTE CARLO

1984
- Selling under Brand **Monte Carlo**

2002
- Commenced Summer wear products

2005
- First Monte Carlo Outlet

2008
- Incorporated as **Monte Carlo Fashions Ltd.**

2009
- 100th Exclusive Brand Outlet

2011
- **Demerger** From its Parent Company
- Started Kids category

2012
- Investment by Samara Capital
- Started exclusive brand for Women's apparel under 'Alpha'
- Started Home Textile Category

2013
- Forayed into **Kids wears under Brand 'Tweens'**
- Started **Men's wear Brand Platine**
- Started Cloak & Decker

2014
- Company **got Listed on stock exchange**
- Company **cloaked revenue of INR 500 Cr.**
- Started **In-house manufacturing for Cotton Wear**
- 200th Exclusive Brand Outlet

2018
- Started Rock.it brand

2021
- 300th Exclusive Brand Outlet

2023
- Crossed the revenue mark of **INR 1,000 Cr.**

Key Management Personnel

MONTE CARLO

Shri Jawahar Lal Oswal
(Chairman & MD)

- Sh. Jawahar Lal has more than 51 years of experience in the textile and Woollen industry
- Awarded the 'Udyog Ratna Award' by the PHD Chamber of Commerce and Industry, the 'LMA-Sat Paul Mittal Life Time Achievement Award' by the Ludhiana Management Association and the 'Achievers of the North' by the Economic Times

Sh. Dinesh Gogna
(Director)

- Sh. Dinesh Gogna has more than 36 years of experience in the field of Corporate Finance and Taxation
- He has Bachelor's Degree in Law, completed the United States Money and Capital Market Seminar conducted by New York Institute of Finance

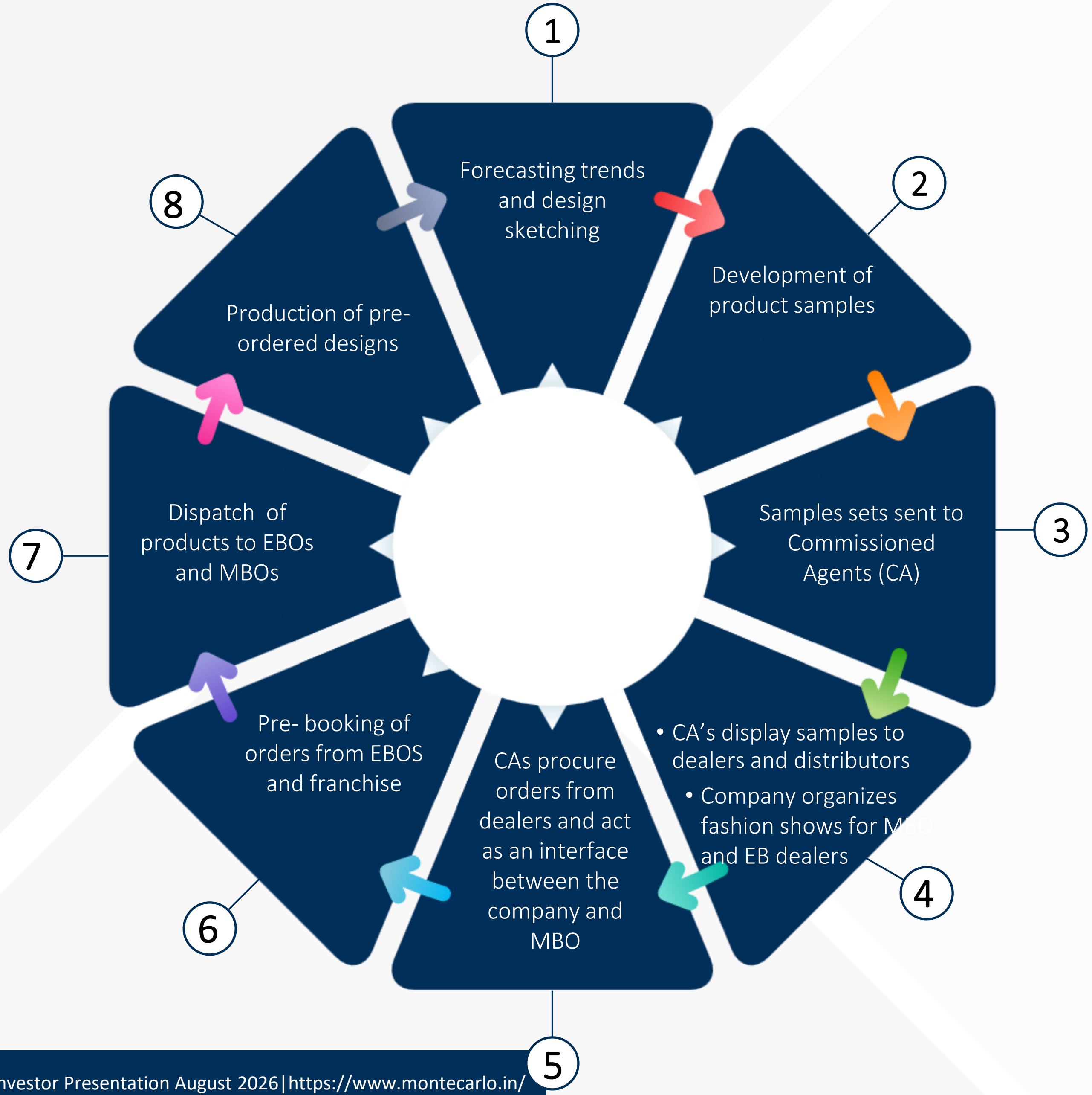
Shri Sandeep Jain
(Executive Director)

- Sh. Sandeep Jain has more than 22 years of experience in the field of administration
- He is Bachelor's in Pharmacy, Diploma in Export Management and certified in wool from AWTA AUSTRALIA
- Prior to joining Monte Carlo, he worked with Oswal Woollen Mills as its executive director and he was also past chairman CII Punjab

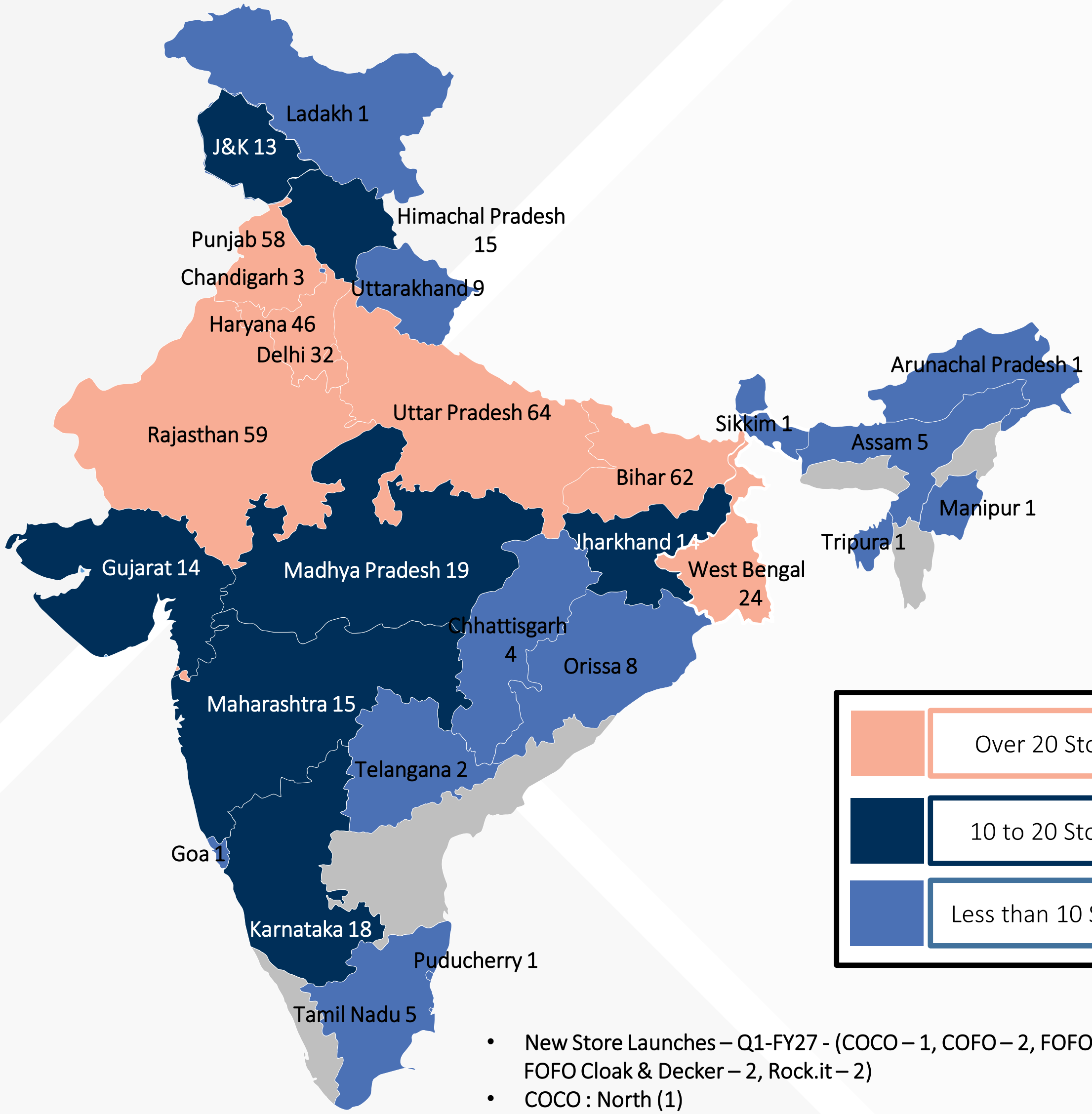
Shri Rishabh Oswal
(Executive Director)

- Rishabh Oswal is part of third generation of Oswal family
- He has completed his BA Hons in Management Studies from University of Nottingham, UK in 2013 and then went on to pursue an Executive MBA from the prestigious Indian School of Business, Hyderabad

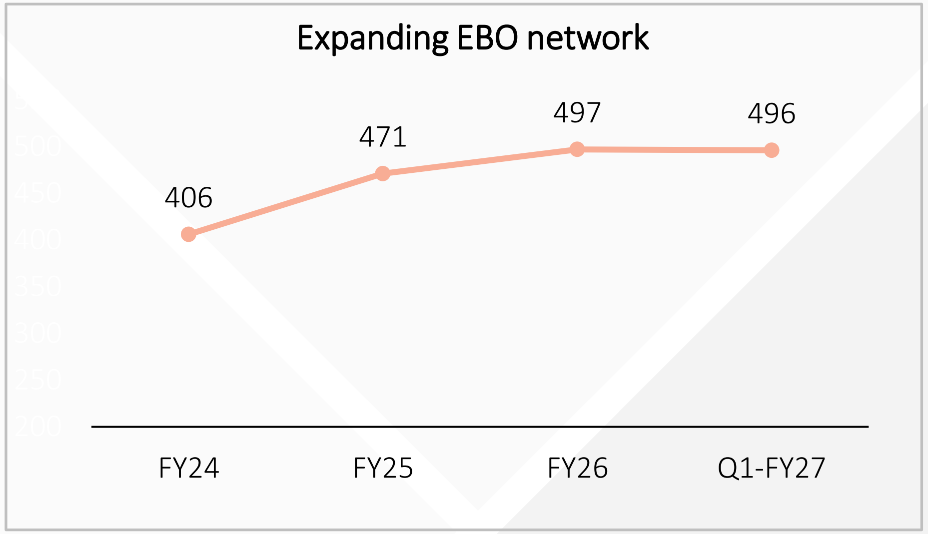
Business Cycle

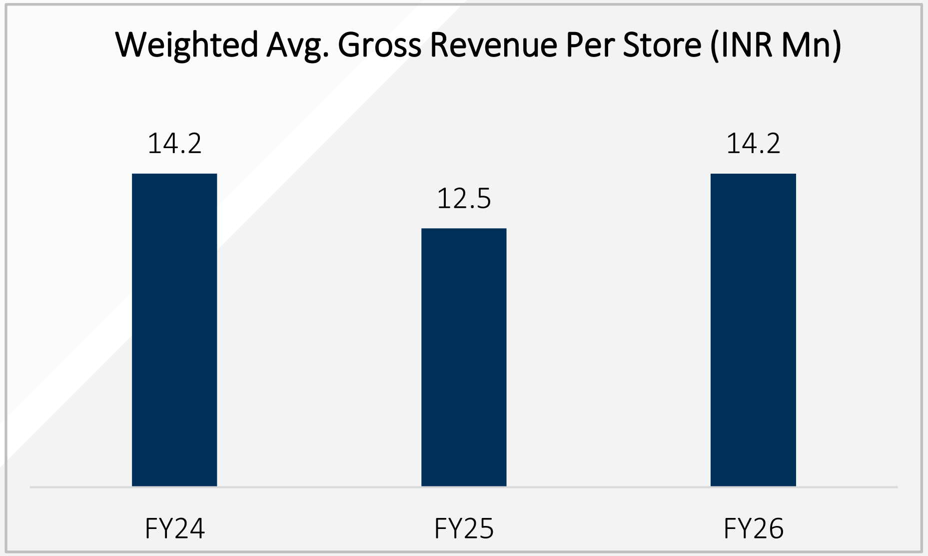


Pan India EBO Network



- Over 20 Stores
- 10 to 20 Stores
- Less than 10 Stores





- New Store Launches – Q1-FY27 - (COCO – 1, COFO – 2, FOFO – 4, FOFO Cloak & Decker – 2, Rock.it – 2)
- COCO : North (1)
- COFO : North (1), Central (1)
- FOFO : North (3), Central (1)
- FOFO [Cloak & Decker] : East (1), Central (1)
- FOFO [Rock.it] : North (2)

Strong Distribution Network

MONTE CARLO

EBO
(496)

FOFO
(333)

COCO
(163)

MBO
(1,268)

NCS
(659)

SIS
(593)

E-commerce

Channel	Q1-FY27	Q1-FY26	Y-o-Y
EBO-COCO	163	146	11.6%
EBO-FOFO	333	324	2.8%
MBO and distributors	1,268	1,323	(4.2)%
NCS	659	432	52.5%
SIS	593	503	17.9%

Online Platforms

Myntra | Flipkart | amazon.com | Paytm | LIMEROAD.com | TATA CLiQ | N FASHION | AJIO | snapdeal

Company's own Online Platforms

MONTE CARLO
It's the way you make me feel

rock.it

Total sales through own website in Q1-FY27: INR 53 Mn

National Chain Stores

Shoppers Stop | pantaloons FRESH FASHION | LuLu | Reliance RETAIL | TRENDS GET THEM TALKING | lifestyle YOUR STYLE. YOUR STORE. | globus

Store Unit Economics At A Glance (EBOs)

MONTE CARLO

Rs. 35 Lacs
Average Capex Per Store

496 (as on 30-06-2026)
439 Outlets
in North + East + Central,
57 Outlets in West + South

18%-20%
Gross Margin Range
(for franchise)

Rs. 1.0 Cr
Average Working Capital Per Store

<6 Months
Average Store Level Break even

2 Years
Payback Period

Rs. 20 Lacs
Productivity Per Employees

Rs. 12,500
Average Revenue Per Sq Ft.

Rs. 1,900
Average PBT Per Sq Ft

Brand Visibility

MONTE CARLO

360 MEDIA Electronic Media

1. High Frequency Campaign on top 1 News Channels (Hindi + English)
2. L-bands taken to increase visibility through in content exposure
3. Sponsorship of Top News show Black & White on Aaj Tak
4. Sponsorship of 9pm property Janhit on ABP News

TV ADVERTISEMENT

PRINT MEDIA

Brand Visibility

MONTE CARLO

OOH & OUTDOOR MEDIA

Airport: Amritsar Airport
Location : Arrival Exit Pickup Point
Size: 19x9 (1)

Airport: Amritsar Airport
Location : Domestic Arrival Conveyor Belts
Size: 75''(6)

Property: Srinagar Railway Station
Location : Arrival
Size: 20x10 (1)

Airport: Jammu Airport
Location : Arrival Conveyor Belts
Size: 12.5x5(4)

DIGITAL MEDIA

CINEMA ADS

INOX
A PVR INOX EXPERIENCE

Cinépolis

CARNIVAL CINEMAS

PVR CINEMAS

MONTE CARLO

BUSINESS Overview

Product Segments

MONTE CARLO

Cotton
55%

- Shirts, T-shirts, trousers, tracksuits, jackets, sweat-shirts, shorts, track pants and denims

Woolen
28%

- Sweaters, pullovers, thermals, coats, blazers, cardigans and woolen accessories

Home Textile
10%

- Mink blankets, bedsheets and quilts

Kids
6%

- Sweaters, cardigans, T-shirts, shirts, sweat-shirts and bottoms

* Segmental Sales Percentage breakup is as on FY26
Footwear sales amounted to INR 196 Mn in FY26

Brands

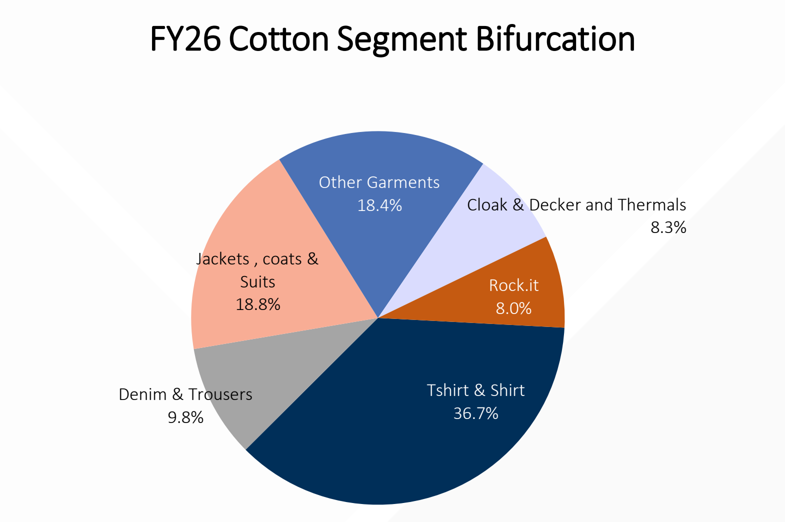
MONTE CARLO

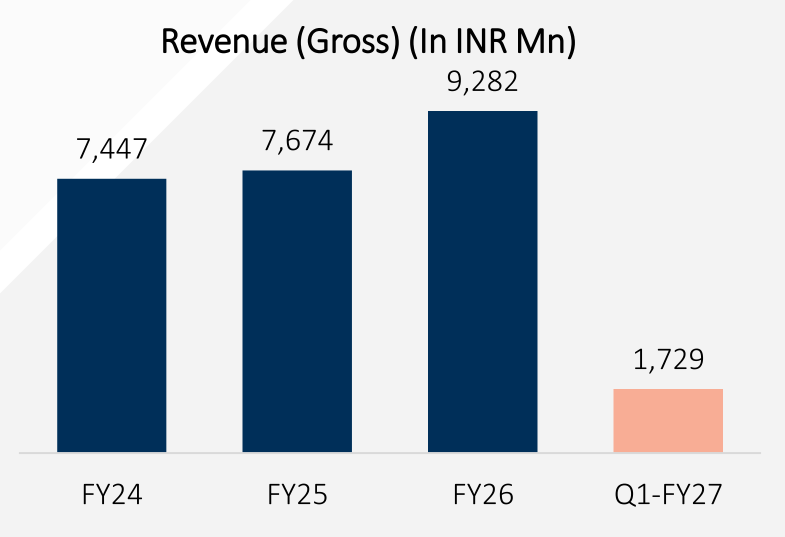
Range	Woollen	Cotton	Home Textile
Monte Carlo Mid Premium/ Premium	Sweaters, Pullovers thermals, Woollen Accessories (Caps, Mufflers, Shawls, Stoles)	Shirts, Trousers, T-Shirts, Track-Suits and Jackets	Mink Blankets, Bed Sheet and Quilts, Bathrobes, Towels, AC Comforter, Baby Blankets
Luxuria – Mid Premium / Premium	Cash Wool Sweaters, Blazers, Coats	Cotton Shirts, Trousers and T-Shirts	-
Denim Mid Premium / Premium	-	Denim Trouser (Jeans) and Shirts	-
Alpha – Women Wear	Sweaters, Cardigans	Shirts, T-Shirts, Trousers, Jackets and Sweat-Shirts	-
Tweens – Kids Wear (7-13 Years)	Sweaters, Cardigans, Sweatshirts	Shirt, T-Shirts and Bottoms	-
Cloak & Decker – Men's Wear	Sweaters, Cardigans	Cotton	-
Rock It – Sports Wear	-	Tank, Polo, T-Shirt, Shorts, Track Pants	-

Cotton (Excluding Accessories)

MONTE CARLO

- Products in the cotton segment include T-shirt, Shirts, Denims, Trousers, Suits, and other garments, apart from that we also produce jackets and coats
- The focus of this segment is on building a comprehensive range of Cotton and cotton blended products which cater to all seasons
- The Company's future growth strategy is to focus more on Cotton & Cotton- blended apparel





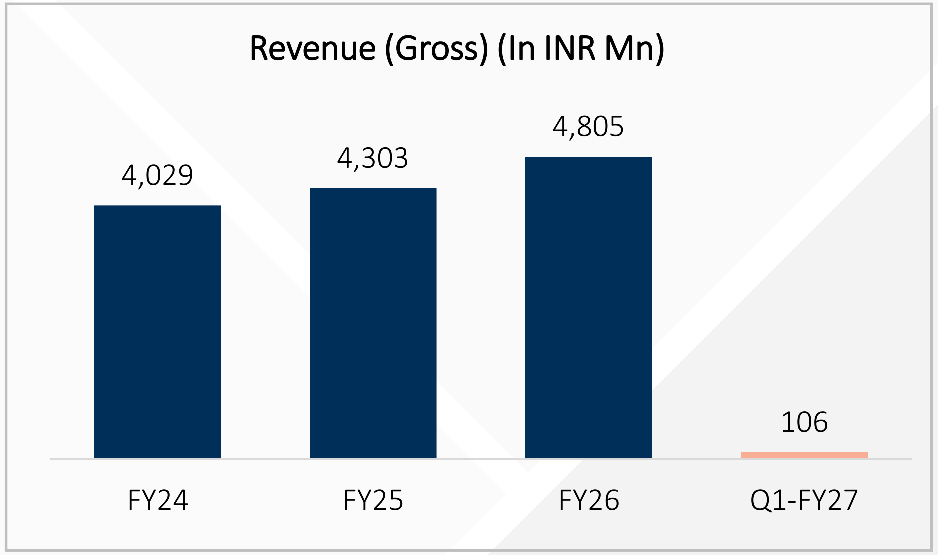
Woolen

- The Company is engaged in manufacturing of designer woolen readymade apparels and trading of readymade apparels under its brand “MONTE CARLO”
- MONTE CARLO has also been recognized as a “SUPERBRAND”
- Marino wool, superior quality of wool used for manufacturing of products
- Company has installed the automatic whole-garment state-of-art manufacturing facility, at the existing Ludhiana’s unit., to meet the standards of technology upgradation and modernization
- The technology, in knit is one entire piece which provides a seam-free fit and comfort, unmatched by any other knitwear. This helps in elimination of multiple manufacturing processes, thereby, reducing the wastage and increasing the efficiency

C&D LONDON

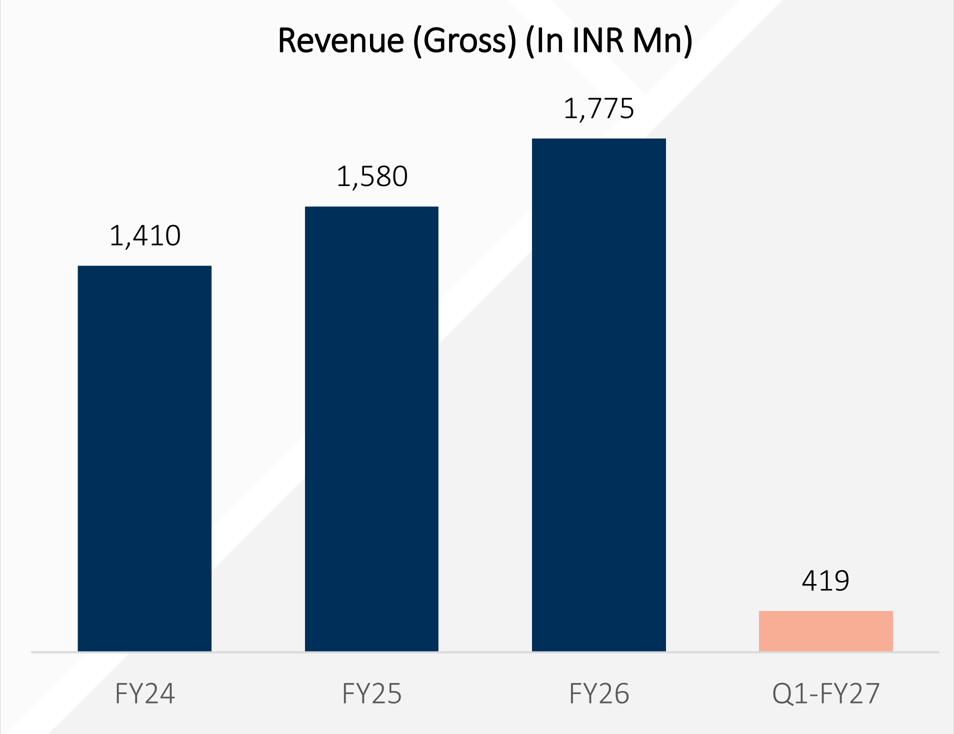
Luxuria A LUXURY COLLECTION FROM

Alpha



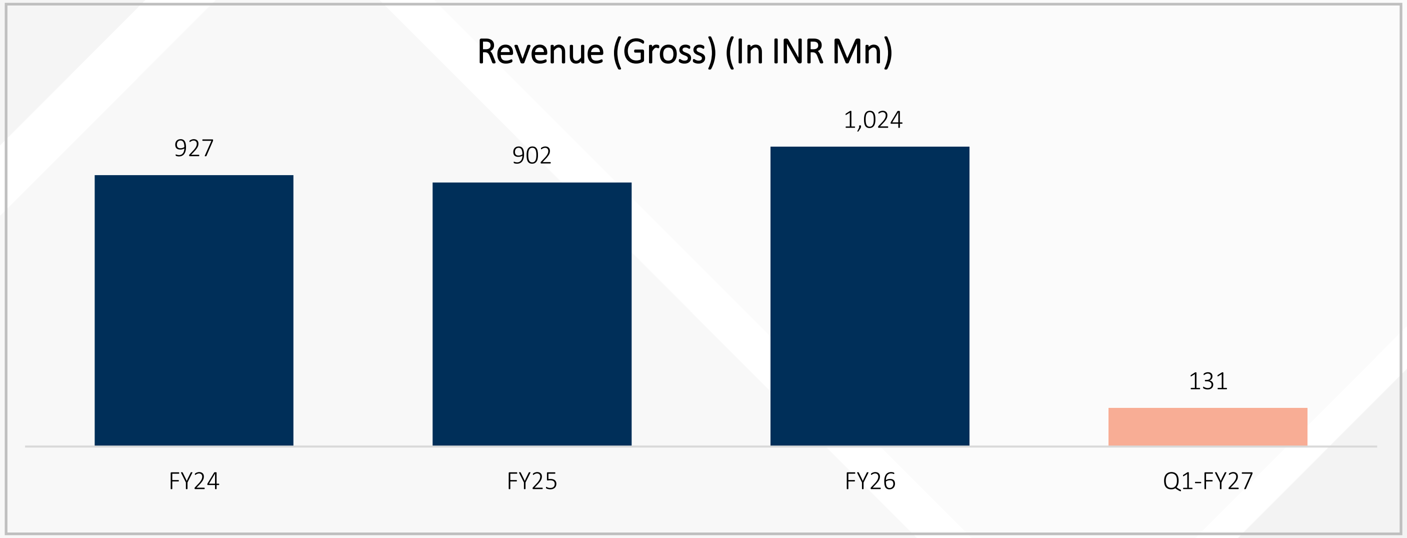
Home Textiles

- To diversify the product range and reduce the seasonal nature of business, the company came up with the home textile business under its flagship Monte Carlo brand
- Under home textile the company sells products such as mink blankets, bed sheets and quilts



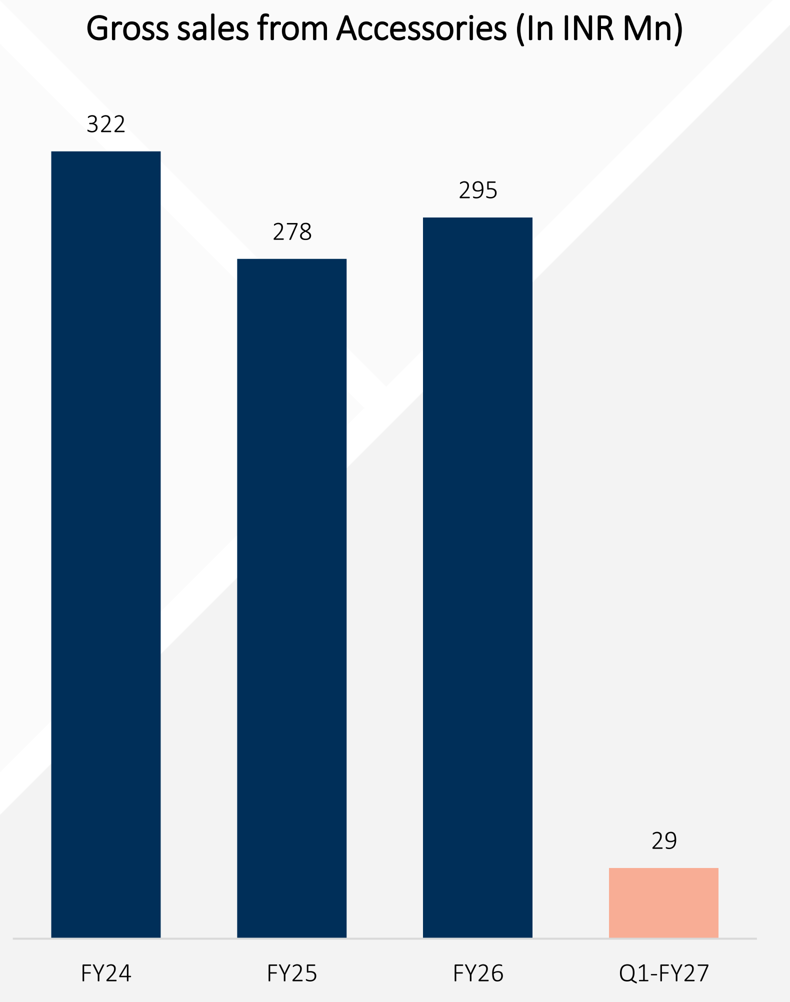
Kids

- The company forayed into kids wear segment, from infants to teens (7-13 yrs) with the introduction of the apparel range 'Tweens' in 2013 in order to widen the product basket
- Existing range of apparels include T-shirts, shirts, sweatshirts, jackets, dresses, tracksuits
- The company is expanding its presence in western and southern markets and increasing its product offerings in this segment



Accessories

- The company also manufactures certain accessories like Socks, Mufflers, Caps etc.
- Price for accessories ranges between INR 570-3500



*Q1-FY27 Footwear sales volume is 14,647 Pcs

MONTE CARLO

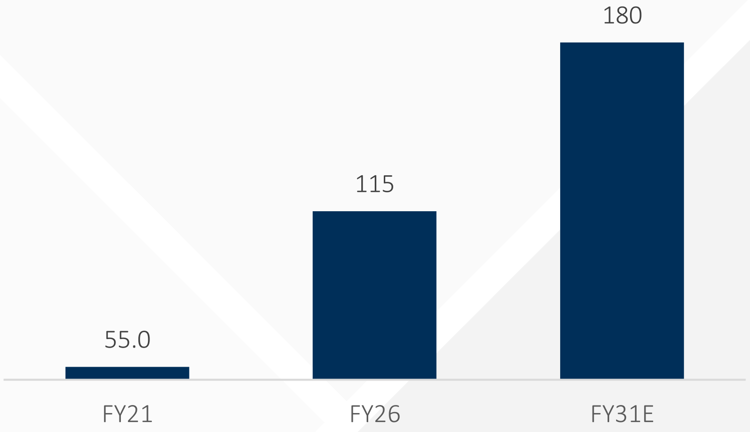
INDUSTRY & STRATEGIC

Overview

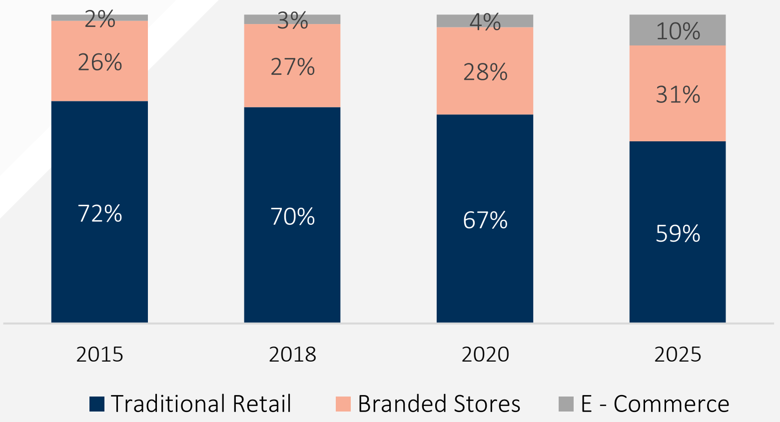
INDUSTRY OVERVIEW

- Indian T&A industry valued at USD 194 Bn in FY26, including USD 37 Bn in exports. Contributes ~2.3% to GDP, 13% to industrial output, 12% to total exports; employs ~45 Mn people.
- The India apparel market was valued at USD 115 Bn in FY26 and is projected to reach USD 180 Bn by 2031, growing at a 9.4% CAGR, aided by rising incomes, e-commerce penetration, and evolving consumer preferences.
- Per capita income is projected to rise from USD 2,812.62 in FY26 to USD 4,000 by FY30, further supporting this growth.
- India's fashion market is undergoing a structural shift toward premiumization, with the mid-premium segment is projected (INR 3,500-7,000) to grow at nearly 25% CAGR and the premium segment at over 45% CAGR.
- Traditional apparel retailers are losing share as consumers shift rapidly from unorganized to organized retail.
- India's home textile market is estimated at USD 11.91 Bn in 2026 and is projected to reach USD 16.76 Bn by 2031, growing at a 7.08% CAGR.
- India’s kids wear market was valued at USD 11.1 Bn in 2025 and is projected to reach USD 17.4 Bn by 2034, growing at a CAGR of 4.90% during 2026-2034
- India's online fashion retail market is projected to grow at ~21.1% CAGR between 2026 and 2030, while the broader D2C e-commerce market, estimated at USD 108.76 Bn in 2026, is expected to reach USD 322.10 Bn by 2031 at a 24.3% CAGR.
- Apparel and footwear accounted for 25.18% of the D2C e-commerce market in 2025, reflecting strong digital adoption in the category.

Indian Apparel Market Size (USD Bn)



Shift from Unorganised to Organised



Source : Waziradvisors, Tradestat, Deloitte, IMARC group, Mordor Intelligence, Technavio, IBEF

Future Growth Strategies

MONTE CARLO

Penetrate New Markets
Explore new pockets through deeper penetration in the existing markets

Diversify revenue mix
To further diversify the product basket which includes summer wear, blankets, quilts, athlisures, ultra premium clothing, etc.

Expand Customer Base
Enhance customer base in western and southern India by increasing number of EBO's and MBO's

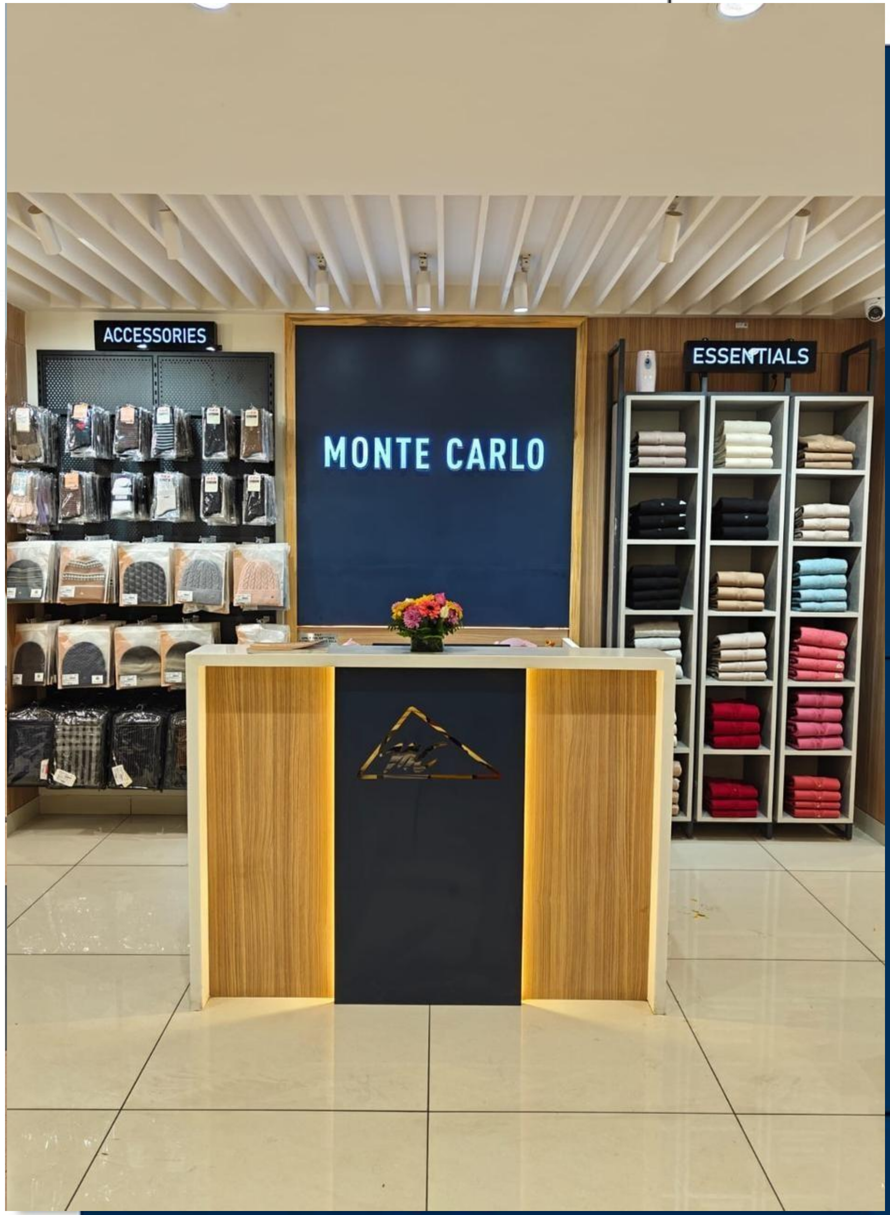
Modernize Manufacturing Facilities
Overhaul manufacturing facilities, warehouses and streamline business processes

Future Strategies

Expanding networks
Increasing presence in LFS's and EBO's and E-Commerce Platforms

MONTE CARLO

FINANCIAL Overview



Historical Consolidated Income Statement

Particulars (INR Mn)	FY24	FY25	FY26	Q1-FY27
Revenue from operations	**10,619**	**11,004**	**12,759**	**1,490**
Operating Expenses	9,200	9,139	10,487	1,619
Operating EBITDA	**1,419**	**1,865**	**2,272**	**(129)**
Operating EBITDA Margins (%)	***13.36%***	***16.95%***	***17.81%***	***(8.66)%***
Other Income	275	352	362	104
Depreciation	512	602	656	169
Finance Cost	375	476	506	123
PBT	**807**	**1,139**	**1,472**	**(317)**
Tax	208	327	351	(83)
Profit after Tax	**599**	**812**	**1,121**	**(234)**
PAT Margins (%)	***5.64%***	***7.38%***	***8.79%***	***(15.70)%***
Other Comprehensive Income	-	(5)	12	-
Total Comprehensive Income	**599**	**807**	**1,133**	**(234)**
Diluted EPS (INR)	28.91	39.15	54.05	(11.30)

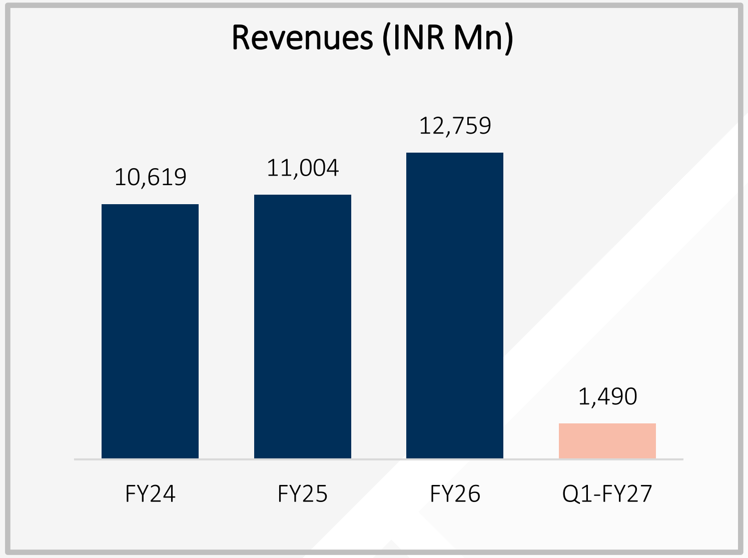
Historical Consolidated Balance Sheet

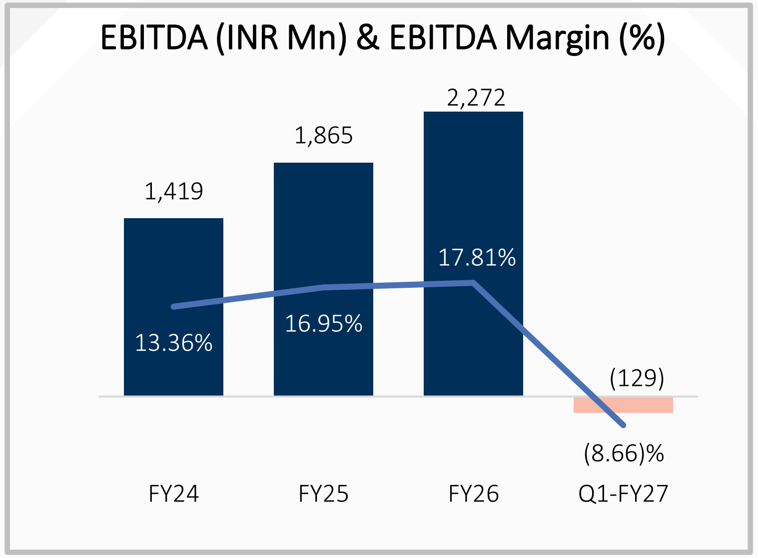
MONTE CARLO

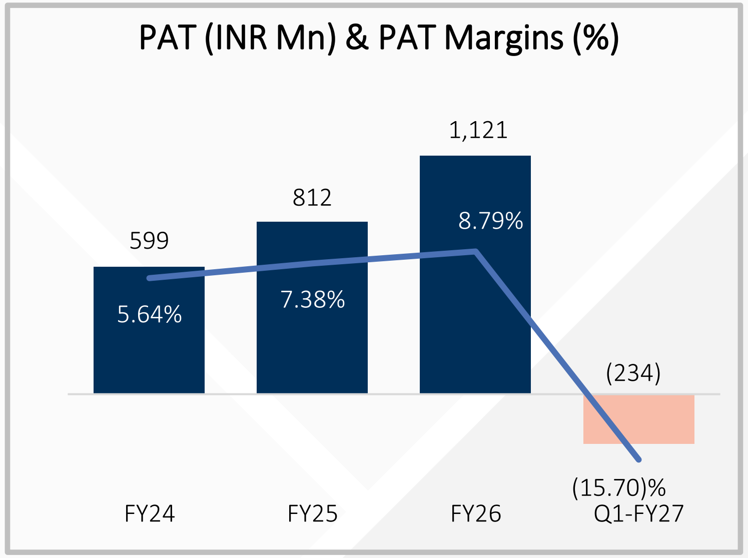
Particulars (INR Mn)	FY24	FY25	FY26
ASSETS			
Non-Current Assets			
Property, Plant & Equipment	1,786	1,831	1,686
Right – of – use Assets	1,470	2,020	2,177
Capital Work in progress	1	3	236
Intangible Assets	60	45	30
Intangible Assets under Development	-	-	-
Financial Assets			
(i)Investments	1,046	1,078	1,390
(ii)Other Financial assets	407	147	562
Income Tax assets (net)	153	55	39
Deferred tax assets (net)	254	260	352
Other Non- Current Assets	144	86	165
Total Non- Current Assets	**5,321**	**5,525**	**6,637**
Current Assets			
Inventories	4,346	5,032	5,709
Financial Assets			
(i)Investments	1,207	1,379	1,131
(ii)Trade Receivables	3,701	4,162	4,991
(iii)Cash and Cash Equivalents	15	10	16
(iv)Other Bank Balances	67	345	12
(v) Loans	6	5	5
(vi) Other Financial Assets	133	225	180
Other Current Assets	365	472	525
Total Current Assets	**9,840**	**11,630**	**12,569**
TOTAL ASSETS	**15,161**	**17,155**	**19,205**

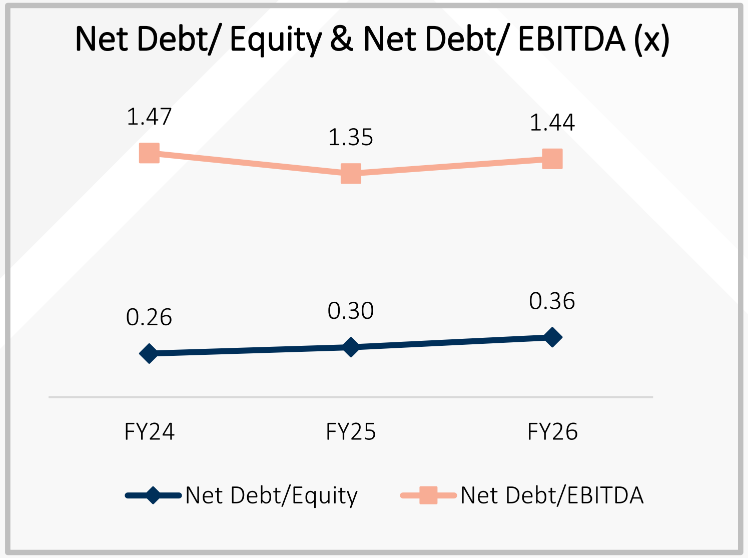
Particulars (INR Mn)	FY24	FY25	FY26
EQUITY AND LIABILITIES			
Equity			
Share Capital	207	207	207
Other Equity	7,741	8,133	8,851
Total Equity	**7,948**	**8,340**	**9,059**
Non-Current Liabilities			
Financial Liabilities			
(i)Borrowings	-	-	-
(ii)Lease Liability	1,285	1,782	1,916
(iii)Other Financial Liabilities	384	436	480
Other Non-Current Liabilities	289	251	254
Provisions	12	14	15
Total Non-Current Liabilities	**1,970**	**2,483**	**2,665**
Current Liabilities			
Financial Liabilities			
(i)Borrowings	2,170	2,869	3,291
(ii) Lease Liabilities	365	493	590
(iii)Trade Payables			
(a) MSME	343	346	379
(b) Other than MSME	1,072	872	1,085
(iv) Other Financial Liabilities	149	165	224
Other Current Liabilities	1,048	1,477	1,693
Current Tax Liabilities (Net)	-	1	10
Provisions	96	109	210
Total Current Liabilities	**5,243**	**6,332**	**7,481**
TOTAL EQUITY AND LIABILITIES	**15,161**	**17,155**	**19,205**

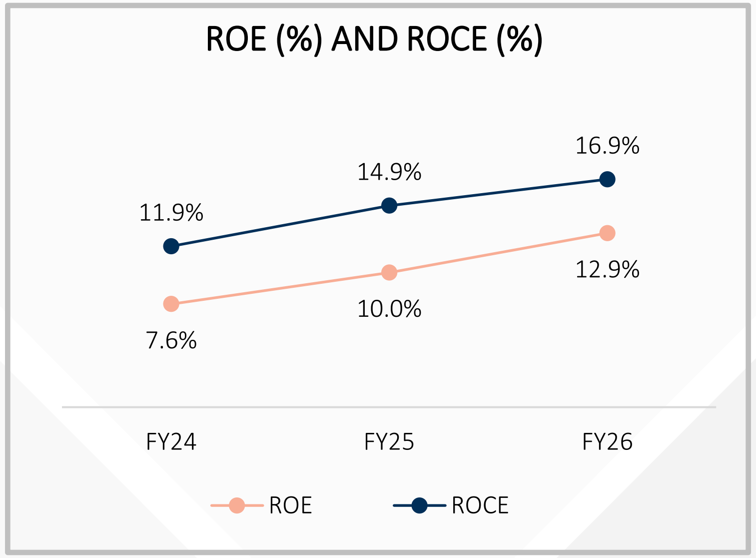
Consolidated Financial Performance

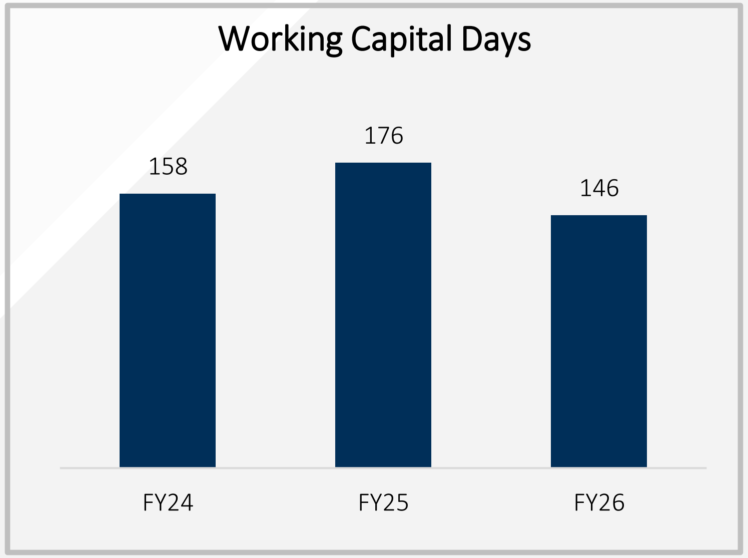






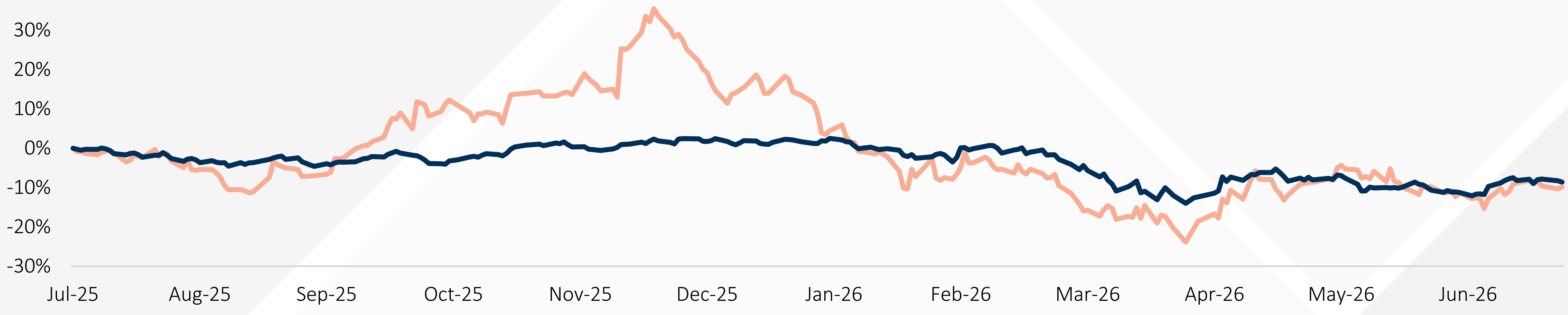






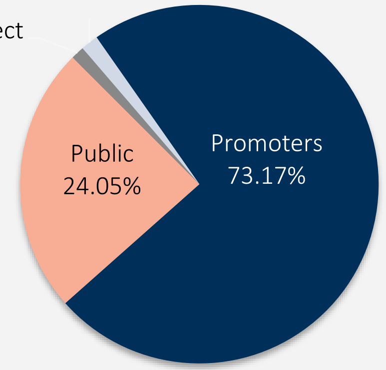
Capital Market Information

1 Year Share Performance as on 30th June, 2026



Price Data (As on 30th June, 2026)	
Face Value	10.00
CMP	554.50
52 Week H/L	865.00/465.00
Market Cap (INR Mn)	11,495.93
No. of Share outstanding (Mn)	20.73
Avg. Trading Volume ('000)	46.34

Shareholding Pattern (30th June, 2026)



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