Date: November 04, 2026

To,
The Manager,
Bombay Stock Exchange Limited,
Corporate Relationship Department,
Phirozee Jeejeebhay Tower,
Dalal Street, Fort,
Mumbai-400 001
BSE Scrip Code: 533260

To,
The Manager,
National Stock Exchange of India Limited,
Exchange Plaza, C/1, Block G,
Bandra Kurla Complex,
Bandra (East),
Mumbai-400 051,
NSE Symbol: CPCAP

Sub: Q2 FY 2026-27 Investor Update

Respected Sir/Madam,

Pursuant to Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed the Q2 FY 2026-27 Investor Update on the Un-Audited financial results (Standalone & Consolidated) for the quarter and half year ended September 30, 2026.

This disclosure will also be hosted on the Company's website https://cpcapital.in/

Thanking you,

For CP Capital Limited
(Formerly known as Career Point Limited)

MANMOHAN PAREEK
Digitally signed by MANMOHAN PAREEK
Date: 2026.11.04 14:58:13 +05'30'

(CS Manmohan Pareek)
Company Secretary & Compliance Officer
(ACS34858)

Enclosed:

1. Q2 FY 2026-27 Investor Update

CP CAPITAL Limited

INVESTOR PRESENTATION

Q2 & H1 FY27 Investor Update

Empowering Enterprises, Reaching Bharat

Contents

01	**Highlights**	Q2 and H1 FY27 results and key performance indicators
02	**Products and Portfolio**	Our lending products and how the loan book is split
03	**Digital Lending**	The new digital lending vertical in its first week
04	**Growth Strategy**	How a digital-first model funds India's growth
05	**Financial Performance**	Profit and loss and balance sheet, standalone and consolidated

Highlights: Q2 PAT up 175% YoY on 131% revenue growth

On Standalone basis, quarter and half year ended 30 September 2026

Revenue from operations

Q2 FY27

₹34.97 Cr

+131.4% YoY +80.5% QoQ

H1 FY27

₹54.35 Cr

+78.7% YoY

H1 FY26: ₹30.41 Cr

Total revenue

Q2 FY27

₹35.29 Cr

+128.6% YoY +82.0% QoQ

H1 FY27

₹54.68 Cr

+77.9% YoY

H1 FY26: ₹30.74 Cr

EBITDA

Q2 FY27

₹33.09 Cr

+140.8% YoY +83.6% QoQ

H1 FY27

₹51.12 Cr

+96.4% YoY

H1 FY26: ₹26.03 Cr

Profit after tax (PAT)

Q2 FY27

₹22.56 Cr

+175.2% YoY +96.5% QoQ

H1 FY27

₹34.04 Cr

+111.9% YoY

H1 FY26: ₹16.07 Cr

MARGINS

Operating EBITDA margin

Q2 **93.7%** H1 **93.5%**

YoY: Q2 +4.9 pts | H1 +8.9 pts

EBITDA margin

Q2 **93.8%** H1 **93.5%**

YoY: Q2 +4.8 pts | H1 +8.8 pts

PAT margin

Q2 **63.9%** H1 **62.3%**

YoY: Q2 +10.8 pts | H1 +10.0 pts

Operating EBITDA margin is on revenue from operations; EBITDA and PAT margins are on total revenue. Q2 FY26 and H1 FY26 are the periods ended 30 September 2025.

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H1 FY27 at a glance: Key performance indicators

Low debt, healthy liquidity and steady returns

Gross loan book

₹266.41 Cr

As on 30 September 2026

Cash & Bank balance

₹162.1 Cr

As on 30 September 2026

Net worth

₹582.2 Cr

As on 30 September 2026

Debt-equity ratio

0.22x

As on 30 September 2026

ROA

4.95%

For H1 only, not annualized

ROE

6.02%

For H1 only, not annualized

Gross NPA

13.47%

Net NPA

10.81%

All numbers are based on Standalone Financials

CP CAPITAL Limited

Our product range: secured, unsecured and now digital lending

Property-backed term loans, unsecured MSME and Trade Finance, and personal loans for salaried Middle India

SECURED

UNSECURED

Loan Against Property

Term loans against residential or commercial property, for business owners and self-employed borrowers.

Unsecured Business Loan

Working-capital loans for MSMEs and small businesses.

Trade finance

Trade finance for participants in agricultural mandis (wholesale markets), mostly repaid in bullets.

New in Q2 FY27

Digital Lending

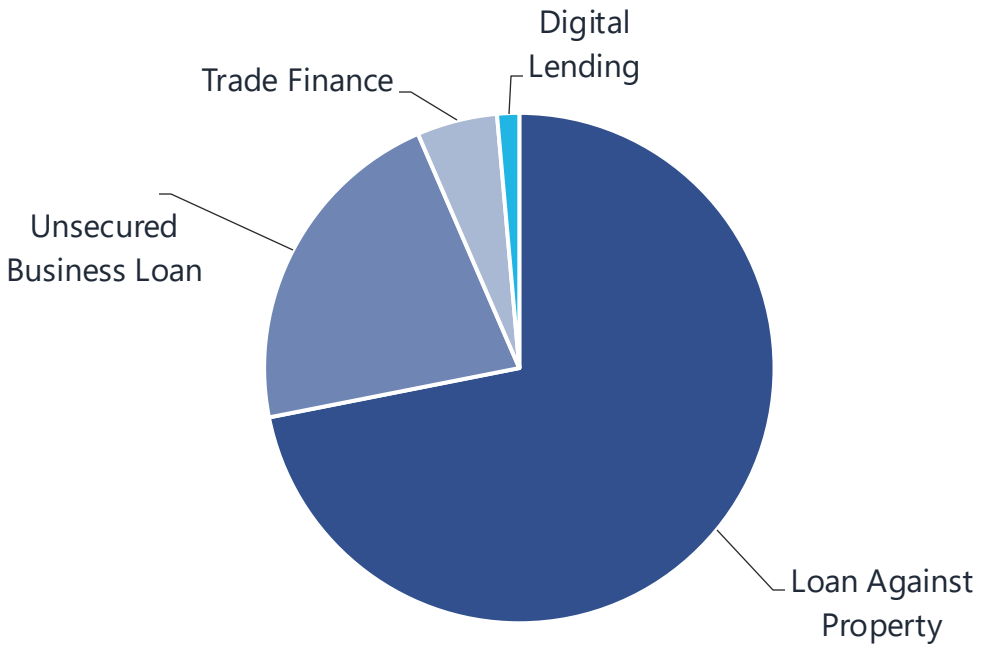
Short-tenure digital personal loans for salaried Middle India, sized to each borrower's need.

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Portfolio mix: Lending across four products

Product-wise split of the gross loan book

Share of gross loan book



Product	₹ Cr	Share	No. of loans
Loan Against Property	191.4	71.9%	117
Unsecured Business Loan	57.6	21.6%	42
Trade Finance	13.7	5.1%	4
Digital Lending	3.7	1.4%	1,537
Total	**266.4**	**100%**	**1,700**

New Initiative: Digital lending for Digital Bharat

Launched on 24 September 2026; figures are for the first seven days of operations, up to quarter-end

Launch week at a glance *(24 Sept 2026 – 30 Sept 2026)*

₹3.75 Cr
disbursed in 7 days

1,570
loans

₹23,884
average loan

28.9 days
average tenure

330 cities
1,059 pincodes in 23 states and UTs

1,059 pincodes
Scaling quickly

64%
of loans to borrowers earning ₹3–11 lakh a year

~50%
of loans from Tier 2 and 3 cities[1]

How it works

Multi-channel sourcing
Website, LSP partners and various digital and affiliate partners

Data-led underwriting
Each borrower is assessed on the data we hold on them

Mass-customised offers
Each loan is sized to the borrower's need and income

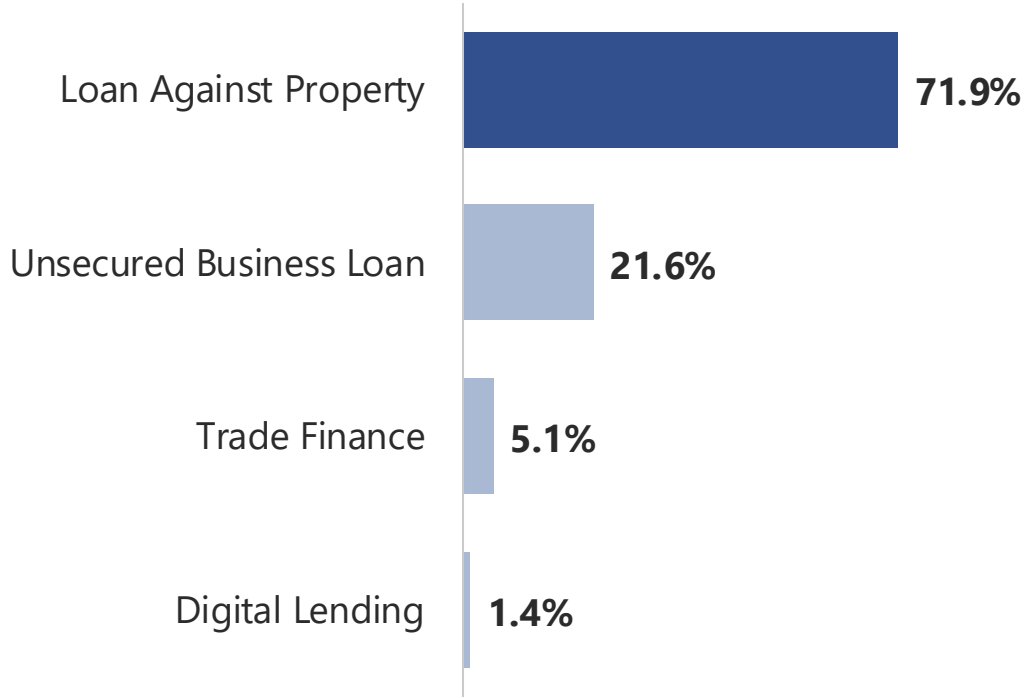
100% on our own book
No co-lending; we keep full control of credit decisions

CP CAPITAL Limited

Portfolio mix: secured LAP is 72% of the ₹266 Cr loan book

Digital Lending is 1.4% of the book but 90% of loans by count, seven days after launch

Share of gross loan book, by product



Product	₹ Cr	Share	No. of loans
Loan Against Property	191.4	71.9%	117
Unsecured Business Loan	57.6	21.6%	42
Trade Finance	13.7	5.1%	4
Digital Lending	3.7	1.4%	1,537
Total	**266.3**	**100%**	**1,700**

Growth strategy: a digital-first NBFC funding India's growth

India's digital credit rails let us reach more borrowers without building a branch network

WHY NOW

India's credit now runs on digital rails

500M+

consents fulfilled on the Account Aggregator data-sharing network[1]

India's digital finance infrastructure like GST and Udyam registration are bringing MSMEs into formal credit with records lenders can verify[2]

WHY WE EXIST

Growth capital for the people building India

We lend to entrepreneurs, MSMEs and salaried Middle India so they can expand, hire and invest.

"Behind every number is a small business given credit it needed."

Pramod Maheshwari, Chairman & MD

HOW WE WILL GROW

Digital-first, from application to collection

Fully digital
Every loan applied for, underwritten, disbursed and repaid online

Asset light
No branch network to build; growth scales with technology

Right hands
Underwriting on bank, bureau and GST data etc, beyond the CIBIL score

1. Sahamati, 2 September 2026. 2. CP Capital Annual Report 2025-26.

CP CAPITAL Limited

Q2 FY27 & H1 FY27 Profit & Loss Updates (Standalone)

Q2 PAT of ₹2,255.66 lakh, up 175% YoY and 96% QoQ, on 131% growth in revenue from operations

₹ lakh, standalone	Q2 FY27	Q1 FY27	QoQ	Q2 FY26	YoY	H1 FY27	H1 FY26	YoY
Revenue from operations	3,497.30	1,937.41	80.51%	1,511.44	131.39%	5,434.71	3,041.10	78.71%
Total revenue	**3,529.39**	**1,938.76**	**82.04%**	**1,544.22**	**128.55%**	**5,468.16**	**3,073.80**	**77.90%**
Operating EBITDA	3,277.33	1,801.49	81.92%	1,341.68	144.27%	5,078.83	2,570.67	97.57%
Operating EBITDA margin	*93.71%*	*92.98%*	*+0.73 pp*	*88.77%*	*+4.94 pp*	*93.45%*	*84.53%*	*+8.92 pp*
EBITDA	3,309.43	1,802.84	83.57%	1,374.46	140.78%	5,112.28	2,603.37	96.37%
EBITDA margin	*93.77%*	*92.99%*	*+0.78 pp*	*89.01%*	*+4.76 pp*	*93.49%*	*84.70%*	*+8.80 pp*
Profit after tax	**2,255.66**	**1,148.01**	**96.48%**	**819.72**	**175.18%**	**3,403.70**	**1,606.65**	**111.85%**
PAT margin	*63.91%*	*59.21%*	*+4.70 pp*	*53.08%*	*+10.83 pp*	*62.25%*	*52.27%*	*+9.98 pp*
Diluted EPS (₹ per share)	*12.40*	*6.31*	*96.51%*	*4.50*	*175.56%*	*18.71*	*8.83*	*111.89%*

Operating EBITDA margin is on revenue from operations; EBITDA and PAT margins are on total revenue. QoQ and YoY changes in margins are in percentage points (pp).

Q2 FY27 & H1 FY27 Profit & Loss Updates (Consolidated)

Q2 PAT of ₹2,544.49 lakh, up 150% YoY and 91% QoQ, on 116% growth in revenue from operations

₹ lakh, consolidated	Q2 FY27	Q1 FY27	QoQ	Q2 FY26	YoY	H1 FY27	H1 FY26	YoY
Revenue from operations	3,883.63	2,194.67	76.96%	1,801.68	115.56%	6,078.30	3,743.52	62.37%
Total revenue	**3,885.17**	**2,197.53**	**76.80%**	**1,806.86**	**115.02%**	**6,082.71**	**3,748.62**	**62.27%**
Operating EBITDA	3,625.27	2,043.57	77.40%	1,587.13	128.42%	5,668.85	3,159.49	79.42%
Operating EBITDA margin	*93.35%*	*93.12%*	*+0.23 pp*	*88.09%*	*+5.26 pp*	*93.26%*	*84.40%*	*+8.86 pp*
EBITDA	3,626.83	2,046.43	77.23%	1,592.31	127.77%	5,673.27	3,164.59	79.27%
EBITDA margin	*93.35%*	*93.12%*	*+0.23 pp*	*88.13%*	*+5.22 pp*	*93.27%*	*84.42%*	*+8.85 pp*
Profit after tax	**2,544.49**	**1,331.29**	**91.13%**	**1,016.36**	**150.35%**	**3,875.81**	**2,094.37**	**85.06%**
PAT margin	*65.49%*	*60.58%*	*+4.91 pp*	*56.25%*	*+9.24 pp*	*63.72%*	*55.87%*	*+7.85 pp*
Diluted EPS (₹ per share)	*13.99*	*7.32*	*91.12%*	*5.59*	*150.27%*	*21.30*	*11.51*	*85.06%*

Operating EBITDA margin is on revenue from operations; EBITDA and PAT margins are on total revenue. QoQ and YoY changes in margins are in percentage points (pp).

CP CAPITAL Limited

H1 FY27 Balance Sheet Updates (Standalone)

Total equity up 6.2% to ₹582 Cr since 31 March; cash and bank balances rose to ₹162 Cr from ₹2.6 Cr

₹ Cr, standalone	30 Sep 2026	31 Mar 2026	Change %
Assets			
Cash and bank balances	162.16	2.56	N.M.
Loans	258.08	406.75	-36.6%
Other current assets	195.69	140.32	+39.5%
Non-current assets	95.03	96.48	-1.5%
Total assets	**710.96**	**646.10**	**+10.0%**
Liabilities			
Long-term borrowings	112.42	87.68	+28.2%
Other liabilities	16.32	10.23	+59.5%
Total liabilities	**128.74**	**97.91**	**+31.5%**
Total equity	**582.23**	**548.19**	**+6.2%**
Total equity and liabilities	**710.96**	**646.10**	**+10.0%**

H1 FY27 Balance Sheet Updates (Consolidated)

Total equity up 6.8% to ₹612 Cr since 31 March; cash and bank balances rose to ₹163 Cr from ₹3.1 Cr

₹ Cr, consolidated	30 Sep 2026	31 Mar 2026	Change %
Assets			
Cash and bank balances	162.55	3.07	N.M.
Loans	293.72	442.16	-33.6%
Other current assets	94.53	26.17	+261.2%
Non-current assets	189.88	191.12	-0.7%
Total assets	**740.68**	**662.52**	**+11.8%**
Liabilities			
Long-term borrowings	109.75	77.21	+42.1%
Other liabilities	19.26	12.40	+55.3%
Total liabilities	**129.01**	**89.61**	**+44.0%**
Total equity	**611.68**	**572.92**	**+6.8%**
Total equity and liabilities	**740.68**	**662.52**	**+11.8%**

Q2 FY27 & H1 FY27 Updates (Standalone)

As part of treasury management strategy, CP Capital makes selective investments in equities as and when opportunities arise.

₹ lakh	Q2 FY27	Q1 FY27	QoQ	Q2 FY26	YoY	H1 FY27	H1 FY26	YoY
Revenue from operations	3,497.30	1,937.41	80.51%	1,511.44	131.39%	5,434.71	3,041.10	78.71%
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EPS								

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Thank You

Investor relations

For more queries:

Pramod Kumar Maheshwari, Chairman & MD

Email: investors@cpil.in | phone: +91 744 3559282

www.cpapital.in

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