



Ref No: CFL/SEC/2026-27/14

Date: May 15, 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 – IV 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 – IV & FY 2025-26 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
Director
DIN: 06408167

Encl: as above

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 IV & FY25-26

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 don't just lend money, we invest in your future.



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



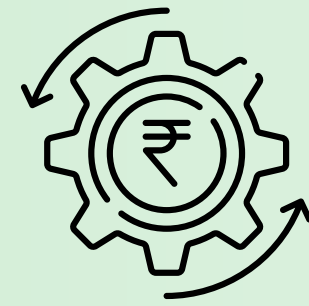
Ms. Sneha Mandelia
Company Secretary & Compliance Officer

140+ years of combined leadership experience across economic cycles.



Profitability

Profit after tax increased 46.9% YoY to ₹7.49 Cr, reflecting stronger profitability driven by operational efficiency and improved business scale during FY25-26.



Revenue Growth

Income from operations grew 21.0% YoY to ₹16.11 Cr, supported by expansion across lending activities and increasing operational momentum during FY25-26.



Asset Growth

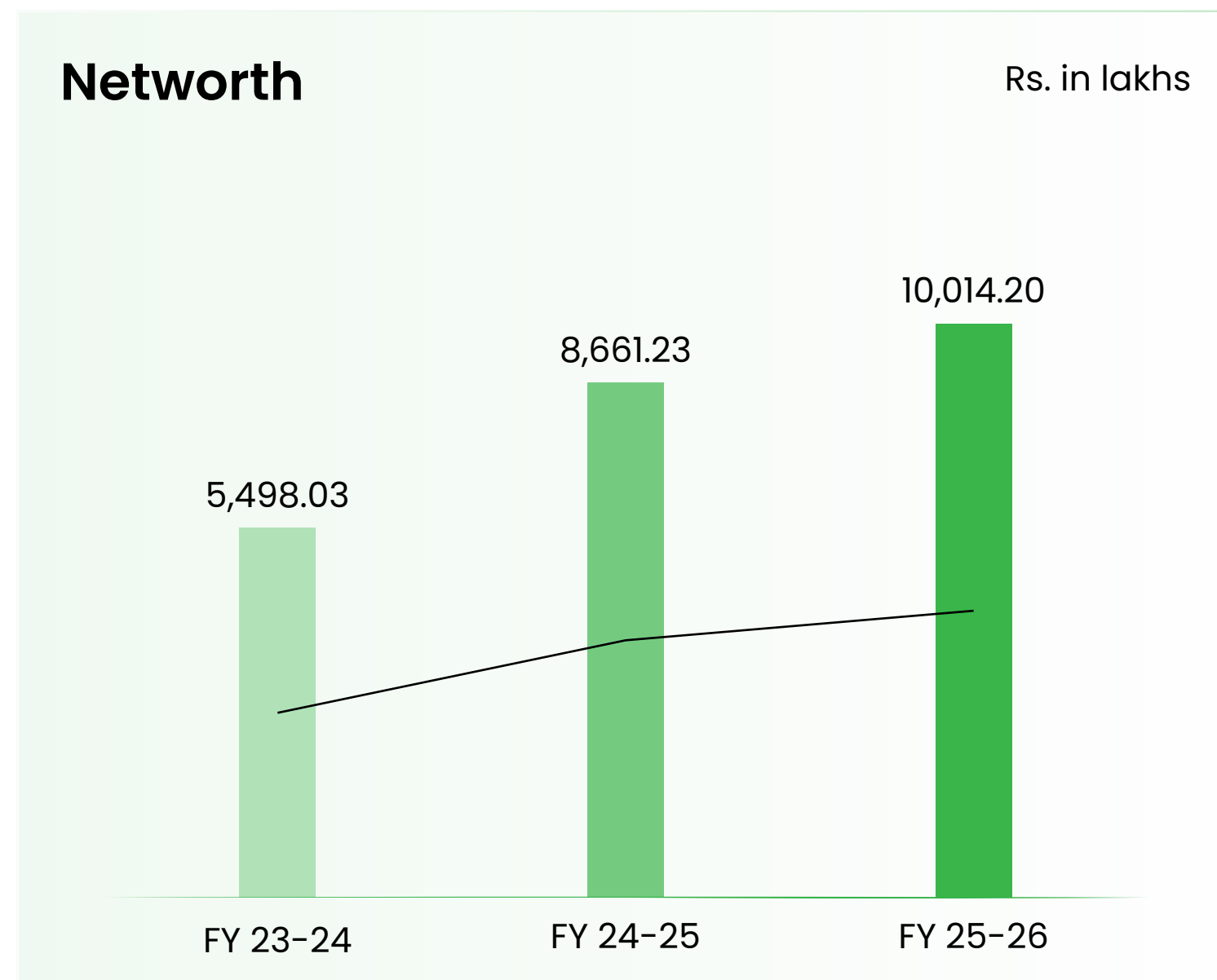
AUM stood at ₹95.71 Cr in FY25-26, reflecting a resilient portfolio despite macro headwinds and uncertainties during the year.



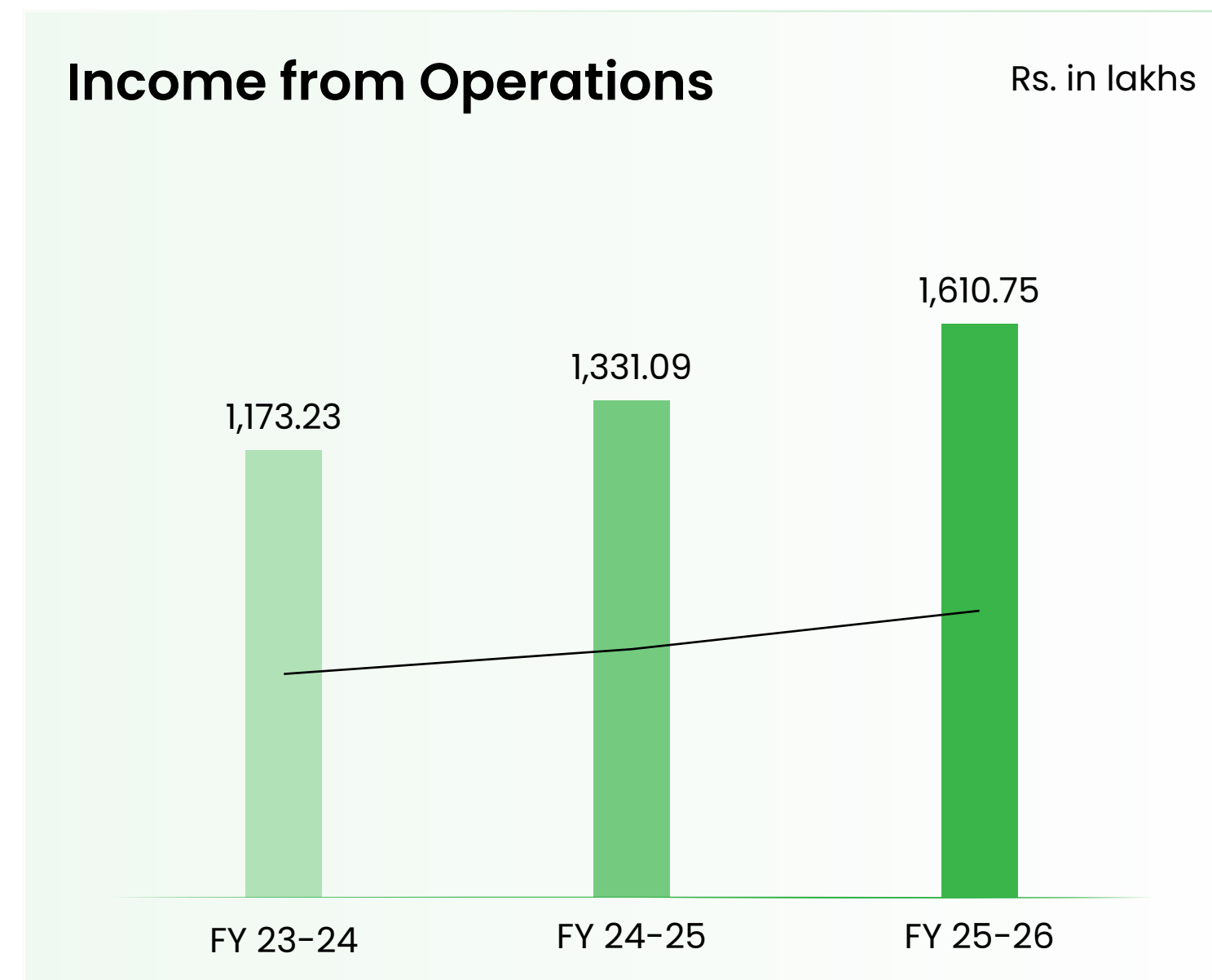
Capital Strength

Networth increased 15.6% YoY to ₹100.14 Cr, strengthening the company's capital base through sustained profitability and long-term financial stability.

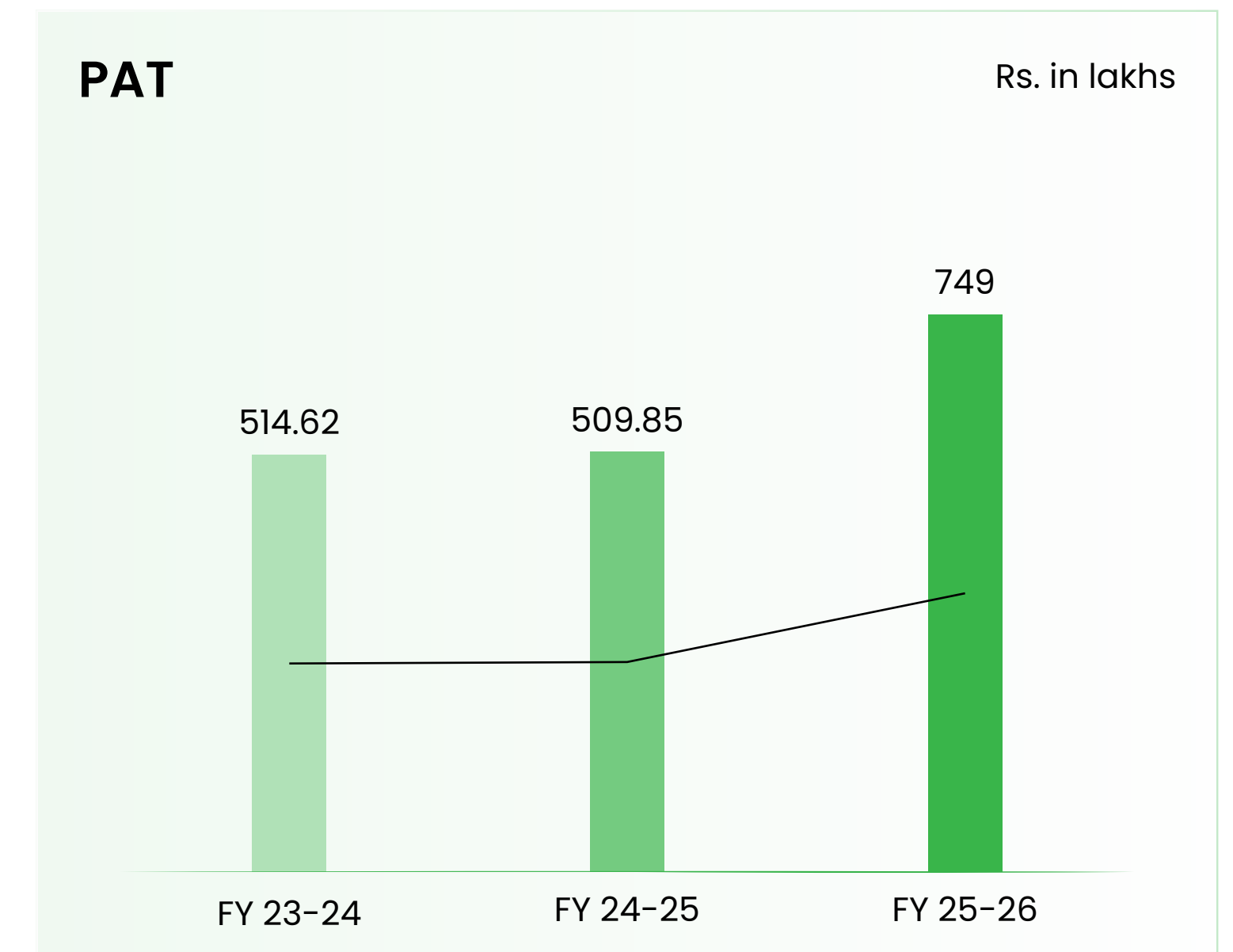
Performance Overview



Networth strengthened significantly through sustained profitability and capital infusion.



Operational income scaled steadily with expansion across lending and financing activities.



Profit after tax recorded robust year-on-year growth with improved business performance.

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C R O R E

NET WORTH MILESTONE

A DEFINING MILESTONE

“

FY 2025–26 is a transformational chapter for us. Crossing ₹100 Crore in net worth, launching Consumer Durable Loan and the Loan Against Securities reflect our deliberate evolution into a diversified, technology-first NBFC, built to serve both retail consumers and institutional borrowers.

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Ankur Agrawal,
Chairperson & Executive Director, Comfort Fincap Limited

Our Core Offerings



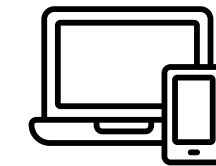
Our business model is built around one clear idea: finance should be enabling, not limiting. We deliver structured credit solutions that are fast, flexible, and personalized, designed to power momentum for entrepreneurs, businesses, and individuals alike.

By leveraging asset-backed lending, robust credit assessment, and tech-enabled servicing, we unlock capital at critical moments, enabling clients to scale, sustain, or stabilize their operations.



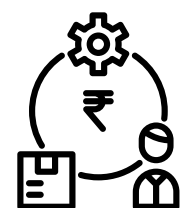
Loans Against Securities

Access funds easily without selling investments – retain ownership and benefit 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 efficiently – finance payables, strengthen inventory, and ensure smooth operations.

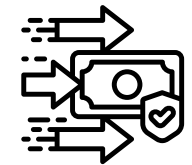


Promoter Funding

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

Operating Model

Technology isn't an add-on, it's a core enabler of how we deliver speed, flexibility, and trust. From faster approvals to smarter credit decisions, we are investing in digital systems that simplify lending while enhancing accuracy, transparency, and scale.



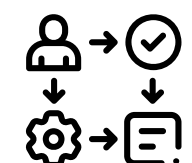
Accelerated Disbursement

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.



KYC Verification & Sanction

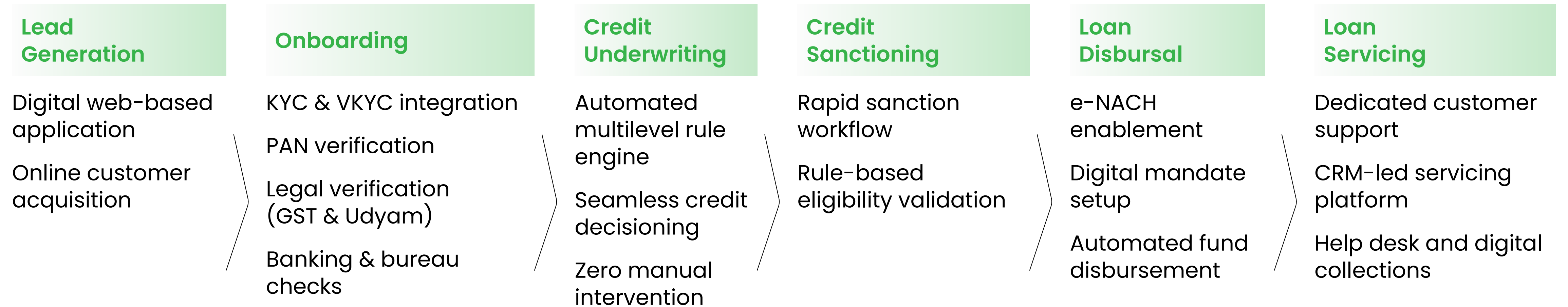
Complete a simple KYC process as per our checklist to ensure quick sanctioning.



Loan Documentation & Disbursement

After verifying documents like the Request Letter and Share Pledge Agreement, we disburse the loan quickly.

Technology Landscape



API Integration Layer

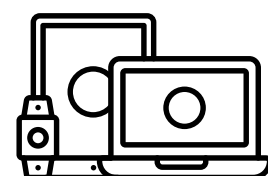


Banking Partners



((●)) NOW LIVE

Digital Consumer Durable Loan | Mobile Financing



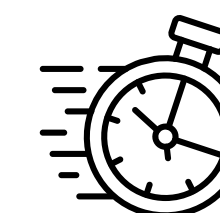
Expand Device Categories

Scale from mobile phones to laptops, tablets, and wearables – becoming the preferred EMI partner for consumer electronics retail.



Deep Retail Partnerships

Forge tie-ups with leading online marketplaces (Flipkart, Amazon) and offline chains to embed CFL financing at the point of sale.



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.



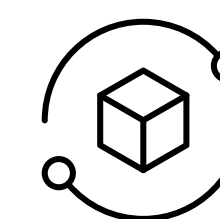
Reach Tier 2 & 3 Markets

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



Scale Loan Book Aggressively

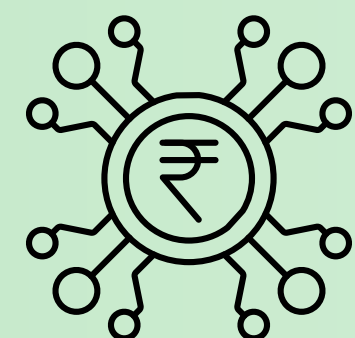
Target a 3x growth in Consumer Durable AUM within 18 months by leveraging the existing tech stack and distribution network.



Cross-Sell & Upsell

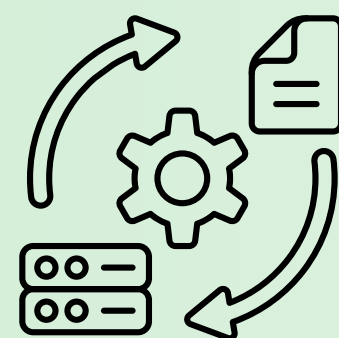
Convert first-time CDL borrowers into multi-product customers through targeted offerings including Loans Against Securities.

▶ 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.



Contact Us

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Website

www.comfortfincap.com

