



Ref No: CFL/SEC/2025-26/48

Date: January 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: Press Release – Q3 Results and Appointment of Independent Director.

Pursuant to the Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements), Regulations, 2015 ("SEBI Listing Regulations") and in relation to the captioned subject, we are submitting herewith Press Release in relation to Financial and Operational Results for Q3-FY 25-26 and appointment of Mr. Sanjiv Swarup as the Independent Director 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: 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**

Comfort Fincap Limited Reports Strong Financial Performance; Announces appointment of Mr. Sanjiv Swarup as Independent Director of the Company

Mumbai || Thursday, January 15, 2026:

Comfort Fincap Limited (“Comfort Fincap” or “the Company”), a Non-Banking Financial Company (NBFC) registered with the Reserve Bank of India and listed on BSE (Scrip Code: 535267), has announced its financial and operational results for the third quarter ended December 31, 2025, reporting strong growth in profitability supported by disciplined execution across operational metrics. In a separate development, the Board of Directors has approved the appointment of Mr. Sanjiv Swarup as a Director on the Board of the Company. His appointment is expected to further strengthen the Company’s governance framework and strategic oversight.

Key Financial Highlights (Standalone – Q3 FY2025 vs Q3 FY2024):

Presented below are the standalone financial results of Comfort Fincap Limited for Q3 FY2025 compared with Q3 FY2024, continued momentum in earnings and improved operational efficiency:

- Revenue increased by **45.49%** year-on-year to ₹447.73 lakh in Q3 FY25, compared to ₹307.73 lakh in Q3 FY24.
- Profit After Tax (PAT) recorded a strong growth of **69%** year-on-year increase, reaching ₹229.02 lakh in Q3 FY25 as against ₹135.68 lakh in Q3 FY24.
- AUM recorded a **20.64%** growth on year-on-year basis, reaching ₹9,775.85 lakhs in Q3 FY25 as against ₹8,103.39 lakhs in Q3 FY24.
- Net worth strengthened from ₹7,410.36 lakhs in Q3 FY24 to ₹9,734.20 lakhs in Q3 FY25, registering a **31.36%** year-on-year growth.
- Borrowings reduced from ₹1,373.55 lakhs in Q3 FY24 to ₹799.04 lakh in Q3 FY25, a year-on-year decline of **41.83%**.

Operational Performance Highlights

During the quarter, Comfort Fincap continued to sharpen its operating framework, enabling scalable growth while maintaining financial discipline. Key focus areas included:

- Streamlining internal processes to improve turnaround times and productivity
- Strengthening credit assessment and monitoring mechanisms
- Enhancing cost rationalization initiatives across functions
- Maintaining a balanced risk profile supported by prudent underwriting practices

These measures collectively supported improved margins and reinforced the Company’s ability to grow sustainably.

Commenting on the results, **Mr. Ankur Agrawal, Chairperson and Director**, said:

“FY 2025–26 represents an important milestone in Comfort Fincap’s journey, reflecting our continued efforts to build a stronger and more resilient organization. The encouraging performance delivered during the first nine months of the financial year reinforces our commitment to disciplined growth, enhanced operational efficiency, and measured innovation, as we work towards creating enduring value for our customers and all stakeholders.”

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Appointment of Mr. Sanjiv Swarup as Director of the Company

The Company is pleased to announce the appointment of Mr. Sanjiv Swarup as the Independent Director on its Board. The appointment strengthens the Company's leadership and reinforces its commitment to high standards of corporate governance.

Mr. Sanjiv Swarup is an experienced Independent Director with over four decades of professional experience spanning financial services, governance, and strategic advisory. He has served on the boards of several listed and unlisted entities and has extensive exposure to regulated financial institutions, including NBFCs and technology-enabled finance platforms. His roles have involved oversight of audit, risk, compliance, stakeholder protection, and other statutory committees, including committee chairmanships.

He has direct experience of working with RBI-regulated financial institutions, having previously served as Independent Director on Authum Investment & Infrastructure Limited (a systemically important NBFC) and Reliance Commercial Finance Limited, and as Founder Director of Fair Vinimay Private Limited (an NBFC-P2P).

Earlier, Mr. Swarup founded and led a management consulting and investment advisory practice for nearly four decades, advising Indian and international organisations on financial structuring, market entry, and growth strategy. He has also held senior executive roles including Managing Director, Whole-time Director and Chief Executive Officer, giving him strong operational understanding of financial discipline, business sustainability, and stakeholder value creation. He brings a combination of regulatory insight, governance rigor, and commercial judgment to the Board.

The Company noted that Mr. Swarup's induction reflects the Board's confidence in his strategic perspective, governance expertise, and commitment to ethical leadership. His presence is expected to further strengthen the Board's effectiveness and support Comfort Fincap's long-term objectives.

The Board of Directors expressed confidence that Mr. Swarup's experience will play a meaningful role in enhancing governance standards, strategic decision-making, and organizational resilience in an evolving NBFC landscape.

About Comfort Fincap Limited:

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). Our Company is primarily focused in providing inter corporate loans, personal loans, loans against shares & securities, loans against properties, trade financing, bills discounting, trading in shares & securities. The Company has positioned itself between the organized banking sector and local money lenders, offering the customers competitive, flexible and timely lending services.

For further details, contact:

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