



**Ref No: CFL/SEC/2025-26/49**

**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/Madam,

**Subject: Investor Presentation for Quarter – III 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 – III on the business operations of the Company.

The aforesaid information is also available on the website of the Company [www.comfortfincap.com](http://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 III FY 25-26





# 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

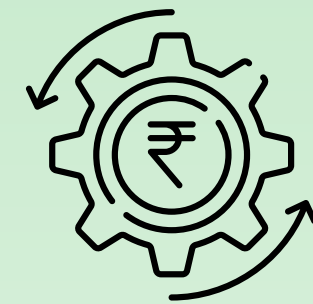


# Executive Summary



## Profitability

Profit after tax grew 68.80% YoY to ₹229.02 lakhs in Q3 FY26, reflecting strong earnings momentum.



## Revenue Growth

Revenue increased 45.49% YoY to ₹447.73 lakhs in Q3 FY26, driven by higher business volumes.



## Asset Growth

AUM expanded 20.64% YoY to ₹9,775.85 lakhs, indicating steady portfolio and customer growth.



## Capital Strength

Net worth rose 31.36% YoY to ₹9,734.20 lakhs, strengthening the company's balance sheet.



## Balance Sheet Efficiency

Borrowings declined 41.83% YoY to ₹799.04 lakhs, reflecting improved capital efficiency and lower leverage.

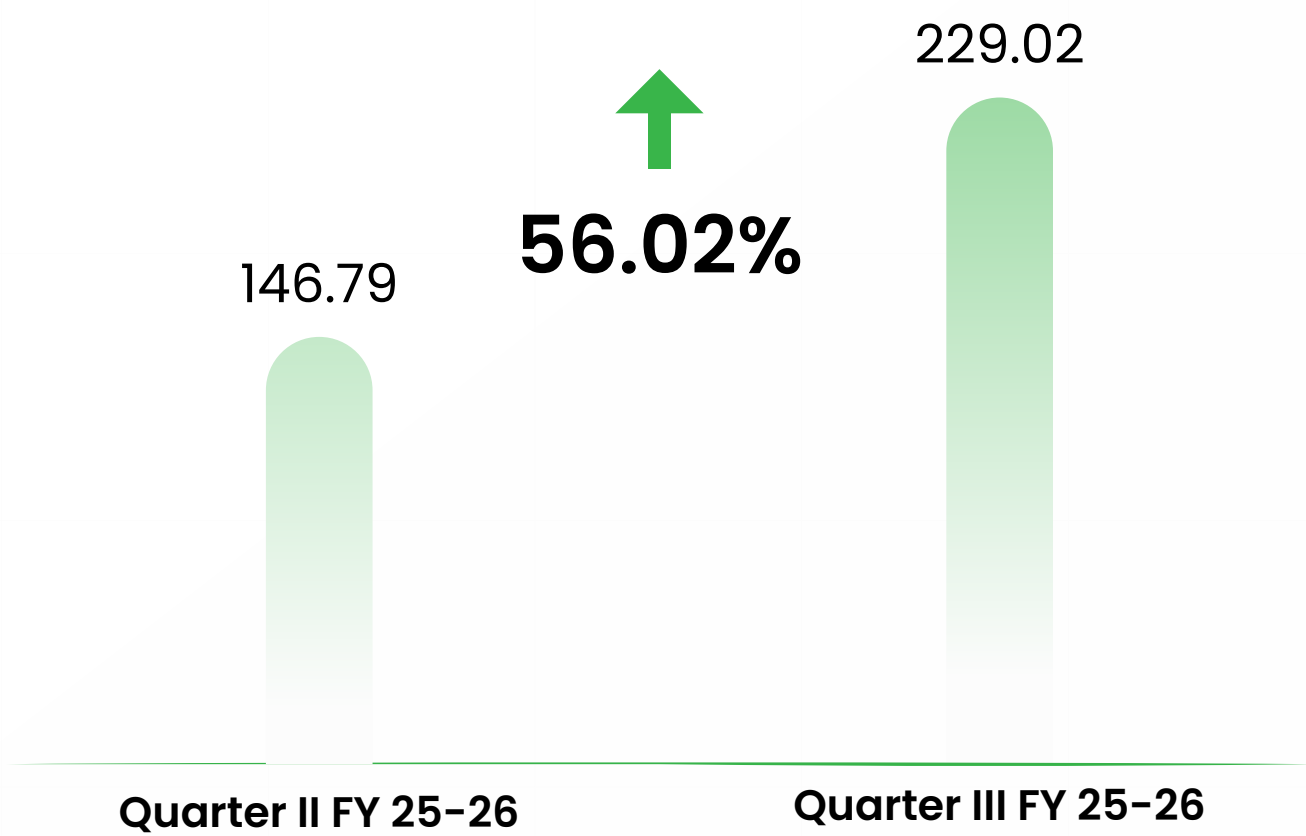


# Performance Overview

## Quarter II vs Quarter III FY 25-26 (Q-O-Q Basis)

### Profit After Tax

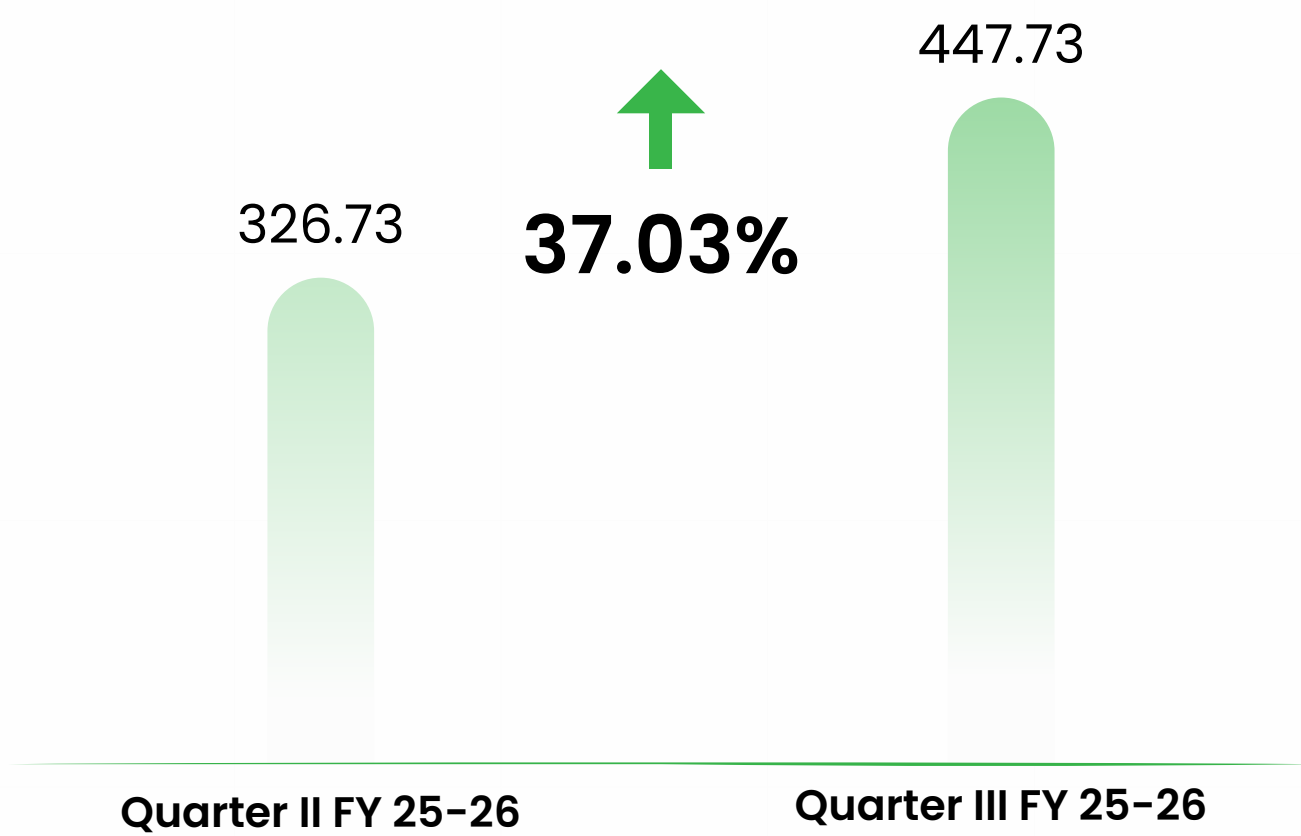
Rs. in lakhs



PAT increased 56.02% QoQ to ₹229.02 lakhs, reflecting improved profitability and stronger operational performance.

### Revenue

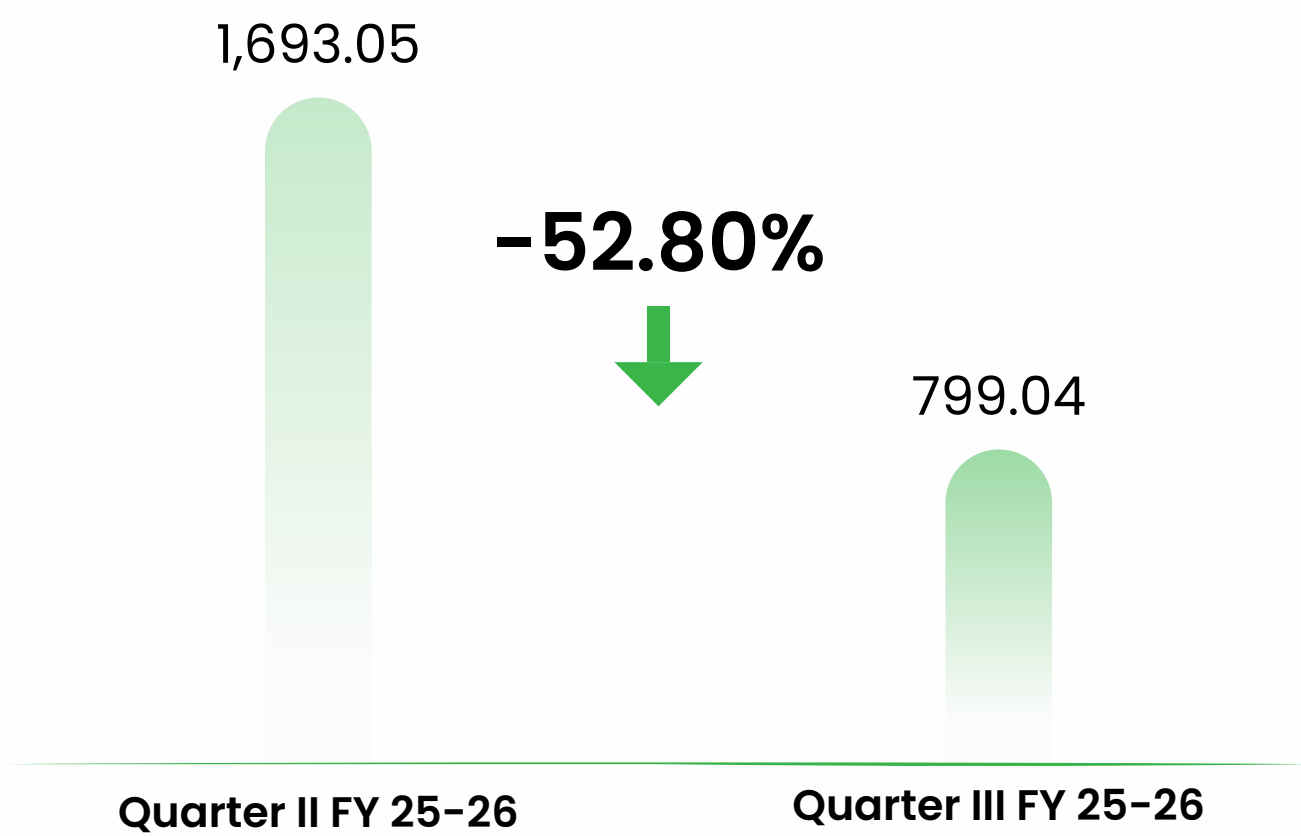
Rs. in lakhs



Revenue grew 37.03% QoQ to ₹447.73 lakhs, driven by higher business activity and improved execution.

### Borrowing

Rs. in lakhs



Borrowings declined 52.80% QoQ to ₹799.04 lakhs, highlighting reduced leverage and enhanced balance sheet strength.

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

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.

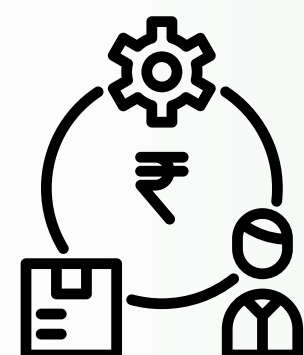
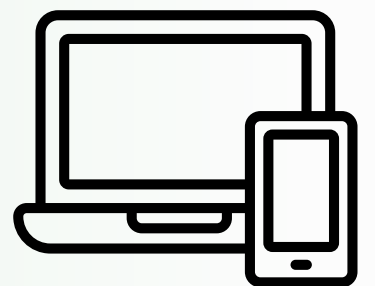


## Loans Against Securities

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

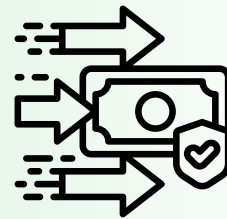
Leverage your shareholdings for instant liquidity while retaining company ownership and control.





# 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.



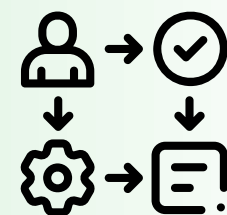
## Accelerated Disbursement

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 On boarding

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

## Lead Generation

Digital web-based application  
Online customer acquisition

## Customer & Merchant Onboarding

KYC & VKYC integration  
PAN verification  
Legal verification (GST & Udyam)  
Banking & bureau checks

## Credit Underwriting

Automated multilevel rule engine  
Seamless credit decisioning  
Zero manual intervention

## Credit Sanctioning

Rapid sanction workflow  
Rule-based eligibility validation

## Loan Disbursal

e-NACH enablement  
Digital mandate setup  
Automated fund disbursement

## Loan Servicing

Dedicated customer support  
CRM-led servicing platform  
Help desk and digital collections

## API Integration Layer



## Banking Partners





# Our Strategic Cornerstones

From reinforcing our credit discipline and governance framework to modernizing core systems and advancing impact-driven lending, our strategic priorities are transforming operational excellence into sustainable and inclusive growth.



## Customer-Centric Products

Secured loans with maximum asset value unlock, competitive pricing, and serving the underserved.



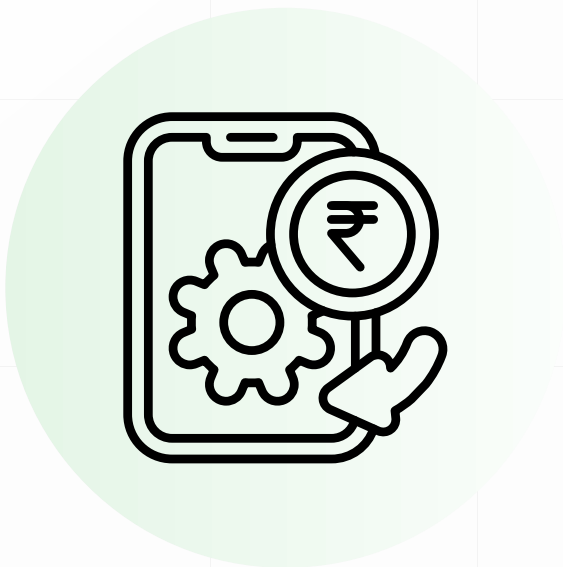
## Strong Credit Culture

Maintaining a robust credit underwriting and strong risk management framework.



## Governance-Led Growth

Ensuring growth through institutional discipline and transparent practices.



## Technology Enablement

Leveraging technology for efficient operations and customer engagement.



## Inclusive Impact

Empowering diverse groups through responsible lending practices.



# Future Outlook

## Expanding Loan Portfolio

Driving growth through an aggressive, diversified and scalable loan book.

## Enabling Small-Ticket Lending

Enhancing liquidity via smaller-ticket, shorter-tenure, customer-focused loans.

## Tech-Driven Efficiency

Implementing LOS, LMS, CRM, CMS, RMS for seamless operations.

## Strategic Debt Initiation

Beginning debt journey to optimize capital and fund future expansion.

## Strengthening Digital Edge

Leveraging digital platforms to improve speed, efficiency, and customer experience.



# Contact Us

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## Website

[www.comfortfincap.com](http://www.comfortfincap.com)

