



Ref No: CFL/SEC/2025-26/46

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: Outcome of the Board Meeting held on Thursday, January 15, 2026.

Pursuant to the Regulation 30 and 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations"), we hereby inform you that the Board of Directors of the Company at its Meeting held today i.e., Thursday, January 15, 2026 have *inter alia*, considered and approved following matters:

1. The Unaudited Financial Results (Standalone and Consolidated) for the quarter and nine months ended December 31, 2025 along with the Limited Review Report thereon issued by the M/s. A. R. Sodha & Co., Statutory Auditors of the Company which are enclosed herewith as '**Annexure I**'.
2. Appointment of Mr. Sanjiv Swarup (DIN: 00132716), as the Non-Executive Independent Director on the Board of the Company, for the term of five (5) consecutive years with effect from January 15, 2026, subject to approval of shareholders at the ensuing General Meeting.

The details as required under Regulation 30 of the SEBI Listing Regulations are enclosed herewith as '**Annexure II**'.

3. Change in Designation of Mrs. Nirmala Kanjar (DIN: 11457740), from Non-Executive Non-Independent Director to Executive Non – Independent Director of the Company, with effect from January 16, 2026.

The details as required under Regulation 30 of the SEBI Listing Regulations are enclosed herewith as '**Annexure III**'.

Please note that in terms of the Company's Code of Conduct for Prohibition of Insider Trading and pursuant to Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015, as amended, the trading window for trading in securities of the Company will open on Sunday, January 18, 2026.

Further, note that the meeting of the Board of Directors commenced at 02:00 P.M. and concluded at 02:40 P.M.

The above information is also made available on the website of the Company at www.comfortfincap.com.

You are requested to take the above information on record.

Thanking you.

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

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Independent Auditor's Review Report on Quarterly Financial Results of the Company Pursuant to Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Review Report to
The Board of Directors
Comfort Fincap Limited

1. We have reviewed the accompanying statement of unaudited standalone financial results of Comfort Fincap Limited ('the Company') for the quarter ended 31st December, 2025 (the "Statement") attached herewith, being submitted by the company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015. This statement is the responsibility of the Company's Management and has been approved by the Board of Directors, which has been prepared in accordance with the recognition and measurement principles as laid down in Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind AS 34"), prescribed under Section 133 of the Companies Act, 2013 read with the relevant rules issued there under and other accounting principles generally accepted in India. Our responsibility is to issue a report on these financial statements based on our review.
2. We conducted our review in accordance with the Standard on Review Engagement (SRE) 2400, *Engagements to Review Financial Statements* issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provide less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.
3. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with applicable accounting standards and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations including the manner in which it is to be disclosed, or that it contains any material misstatement.

For A.R. Sodha & Co.
 Chartered Accountants
 FRN 110324W

D. R. Sangoi

Dipesh Sangoi
Partner
M No. 124295
Place: Mumbai
Date : 15th January, 2026
UDIN: 26124295ZRIZAY5908



503-504, K. L. Accolade,
 6th Road, Near Bank of Baroda, R. K. Hospital Lane,
 Santacruz (East), Mumbai - 400 055.
 Tel. : 9324743917
 Email : ars@arsco.in

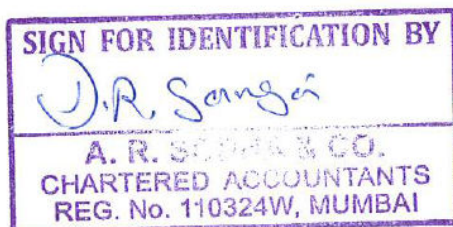
COMFORT FINCAP LIMITED
STATEMENT OF STANDALONE UN-AUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2025

(Rs. In Lakhs, except EPS)

Sr no	Particulars	Quarter Ended			Nine Months Ended		Year Ended
		31.12.2025	30.09.2025	31.12.2024	31.12.2025	31.12.2024	31.03.2025
		(Unaudited)			(Unaudited)		(Audited)
1	Net Sales/Income from operations						
	i) Interest income	451.59	372.31	341.78	1206.86	942.07	1328.59
	ii) Financial Advisory & Consultancy	0.55	3.13	0.00	3.68	2.50	2.50
1	(a) Net Sales/Income from operations	452.14	375.44	341.78	1210.54	944.57	1331.09
	(b) Other Income	-4.41	-48.71	-34.05	0.91	77.01	-18.27
	Total Income (a+b)	447.73	326.73	307.73	1211.45	1021.59	1312.82
2	Expenditure						
	a) Finance Costs	50.89	10.59	59.20	89.01	193.13	251.30
	b) Fees and commission expense	5.55	16.53	7.39	30.34	14.69	25.00
	c) Provision for Impaired Loans & Advances	-3.17	5.64	1.40	12.90	2.88	9.45
	d) Employee Benefit Expenses	64.40	59.89	50.94	170.07	138.14	197.21
	e) Depreciation and Amortization Expense	1.89	1.89	1.89	5.67	5.67	7.56
	f) Other Expenses	24.92	27.43	27.69	78.20	94.34	134.10
	Total Expenditure (a+b+c+d+e+f)	144.49	121.96	148.52	386.18	448.86	624.62
3	Profit before Exceptional Items & Tax (1-2)	303.24	204.77	159.21	825.27	572.73	688.20
4	Exceptional Items	0.00	0.00	0.00	0.00	0.00	0.00
5	Profit before Tax (3-4)	303.24	204.77	159.21	825.27	572.73	688.20
6	Tax Expenses						
	i) Income Tax	80.51	66.96	48.78	216.59	129.67	217.92
	ii) Income Tax of earlier years	-3.69	0.00	-15.91	-3.69	-15.91	-15.91
	iii) Deferred Tax	-2.60	-8.98	-9.34	-29.97	26.32	-23.66
7	Profit after tax (5-6)	229.02	146.79	135.68	642.34	432.65	509.85
8	Add : Share of (Profit)/Loss of Associate	0.00	0.00	0.00	0.00	0.00	0.00
9	Profit for the Period (after adjustment for Associate (7 + 8))	229.02	146.79	135.68	642.34	432.65	509.85
10	Other Comprehensive Income (OCI)						
	(a) Items not to be reclassified subsequently to profit and loss						
	- Remeasurements of the defined benefit plan - gain/(loss)	0.00	0.00	0.00	0.00	0.00	-5.53
	- Tax impact on above	0.00	0.00	0.00	0.00	0.00	1.39
11	Total Comprehensive Income (9+10)	229.02	146.79	135.68	642.34	432.65	505.71
12	Paid up Equity Share Capital (Face Value Rs. 2/- each)	1750.13	1750.13	1247.63	1750.13	1247.63	1596.61
13	Reserves excluding Revaluation Reserves as per Balance Sheet of previous accounting year	0.00	0.00	0.00	0.00	0.00	7064.62
14	Earning Per Share (EPS) (par value of Rs. 2/- each)						
	Basic	0.26*	0.17*	0.22*	0.74*	0.71*	0.85
	Diluted	0.26*	0.17*	0.21*	0.74*	0.67*	0.82
	*Not Annualised						

Notes

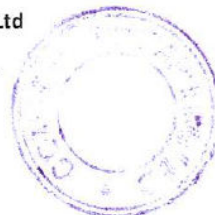
- The above un-audited financial results are reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on January 15, 2026.
- The above financial results are prepared in accordance with the Indian Accounting Standards ('Ind As') as prescribed under section 133 of the companies Act, 2013 read with relevant rules issued thereunder. The Statutory Auditor of the Company have carried out Limited Review of the same.
- The Company is operating in a single segment.
- The figures have been re-grouped / re-arranged / re-classified / re-worked wherever necessary to make them comparable.



Place : Mumbai
Date : January 15, 2026.

For Comfort Fincap Ltd

Ankur Anil Agrawal
Ankur Anil Agrawal
Director
DIN : 06408167



Independent Auditor's Review Report on Unaudited Quarterly Consolidated Financial Results of the Company Pursuant to Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Review Report to
The Board of Directors
Comfort Fincap Limited

1. We have reviewed the accompanying statement of unaudited consolidated financial results of **Comfort Fincap Limited** ('the Company') and its associates (together referred to as the "the Group") for the quarter ended 31st December, 2025 (the "Statement") attached herewith, being submitted by the Company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015.
2. The preparation of the Statement in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34, Interim Financial Reporting (IND AS 34) prescribed under Section 133 of the Companies Act, 2013 read with Rule 3 of Companies (Indian Accounting Standards) Rules, 2015 and the Circular, which is the responsibility of the Holding Company's management and has been approved by the Holding Company's Board of Directors. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review in accordance with the Standard on Review Engagement (SRE) 2410, 'Review of Interim Financial Information Performed by the Independent Auditor of the Entity', issued by the Institute of Chartered Accountants of India. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provide less assurance than an audit. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. We have not performed an audit and accordingly, we do not express an audit opinion.
4. The statement includes the result of the following entities:
List of Associates
 - a) Lemonade Share and Securities Private Limited
5. Based on our review conducted as stated in paragraph 3, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with applicable accounting standards and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations including the manner in which it is to be disclosed, or that it contains any material misstatement.



503-504, K. L. Accolade,
6th Road, Near Bank of Baroda, R. K. Hospital Lane,
Santacruz (East), Mumbai - 400 055.
Tel. : 9324743917
Email : ars@arsco.in

6. The consolidated unaudited financial results also includes the Group's share of total net profit/(loss) after tax of NIL for the nine months ending on 31st December, 2025, as considered in the Statement, in respect of an associate, whose interim financial results have not been reviewed by us. These interim financial results have been reviewed by other auditors whose reports have been furnished to us by the management and our conclusion on the Statement, in so far as it relates to the amounts and disclosures included in respect of these associates, is based solely on the reports of the other auditors and the procedures performed by us as stated in paragraph 3 above.

For A.R. Sodha & Co.

Chartered Accountants

FRN 110324W

D. R. Sangoi



Dipesh Sangoi

Partner

M No. 124295

Place: Mumbai

Date: 15th January, 2026

UDIN: 26124295SOVOMV6981

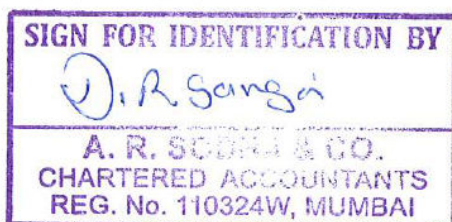
COMFORT FINCAP LIMITED
STATEMENT OF CONSOLIDATED UN-AUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2025

(Rs. In Lakhs, except EPS)

Sr no	Particulars	Quarter Ended			Nine Months Ended		Year Ended
		31.12.2025	30.09.2025	31.12.2024	31.12.2025	31.12.2024	31.03.2025
		(Unaudited)			(Unaudited)		(Audited)
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	i) Interest income	451.59	372.31	341.78	1206.86	942.07	1328.59
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1	(a) Net Sales/Income from operations	452.14	375.44	341.78	1210.54	944.57	1331.09
	(b) Other Income	-4.41	-48.71	-34.05	0.91	77.01	-18.27
	Total Income (a+b)	447.73	326.73	307.73	1211.45	1021.59	1312.82
2	Expenditure						
	a) Finance Costs	50.89	10.59	59.20	89.01	193.13	251.30
	b) Fees and commission expense	5.55	16.53	7.39	30.34	14.69	25.00
	c) Provision for Impaired Loans & Advances	-3.17	5.64	1.40	12.90	2.88	9.45
	d) Employee Benefit Expenses	64.40	59.89	50.94	170.07	138.14	197.21
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4	Exceptional Items	0.00	0.00	0.00	0.00	0.00	0.00
5	Profit before Tax (3-4)	303.24	204.77	159.21	825.27	572.73	688.20
6	Tax Expenses						
	i) Income Tax	80.51	66.96	48.78	216.59	129.67	217.92
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7	Profit after tax (5-6)	229.02	146.79	135.68	642.34	432.65	509.85
8	Add : Share of (Profit)/Loss of Associate	0.00	0.00	0.58	0.00	0.57	0.22
9	Profit for the Period (after adjustment for Associate (7 + 8))	229.02	146.79	136.26	642.34	433.22	510.07
10	Other Comprehensive Income (OCI)						
	(a) Items not to be reclassified subsequently to profit and loss						
	- Remeasurements of the defined benefit plan - gain/(loss)	0.00	0.00	0.00	0.00	0.00	-5.53
	- Tax impact on above	0.00	0.00	0.00	0.00	0.00	1.39
11	Total Comprehensive Income (9+10)	229.02	146.79	136.26	642.34	433.22	505.93
12	Paid up Equity Share Capital (Face Value Rs. 2/- each)	1750.13	1750.13	1247.63	1750.13	1247.63	1596.61
13	Reserves excluding Revaluation Reserves as per Balance Sheet of previous accounting year	0.00	0.00	0.00	0.00	0.00	7067.86
14	Earning Per Share (EPS) (par value of Rs. 2/- each)						
	Basic	0.26*	0.17*	0.22*	0.74*	0.71*	0.85
	Diluted	0.26*	0.17*	0.21*	0.74*	0.67*	0.82
	*Not Annualised						

Notes

- The above un-audited financial results are reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on January 15, 2026.
- The above financial results are prepared in accordance with the Indian Accounting Standards ('Ind As') as prescribed under section 133 of the companies Act, 2013 read with relevant rules issued thereunder. The Statutory Auditor of the Company have carried out Limited Review of the same.
- The Company is operating in a single segment.
- The figures have been re-grouped / re-arranged / re-classified / re-worked wherever necessary to make them comparable.



Place : Mumbai
Date : January 15, 2026.

For Comfort Fincap Ltd

Ankur Anil Agrawal
Ankur Anil Agrawal
Director
DIN : 06408167



Annexure – II

Information as required under Regulation 30 – Para A of Part A of Schedule III of SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015.

Name of Appointee	Mr. Sanjiv Swarup (DIN: 00132716),
Reason for change viz. appointment, re-appointment, resignation, removal, death or otherwise	Appointment for the first term of five (5) consecutive years w.e.f. January 15, 2026.
Date of appointment/re-appointment/ cessation and terms of appointment/re-appointment	Appointment as the Non-Executive Independent Director on the Board w.e.f. January 15, 2026.
Brief Profile	<p>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.</p> <p>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).</p> <p>Earlier, Mr. Swarup founded and led a management consulting and investment advisory practice for nearly four decades, advising Indian and international organizations 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.</p>
Relationships between Directors inter-se	None to disclose
Affirmation that Independent Director meets the criteria of independence as prescribed under the Companies Act, 2013 & SEBI Listing Regulations.	Mr. Sanjiv Swarup has provided a confirmation that he meets the criteria of independence as prescribed under the Companies Act, 2013 & the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015.

COMFORT FINCAP LIMITED

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CIN : L65923WB1982PLC035441

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ANNEXURE – III

Information as required under Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015:

Sr. No.	Particulars	Information of such event(s)
1	Reason for Change viz. appointment, re-appointment, resignation, removal, death or otherwise	The change in designation from Non-Executive Non-Independent Director to Executive Non-Independent Director is due to the proposed involvement of the Director in the day-to-day management and operational activities of the Company. In view of the expanded role, responsibilities, and active participation in the Company's executive functions, it is considered appropriate to redesignate the Director as an Executive Non-Independent Director.
2	Date of appointment/cessation & Term of appointment	Effective from January 16, 2026. Term Not Applicable
4	Brief profile (in case of appointment);	Not Applicable, since disclosure is for Change in Designation
5	Disclosure of relationships between directors.	Nil

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