

MONTE CARLO FASHIONS LIMITED

Regd. Office : B-XXIX-106, G.T. Road, Sherpur, Ludhiana - 141003 (Pb.) India.

Tel.: 91-161-5048610, 5048620, 5048630, 5048640 Fax : 91-161-5048650

MCFL/SE/2026-27

August 5, 2026

National Stock Exchange of India Limited Exchange Plaza, Plot No. C/1, G-Block, Bandra-Kurla Complex, Bandra (E), Mumbai-400051	BSE Limited. Phiroze Jeejeebhoy Tower, Dalal Street, Mumbai-400001
Symbol: MONTECARLO	Scrip Code: 538836

SUB: INVESTOR PRESENTATION

Dear Sir / Madam,

Pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are enclosing herewith the Investor Presentation.

Request you to kindly take the above information on record.

Thanking You,

Yours Faithfully

For MONTE CARLO FASHIONS LIMITED

ANKUR
GAUBA


Digitally signed by ANKUR GAUBA
Date: 2026.08.05 17:19:40 + 05'30'

ANKUR GAUBA

COMPANY SECRETARY & COMPLIANCE OFFICER

ICSI Membership No: FCS 10577

MONTE CARLO 

EARNINGS

Presentation

Q1-FY27

MONTE CARLO / MONTE CARLO / MONTE CARLO / MONTE CARLO / MONTE CARLO





Leading winterwear brand
and Super Brand for Woolen
knitted apparel



India's first organized
lifestyle apparel brand



Diversified Product Portfolio
across Men, Women &
Kids with Woolen, Cotton
fabrics and Home Textiles



Highly experienced
Management Team in textile
and apparel business



Strong Pan India distribution
496 EBO's
1,268 MBO's
1,252 NCS and SIS



Presence across all leading
E-commerce platforms



2 state of art integrated
Manufacturing facilities
located In Punjab



Expert In-house
design team of 26+
professionals



5 year
Revenue CAGR 15%
EBITDA CAGR 14%



No Long-Term Debt



FY26
ROCE 16.9%
ROE 12.9%

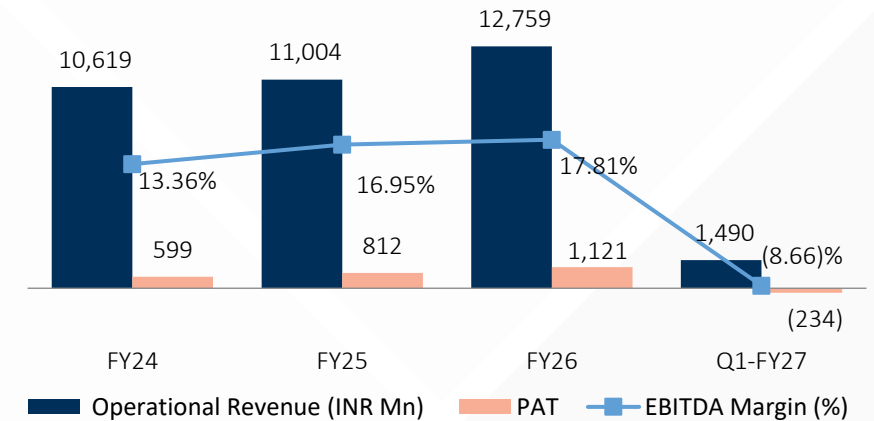


Consistent dividend
paying track record

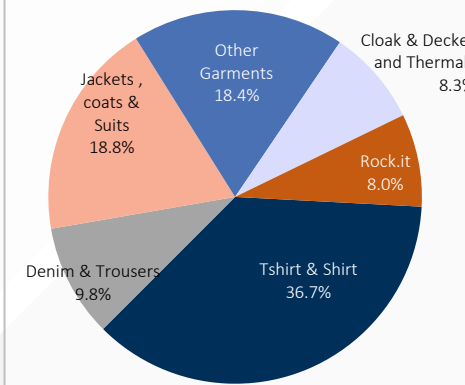
Company Overview

- Monte Carlo Fashions Limited was incorporated in 2008 and is led by the visionary leader Mr. J. L. Oswal who has more than 50 years of experience in the textiles and apparels business and is the promoter of well known Oswal Woolen Mills Ltd and Nahar Group.
- It is one of the leading apparel brands in India in woolen and cotton category across men, women and kids wear and also has a presence in home textiles.
- The company has two state-of-the-art integrated manufacturing facilities in Ludhiana, Punjab with a strong in-house design team of 26+ who design around 900 SKU's each month.
- The products are sold over a strong pan India presence through a wide network of EBO's, MBO's, National Chain Stores along with easy availability across major E-Commerce platforms like Amazon, Flipkart, Myntra, etc.
- Besides the leading brand "Monte Carlo", the company has also established brands like Rock it, Cloak & Decker, Luxuria catering across all customer categories.

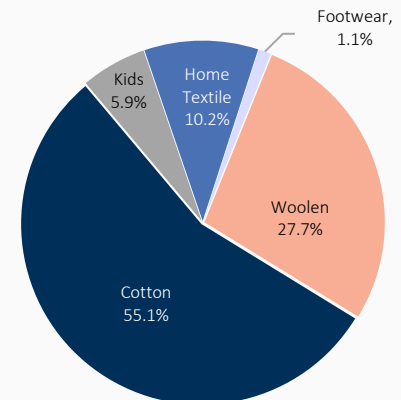
Consolidated Revenue (INR Mn), EBITDA Margin (%) & PAT (INR Mn)



FY26 Cotton Segment Bifurcation



FY26 Product Segment Mix*



Product Segments



Cotton 55%

- Shirts, T-shirts, trousers, tracksuits, jackets, sweat-shirts, shorts, track pants and denims



Woolen 28%

- Sweaters, pullovers, thermals, coats, blazers, cardigans and woolen accessories



Home Textile 10%

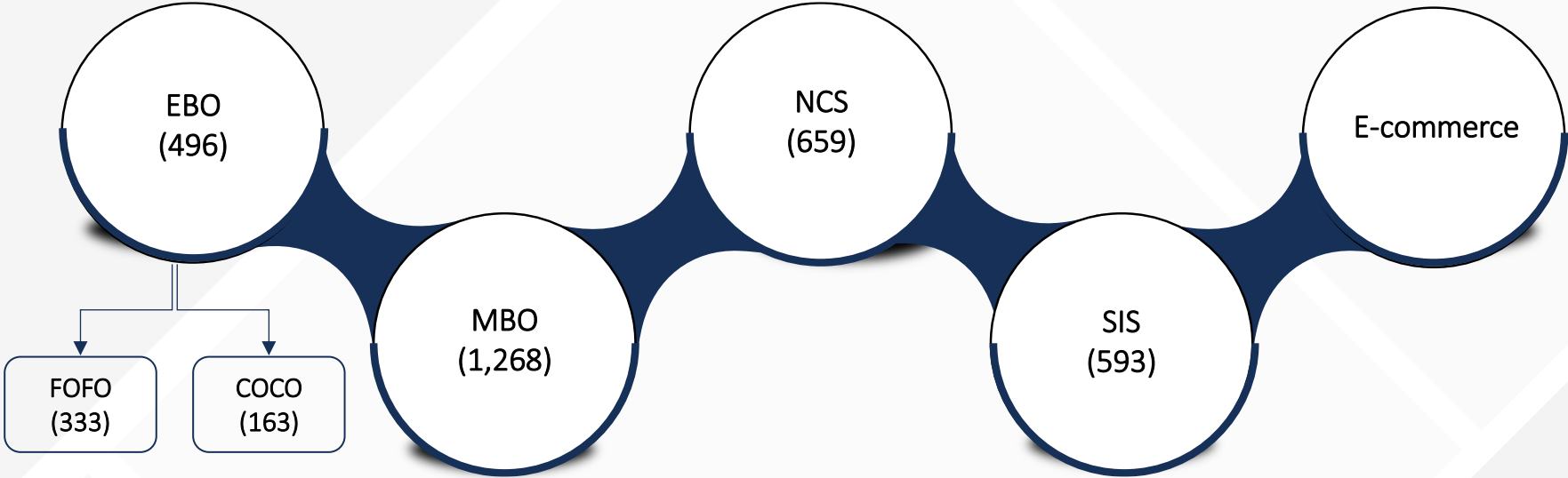
- Mink blankets, bedsheets and quilts



Kids 6%

- Sweaters, cardigans, T-shirts, shirts, sweat-shirts and bottoms

Strong Distribution Network



Channel	Q1-FY27	Q1-FY26	Y-o-Y
EBO-COCO	163	146	11.6%
EBO-FOFO	333	324	2.8%
MBO and distributors	1,268	1,323	(4.2)%
NCS	659	432	52.5%
SIS	593	503	17.9%

Online Platforms

 Myntra  Flipkart   amazon.com

 paytm  LIMEROAD.COM

 AJIO  snapdeal  TATA CLiQ  FASHION

Company's own Online Platforms

 MONTE CARLO  rock.it

National Chain Stores

 SHOPPERS STOP

 pantaloon

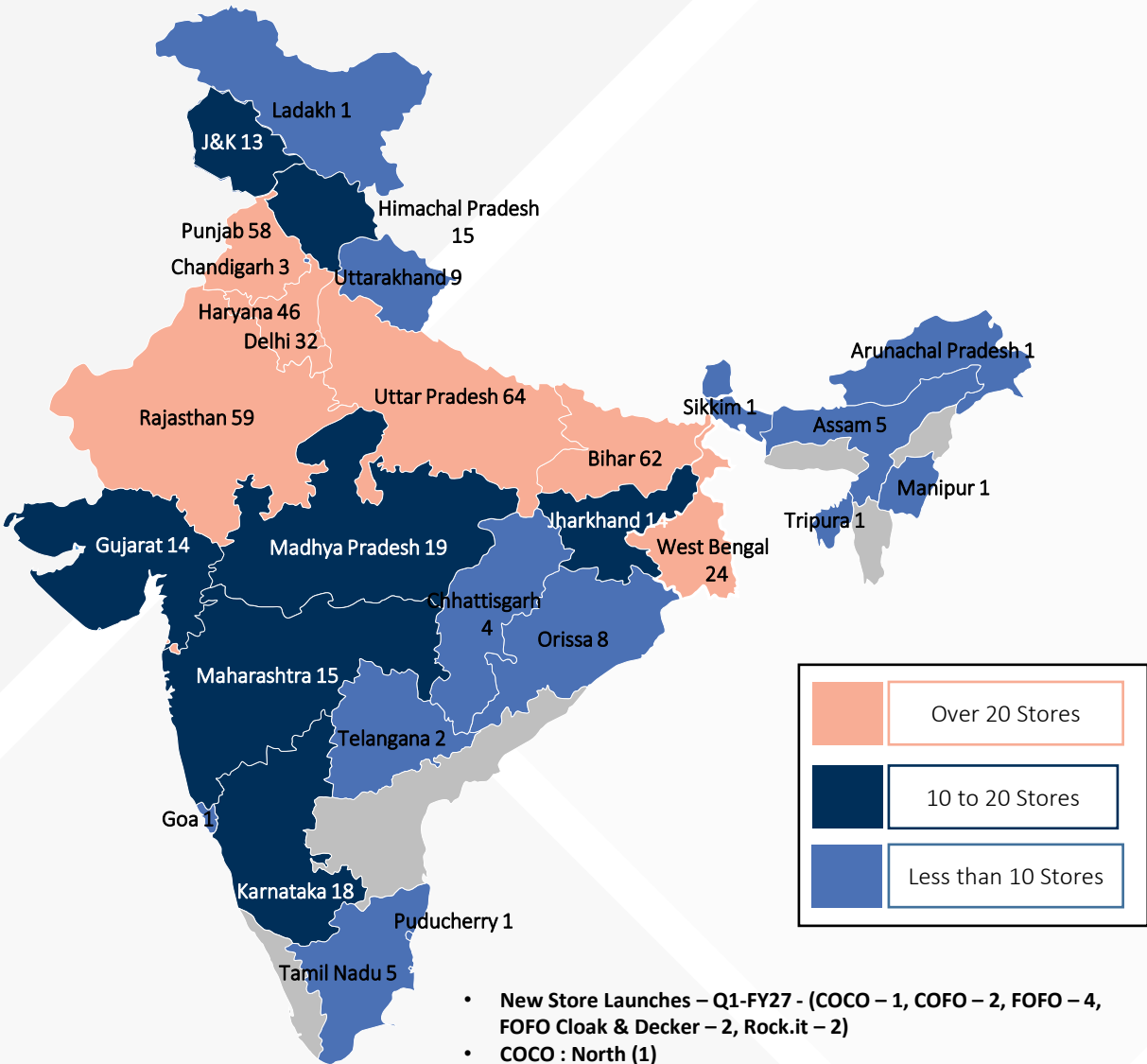
 LuLu Reliance

 TRENDS

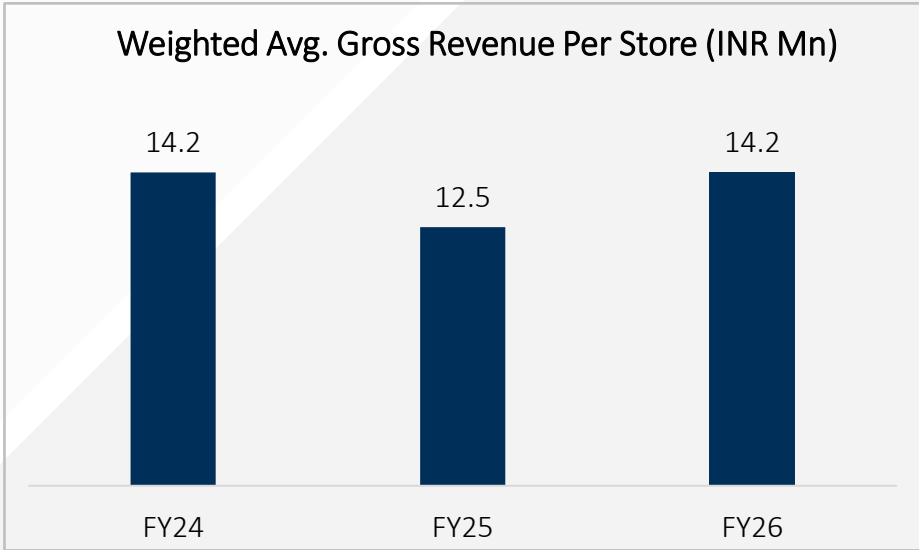
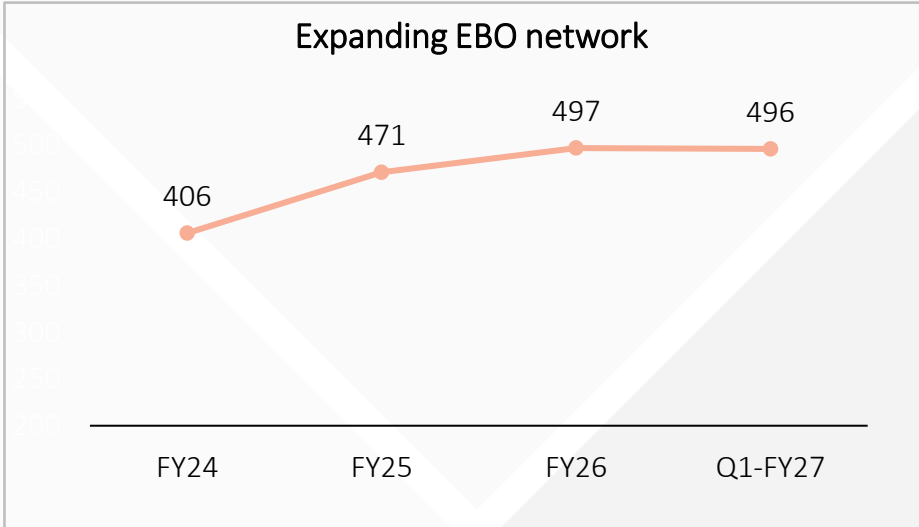
 lifestyle

 globus

Pan India EBO Network



- New Store Launches – Q1-FY27 - (COCO – 1, COFO – 2, FOFO – 4, FOFO Cloak & Decker – 2, Rock.it – 2)
- COCO : North (1)
- COFO : North (1), Central (1)
- FOFO : North (3), Central (1)
- FOFO [Cloak & Decker] : East (1), Central (1)
- FOFO [Rock.it] : North (2)



Brand Visibility

360 MEDIA Electronic Media



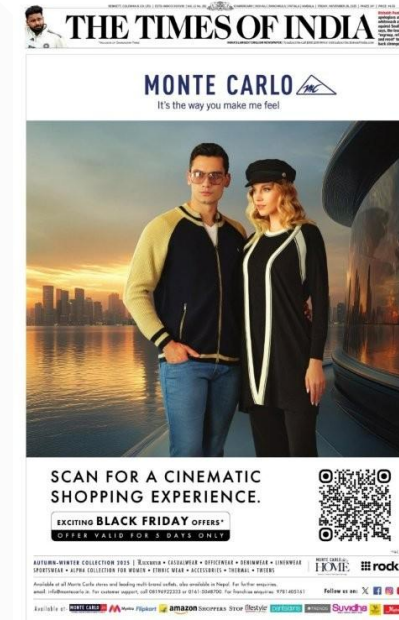
- 1 High Frequency Campaign on top 1 News Channels (Hindi + English)
- 2 L-bands taken to increase visibility through in content exposure
- 3 Sponsorship of Top News show Black & White on Aaj Tak
- 4 Sponsorship of 9pm property Janhit on ABP News

TV ADVERTISEMENT



MONTE CARLO

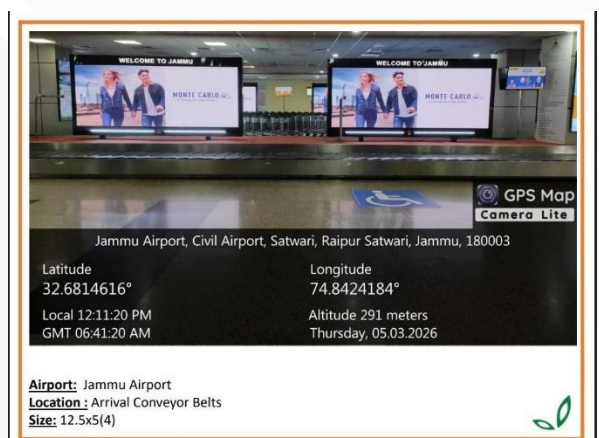
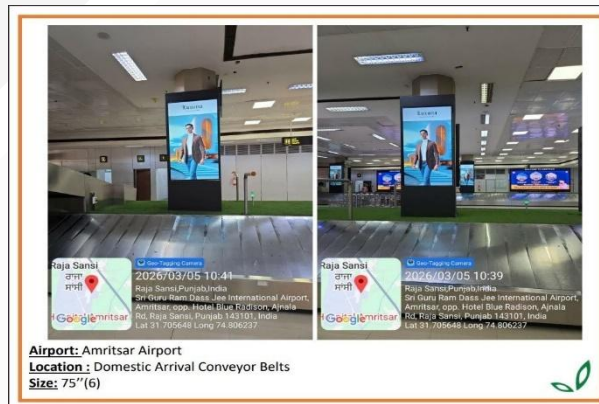
PRINT MEDIA



Brand Visibility

MONTE CARLO 

OOH & OUTDOOR MEDIA



DIGITAL MEDIA



CINEMA ADS



Future Growth Strategies

Penetrate New Markets

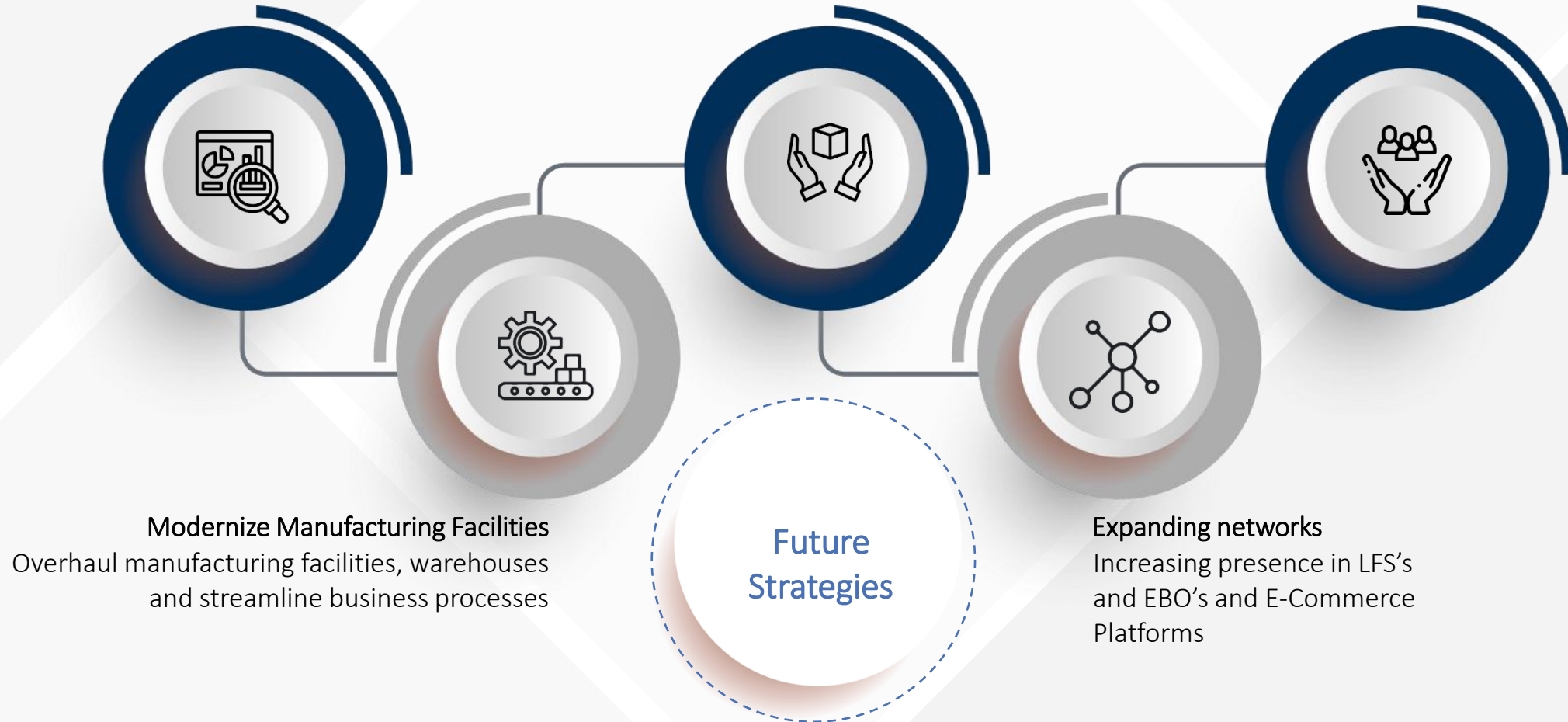
Explore new pockets through deeper penetration in the existing markets

Diversify revenue mix

To further diversify the product basket which includes summer wear, blankets, quilts, athlisures, ultra premium clothing, etc.

Expand Customer Base

Enhance customer base in western and southern India by increasing number of EBO's and MBO's



Q1-FY27

OPERATIONAL

Highlights



Q1-FY27 Consolidated Financial Highlights

Revenue INR 1,490 Mn	EBITDA* INR (129) Mn	EBITDA Margin (8.66)%
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PAT INR (234) Mn	PAT Margin (15.70)%	Diluted EPS INR (11.30)
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Q1-FY27 Standalone Financial Highlights

Revenue INR 1,490 Mn	EBITDA* INR (129) Mn	EBITDA Margin (8.66)%
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PAT INR (235) Mn	PAT Margin (15.77)%	Diluted EPS INR (11.33)
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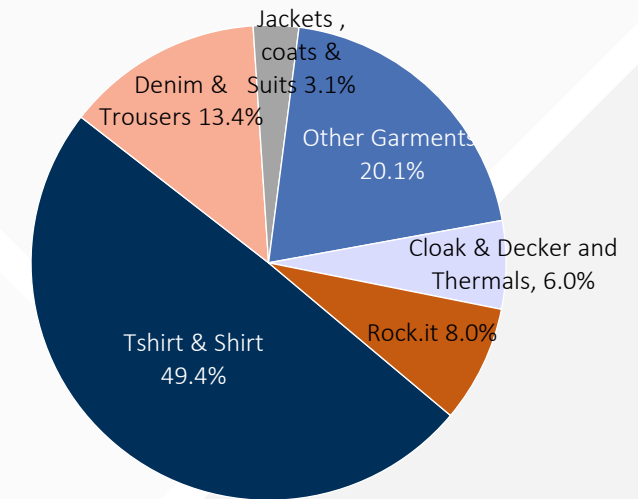
* Excluding Other Income

Q1-FY27 Operational Highlights

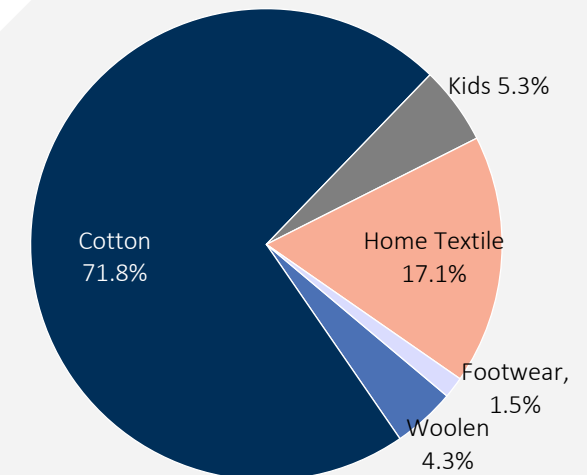
- Sales volumes witnessed broad-based growth across key categories, with Cotton volumes increasing 23% YoY, Home Textiles 42% YoY, and Kids wear 5% YoY, highlighting strong product acceptance.
- The Company remains strongly focused on expanding its retail footprint and is aggressively working towards opening 40–45 Exclusive Brand Outlets (EBOs) across India, with a strategic emphasis on the Western and Southern regions.
- During the quarter, the company opened 2 new EBOs under the brand “Cloak & Decker”, taking the total store count to 25 outlets with the ongoing expansion strategy, in sizes ranging between 500–1,000 sq. ft.
- The Company’s online sales recorded a growth of 15% as compared to Q1-FY26.
- The Home Textile segment continued to demonstrate strong growth momentum during the quarter.
- The “Rock.it” brand maintained its strong performance trajectory and registered an impressive growth.
- Footwear sales surged by 38% in Q1-FY27 as compared to Q1-FY26, with continued growth expected in upcoming quarters.
- The Company partnered with leading quick commerce platforms including Blink it, Swiggy, and Zepto to enable deliveries within 30 minutes.
- The Company is having a strategic collaboration with Salesforce to streamline operations, enhance customer experience, and strengthen long-term customer loyalty through digital transformation initiatives.
- Successfully organized Pre-Winter and Winter trade shows in February and March 2026, respectively, driving order bookings and strengthening visibility for the upcoming season.

These initiatives are expected to further strengthen the Company’s market presence and support future growth momentum.

Q1-FY27 Cotton Segment Bifurcation

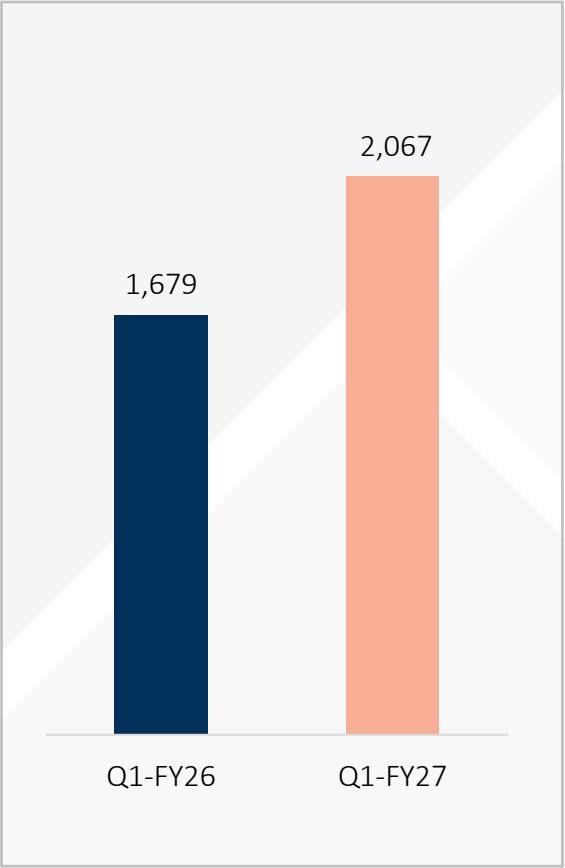


Q1-FY27 Segmental Sales

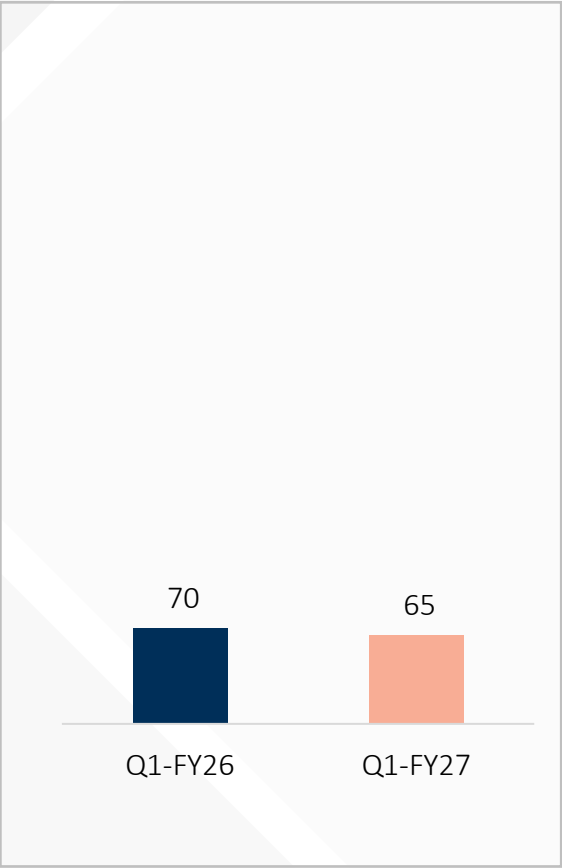


Segmental Volumes

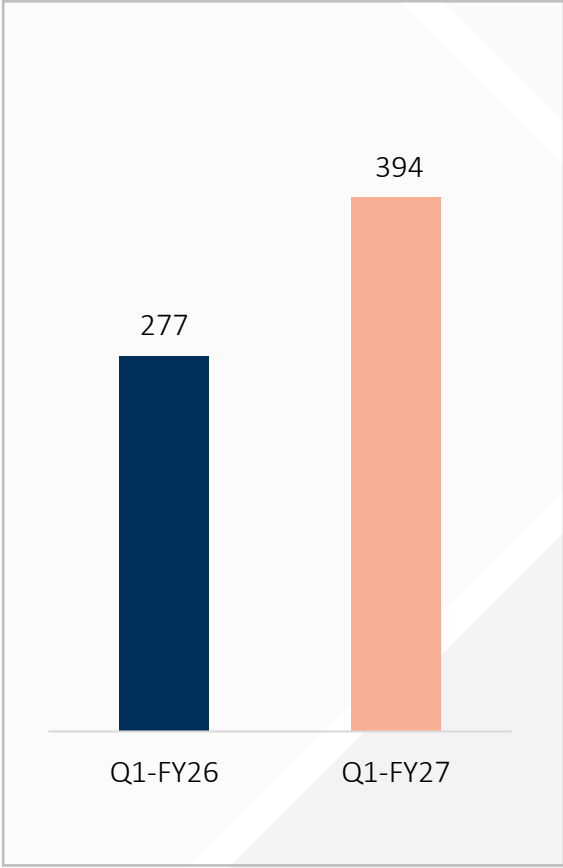
Cotton ('000)



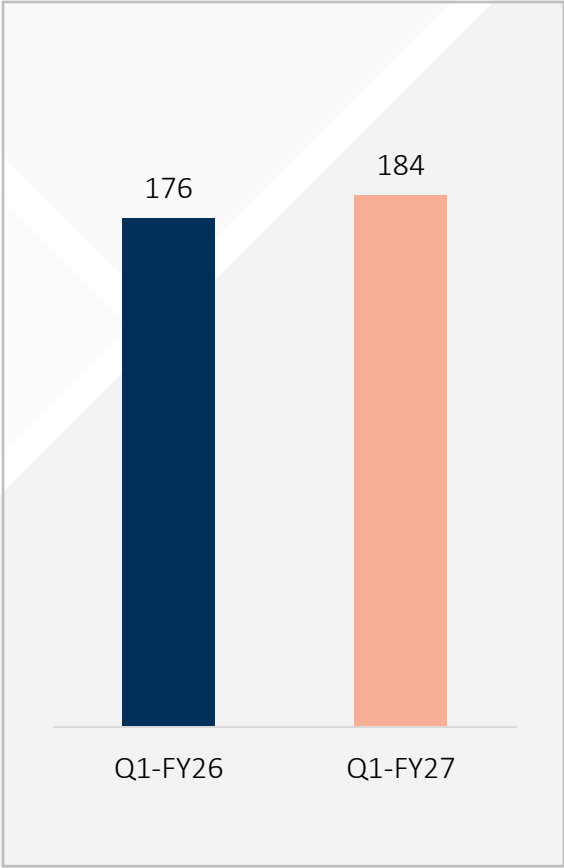
Woolen ('000)



Home Textile ('000)



Kids ('000)

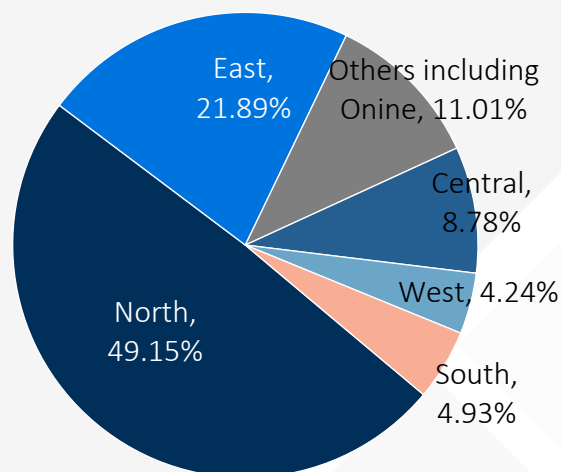


* Q1-FY27 Footwear sales volume is 14,647 Pcs

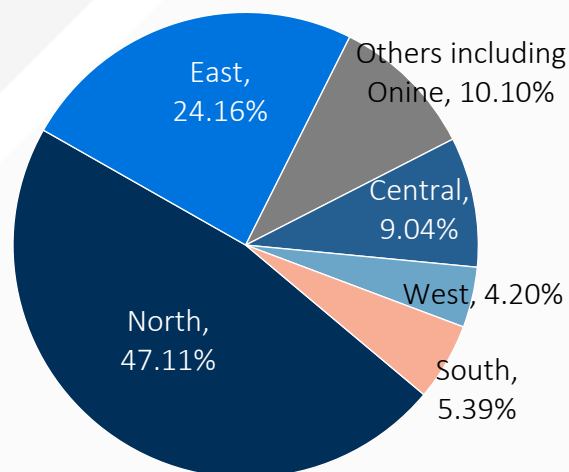
Quarterly and Annual Revenue Breakup

Revenue by Region

Q1-FY26 – INR 1,961 Mn

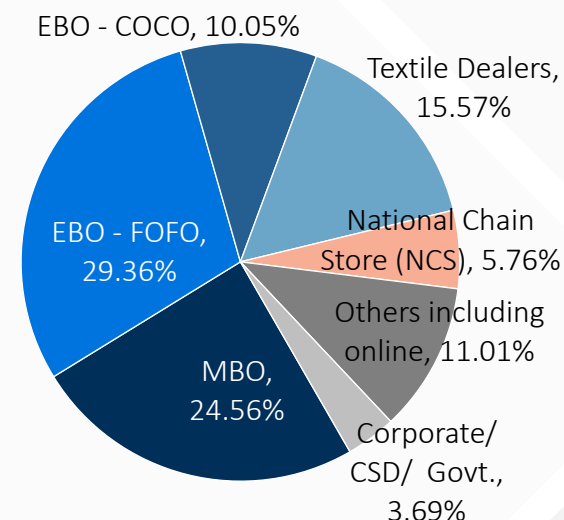


Q1-FY27 – INR 2,450 Mn

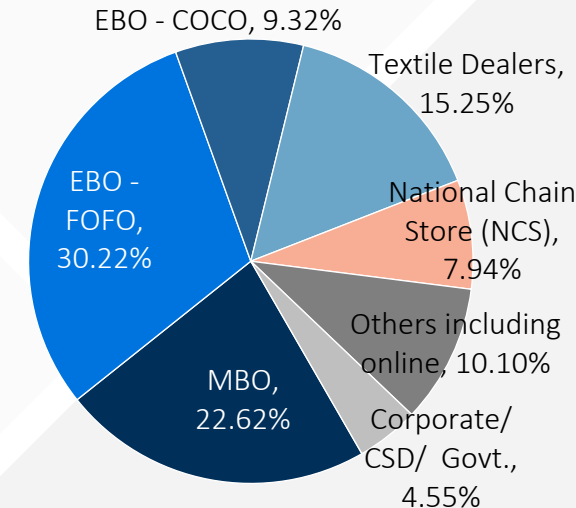


Revenue by Channel

Q1-FY26 – INR 1,961 Mn



Q1-FY27 – INR 2,450 Mn



Particulars (INR Mn)

	Q1-FY27	Q1-FY26
Garments & Textile sale	2,450	1,961
Misc. Sales	11	9
Opening Provision for Sales return and Undelivered sales	1,807	1,548
Closing Provision for Sales return and Undelivered sales	(1,311)	(1,193)
Sales Returns(Actual)	(1,318)	(805)
Rebate & Discounts	(152)	(137)
Sale as per Financials	1,487	1,383

Q1-FY27 Marketing Highlights



Q1-FY27 New Store Launches



MONTE CARLO 

FINANCIAL *Overview*



Quarterly Consolidated Financial Performance

Particulars (INR Mn)	Q1-FY27	Q1-FY26	Y-O-Y
Revenue from Operations	1,490	1,385	7.6%
Operating Expenses	1,619	1,444	12.1%
Operating EBITDA	(129)	(59)	NA
<i>Operating EBITDA Margins (%)</i>	<i>(8.66)%</i>	<i>(4.26)%</i>	<i>(440) Bps</i>
Other Income	104	104	-
Depreciation	169	152	11.2%
Finance Cost	123	109	12.8%
PBT	(317)	(216)	(46.8)%
Tax	(83)	(54)	53.7%
PAT	(234)	(162)	(44.4)%
<i>PAT Margin (%)</i>	<i>(15.70)%</i>	<i>(11.70)%</i>	<i>(400) Bps</i>
Other Comprehensive Income	-	-	NA
Total Comprehensive Income	(234)	(162)	(44.4)%
Diluted EPS (INR)	(11.30)	(7.82)	(44.5)%

Historical Consolidated Income Statement

Particulars (INR Mn)	FY24	FY25	FY26	Q1-FY27
Revenue from operations	10,619	11,004	12,759	1,490
Expenses	9,200	9,139	10,487	1,619
Operating EBITDA	1,419	1,865	2,272	(129)
<i>Operating EBITDA Margins (%)</i>	<i>13.36%</i>	<i>16.95%</i>	<i>17.81%</i>	<i>(8.66)%</i>
Other Income	275	352	362	104
Depreciation	512	602	656	169
Finance Cost	375	476	506	123
PBT	807	1,139	1,472	(317)
Tax	208	327	351	(83)
Profit after Tax	599	812	1,121	(234)
<i>PAT Margins (%)</i>	<i>5.64%</i>	<i>7.38%</i>	<i>8.79%</i>	<i>(15.70)%</i>
Other Comprehensive Income	-	(5)	12	-
Total Comprehensive Income	599	807	1,133	(234)
Diluted EPS (INR)	28.91	39.15	54.05	(11.30)

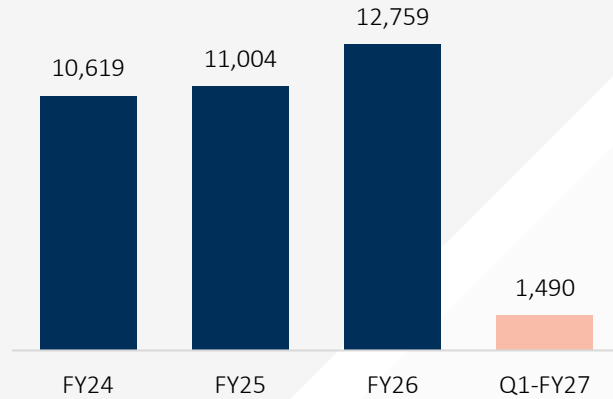
Historical Consolidated Balance Sheet

Particulars (INR Mn)	FY24	FY25	FY26
ASSETS			
Non-Current Assets			
Property, Plant & Equipment	1,786	1,831	1,686
Right – of – use Assets	1,470	2,020	2,177
Capital Work in progress	1	3	236
Intangible Assets	60	45	30
Intangible Assets under Development	-	-	-
Financial Assets			
(i)Investments	1,046	1,078	1,390
(ii)Other Financial assets	407	147	562
Income Tax assets (net)	153	55	39
Deferred tax assets (net)	254	260	352
Other Non- Current Assets	144	86	165
Total Non- Current Assets	5,321	5,525	6,637
Current Assets			
Inventories	4,346	5,032	5,709
Financial Assets			
(i)Investments	1,207	1,379	1,131
(ii)Trade Receivables	3,701	4,162	4,991
(iii)Cash and Cash Equivalents	15	10	16
(iv)Other Bank Balances	67	345	12
(v) Loans	6	5	5
(vi) Other Financial Assets	133	225	180
Other Current Assets	365	472	525
Total Current Assets	9,840	11,630	12,569
TOTAL ASSETS	15,161	17,155	19,205

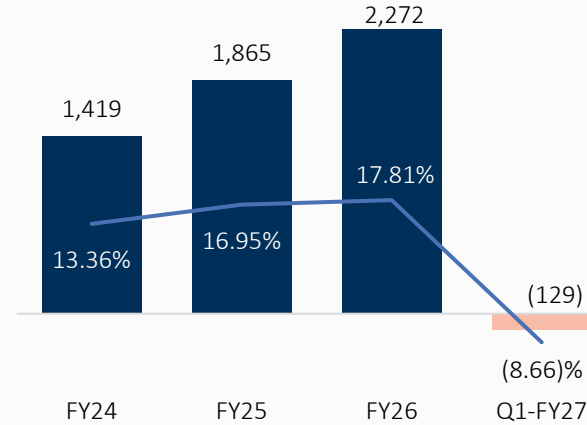
Particulars (INR Mn)	FY24	FY25	FY26
EQUITY AND LIABILITIES			
Equity			
Share Capital	207	207	207
Other Equity	7,741	8,133	8,851
Total Equity	7,948	8,340	9,059
Non-Current Liabilities			
Financial Liabilities			
(i)Borrowings	-	-	-
(ii)Lease Liability	1,285	1,782	1,916
(iii)Other Financial Liabilities	384	436	480
Other Non-Current Liabilities	289	251	254
Provisions	12	14	15
Total Non-Current Liabilities	1,970	2,483	2,665
Current Liabilities			
Financial Liabilities			
(i)Borrowings	2,170	2,869	3,291
(ii) Lease Liabilities	365	493	590
(iii)Trade Payables			
(a) MSME	343	346	379
(b) Other than MSME	1,072	872	1,085
(iv) Other Financial Liabilities	149	165	224
Other Current Liabilities	1,048	1,477	1,693
Current Tax Liabilities (Net)	-	1	10
Provisions	96	109	210
Total Current Liabilities	5,243	6,332	7,481
TOTAL EQUITY AND LIABILITIES	15,161	17,155	19,205

Consolidated Financial Performance

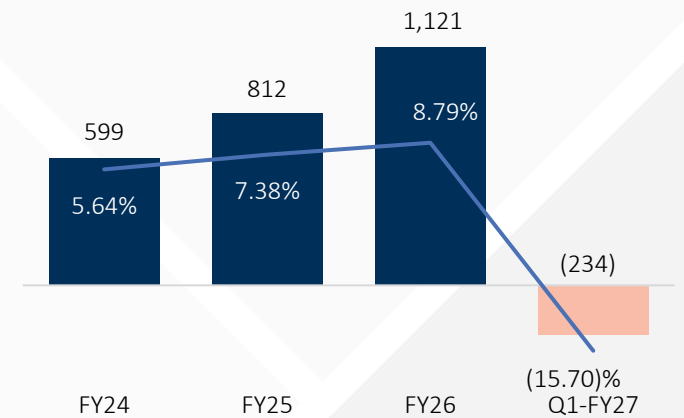
Revenues (INR Mn)



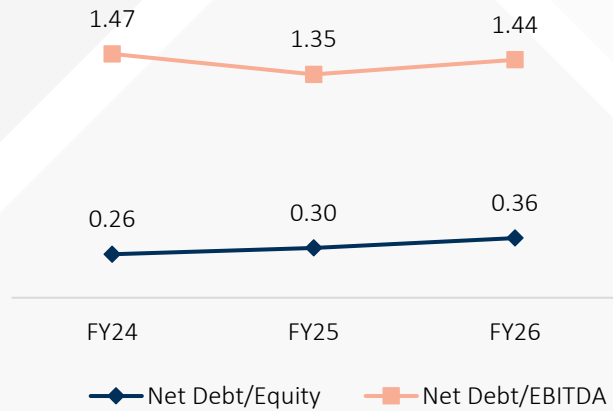
EBITDA (INR Mn) & EBITDA Margin (%)



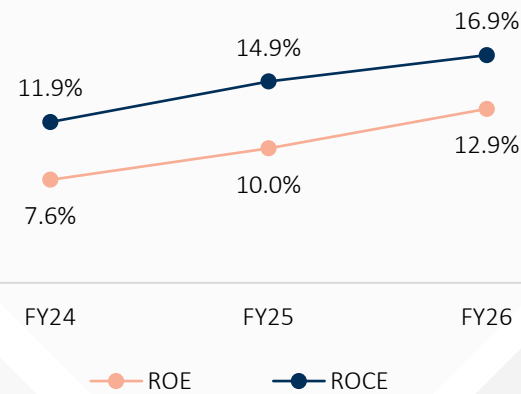
PAT (INR Mn) & PAT Margins (%)



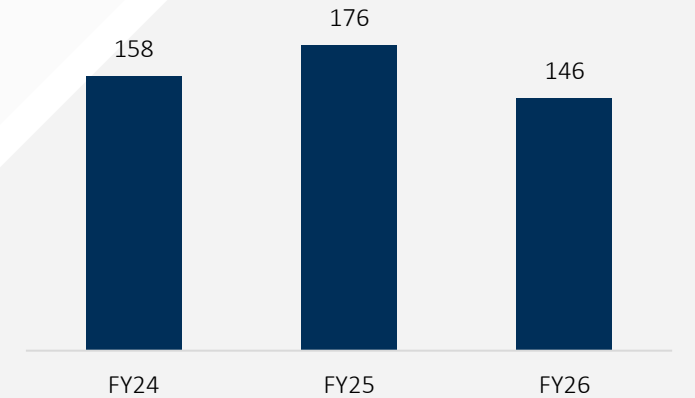
Net Debt/ Equity & Net Debt/ EBITDA (x)



ROE (%) AND ROCE (%)

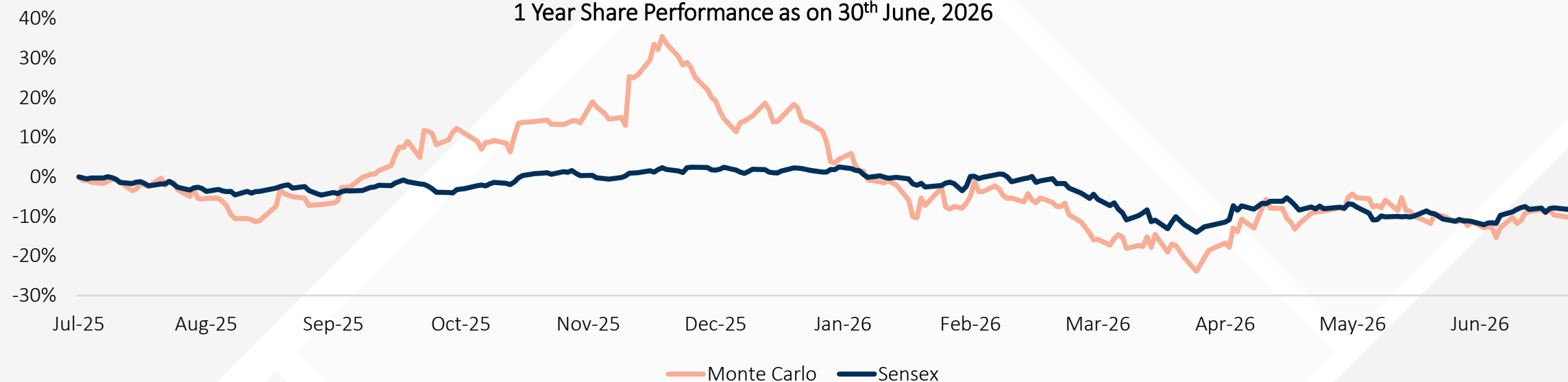


Working Capital Days



Capital Market Information

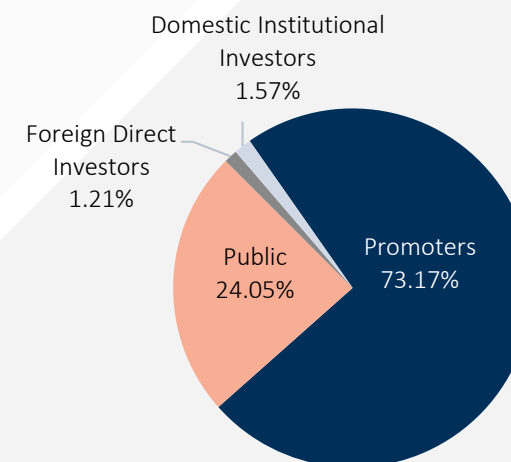
1 Year Share Performance as on 30th June, 2026



Price Data (As on 30th June, 2026)

Face Value	10.00
CMP	554.50
52 Week H/L	865.00/465.00
Market Cap (INR Mn)	11,495.93
No. of Share outstanding (Mn)	20.73
Avg. Trading Volume ('000)	46.34

Shareholding Pattern (30th June, 2026)



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