MONTE CARLO

EARNINGS
Presentation

Q1-FY27

Snapshot

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

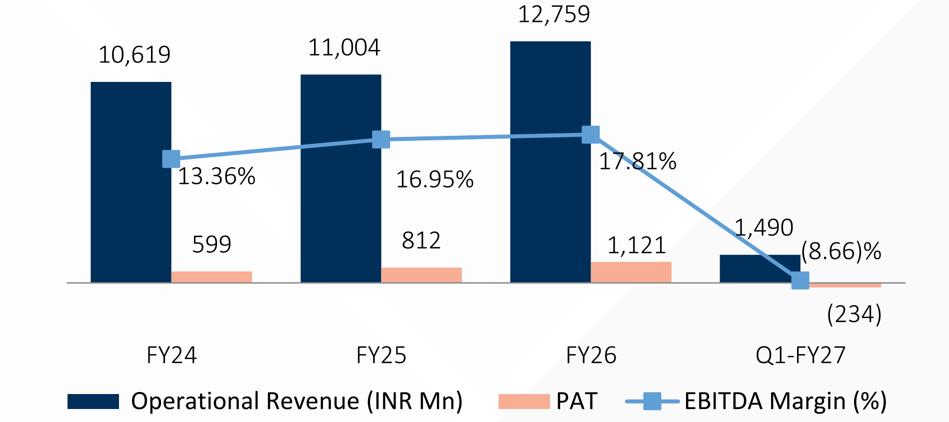
FY26
ROCE 16.9%
ROE 12.9%

Consistent dividend paying track record

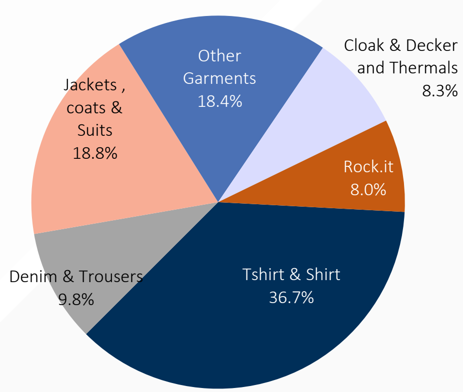
Company Overview

- 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.

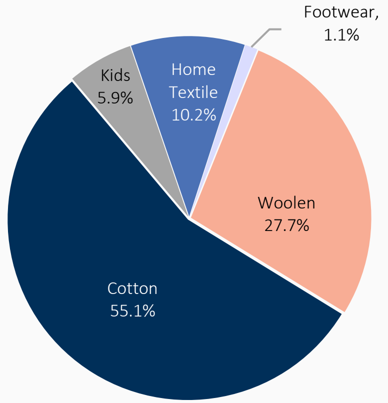
Consolidated Revenue (INR Mn), EBITDA Margin (%) & PAT (INR Mn)



FY26 Cotton Segment Bifurcation



FY26 Product Segment Mix*



* Footwear sales amounted to INR 196 Mn in FY26

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

* Segmental Sales Percentage breakup is as on FY26
Footwear sales amounted to INR 196 Mn in FY26

Strong Distribution Network

EBO (496)
- FOFO (333)
- COCO (163)

MBO (1,268)

NCS (659)

SIS (593)

E-commerce

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, TATA CLiQ, NYKAA FASHION, AJIO, snapdeal

Company's own Online Platforms

MONTE CARLO – It's the way you make me feel

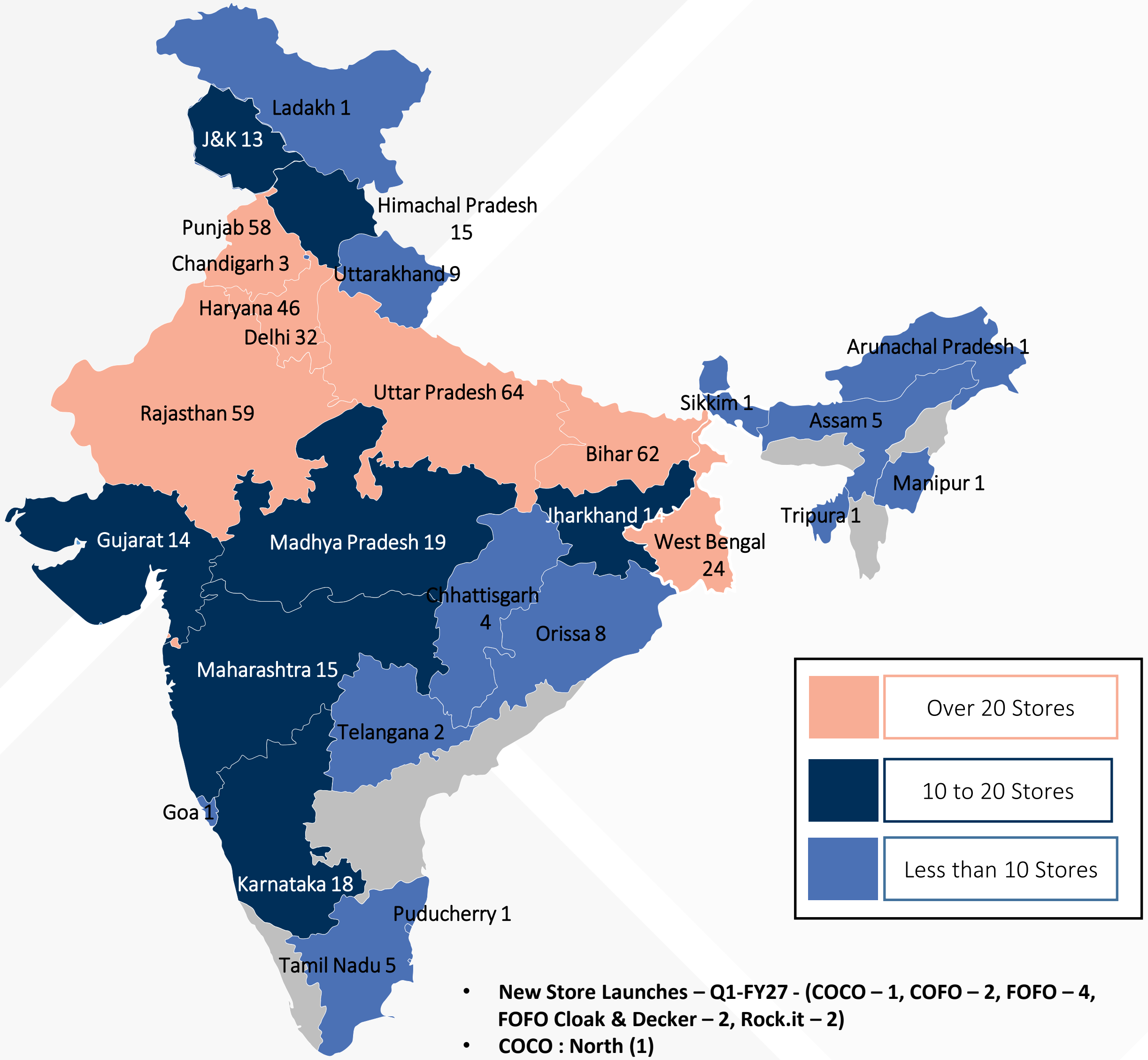
rock.it

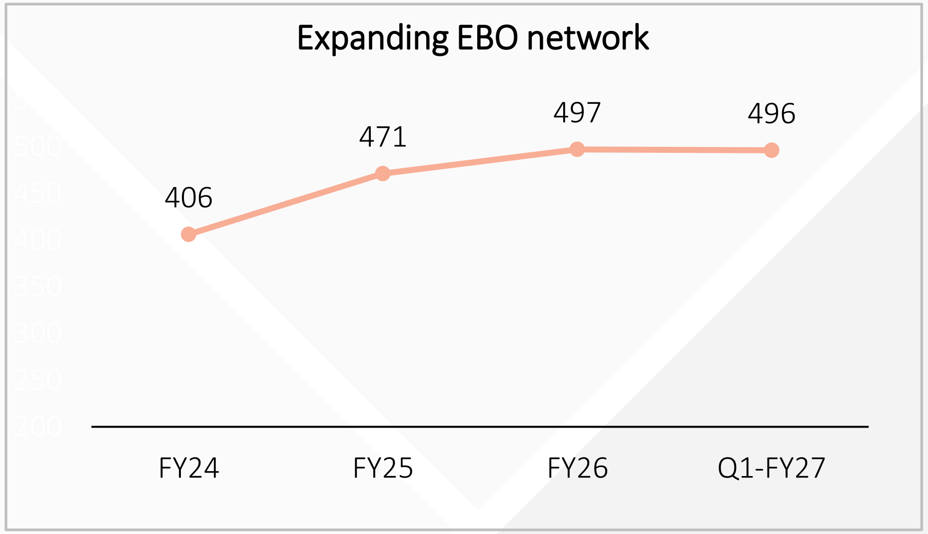
Total sales through own website in Q1-FY27: INR 53 Mn

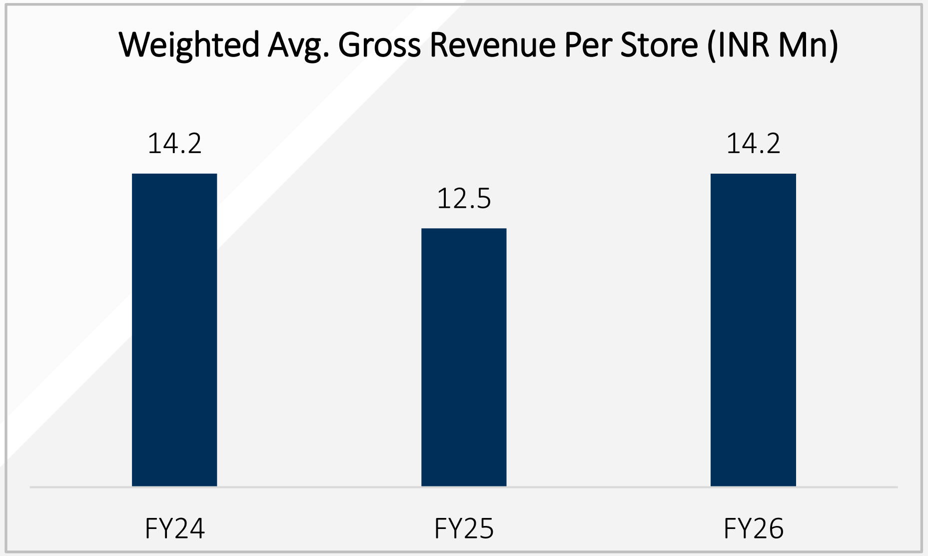
National Chain Stores

Shoppers Stop, pantaloons, LuLu, Reliance Retail, 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

MONTE CARLO

360 MEDIA Electronic Media	TV ADVERTISEMENT	PRINT 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

Brand Visibility

MONTE CARLO

OOH & OUTDOOR MEDIA

Airport: Amritsar Airport
Location : Arrival Exit Pickup Point
Size: 19x9 (1)

Airport: Amritsar Airport
Location : Domestic Arrival Conveyor Belts
Size: 75"(6)

Property: Srinagar Railway Station
Location : Arrival
Size: 20x10 (1)

Airport: Jammu Airport
Location : Arrival Conveyor Belts
Size: 12.5x5(4)

DIGITAL MEDIA

CINEMA ADS

INOX
A PVR INOX EXPERIENCE

Cinépolis

CARNIVAL CINEMAS

PVR CINEMAS

Future Growth Strategies

MONTE CARLO

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

Modernize Manufacturing Facilities

Overhaul manufacturing facilities, warehouses and streamline business processes

Future Strategies

Expanding networks

Increasing presence in LFS's and EBO's and E-Commerce Platforms

MONTE CARLO

Q1-FY27

OPERATIONAL

Highlights

Financial Highlights

Q1-FY27 Consolidated Financial Highlights

Revenue	EBITDA*	EBITDA Margin
INR 1,490 Mn	INR (129) Mn	(8.66)%
PAT	**PAT Margin**	**Diluted EPS**
INR (234) Mn	(15.70)%	INR (11.30)

Q1-FY27 Standalone Financial Highlights

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

* Excluding Other Income

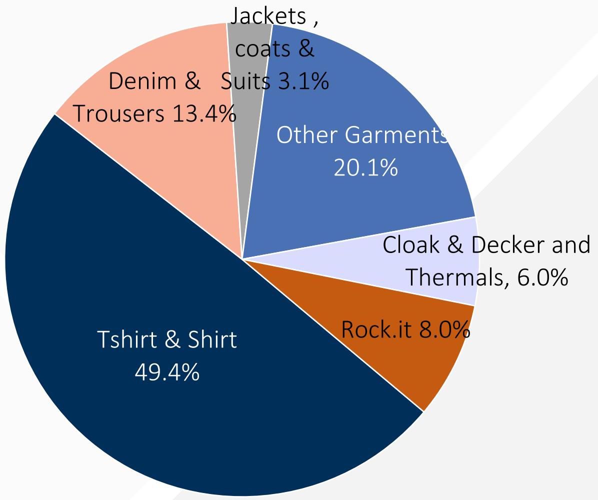
Q1-FY27 Operational Highlights

MONTE CARLO

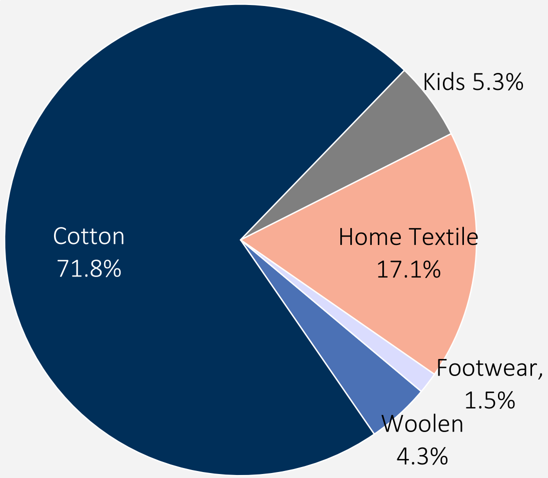
- Sales volumes witnessed broad-based growth across key categories, with Cotton volumes increasing 23% YoY, Home Textiles 42% YoY, and Kids wear 5% YoY, highlighting strong product acceptance.
- The Company remains strongly focused on expanding its retail footprint and is aggressively working towards 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

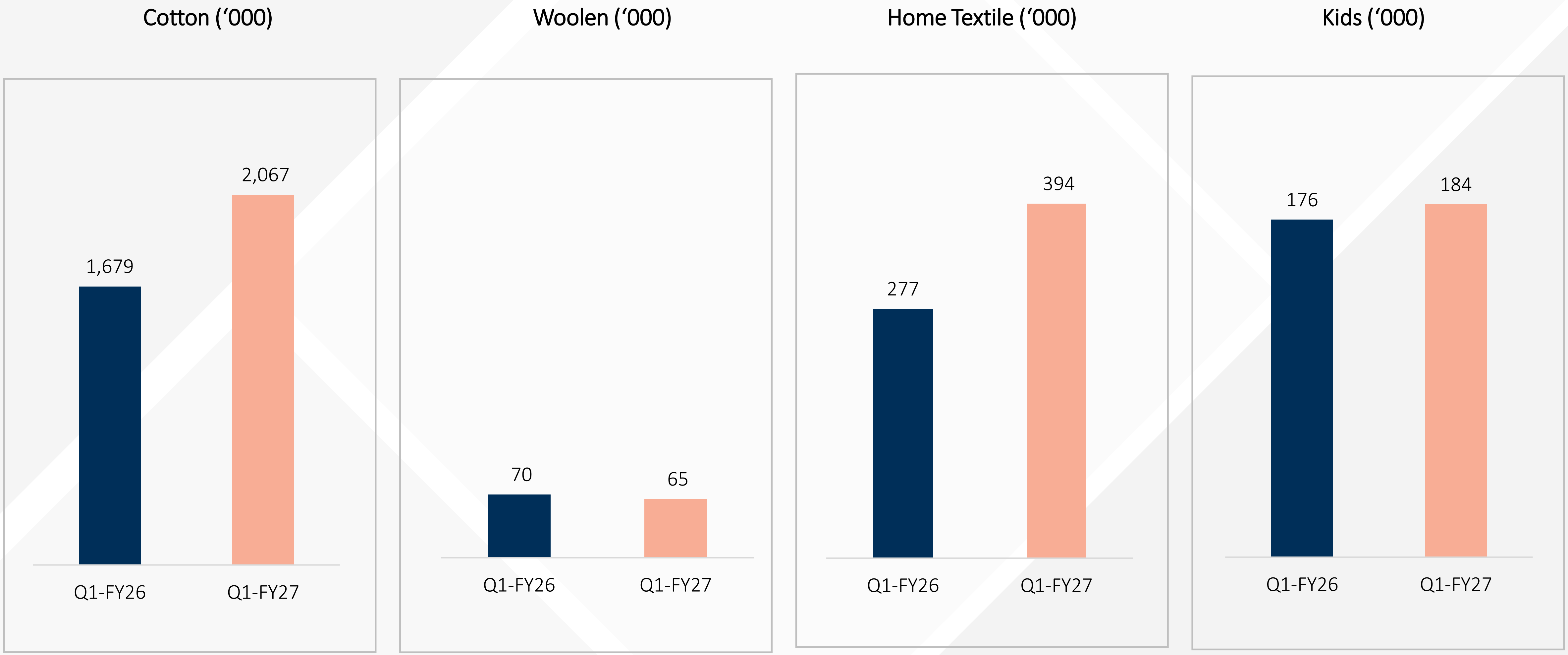


Q1-FY27 Segmental Sales



Segmental Volumes

QUARTERLY

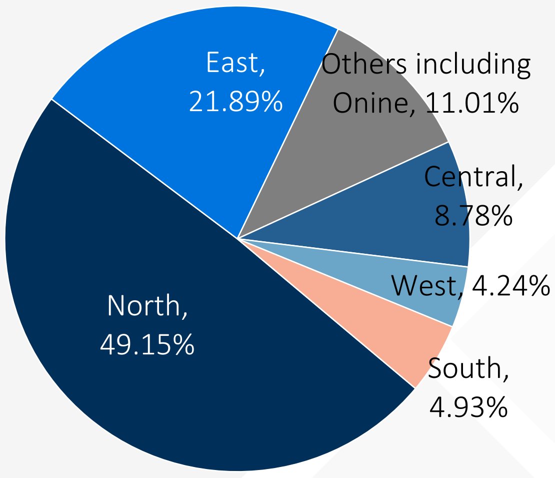


* Q1-FY27 Footwear sales volume is 14,647 Pcs

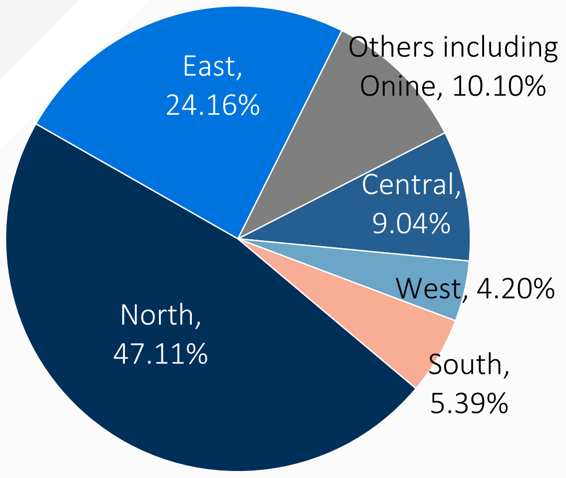
Quarterly and Annual Revenue Breakup

Revenue by Region

Q1-FY26 – INR 1,961 Mn

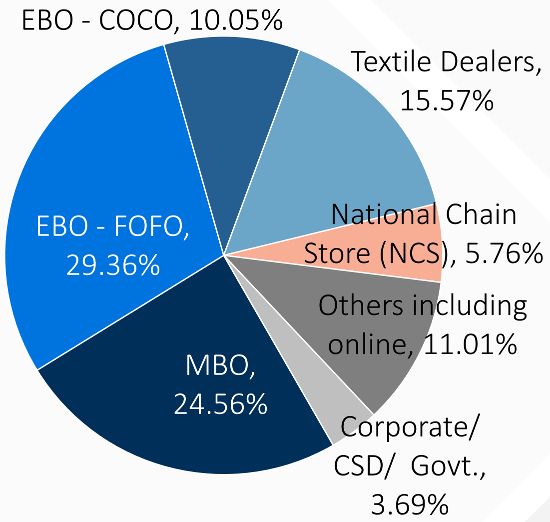


Q1-FY27 – INR 2,450 Mn

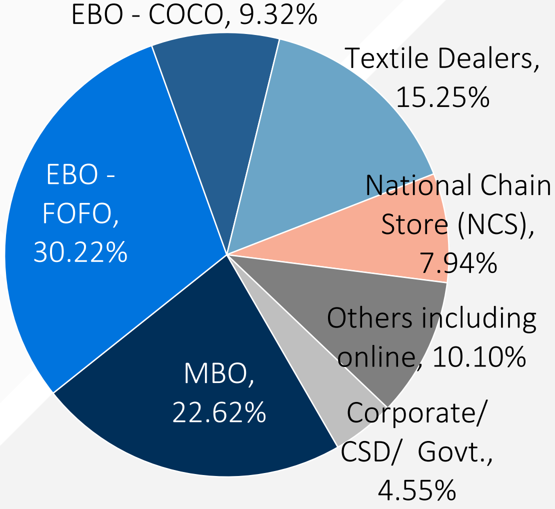


Revenue by Channel

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

MONTE CARLO

Q1-FY27 New Store Launches




MONTE CARLO

Overview FINANCIAL

MONTE CARLO | MONTE CARLO | MONTE CARLO |

Quarterly Consolidated Financial Performance

MONTE CARLO

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**
Operating EBITDA Margins (%)	***(8.66)%***	***(4.26)%***	***(440) Bps***
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)%**
PAT Margin (%)	***(15.70)%***	***(11.70)%***	***(400) Bps***
Other Comprehensive Income	-	-	NA
Total Comprehensive Income	**(234)**	**(162)**	**(44.4)%**
Diluted EPS (INR)	(11.30)	(7.82)	(44.5)%

Historical Consolidated Income Statement

MONTE CARLO

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)**
Operating EBITDA Margins (%)	***13.36%***	***16.95%***	***17.81%***	***(8.66)%***
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)**
PAT Margins (%)	***5.64%***	***7.38%***	***8.79%***	***(15.70)%***
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

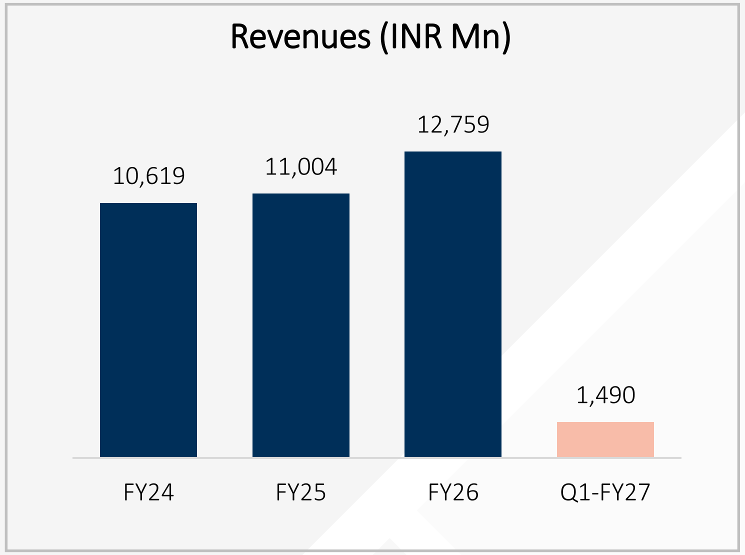
MONTE CARLO

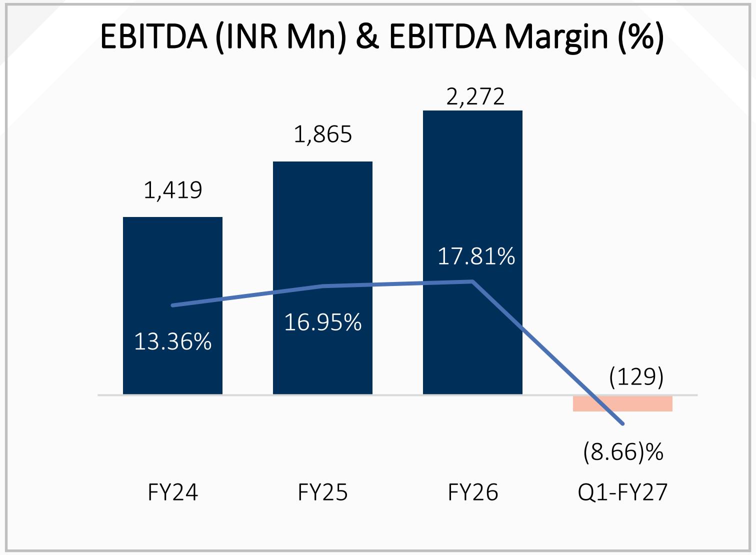
Particulars (INR Mn)	FY24	FY25	FY26
ASSETS			
Non-Current Assets			
Property, Plant & Equipment	1,786	1,831	1,686
Right – of – use Assets	1,470	2,020	2,177
Capital Work in progress	1	3	236
Intangible Assets	60	45	30
Intangible Assets under Development	-	-	-
Financial Assets			
(i)Investments	1,046	1,078	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**

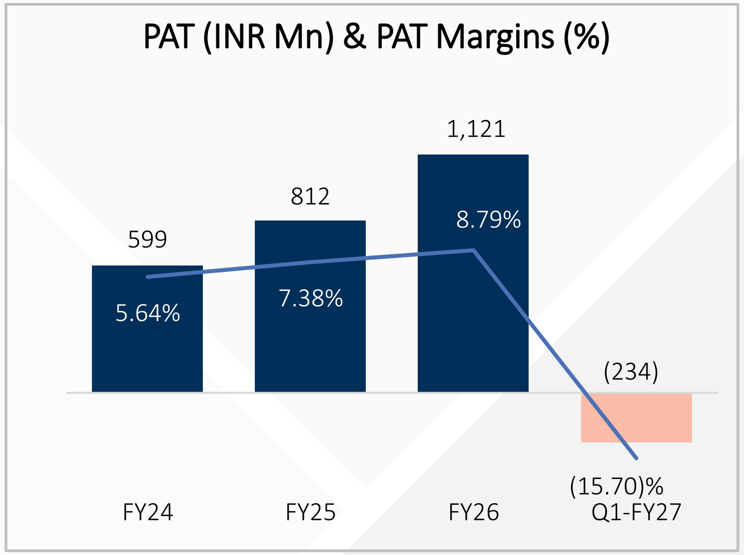
Particulars (INR Mn)	FY24	FY25	FY26
EQUITY AND LIABILITIES			
Equity			
Share Capital	207	207	207
Other Equity	7,741	8,133	8,851
Total Equity	**7,948**	**8,340**	**9,059**
Non-Current Liabilities			
Financial Liabilities			
(i)Borrowings	-	-	-
(ii)Lease Liability	1,285	1,782	1,916
(iii)Other Financial 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**

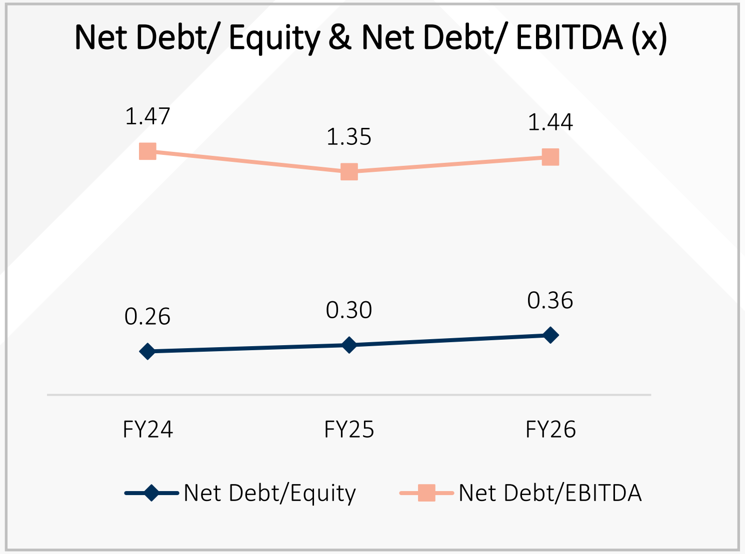
Consolidated Financial Performance

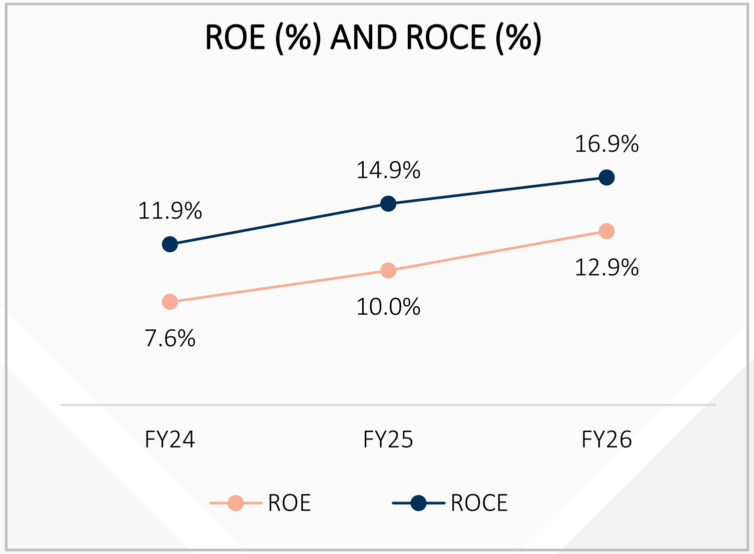
MONTE CARLO

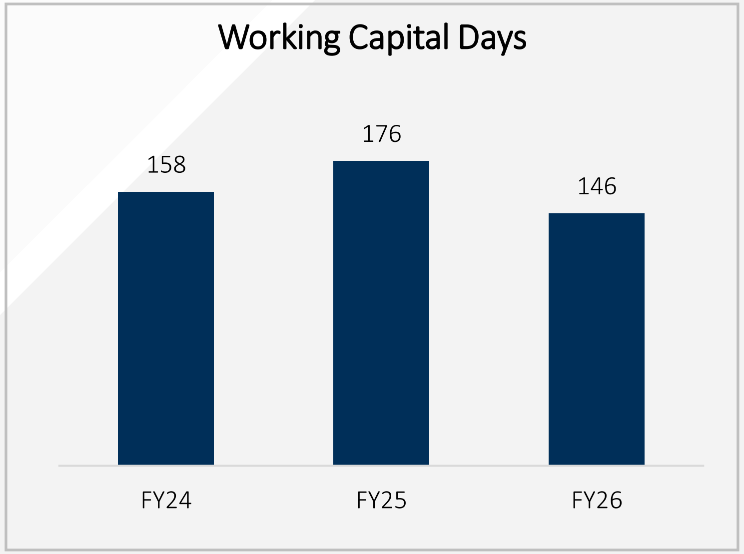




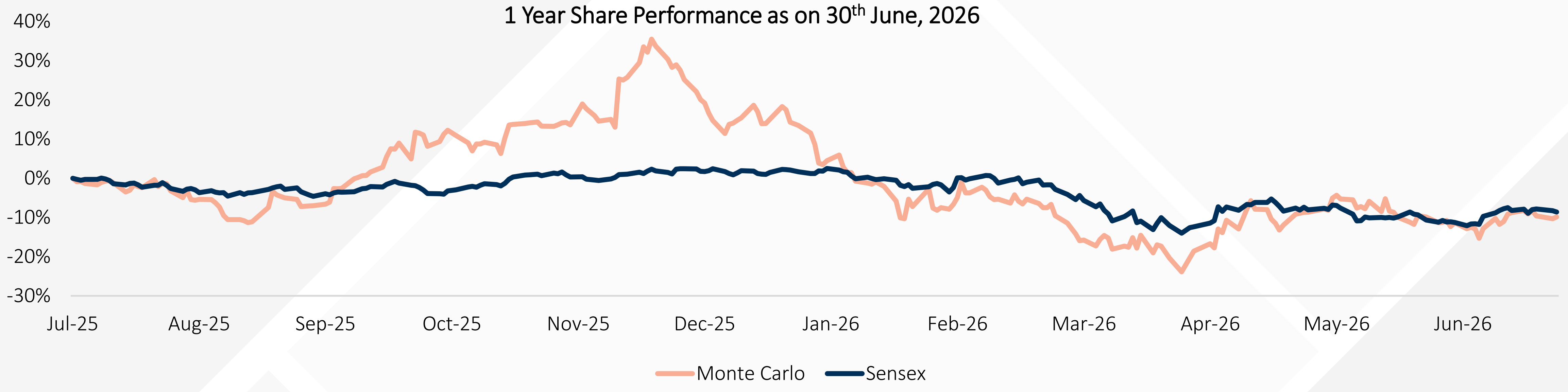






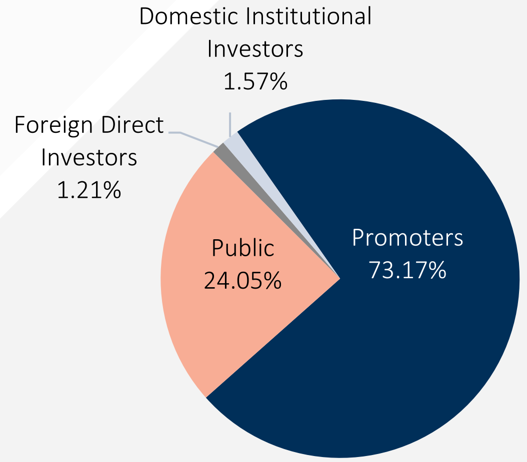


Capital Market Information



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)



Disclaimer

MONTE CARLO

Monte Carlo Disclaimer:

No representation or warranty, express or implied, is made as to, and no reliance should be placed on, the fairness, accuracy, completeness or correctness of the information or opinions contained in this presentation. Such information and opinions are in all events not current after the date of this presentation. Certain statements made in this presentation may not be based on historical information or facts and may be "forward looking statements" based on the currently held beliefs and assumptions of the management Monte Carlo Fashions Limited (“Company”), which are expressed in good faith and in their opinion reasonable, including those relating to the Company’s general business plans and strategy, its future financial condition and growth prospects and future developments in its industry and its competitive and regulatory environment.

Forward-looking statements involve known and unknown risks, uncertainties and other factors, which may cause the actual results, financial condition, performance or achievements of the Company or industry results to differ materially from the results, financial condition, performance or achievements expressed or implied by such forward-looking statements, including future changes or developments in the Company’s business, its competitive environment and political, economic, legal and social conditions. Further, past performance is not necessarily indicative of future results. Given these risks, uncertainties and other factors, viewers of this presentation are cautioned not to place undue reliance on these forward-looking statements. The Company disclaims any obligation to update these forward-looking statements to reflect future events or developments.

This presentation is for general information purposes only, without regard to any specific objectives, financial situations or informational needs of any particular person. This presentation does not constitute an offer or invitation to purchase or subscribe for any securities in any jurisdiction, including the United States. No part of it should form the basis of or be relied upon in connection with any investment decision or any contract or commitment to purchase or subscribe for any securities. None of our securities may be offered or sold in the United States, without registration under the U.S. Securities Act of 1933, as amended, or pursuant to an exemption from registration there from.

This presentation is confidential and may not be copied or disseminated, in whole or in part, and in any manner.

Valorem Advisors Disclaimer:

Valorem Advisors is an Independent Investor Relations Management Service company. This Presentation has been prepared by Valorem Advisors based on information and data which the Company considers reliable, but Valorem Advisors and the Company makes no representation or warranty, express or implied, whatsoever, and no reliance shall be placed on, the truth, accuracy, completeness, fairness and reasonableness of the contents of this Presentation. This Presentation may not be all inclusive and may not contain all of the information that you may consider material. Any liability in respect of the contents of, or any omission from, this Presentation is expressly excluded. Valorem Advisors also hereby certifies that the directors or employees of Valorem Advisors do not own any stock in personal or company capacity of the Company under review.

VALOREM ADVISORS

For further details, please feel free to contact our Investor Relations Representatives:

Mr. Anuj Sonpal
Valorem Advisors
Tel: +91-22-35075100
Email: montecarlo@valoremadvisors.com
Investor Kit Link: https://www.valoremadvisors.com/montecarlo