



March 05, 2026

To,
Listing Department
BSE Limited
Phiroze Jeejeebhoy Towers, Dalal Street,
Mumbai – 400 001

Scrip Code: 508954

To,
The Manager – Compliance Department
National Stock Exchange of India Limited
'Exchange Plaza' Bandra Kurla Complex,
Bandra (East) Mumbai 400051

NSE Symbol:
Equity: FINKURVE

Subject: Submission of Press Release under Regulation 30 of SEBI (LODR) Regulations, 2015

Dear Sir/Madam,

Pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we wish to inform you that the Company has issued a Press Release titled “**Finkurve Financial Services (Arvog) Gone Live with Godrej Finance to offer gold loans under RBI co-lending framework.**”.

Mumbai, March, 05, 2026: Finkurve Financial Services Limited (BSE: 508954), a leading tech-first gold loan NBFC, announced that the Company has gone live with the strategic co-lending partnership with Godrej Finance Limited (GFL), a subsidiary of Godrej Capital, to jointly offer gold loan products under the Reserve Bank of India’s co-lending framework.

Under this arrangement, Godrej Finance Limited will hold an 80% participation, while Finkurve Financial Services (Arvog) will retain a 20% share, with risks and rewards shared in accordance with the agreed framework and the applicable regulatory guidelines issued by the Reserve Bank of India.

We enclose herewith a copy of Press Release being issued by the Company in this regard.

The above document is also being made available on the Company's website at www.arvog.com.

Kindly take this information on record.

Thanking you.

For Finkurve Financial Services Limited

Kajal Parmar
Company Secretary & Compliance Officer
Membership No. A65484

Encl: As above



Finkurve Financial Services Ltd. – Press Release

Finkurve Financial Services Limited (Arvog) gone live with Godrej Finance to offer gold loans under RBI co-lending framework



Mumbai, March 05, 2026: Finkurve Financial services Limited (BSE: 508954 / NSE: FINKURVE), among leading Tech-first Gold Loan NBFC, announced that the Company has gone live with a strategic co lending partnership with **Godrej Finance Limited (GFL), a subsidiary of Godrej Capital** to jointly offer gold loan products under the Reserve Bank of India’s co-lending framework.

Under this arrangement, Godrej Finance Limited will hold an **80% participation**, while Finkurve Financial Services Limited (Arvog) will retain a **20% share**, with risks and rewards shared in line with the agreed framework and applicable regulatory guidelines issued by the Reserve Bank of India.

The partnership enables Arvog to **scale its gold loan portfolio in a capital efficient and risk aligned manner**, supporting calibrated growth without a proportionate increase in balance sheet deployment. By leveraging the co-lending framework, Arvog aims to enhance **capital rotation, liquidity management, and cost-efficient funding to deliver sustainable returns** while maintaining a conservative risk profile.

Arvog will lead **loan sourcing and origination** through its branch-led operating model, including customer acquisition, onboarding, KYC processes, and gold valuation. Credit assessment and sanctioning will be carried out under a mutually agreed credit framework, ensuring disciplined underwriting and aligned risk management.

Disbursements and servicing will be executed through a structured mechanism, with Arvog responsible for collections and ongoing customer engagement. Robust governance, compliance oversight, and joint portfolio monitoring processes have been established to ensure transparency, regulatory compliance, and prudent portfolio management.

*On the partnership, **Pankaj Gupta, MD & CEO, Godrej Finance**, a subsidiary of Godrej Capital said, “This partnership aligns with our strategy to broaden our secured lending portfolio. Gold has long been a trusted financial asset for Indian households, and we see significant opportunity to serve this segment in a more structured and transparent manner. By partnering with Arvog, we are bringing together complementary strengths to build a scalable and high-quality loan portfolio.”*

Commenting on the development, Mr. Naveen Kottala, Chief Executive Officer said:

“For Arvog, this partnership represents a calibrated approach to strengthening and scaling our gold loan franchise. By leveraging the RBI’s co-lending framework, we are able to pursue growth while maintaining capital efficiency, effective cost and disciplined risk management.

We believe this collaboration positions Arvog well to pursue sustainable growth while maintaining high standards of asset quality, liquidity discipline, and regulatory compliance.”

About Finkurve Financial Services Limited (Arvog):

Finkurve Financial Services Limited, also known by its brand name Arvog, is a non-banking financial company (NBFC) registered with the Reserve Bank of India (RBI) as a non-deposit-taking, middle-layer NBFC. Established in 1984 as Sanjay Leasing Ltd., the Company obtained its NBFC license in 1998 and was acquired by the Promoters in the year 2010.

Finkurve focuses primarily on gold loans, which forms the majority of its Assets under Management (AUM), positioning it as a leading gold loan NBFC. The Company also offers personal loans, expanding its financial solutions through partnerships with fintech companies.

Finkurve also has a strategic tie-up with Augmont Goldtech, India's largest fully integrated gold platform, serving as a one-stop destination for all gold-related needs. With a growing presence across India, Finkurve remains committed to providing accessible, technology-driven financial services to a broad customer base.

For more details, please visit, www.arvog.com

For More information please contact:

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