August 13, 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:** FINKURVE

Subject: Press Release on Un-Audited Financial Results for quarter ended June 30, 2026

Dear Sir/Madam,

In continuation of our letter dated August 13, 2026 on Un-Audited Financial Results for the quarter ended June 30, 2026, pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, 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 Kunal Parmar

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Date: 2026.08.13 16:50:07 +05'30'

Kajal Parmar
Company Secretary & Compliance Officer
Membership No: ACS65484

Encl: As above

Finkurve Financial Services Ltd.- Q1 FY27 Results Release

Finkurve delivers strong Q1 FY27 performance;
AUM grows 134.5% YoY to INR 1,270.4 Cr and PAT rises 65.8% YoY

Mumbai, August 13, 2026: Finkurve Financial services Limited (NSE: FINKURVE; BSE: 508954), among leading Tech-first Gold Loan NBFC, announced its financial performance for the quarter ended 30th June 2026.

Business Highlights: Q1 FY27

- Asset under Management (AUM) grew by 134.5% YoY from INR 541.8 Cr to INR 1,270.4 Cr (Including off Book AUM of INR 38 Cr)
- Branch network increased from 83 to 118 branches YoY
- Number of active customers (GL), as on 30th June 2026 stood at 31,522

Financial Highlights: Q1 FY27

- Total income grew 89.37% YoY from INR 40.04 Cr in Q1 FY26 to INR 75.82 Cr in Q1 FY27
- Gross NPA reported at 0.54% and Net NPA is reported at 0.48%
- Capital adequacy ratio remained healthy at 26.6%

Key Highlights Till date:

- Successfully onboarded Franklin Templeton as the Company's first AIF investor through issuance of INR 50 crore NCD.
- During the quarter, the Company further strengthened its Board with the appointment of Mr. Rajendran Chinna Veerappan as an Additional Director (Non-Executive, Non-Independent)
- Reinforcing its commitment to strengthen governance and disciplined growth, the Company has expanded its leadership architecture with the appointment of Mr. Raju Shah as Chief Risk Officer and Mr. Husain Pittalwala as Head of Compliance.

Financial Snapshot: Q1 FY27

(INR.Cr)

Particulars	Q1 FY27	Q1 FY26	Y-o-Y	Q4 FY26	Q-o-Q
Total Income	75.82	40.04	89.37%	69.21	9.55%
PBT	11.21	6.83	64.06%	10.42	7.54%
PAT	8.44	5.09	65.78%	8.04	4.95%
Basic EPS (INR)	0.60	0.38	57.89%	0.58	3.45%

Key Metrics: Q1 FY27

Particulars	Q1 FY27	Q1 FY26	Y-o-Y	Q4 FY26	Q-o-Q
AUM (INR. cr)*	1,270.4	541.8	134.5%	1,096.1	15.9%
Branch Network	118	83	42.2%	105	12.4%
Avg. Gold Loan per Branch (INR. cr)	10.3	5.8	77.6%	9.9	4.0%

** Includes Off Book AUM*

Particulars	Q1 FY27	Q1 FY26
Return on Average Loan assets	2.9%	4.2%
Return on Average Equity	9.7%	8.1%
Capital Adequacy Ratio	26.6%	57.3%
Debt to Equity Ratio	2.9x	0.7x

Commenting on the performance, Mr. Priyank Kothari, Executive Director said:

"Q1 FY27 reflects continued momentum in our growth journey, with Assets under Management reaching INR 1,270.4 Cr, registering a strong 134.5% YoY growth. The expansion in our gold loan franchise has been supported by the scaling up of our technology-enabled branch network, which increased to 118 branches from 83 branches a year ago.

We have continued to focus on building scale while maintaining a disciplined approach to asset quality and capital management. Profit After Tax grew 65.8% YoY to INR 8.4 Cr. Asset quality remained stable, with Gross NPA and Net NPA at 0.54% and 0.48% respectively, while the Capital Adequacy Ratio stood at a healthy 26.6%.

As we progress through FY27, our focus remains on expanding our presence in the gold loan market, strengthening our technology-led operating model and improving branch productivity. We will continue to pursue growth while maintaining prudent risk management, operational discipline and a strong focus on customer experience. Our objective is to build a scalable and sustainable franchise supported by a diversified funding base and robust governance."

About Finkurve Financial Services Limited (Arvog):

Finkurve Financial Services Limited (NSE: FINKURVE; BSE: 508954), 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 and SME 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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