



January 29, 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: Press Release on commencement of 100th Tech-Enabled Gold Loan Branch, Marking a Key Milestone in Its Growth Journey

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 announcing the commencement of its **100th Tech-Enabled Gold Loan Branch**, marking a significant milestone in the Company's growth journey.

The opening of the 100th branch underscores the Company's continued focus on expanding its physical presence supported by technology-driven processes, enhancing customer accessibility, and strengthening its position in the gold loan segment. This milestone reflects the Company's strategic growth initiatives and commitment to delivering efficient and secure financial solutions.

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 Limited. Commences Its 100th Tech-Enabled Gold Loan Branch, Marking a Key Milestone in Its Growth Journey

Mumbai, January 29, 2026: Finkurve Financial services Limited (BSE: 508954, NSE: FINKURVE), among leading tech-first gold Loan NBFC, is pleased to announce the commencement of its 100th Gold Loan branch, marking a significant milestone in Arvog's expansion in the retail secured lending space.

In just five years, Arvog has transformed its gold loan business from ~4 branches in 2021 to a robust network of 100 branches today. This rapid scaling is the result of a deliberate "phygital" strategy combining aggressive on-ground expansion with a sophisticated, technology-first backbone.

The Company has scaled its Gold Loan operations by leveraging technology-driven processes, digital underwriting, and centralized risk management frameworks, enabling faster turnaround times, enhanced customer experience, and improved operational efficiency.

The rapid scale-up of the Gold Loan vertical underscores Arvog's ability to identify high-growth opportunities, build efficient operating capabilities, and execute branch-led expansion in a prudent and sustainable manner.

This milestone reflects Arvog's commitment to building a scalable retail secured lending platform while maintaining robust risk management and governance standards. The development is aligned with the Company's long-term objective of creating sustainable value for its stakeholders, including investors, customers, and employees.

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

"The commencement of our 100th Gold Loan branch is a proud moment for the entire Arvog team. From just 4 gold Loan branches in 2021 to 100 today, this journey reflects the strength of our business model and disciplined execution.

We are grateful to our customers for their continued trust, to our partners and lenders for their support, and to our investors whose belief and capital have enabled us to scale responsibly. This achievement belongs foremost to our employees, whose dedication, ownership mindset, and consistent efforts have been instrumental in shaping Arvog's growth.

We believe the gold loan business has a significant potential, leveraging favorable industry dynamics with our focus on growing on-ground presence to create sustainable value for all stakeholders. As we continue to scale, we remain firmly committed to disciplined execution, institutional resilience, and creating sustainable value for all stakeholders."

About Finkurve Financial Services Limited (Arvog):

Finkurve Financial Services Limited (BSE: 508954, NSE: FINKURVE), 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, base-layer NBFC. Established in 1984 as Sanjay Leasing Limited., 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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