



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

Dear Sir/Madam,

Sub: Presentation for Schedule of Analyst/Institutional Investor Meet

In continuation of our Intimation Letter dated August 10, 2026, and pursuant Regulation 30 read with Para A of Part A of Schedule III of the Securities Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 we, enclose herewith a copy of presentation for Analyst/Institutional Investor Meet to be held on August 13, 2026.

This information is also available on the Company's website at www.arvog.com.

Thanking you,

Yours truly,

For **Finkurve Financial Services Limited**

Kajal Parmar
Company Secretary & Compliance Officer
Membership No. A65484

Encl: a/a

Arvog

Finkurve Financial Services Limited
CIN: L65990MH1984PLC032403

Registered Office: Unit No. 1, Trade Garden, 1st Floor, Building No. A, Kamala Mills Compound, Lower Parel, Delisle Road, Mumbai – 400013, Maharashtra, India
Tel: +91 224 2441200 | Email: mail@arvog.com / finkurvefinancial@gmail.com | Web: www.arvog.com



Investor Deck –June'26 (Q1 FY27)

Augmont Group: Leading Pioneers Of Gold In India



Scale Of Operations: Among The Largest

4 Cr+
Customers

210+
Partners

118
Gold For All Centers

900+
People Employed

5,000+
Jewelers &
Agents

20+
SPOT Delivery
Centers



One Of India's Largest Gold & Silver SPOT Platform
Traded: ~53 Tonnes Of Gold & 1,049 Tonnes Of Silver In FY26



Among India's Leading Gold Refinery
Capacity: 280+ Tonnes

Accreditations & Accomplishments



ISO



BIS



NABL



INDIA GOOD
DELIVERY

- The Responsible Minerals Initiative Compliance Assures Responsible Sourcing Of Gold
- Ranked Amongst The Top 150 Unlisted Companies In India By Dun & Bradstreet, 2021
- Authorized Economic Operator (AEO) T-2 Entity By Directorate Of International Customs
- Capable Of Distributing Bullion From 0.1 Grams Coins To 1 Kg Bars Across India
- Leading Creator And Redeemer Of Gold Exchange Traded Fund (ETF) Units In India On All Gold ETF Schemes

Augmont's Journey So Far



UNLISTED

Unlisted - AUGMONT ENTERPRISES LTD

Gold Refinery & Digital Platform For Gold Products

Turnover (FY26): INR 94,186 Cr



Listed - FINKURVE FINANCIAL SERVICES LTD

Tech Enabled NBFC

AUM (Q1 FY27): INR 1,271 Cr

2002

Paper Gold (Gold ETF Concept)

Conceptualized paper gold and filed one of the earliest gold ETF proposals with SEBI.

2003

Gold Futures Introduced

Introduced gold futures, advised commodity exchanges

2008

SPOT Infrastructure

built real-time spot trading capabilities

2012

EMI Jewellery

Launched EMI-based jewellery financing

2013

Digi Gold

Augmont pioneered online digital gold buying and selling.

2019

Gold For All Platform

Established a unified platform to democratize gold access across consumer segments.

2020

Gold Loans

Introduced gold loans to unlock liquidity against gold assets.

2021

India's Top 150 Unlisted Companies

Ranked among India's Top 150 Unlisted Companies by Dun & Bradstreet.

2023

Gold Lease

Launched gold leasing solutions for businesses and institutions.

2024

LGD Platform

Launched a Lab-Grown Diamond platform to address evolving market demand.

2025

DRHP Filing

filed its DRHP with SEBI, a key milestone in its journey toward becoming a publicly listed entity.

2026

Approval for DRHP

Received approval for DRHP, Signed MOU with NSE for Electronic Gold Receipts (EGRs)

With A Debt-free Status [Excluding NBFC], Augmont Group Stands As A Beacon Of Trust And Excellence In The Precious Metals Industry

Vision & Mission



VISION

Becoming India's Most Trusted Technology-led Gold Lending Institution.

To redefine secured retail lending by combining technology, deep gold expertise and responsible lending practices, making formal credit accessible to every household while creating long-term value for customers, partners and shareholders



Trusted

Building unshakeable trust with every promise we keep.



Technology Driven

Leveraging technology and intelligence to lead the future.



Financial Inclusion

Enabling access to formal credit for every household.



MISSION

Delivering Fast, Secure & Responsible Credit Solutions

Committed to creating a seamless lending experience that is customer-centric, technology-enabled and future-ready.



Strong Risk Management

Robust frameworks to protect customers and strengthen trust.



Seamless Digital Experience

Simple, fast and intuitive journeys powered by technology.



Responsible Lending

Ethical lending practices for sustainable and inclusive growth.

PHASES OF LIFE

Our 'Gold for All' vision ensures accessible and reliable solutions for every stage of life.
We glitter lives through the power of Gold!



We Brings The Entire Gold Ecosystem Under One Roof Making Gold Loans A Cornerstone Of Its End-to-end Gold Offering.

Performance Highlights



In Rs. crore

	Metric	Q1FY27	Q1FY26	YoY	Q4FY26	QoQ
	Assets Under Management*	1,270.4	541.8	▲ 134.5%	1,096.1	▲ 15.9%
	Gold Kgs under management	1,167.5	796.2	▲ 46.6%	1,076.2	▲ 8.5%
	Branches	118	83	▲ 42.2%	105	▲ 12.4%
	Active Customers (GL)	31,522	19,516	▲ 61.5%	28,506	▲ 10.6%
	Leverage	2.88	0.73	▲ 295.0%	2.42	▲ 19.2%
	PAT (Rs. Cr)	8.4	5.1	▲ 65.8%	8.0	▲ 4.9%
	Net Worth	354.4	322.3	▲ 10.0%	344.9	▲ 2.7%
	NNPA (%)	0.48%	0.17%	▲ 31 bps	0.09%	▲ 39 bps

*Includes Off book AUM

Strategic Foundation



Technology-Led Operating Platform

- Proprietary Loan Origination & Management System
- Built in RBI compliant controls and audit trails
- API ready architecture for analytics and future integrations



Gold Ecosystem Strength & Promoter Legacy

- 100-year leadership in India's gold industry, including the first Gold ETF filing
- India's leading digital gold ecosystem and largest investible gold jewellery platform globally
- Gold expertise powering fintech-led lending solutions



Promoter & Leadership Strength

- Strong governance first mindset with proven execution credibility
- Long term institution building approach backed by domain depth



Risk Management

- Capital protection embedded across origination and monitoring
- Integrated operational and fraud-risk controls
- Continuous portfolio surveillance with early-warning indicators



What sets Finkurve Apart?



Built on India's Largest Gold Ecosystem

- 100+ years of family legacy in gold
- 25+ years of institutional bullion leadership through Augmont Group
- Presence across the entire gold value chain: Bullion, Refining, Digital Gold & Lending
- Deep relationships across the jewellery ecosystem
- Decades of proprietary gold domain expertise



Purpose-built Gold Intelligence Platform

- Proprietary Loan Origination & Management System
- AI-powered gold appraisal & fraud detection
- Centralized underwriting & risk monitoring
- RBI-compliant digital infrastructure
- Continuous learning from ecosystem-wide data



Scalable Capital & Governance Platform

- Strong governance framework
- Diversified funding relationships
- Co-lending partnerships with leading institutions
- Scalable operating model
- Trusted promoter reputation



Proven Execution



₹1,271 Cr

AUM



118

Branches



31,500+

Customers



0.5%

NNPA



~25 mins

Average Disbursal TAT



Nearly 10x

AUM growth since FY23



Gold Ecosystem

>



Superior Gold Intelligence

>



Better Customer Experience

>



Lower Risk & Fraud

>



Stronger Asset Quality

>



Lower Cost of Capital

>



Faster Growth

>



More Data

>



Even Better Intelligence

Promoter Group Legacy



Over 25+ year of gold industry experience

- Build flagship brand “Augmont” over the past 2 and a half decade
- Filed worlds first Gold ETF with SEBI
- Expanded into India's largest digital gold platform serving 37+ mn customers



India's lending digital gold ecosystem

- Refinery to retail tech driven platform
- Worlds largest investable gold jewellery product
- Extending expertise into gold backed retail lending via “Arvog”



Proven track record & institutional credibility

- Deep domain across gold, finance and risk
- Long term institutional building approach with governance first mindset



Positioned to scale modern fintech lending

- Leveraging unique domain knowledge and fintech innovation
- Executing gold backed lending with discipline

Promoter & Board of Directors



Ketan Kothari
Promoter – Director

- MBA from Nottingham University, UK
- Over 20 years of experience in precious Metals and Finance.
- Serves as Joint National Secretary of the Indian Bullion & Jewelers Association (IBJA).



Priyank Kothari
Director

- Masters in Entrepreneurship, Innovation and Enterprise Development.
- 5+ years as credit and risk underwriter at Arvog.
- Key contributor to Company's product expansion and diversification.



Nishant Ranka

- CA with over 18 years of experience in Accountancy and Finance.
- As Non-Executive Independent Director, he brings a wealth of expertise in financial management and compliance.



Himadri Bhattacharya

- Portfolio and risk management expert with over three decades of experience
- Worked as central banker with the Reserve Bank of India and senior positions in the Tata Group.
- Currently external consultant to IMF and the African Development Bank.



Aastha Solanki

- CS and LLB graduate with around 5 years of experience in secretarial compliance and legal matters.
- Specializes in regulatory frameworks and corporate governance, providing expert support in these areas.



Raghu Cavale

- Technology professional with 40 years of cross sector experience in power, manufacturing, IT and education
- Holds engineering, and management, degree
- Awarded as honorary doctorate



Mr. CV Rajendran

- With an incredible career spanning 44 years in the banking & financial sectors, He brings a wealth of knowledge and invaluable experience.
- Leadership journey includes serving as the CEO of CSB Bank, Chairman & Managing Director of Andhra Bank, & CEO of the (AMFI).



Key Managerial Personnel



**Naveen Kottala,
CEO:**

- 15+ years of experience in gold loan and MSME lending
- Expertise in retail lending, MSME products, analytics and technology-led sourcing
- Formerly held leadership roles at Unimoni and Augmont; also served as Head of Analytics at CARE
- Analytics. MBA, IIM Lucknow; B.Tech, NIT Bhopal



**Aakash Jain,
CFO:**

- 12+ years of experience across finance, investment banking and corporate advisory
- Expertise in corporate finance, valuations, fundraising and governance
- Spent 7 years at PwC, followed by a role at a SEBI-registered merchant bank.
- Chartered Accountant and Company Secretary



**Kajal Parmar,
CS:**

- ~5 years of experience in secretarial and regulatory compliance
- Expertise in corporate secretarial matters and regulatory compliance
- Company Secretary and Compliance Officer of the company
- Qualified Company Secretary from ICSI



**Raju Shah,
CRO:**

- 20+ years of experience in risk management across NBFCs and financial services
- Expertise in credit risk, digital lending, fraud risk and governance
- Former Head of Risk & Policy at Capri Global Capital, with leadership roles across leading NBFCs



**Husain Pittalwala
Head of Compliance**

- 5+ years of experience in secretarial and regulatory compliance.
- Expertise in corporate governance, regulatory reporting and compliance.
- Former senior roles at Hiranandani Financial Services and Svamaan Financial Services.
- Company Secretary, Lawyer & Cost and Management Accountant.

Advisory Board



Dr. Anup Shah

- 19+ years of experience in tax advisory, restructuring and international tax
- Expertise in taxation, business restructuring and corporate finance
- Senior Partner at M/s. Pravin P Shah & Co., Mumbai
- Serves on the boards of Adani Wilmar and JM Financial Services; author of finance and taxation publications

Arvog: Journey So Far

From Legacy Leasing To on NSE-listed Retail Financial Force

1984 - 2010

Company was incorporated in 1984 as Sanjay Leasing Ltd.

And was acquired by Kothari Family in 2010

FY12

Name changed to **Finkurve Financial Services**

FY20

Raised INR 113 cr through preferential issue of equity shares

FY21

Partnered with 'Augmont Gold for All' for retail Gold Loans

FY22

Divested from Arvog Forex to focus on core segments, used the proceeds to expand gold loan services

FY23-24

Shifted focus on retail loan book and disbursed INR 500 cr

Disbursed INR 1,200+ cr

FY25

Partnered with RBL Bank for co-lending of gold loans

Entered debt capital markets with INR 49 cr maiden NCD raise

FY26

INR 111.5 cr raised through preferential issue of equity shares

Listed on NSE

Transition to MLNBFC

Partnership with Godrej for co-lending

Operates within India's Integrated Gold Ecosystem



Augmont's Integrated Gold Ecosystem



Gold
Import



Refining



Bullion
Distribution



Digital
Gold



Gold
ETF



Jewellery
Marketplace



WIDE ECOSYSTEM REACH

Augmont's deep presence across the gold value chain connects with millions of customers and partners at multiple touchpoints



CUSTOMER & GOLD INTELLIGENCE

Insights on gold purity, pricing, customer behaviour, transactions and lifecycle across the ecosystem

Opportunity Pools For Finkurve Financials



Wider Customer Access

Access to a large base of customers across Augmont's ecosystem creates a broad pool of potential borrowers



Lower-friction Sourcing

Leverage existing relationships and distribution channels for scalable, relationship-led customer sourcing



Better Customer Intelligence

Deeper understanding of gold ownership, behaviour and capability strengthens targeting and underwriting



Higher Customer Monetization

Engagement across the gold lifecycle enables multiple lending and cross-sell opportunities beyond a single loan

FINKURVE FINANCIALS



Increased Gold Loan Origination



Stronger Customer Growth



Cross-sell & Long-term Customer Relationships

From Traditional Gold Lender to Integrated Gold Platform



Why Finkurve is Structurally Different from Conventional Gold Loan NBFCs

Traditional Gold Loan NBFC

Finkurve Financial Services



Business Model

Operates primarily as lender

Integrated participant across gold ecosystem



Customer Acquisition

Origination creates the first customer touchpoint

Access to customers through multiple platforms



Ecosystem Connectivity

Limited ecosystem connectivity

Connected with refining, bullion, digital gold, jewellery and lending



Foundation

Focused on lending products

Built on decades of gold domain expertise and infrastructure



Underwriting

Conventional underwriting

Proprietary gold knowledge supported by technology-driven processes



Customer Relationship

Single-product customer relationship

Multiple engagement opportunities across the customer lifecycle

Finkurve combines technology, gold domain expertise and ecosystem integration to build a differentiated lending franchise in one of India's fastest-growing secured lending segments

India's Gold Economy is Creating a Multi-Decade Lending Opportunity



India's Vast Gold Wealth Continues to Unlock a Rapidly Expanding Lending Opportunity

Growth Drivers

Household Gold Wealth

Rs. 394 Lakh Cr

Eligible Gold Collateral

~27,000 tonnes

Current Total Gold Loan Market

~Rs 17 Lakh Cr

Penetration

~4.3%



Massive Headroom Ahead

Penetration Expansion



Only a small portion of household gold is monetized today, leaving significant room for increased adoption.

Opportunity: ~ Rs 40,000 Cr annually

Shift Towards Organized Lending



~60% of the market remains with informal lenders, creating a long runway for organized NBFCs.

Opportunity: ~Rs 10,000+ Cr annually

Fresh Gold Added Every Year



India imports ~600–700 tonnes of gold annually, continually expanding the collateral pool.

Potential lending opportunity:
~Rs 34,000 Cr annually

Gold Price Appreciation



Rising gold prices enhance collateral value, increasing lending capacity without additional customer acquisition.

~Rs 10 lakh Cr Current organized player market share
Rise in price creates additional opportunity



Incremental Annual Lending Opportunity

~Rs. 93,150 Cr Annually

Shifting focus to Retail Gold Loans



A decisive strategic transformation moving away from corporate lending toward a retail-first gold loan model that now dominates the loan book.

Corporate Loans

Legacy focus — high-value, lower-volume institutional lending with concentrated risk exposure.

Strategic Shift

A deliberate pivot toward accessible, asset-backed retail products anchored by gold collateral.

Retail Gold Loans

Now the dominant product, high-volume, low-risk, and deeply embedded in the loan book.



Lower Risk



Faster Capital Rotation



Scalable Retail Growth



39%

Starting Point

Gold loans began at just **39%** of the book, reflecting a predominantly corporate lending posture.



96%

Current Share

Retail Gold Loans now represent **96%** of the total loan book, a near-complete portfolio transformation.

Retail Gold Loans now dominate the loan book, a strategic realignment that has fundamentally reshaped the institution's risk profile, revenue mix, and customer base.

Key Offerings with Retail Focus



A dual-engine lending strategy combining the security of physical collateral with the agility of cash-flow underwriting.

SECURED

Asset-Backed Secured Credit

Gold loans secured against physical gold collateral, with loan amounts determined by asset value and RBI-prescribed LTV norms.

Origination Model

Direct, branch-led operations drive operational control, faster disbursement, and consistent asset quality.

Underwriting Approach

Conservative, collateral-led underwriting with continuous monitoring of asset coverage throughout the loan lifecycle.

Risk Driver

Asset value and collateral coverage

loan exposure is always anchored to the underlying physical gold.



UNSECURED

Cash-Flow Based Credit

Origination Model

Partnership led approach enables capital efficient expansion and diversified retail portfolio

Underwriting Approach

Credit assessment via bureau, bank statements, and affordability checks

Risk Driver

Customer cash flow, credit behavior, and repayment capacity serve as key determinants of loan eligibility and portfolio quality



⚡ High Velocity

Fast disbursement for immediate liquidity

🏠 Collateral Coverage

Physical gold as primary security buffer

📊 RBI-Compliant LTV

Loan sizing governed by regulatory norms

💰 Capital Efficient

Partnership model scales without heavy capex

Gold Loan Strengths



STRONG CENTRALIZED SYSTEM



All branches operate on a centralized platform with real-time tracking of loans, disbursements, and repayments.



Vault access requires dual OTPs from both branch and head office, ensuring central oversight and accountability.



AI driven monitoring and video surveillance reinforce centralized control and operational transparency.



LOWEST FRAUD LEVELS



Continuous video monitoring and in-person verification reduce unauthorized access and operational lapses.



AI tools like face detection, crowd monitoring & object detection minimize internal and external fraud risk.



AI driven image processing screens and assesses gold, enhancing precision and preventing valuation error.



DUAL-CHECKING MECHANISM



Maker checker framework ensures that every transaction and vault access is verified by two independent parties.



Head office approval combined with branch verification strengthens security and compliance.



Supports consistent, safe, and disciplined operations across all branches.

Our Gold Loan Journey – Secure. Simple. Swift.



Customer
Sourcing



KYC
Approvals



Gold
Appraisal

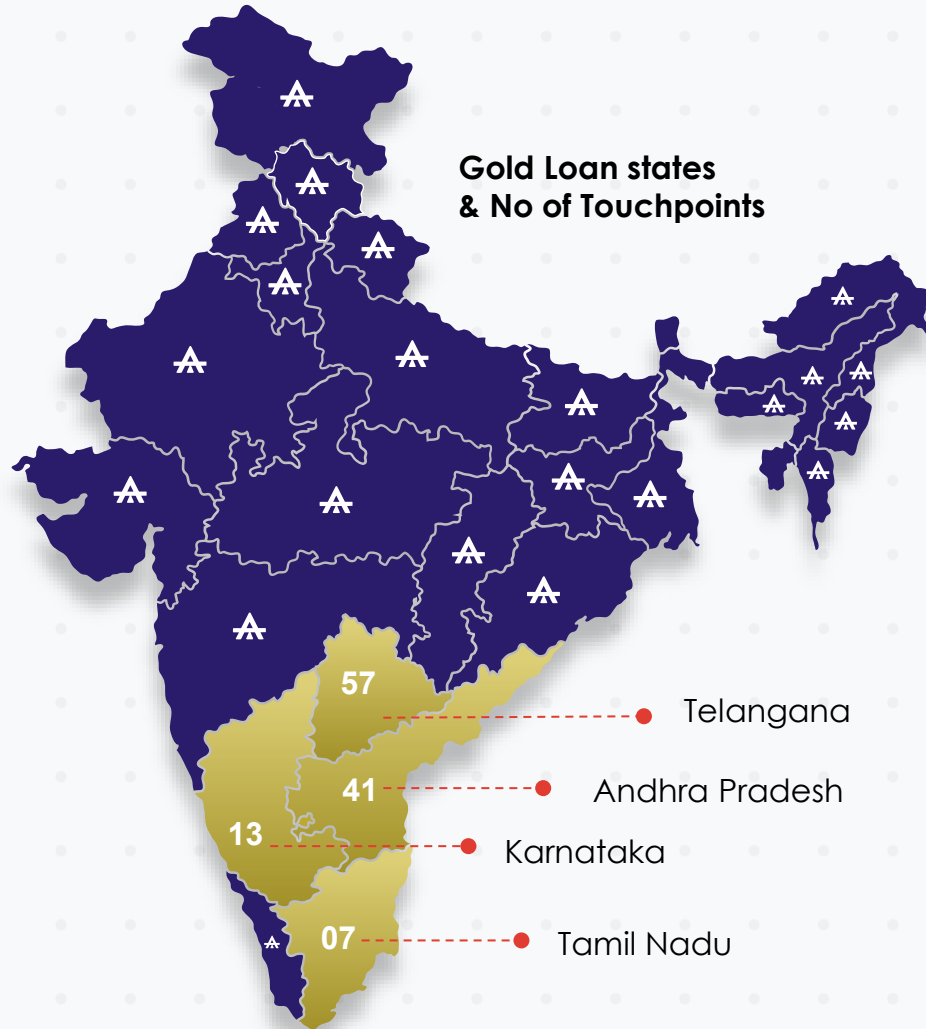


Disbursal

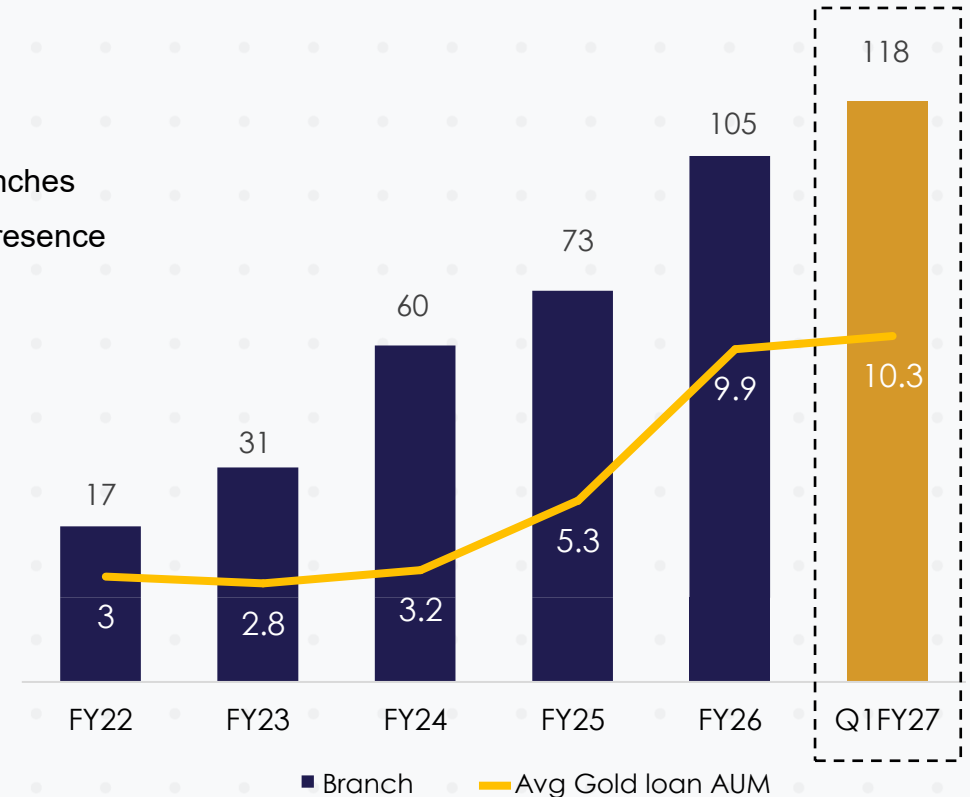


25 min
Avg. TAT

Pan India Presence



Arvog Gold Loan Branches & Avg. GL AUM (Rs. Cr)



Expansion Strategy



Branch Expansion:

- Cluster-led expansion in high gold-ownership Tier-2/3 markets to drive repeat borrowing, operating leverage, and predictable AUM growth.
- Expand branches in regions with high household gold holdings to drive secured credit growth.
- Enter underbanked locations to formalize credit and replace informal lending with organized gold loans.



Technology Enablement:

- End-to-end digitized origination and servicing to drive faster turnaround and higher throughput.
- Data-driven underwriting, pricing, and monitoring to optimize risk-adjusted yields and portfolio quality.
- Centralized risk, compliance, and analytics to enhance governance, branch productivity, repeat rates, and customer lifetime value.



Execution:

- Digitized loan origination and servicing for faster turnaround and higher throughput.
- Data-driven underwriting and pricing to maximize risk-adjusted yields.
- Centralized risk, compliance, and analytics to ensure strong governance, productivity, and repeat business.

IMPACT:

Augmont's standardized, tech-led model enables rapid branch rollout (30–45 days from planning to launch), allowing fast, capital-efficient scaling in Tier-2/3 cities where gold ownership is high and competition remains fragmented.

Augmont Delivers predictable, high-quality AUM growth through faster market entry, repeat borrowing, and disciplined risk governance

Lenders Profile



NBFCs



Banks



Co-lending of Gold Loans



AIF



Co-Lending Partnership With Godrej

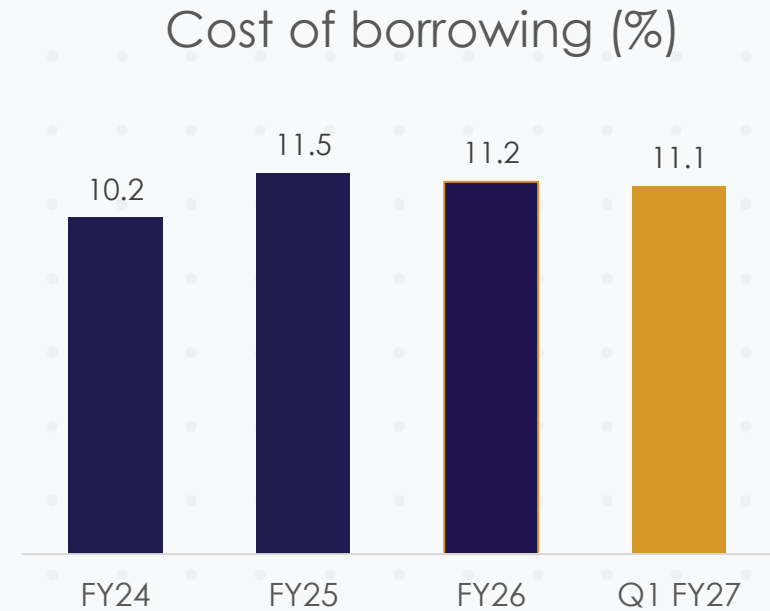
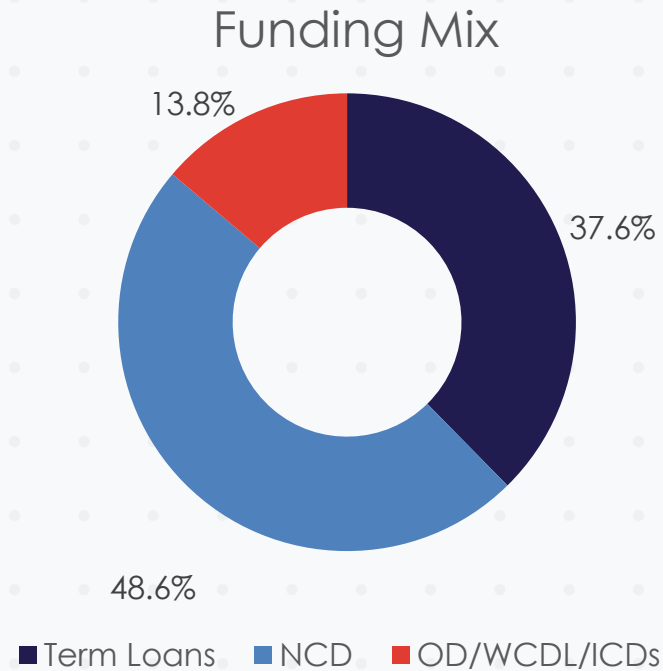


Company has entered a strategic co-lending partnership with Godrej Finance to jointly offer gold loan products under the Reserve Bank of India's co-lending framework.

The co-lending model enables Arvog to scale its gold loan portfolio efficiently, enhancing capital rotation and liquidity management while maintaining disciplined and conservative risk practices.

This milestone marks a major advancement in Arvog's commitment to delivering accessible, technology-driven gold loan solutions while strengthening institutional partnerships.

Funding Mix & Cost of Borrowing

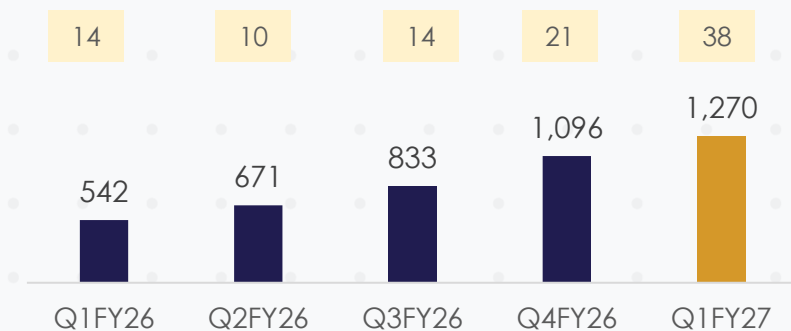


Diversified borrowing mix driving reduction in average cost of funds, ensuring a stable, quality funding base

Overall Portfolio Analysis - Quarterly

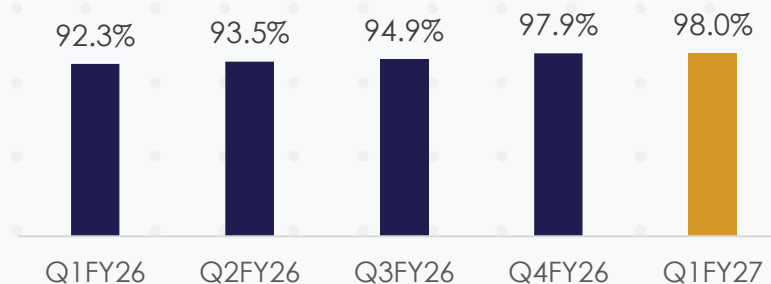


Total AUM (INR cr)

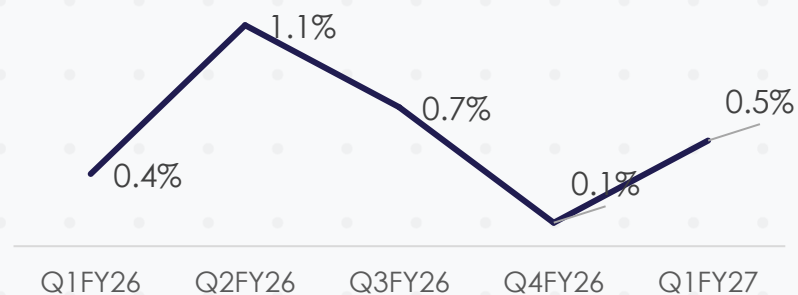


Off book AUM included in the over all AUM

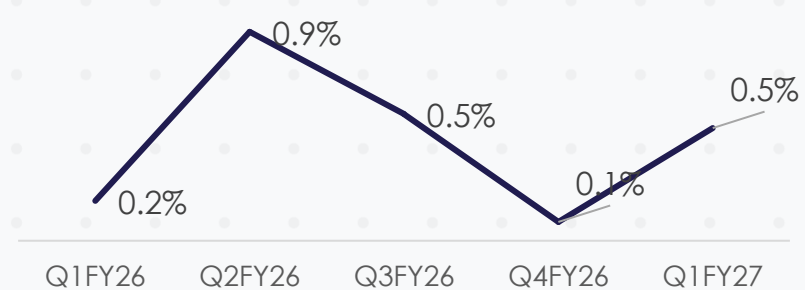
Collection Efficiency



GNPA (%)



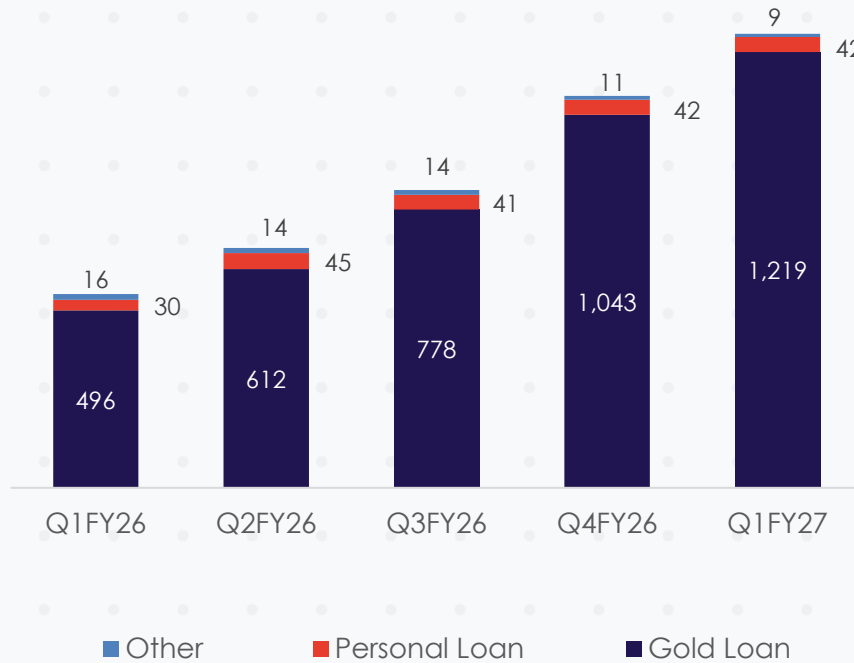
NNPA (%)



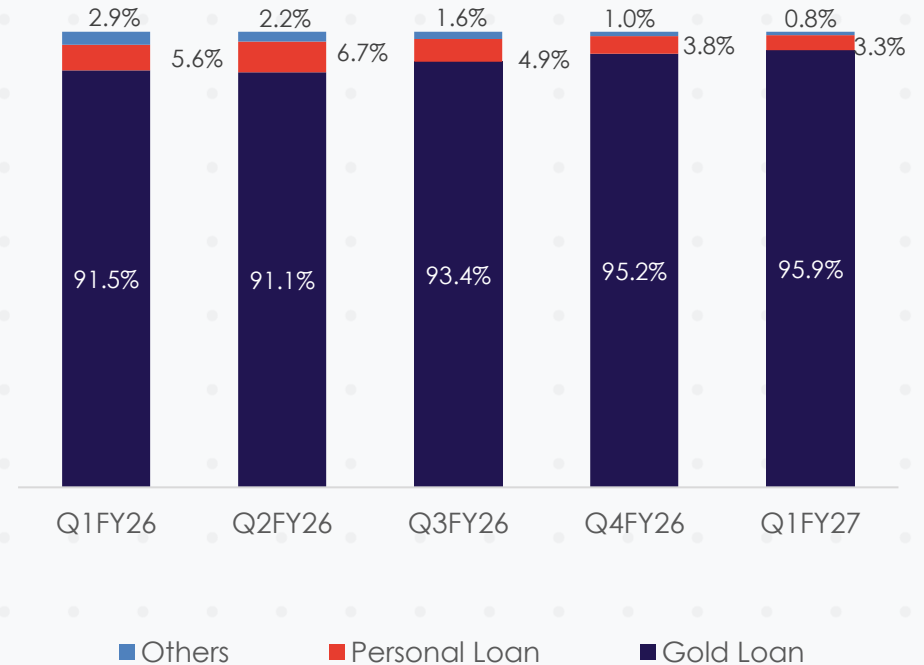
AUM Breakup



AUM Breakup (Including off book)



AUM Composition (%)

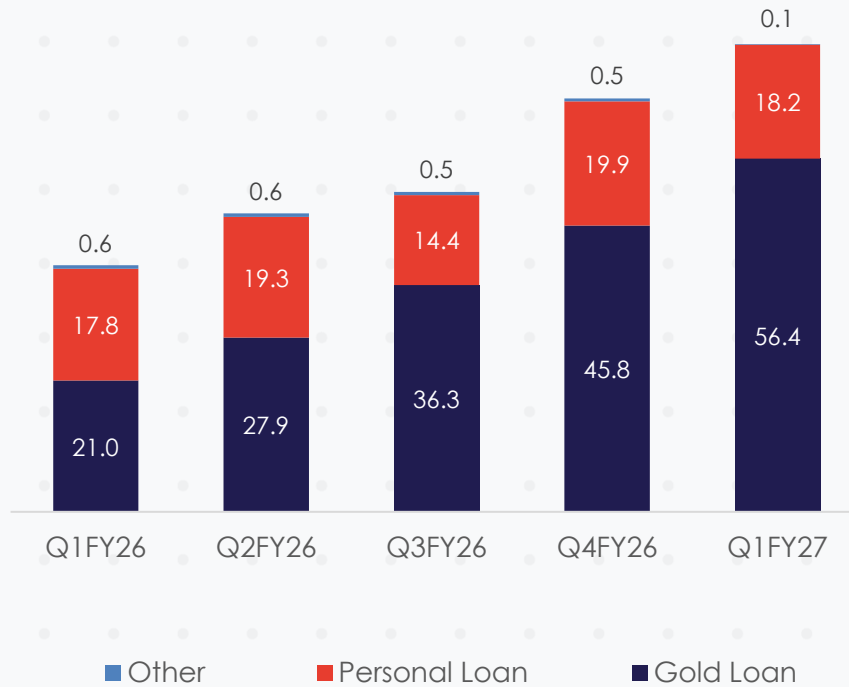


*Includes Off book AUM

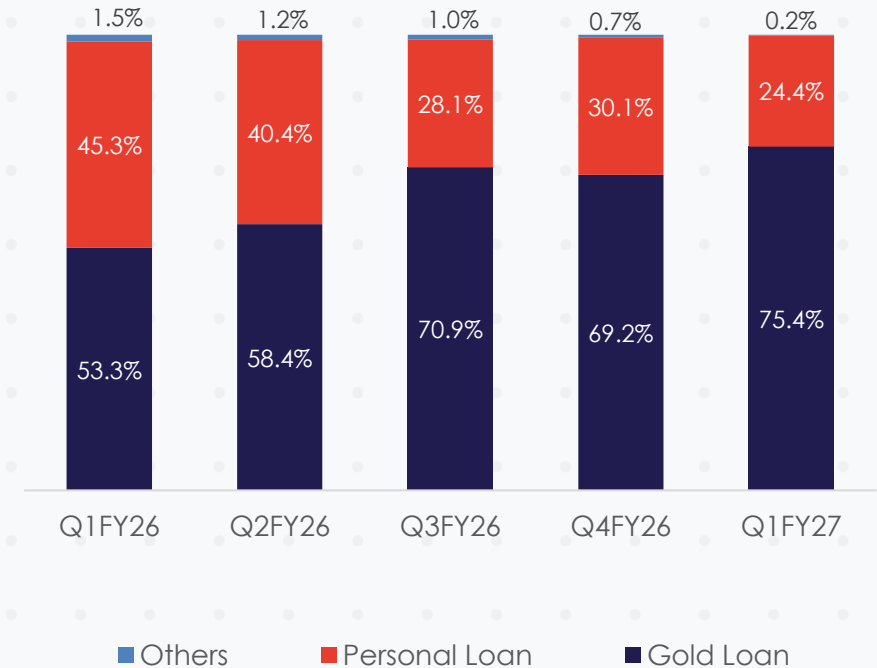
Segment Wise Loan Yields



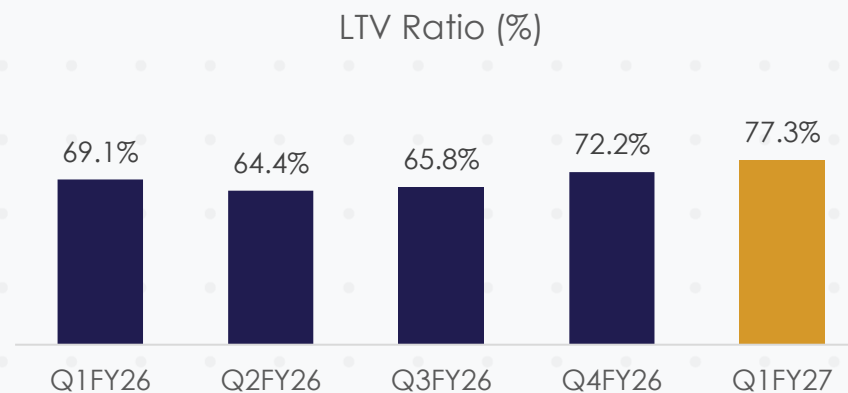
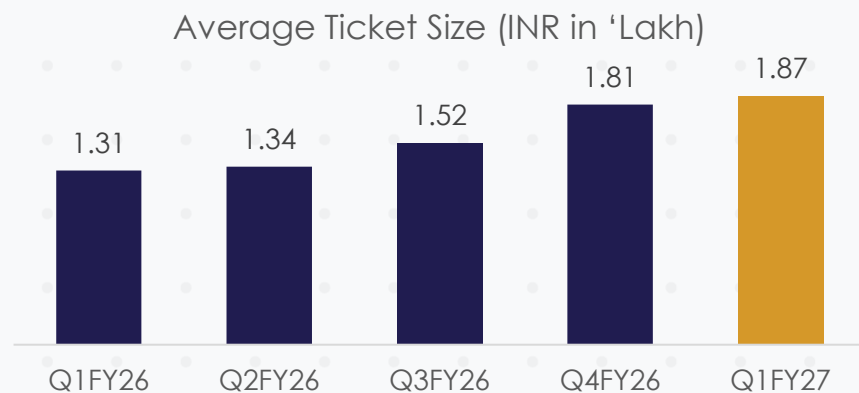
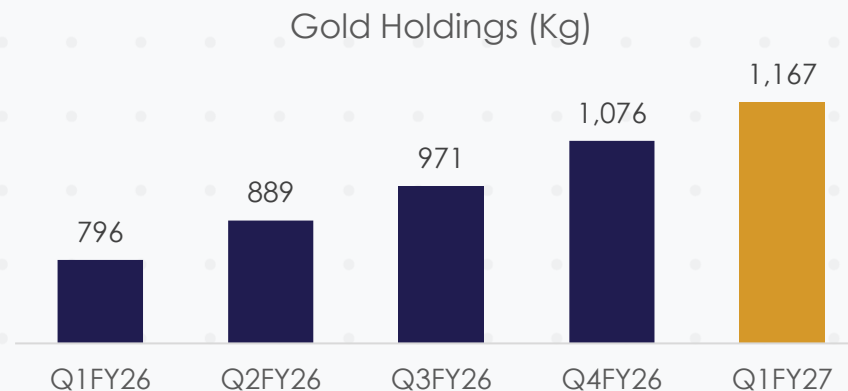
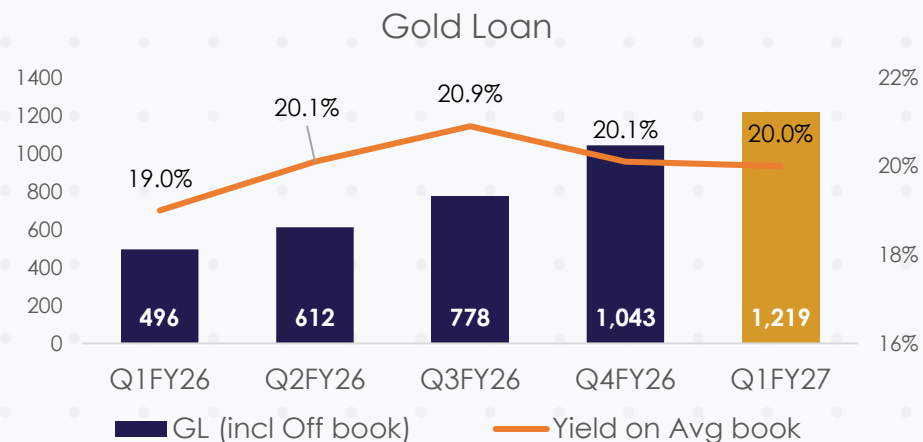
Interest Income (in Crs)



Interest Income Composition (%)



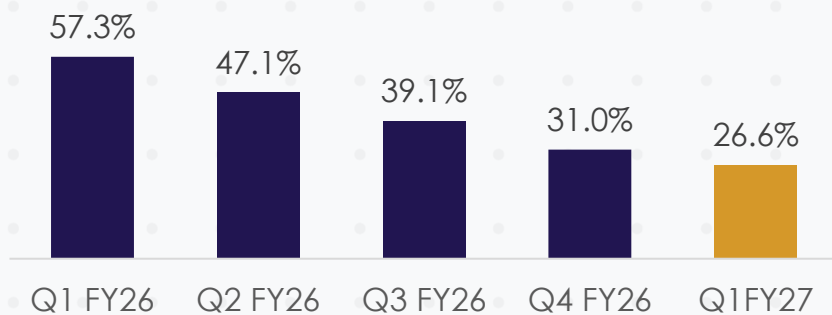
Gold Loan Analysis - Quarterly



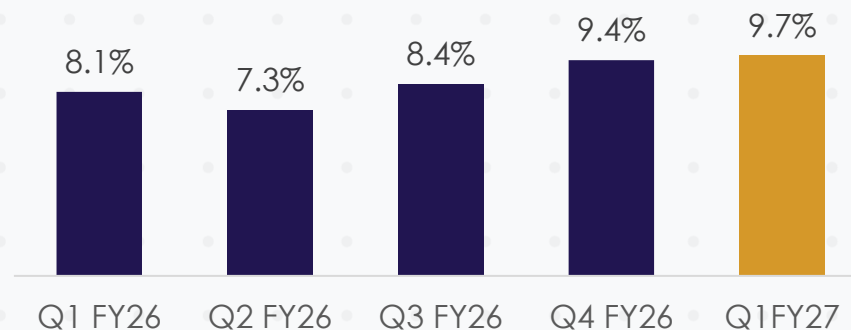
Key Ratios



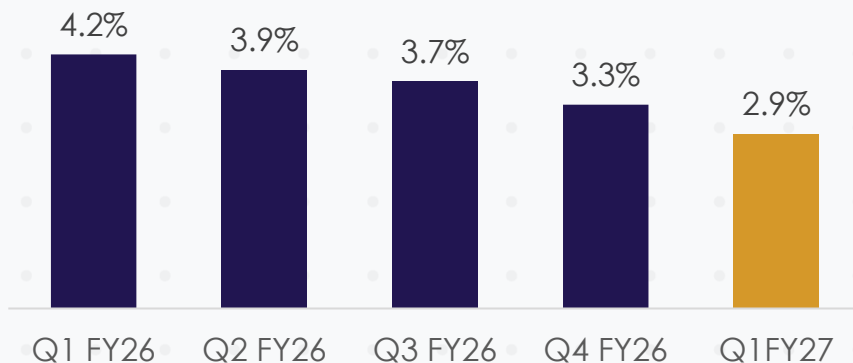
Capital Adequacy



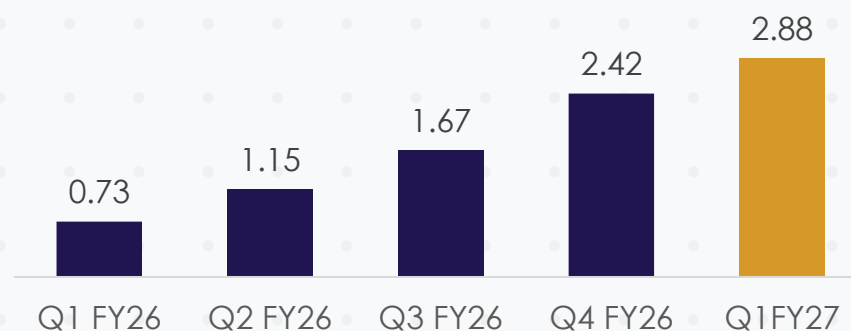
Return on Average Equity



Return on Average Loan Asset



Debt to Equity (x)



Profit & Loss Statement – Q1 FY27



Particulars (INR cr)	Q1 FY27	Q4 FY26	QoQ (%)	Q1 FY26	YoY (%)
Revenue From Operations					
Interest Income	74.79	66.08		26.60	
Fees And Commission Income	0.06	0.16		13.24	
Net Gain On Fair Value Changes	0.26	1.09		0.05	
Total Revenue From Operations	75.10	67.33	11.54%	39.88	88.32%
Other Income	0.72	1.89		0.16	
Total Income	75.82	69.21	9.55%	40.04	89.37%
Finance Costs	26.72	19.89		7.08	
Fees And Commission Expenses	19.70	22.78		12.73	
Net Loss On Fair Value Changes		0.00			
Impairment On Financial Instruments	0.20	7.10		4.78	
Employee Benefits Expense	13.47	5.37		3.96	
Depreciation	1.13	1.34		0.75	
Other Expenses	3.39	2.32		3.90	
Total Expenses	64.62	58.79		33.20	
Profit Before Tax	11.21	10.42	7.54%	6.83	64.06%
Tax Expense	2.77	2.38		1.74	
Profit For The Period	8.44	8.04	4.95%	5.09	65.78%

Profit & Loss Statement – Annual



Particulars (INR Cr)	FY26	FY25	YOY (%)
Revenue From Operations			
Interest Income	204.35	134.72	
Fees And Commission Income	1.02	4.06	
Net Gain On Fair Value Changes	1.85	1.73	
Total Revenue From Operations	207.22	140.51	47.48%
Other Income	2.65	0.58	
Total Income	209.86	141.09	48.75%
Finance Costs	48.92	16.36	
Fees And Commission Expenses	69.73	61.93	
Net Loss On Fair Value Changes	0.00	0.00	
Impairment On Financial Instruments	22.17	17.96	
Employee Benefits Expense	18.23	11.49	
Depreciation	3.42	1.05	
Other Expenses	12.79	8.66	
Total Expenses	175.27	117.44	
Profit Before Tax	34.60	23.65	46.31%
Tax Expense	8.56	6.21	
Profit For The Period	26.03	17.43	49.33%

Balance Sheet as on 31st March 2026



Liabilities (INR Cr)	As On 31 st Mar'26	As On 31 st Mar'25
Financial Liabilities		
Total O/S Dues Of Micro Enterprises And Small Enterprises	13.50	10.05
Total O/S Dues Of Creditors Other Than Above	6.90	6.55
Borrowings (Debt Security)	293.25	55.88
Borrowings (Other Than Debt Security)	542.68	181.29
Lease Liability	11.21	3.91
Other Financial Liabilities	16.29	10.7
Non-financial Liabilities		
Current Tax Liabilities (Net)		0.55
Provisions	0.41	0.67
Deferred tax liabilities (net)	1.87	
Other Non-financial Liabilities	2.01	0.94
Equity		
Equity Share Capital	14.01	12.69
Other Equity	330.90	193.7
Total Liabilities And Equity	1,233.04	476.94

Assets (INR Cr)	As On 31 st Mar'26	As On 31 st Mar'25
Financial Assets		
Cash And Cash Equivalents	102.12	15.45
Bank Balance Other Than Above		-
Loans	1,070.34	426.02
Investments	7.41	5.3
Other Financial Assets	24.95	13.84
Non-financial Assets		
Current Tax Assets (Net)	0.30	-
Deferred Tax Assets (Net)		0.16
Property, Plant And Equipment	15.66	3.63
Capital Work-in-progress		7.56
Right Of Use Assets	10.78	3.88
Other Intangible Assets	0.08	0.13
Other Non Financial Assets	1.40	0.97
Total Assets	1,233.04	476.94



COMMUNITY *Outreach Program*

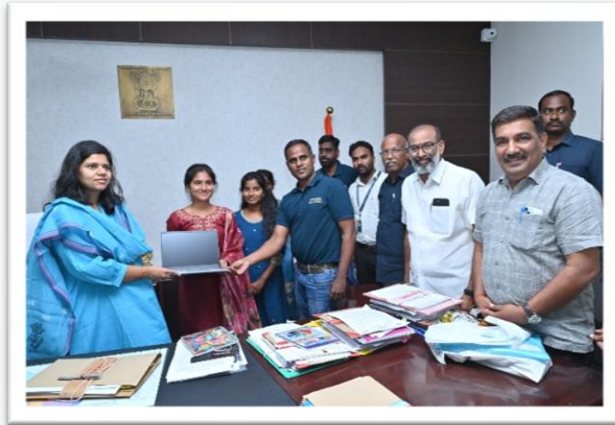
As part of our ongoing CSR initiatives, we conducted a distribution program at Balasadan in Kamareddy. District Child Protection Officer Smt. Sravanthi and Child Welfare Committee member Smt. Swarnalatha distributed laptops and school bags to the children, reinforcing our continued commitment to supporting their education and well-being.



COMMUNITY *Outreach Program*

As part of our CSR initiative, we had the privilege of distributing laptops and school bags to children at Adarsha Foundation for Boys and Girls, Hyderabad, contributing to their educational journey and empowering them with essential learning resources.





COMMUNITY *Outreach Program*

Nizamabad District Collector Smt. Ila Tripathi distributed laptops and school bags to children of Manavatha Sadan orphanage. This initiative was carried out as part of a CSR program. The support will help enhance their learning opportunities.

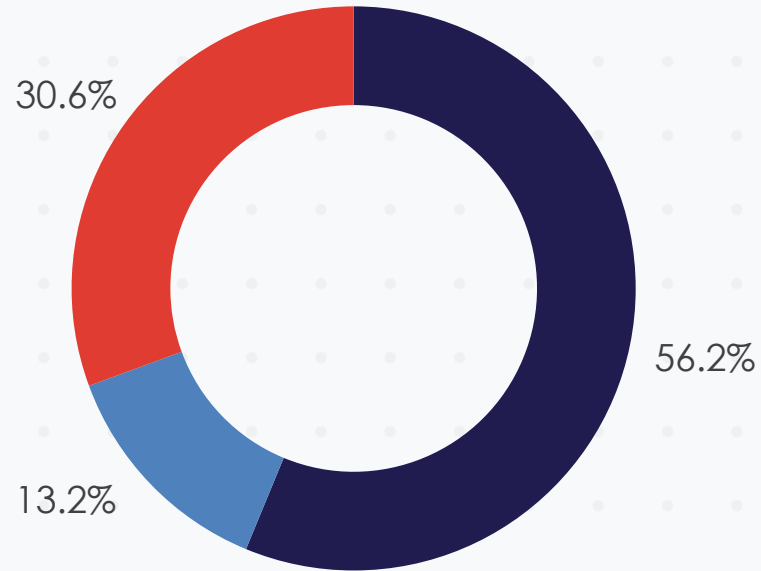
A meaningful step towards empowering underprivileged children.



Stakeholders as on 30th June 2026



Shareholding (%)



- Promoters Group (Ketan Kothari & Others)
- Thomas John Muthoot (On behalf of Muthoot Bankers)
- Other Public Shareholders

BSE Ticker	508954
NSE Symbol	FINKURVE
No. of Shares outstanding	14,01,43,988
No. of Shareholders	3,500+
No. of Bondholders	24,000+
Industry	Non Banking Financial Company

Thank You!

For more information please contact:

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