November 5, 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 and half year ended September 30, 2026

Dear Sir/Madam,

In continuation of our letter dated November 5, 2026 on Un-Audited Financial Results for the quarter and half year ended September 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
Digitally signed by KAJAL KUNAL PARMAR
Date: 2026.11.05 19:50:39 +05'30'

Kajal Parmar
Company Secretary & Compliance Officer
Membership No: ACS65484

Encl: As above

Finkurve Financial Services Ltd.- Q2 & H1 FY27 Results Release

Finkurve reports 95.4% YoY AUM growth to INR 1,312 Cr in Q2 FY27; PAT up 62.2% YoY

Mumbai, November 05, 2026: Finkurve Financial services Limited (NSE: FINKURVE; BSE: 508954), among leading Tech-first Gold Loan NBFC, announced its financial performance for the quarter and half year ended 30th September 2026.

Business Highlights: Q2 FY27

- Asset under Management (AUM) grew by 95.4% YoY from INR 671 Cr to INR 1,312 Cr (Including off Book AUM of INR 78 Cr)
- Branch network increased from 92 to 122 branches YoY
- Number of active customers (GL), as on 30th September 2026 stood at 33,019

Financial Highlights: Q2 FY27

- Total income grew 87.8% YoY from INR 48 Cr in Q2 FY26 to INR 90 Cr in Q2 FY27
- Gross NPA reported at 2.63% and Net NPA is reported at 2.37%
- Capital adequacy ratio remained healthy at 28.74%

Key Highlights Till Date:

- Successfully completed the 2nd tranche with Franklin Templeton through NCD issuance, aggregating ₹50 crore and marking the Company's first-ever AIF investment.
- 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 Chief Compliance Officer
- Co-lending contribution increased to 6% in Q2 FY27 from 1.6% in Q2 FY26, reflecting strong year-on-year growth

Financial Snapshot: Q2 & H1 FY27

(INR.Cr)

Particulars	Q2 FY27	Q2 FY26	Y-o-Y	Q1 FY27	Q-o-Q	H1 FY27	H1 FY26	Y-o-Y
Total Income	90	48	87.8%	76	19.2%	166	88	88.5%
PBT	13	7	75.3%	11	15.7%	24	14	69.9%
PAT	10	6	62.2%	8	13.8%	18	11	63.9%
Basic EPS (INR)	0.68	0.42	61.9%	0.60	13.3%	1.29	0.81	59.3%

Key Metrics: Q2 FY27

Particulars	Q2 FY27	Q2 FY26	Y-o-Y
AUM (INR. cr)*	1,312	671	95.4%
Branch Network	122	92	32.6%
Avg. Gold Loan per Branch (INR. cr)	10.4	6.6	58.0%

** Includes Off Book AUM*

Particulars	Q2 FY27	Q2 FY26
Return on Average Loan assets	3.0%	3.9%
Return on Average Equity	10.7%	7.3%
Capital Adequacy Ratio	28.7%	47.1%
Debt to Equity Ratio	2.53	1.14

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

"Q2 FY27 marks another quarter of steady progress in our growth journey, with Assets under Management rising 95.4% YoY to INR 1,312 Cr, including off-book AUM of INR 78 Cr. Our technology-enabled branch network expanded to 122 branches from 92 a year ago, while average gold loan per branch increased to INR 10.4 Cr from INR 6.6 Cr, reflecting improving productivity across the network.

We remain focused on expanding our branch network while maintaining a disciplined approach to risk and capital management. Profit After Tax increased 62.2% YoY to INR 9.6 Cr. The Capital Adequacy Ratio stood at a healthy 28.7%, providing ample headroom to support growth.

As we move into the second half of FY27, our priority is to deepen our presence in the gold loan market, strengthen our technology-led operating model and drive higher branch productivity. We will continue to pursue growth with prudent risk management, operational discipline and a strong focus on customer experience. Our aim remains to build a scalable and sustainable business, backed 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 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:

Finkurve Financial Services Ltd. **Mr. Aakash Jain, CFO** Email id – investorrelations@arvog.com	**Adfactors PR – Investor Relations** **Mr. Smit Shah / Ms. Forum Goshar** Email id – smit.shah@adfactorspr.com / forum.goshar@adfactorspr.com