



May 20, 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 Audited Financial Results for Quarter and Financial Year ended March 31, 2026:

Dear Sir/Madam,

In continuation of our letter dated May 15, 2026, on Audited Financial Results for the Quarter and Financial Year ended March 31, 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 Parmar
Company Secretary & Compliance Officer
Membership No: ACS65484

Encl: As above



Finkurve Financial Services Ltd.- Q4 FY26 Results Release

AUM grew by 149% on y-o-y basis
Profit after Tax for the quarter grew 105% on y-o-y basis

Mumbai, May 20, 2026: Finkurve Financial services Limited (NSE: FINKURVE; BSE: 508954), among leading Tech-first Gold Loan NBFC, announced its unaudited financial performance for the quarter and full year ended 31st March 2026.

Business Highlights: Q4 FY26

- Asset under Management (AUM) grew by 149% YoY from INR 439.5 cr to INR 1,096.1 cr (Including off Book AUM of INR 21.03 cr)
- Branch network increased from 73 to 105 branches
- Number of active customers (GL), as on 31st March 2026 stood at 28,506

Financial Highlights: Q4 FY26

- Total income grew 71.21% YoY from INR 40.43 cr in Q4 FY25 to INR 69.21 cr in Q4 FY26
- Net interest income increases 36.87% YoY from INR 34.66 cr in Q4 FY25 to INR 47.44 cr in Q4 FY26
- Gross NPA reported at 0.13% and Net NPA is reported at 0.09%
- Capital adequacy ratio remained healthy at 30.96%
- Liquidity position remained strong with INR 102.12 cr of cash and cash equivalents, amounting to 8.28% of the total assets

Key Developments in FY26

- Successfully raised funds amounting to INR 111.50 Cr (approx.). This was achieved through a combination of preferential issue of equity shares and share warrants to Promoter and Non-Promoters aligned with its objective to scale up operations, expand its technology-driven phygital model, and enhance market presence in India's rapidly evolving gold loan industry.
- Expanded branch network and launched First branch in Chennai, Tamil Nadu.
- A key milestone with its shares being listed on the National Stock Exchange on 1st October 2025.
- The Board has approved the appointment of Mr. Naveen Kottala, as Chief Executive Officer, effective 18th Nov'25. Mr. Kottala has extensive experience in financial services and will lead the Company's next phase of growth, focusing on expanding its gold loan franchise, strengthening the phygital model, and driving technology-led innovation.
- Commenced **100th Tech-Enabled Gold Loan Branch**, marking a significant milestone in the Company's growth journey. This 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.
- Infomercials Ratings has upgraded its rating '**IVR BBB+ / Stable**'. Also Care rating assigned '**CARE BBB+; Stable**' during March 2026.
- During Q4 FY26, company entered into **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
- Company crossed **INR 1,000 Cr+** in Assets Under Management (AUM) surged by nearly **10x compared to FY23**, marking a significant milestone in the Company's growth trajectory within India's secured lending ecosystem.

Financial Snapshot: Q4 & FY26

(INR. cr)

Particulars	Q4 FY26	Q4 FY25	Y-o-Y	Q3 FY26	Q-o-Q	FY26	FY25	YoY%
Total Income	69.21	40.43	71.21%	52.47	31.91%	209.86	141.09	48.75%
PBT	10.42	5.25	98.66%	9.95	4.75%	34.60	23.65	46.31%
PAT	8.04	3.91	105.46%	6.98	15.14%	26.03	17.43	49.33%
Basic EPS (INR)	0.58	0.31	87.10%	0.47	16.00%	1.89	1.37	37.96%

Key Metrics: Q4 FY26

Particulars	Q4 FY26	Q4 FY25	Y-o-Y
AUM (INR. cr)*	1,096	440	149.09%
Branch Network	105	73	43.84%
Avg. Gold Loan per Branch (INR. cr)	9.9	5.3	86.79%

* Includes Off Book AUM

Particulars	Q4 FY26	Q4 FY25
Return on Average Loan assets	3.33%	3.82%
Return on Average Equity	9.45%	7.66%
Capital Adequacy Ratio	30.96%	44.94%
Debt to Equity Ratio	2.4	1.2

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

"Q4 FY26 represents a defining chapter in Finkurve's journey. Our Assets under Management crossed INR 1,000 crore mark during the year and reached INR 1,096 cr as on 31st March 2026 reflecting a 149% YoY growth, a milestone that underscores the momentum we have built across our gold loan franchise and the growing trust of our customers and lending partners. This growth has been supported by meaningful strategic progress during the year. The growing network of our tech-enabled gold loan branch, and our co-lending partnership with Godrej Finance Limited are not just milestones, they are markers of the institutional depth and scalability we are building into this business.

As we look ahead, we are equally focused on ensuring that our growth is sustainable and well-governed. Asset quality remains strong with Net NPA at 0.09%, our Capital Adequacy Ratio stands at a healthy 30.96%, and liquidity remains comfortable. We will continue to invest in technology, expand our branch network, and diversify our funding base, while keeping risk management, operational discipline, and customer centricity at the core of everything we do"

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, base-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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