November 5, 2026

To,
BSE Limited
Phiroze Jeejeebhoy Towers, Dalal Street,
Mumbai – 400 001

Scrip Code: 508954

To,
National Stock Exchange of India Limited
'Exchange Plaza' Bandra Kurla Complex,
Bandra (East) Mumbai 400051

NSE Symbol: FINKURVE

Subject: Outcome of Board Meeting held on November 5, 2026:

Dear Sir(s) / Madam(s),

In terms of Regulations 30, 33, 52 and 54 read with Schedule III of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("**SEBI LODR Regulations**"), as amended from time to time we would like to inform that the Board of Directors of the Company, at their meeting held today, i.e., November 5, 2026, have ***inter- alia*** considered and approved the following:

1. Unaudited Financial Results of the Company pursuant to Regulation 33 and 52 of LODR for the quarter and half year ended September 30, 2026.

   A copy of the said results along with the Limited Review Report thereon issued by the Statutory Auditors of the Company M/s Ladha Singhal & Associates, Chartered Accountants are enclosed herewith as "**Annexure 1**" and will be uploaded on the Company's website i.e. www.arvog.com;

2. Security Cover Certificate issued by M/s. Ladha Singhal & Associates, Chartered Accountants, Statutory Auditors, pursuant to Regulation 54 of LODR, read with SEBI Master Circular SEBI/HO/DDHS-PoD-1/P/CIR/2025/117 dated August 13, 2025, as amended, for the quarter and half year ended September 30, 2026, and is enclosed herewith as "**Annexure 2**";

3. A statement indicating utilization of issue proceeds and deviation or variation in use of issue proceeds of Preferential Issue of Equity Shares and Share Warrant on Private Placement Basis from the objects of the issue under Regulation 32 (1) and is enclosed herewith as "**Annexure 3**"

4. A statement indicating utilization of issue proceeds and deviation or variation in use of issue proceeds of non-convertible securities from the objects of the issue under Regulation 52(7) & 52(7A) r/w SEBI Master Circular dated 21st May, 2024 and is enclosed herewith as "**Annexure 4**";

5. Approval of adoption of change of Brand Name from 'ARVOG' to 'AUGMONT'.

The meeting of Board of Directors commenced at 05:00 P.M. and concluded at 06:30 P.M. (IST)

Kindly take this information on record.

Thanking you.

Yours truly,

For **Finkurve Financial Services Limited**

KAJAL KUNAL PARMAR

Digitally signed by KAJAL KUNAL PARMAR
Date: 2026.11.05 19:05:59 +05'30'

Kajal Parmar
Company Secretary & Compliance Officer
Membership No. A65484

Independent Auditor's Review Report on the Quarterly Unaudited Financial Results of the Company Pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

Review Report to
The Board of Directors
Finkurve Financial Services Limited,

1. We have reviewed the accompanying statement of unaudited financial results of **Finkurve Financial Services Limited** (the "Company") for the quarter and six month ended September 30, 2026 which are included in the accompanying "Statement of Unaudited Financial Results for the quarter and six month ended 30th September, 2026" together with the relevant notes thereon ('the Statement'). The statement has been prepared by the Company pursuant to Regulation 33 of the SEBI (Listing Obligation & Disclosure Requirements) Regulations, 2015 (the "Listing Regulations, 2015") read with SEBI Circular No. CIR/CFD/FAC/62/2016 dated July 05, 2016.

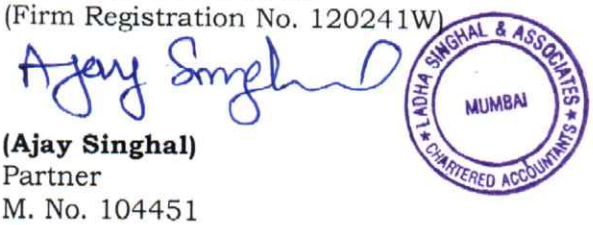
2. The Statement, which is the responsibility of the Company's Management and approved by the Company's Board of Directors, has been prepared in accordance with the recognition and measurements principles laid down in Indian Accounting Standard 34, (Ind AS 34) "Interim Financial Reporting" prescribed under Section 133 of the Companies Act, 2013 as amended, read with relevant rules issued there under and other accounting principles generally accepted in India. Our responsibility is to issue a report on the Statement based on our review.

3. We conducted our review of the Statement in accordance with the Standard on Review Engagement (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This Standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantial less in scope than an audit conducted in accordance with standards on Auditing and consequently does not enable us to obtain assurance that we would became aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.



4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited financial results, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Indian Accounting Standard ('Ind AS') specified under section 133 of the Companies Act, 2013 as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement.

For Ladha Singhal Associates
Chartered Accountants
(Firm Registration No. 120241W)



(Ajay Singhal)
Partner
M. No. 104451
UDIN : 26104451OWQXBX1544
Place: Mumbai
Date: 5th November, 2026

FINKURVE FINANCIAL SERVICES LIMITED

CIN: L65990MH1984PLC032403

Regd. Office : Unit No 1, 1st Floor, Building No. A, Trade Garden , Kamala Mills Compound, S.B. Marg, Lower Parel West, Mumbai, Maharashtra 400013

Tel No: 022-42441200; Email id: finkurvefinancial@gmail.com; Website: www.arvog.com

Statement of Unaudited Financial Results for the quarter and six month ended 30th September, 2026

₹ in Lakhs

Sr. No.	Particulars	Quarter ended			Half year ended		Year ended
		30-Sep-26	30-Jun-26	30-Sep-25	30-Sep-26	30-Sep-25	31-Mar-26
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
I	**Revenue From Operations**						
	- Interest income	8,880.50	7,478.68	4,769.25	16,359.18	8,712.90	20,435.25
	- Fees and commission income	69.29	5.84	22.03	75.13	61.72	101.72
	- Net gain on fair value changes	43.65	25.79	13.54	69.44	18.05	184.86
	Total Revenue from operations	**8,993.44**	**7,510.30**	**4,804.83**	**16,503.74**	**8,792.68**	**20,721.83**
II	Other Income	45.69	71.87	9.28	117.56	25.16	264.53
III	**Total Income (I+II)**	**9,039.12**	**7,582.18**	**4,814.11**	**16,621.30**	**8,817.84**	**20,986.36**
IV	**EXPENSES**						
	Finance costs	3,057.05	2,672.31	841.67	5,729.36	1,552.52	4,892.10
	Fees and commission expenses	2,336.37	1,969.74	1,790.98	4,306.11	3,182.14	6,972.62
	Net loss on fair value changes	0.44	-	-	0.44	-	-
	Impairment / (Reversal of Impairment) on financial instruments	174.41	20.38	526.57	194.79	1,004.88	2,217.18
	Employee benefits expense	1,649.17	1,347.08	446.58	2,996.25	843.07	1,823.40
	Depreciation and amortization expense	117.21	113.18	74.52	230.38	149.56	342.12
	Other expenses	409.06	338.98	394.56	748.04	663.15	1,279.42
	Total expenses (IV)	**7,743.72**	**6,461.66**	**4,074.89**	**14,205.37**	**7,395.31**	**17,526.84**
V	**Profit before tax**	**1,295.41**	**1,120.52**	**739.22**	**2,415.93**	**1,422.53**	**3,459.52**
VI	Tax expense	335.74	276.71	147.33	612.45	321.53	856.11
VII	**Profit for the period**	**959.67**	**843.81**	**591.89**	**1,803.48**	**1,101.00**	**2,603.41**
VIII	**Other Comprehensive Income**	-	-	-	-	-	37.49
IX	**Total comprehensive income for the year**	**959.67**	**843.81**	**591.89**	**1,803.48**	**1,101.00**	**2,640.91**
X	**Paid up equity share capital**	1,401.44	1,401.44	1,400.19	1,401.44	1,400.19	1,400.50
XI	**Other Equity**						33,089.57
XII	**Earnings per equity share : (Face value of INR 1 per equity share)**						
	Basic (INR)	0.68	0.60	0.42	1.29	0.81	1.89
	Diluted (INR)	0.68	0.59	0.42	1.27	0.81	1.86

Notes:

1. The above results have been reviewed by the Audit Committee and approved by the Board of Directors at its meetings held on November 5, 2026, and the Statutory Auditors of the Company has carried out the Limited review of the same.

2. These financial results have been prepared in accordance with Indian Accounting Standards (Ind AS) notified under the Companies (Indian Accounting Standards) Rules, 2015 as amended by the Companies (Indian Accounting Standards) (Amendments) Rules, 2016.

3. These financial results have been has been stated in accordance with the modified format as per SEBI's Circular - CIR/ CFD/FAC/62//2016 dated July 05, 2016 and in accordance with Ind AS 101 and Schedule III (Division II) to the Companies Act, 2013 as applicable to the Ind AS compliant companies.

4. Details of Co-Lending Arrangements (CLA) as at September 30, 2026 :

Sr.No	Particulars	As at September 30, 2026
	Co-lending as Originating RE	
1	Number of CLAs	2
2	Weighted average rate of interest (per annum)	19.18%
3	Fees charged/paid	-
4	Broad Sector in which CLA was made	Gold Loan
5	**Performance of loans under CLA (Rs in Lakhs)**	
	Outstanding as on September 30,2026	1,958.46
	Write Off done till September 30, 2026	-
	Net NPA as on September 30,2026	18.35
6	Details related to default loss guarantee	5% Disbursed amount (One of the Party)

Finkurve Financial Services Limited Mumbai

FINKURVE FINANCIAL SERVICES LIMITED

CIN: L65990MH1984PLC032403

Regd. Office : Unit No 1, 1st Floor, Building No. A, Trade Garden , Kamala Mills Compound, S.B. Marg, Lower Parel West, Mumbai, Maharashtra 400013

Tel No: 022-42441200; Email id: finkurvefinancial@gmail.com; Website: www.arvog.com

Statement of Unaudited Financial Results for the quarter and six month ended 30th September, 2026

₹ in Lakhs

5.The Company has maintained requisite full security cover as per the terms of Offer Document / Information Memorandum and / or Debenture Trust Deed, sufficient to discharge the principal amount and the interest thereon by way of mortgage of exclusive / paripassu charge on current assets, book debts, loans & advances and receivables including gold loan receivables of the Company on its Secured Listed Non - Convertible Debentures aggregating to Rs. 52,111.03 lakhs as at September 30, 2026.

6. The Company has only single reportable business segment i.e. 'financial services ' in terms of requirements of Indian Accounting Standards 108 and has its operations located in India.

7. Ratios :

Particulars	As at 30 Sept 2026	For the period ended 30-Sept-2026
(a) Debt-Equity Ratio	2.53	
(b) Debt service coverage Ratio		0.43
(c) Interest Service Coverage Ratio		1.41
(d) Outstanding Redeemable Preference Shares (quantity and value)	Not Applicable	
(e) Capital Redemption Reserve/Debenture Redemption Reserve	Not Applicable	
(f) Net Worth (INR in lakhs)	36,452.24	
(g) Net profit after Tax (INR in lakhs)		1,803.48
(h) Earnings per Share (EPS)		
Basic EPS		1.29
Diluted EPS		1.27
(i) Current Ratio	3.32	
(j) Long Term debt to working Capital	0.62	
(k) Bad debts to Accounts Receivable Ratio		(0.00)
(l) Current Liability Ratio	0.29	
(m) Total debts to Total Assets	0.68	
(n) Debtors Turnover Ratio		Not Applicable
(o) Inventory Ratio		Not Applicable
(p) Operating Margin Ratio		14.78
(q) Net Profit Margin Ratio		10.97
(r) Sector Specific Ratio :		
(ia) Gross NPA (INR in lakhs)	3,244.90	
(ib) Gross NPA ratio (%)	2.63%	
(iia) Net NPA (INR in lakhs)	2,918.06	
(iib) Net NPA Ratio (%)	2.37%	
(iii) Provision Coverage Ratio (%)	10.07%	
(iv) Capital to risk-weighted assets Ratio (CRAR)	28.74%	

8. Previous periods' figures have been regrouped/ rearranged wherever necessary to conform to the current period's classification.

By order of the Board of Directors
For Finkurve Financial Services Limited

Priyank Kothari
Whole-time Director
(DIN: 07676104)

Finkurve Financial Services Limited Mumbai

Date: 05.11.2026
Place: Mumbai

FINKURVE FINANCIAL SERVICES LIMITED

Statement of Assets and Liabilities as at 30th September, 2026
(All amounts in INR, unless otherwise stated)

₹ in Lakhs

Particulars	As at 30th September, 2026	As at 31st March, 2026
I **ASSETS**		
Financial assets		
Cash and cash equivalents	8,423.64	10,212.19
Bank balance other than above	-	-
Receivables		
Trade receivables	-	-
Other receivables	-	-
Loans	1,22,508.86	1,07,033.82
Investments	740.97	741.41
Other financial assets	1,443.18	2,494.51
Non-financial Assets		
Current tax assets (net)	24.18	30.43
Deferred tax assets (net)	-	-
Property, plant and equipment	1,580.12	1,565.67
Capital work-in-progress	-	-
Right of use assets	1,341.04	1,077.98
Other intangible assets	5.42	7.93
Other non financial assets	84.43	140.20
Total assets	**1,36,151.84**	**1,23,304.14**
II **LIABILITIES AND EQUITY**		
Financial Liabilities		
Payables		
(I)Trade payables		
(i) total outstanding dues of micro enterprises and small enterprises	1,278.98	1,350.40
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	769.33	690.48
(II) Other payables		
(i) total outstanding dues of micro enterprises and small enterprises		-
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises		-
Borrowings (debt security)	52,091.50	29,324.96
Borrowings (other than debt security)	40,285.77	54,268.31
Lease liability	1,411.49	1,121.26
Other financial liabilities	3,086.84	1,629.03
Non-financial Liabilities		
Current tax liabilities (net)	290.24	-
Provisions	64.98	40.98
Deferred tax liabilities (net)	173.84	187.40
Other non-financial liabilities	246.61	201.25
Equity		
Equity share capital	1,401.44	1,400.50
Other equity	35,050.81	33,089.57
Total Liabilities and Equity	**1,36,151.84**	**1,23,304.14**

By order of the Board of Directors
For Finkurve Financial Services Limited

Priyank Kothari
Whole-time Director
(DIN: 07676104)

Finkurve Financial Services Limited Mumbai

Date: 05.11.2026
Place: Mumbai

FINKURVE FINANCIAL SERVICES LIMITED

Statement of Cash flow for the six month ended 30th September, 2026

(All amounts in INR, unless otherwise stated)

₹ in Lakhs

Particulars	For the period ended 30th Sept 2026	For the period ended 30th Sept 2025
Cash flow from operating activities		
Net Profit /(loss) before tax	**2,415.93**	**1,422.53**
Adjustments for:		
Depreciation	127.44	75.73
Amortisation of Right of Use	102.94	73.83
Share based payments to employees	133.44	58.12
Bad Debts	(145.07)	913.18
Provision for payment of Gratuity to employees	21.34	4.25
Provision for Leave encashment	4.00	2.40
Finance Cost - borrowings	5,656.39	1,491.64
Interest on lease liabilities	72.97	52.03
Impairment on financial instruments / (Reversal of Impairment)	339.86	91.69
Gratuity Paid	(1.34)	-
Fair value of Financial assets - Investments - (Gain) / Loss	0.44	(18.05)
Profit on sale of investments	(69.44)	-
Unwinding of Interest on security deposit	(4.52)	(3.06)
Operating profit/ (loss) before working capital changes	**8,654.39**	**4,164.29**
Adjustments for changes in working capital :		
Decrease/(Increase) in Loans given	(15,669.83)	(24,170.55)
(Increase)/Decrease in financial and non financial assets	1,111.62	(425.60)
Increase/(Decrease) in payables	7.44	(56.20)
Increase/(Decrease) in financial and non financial Liabilities	1,503.17	167.81
Cash generated from / (used in) operations	**(4,393.21)**	**(20,320.24)**
Direct Taxes paid (net of refunds)	(329.51)	(314.84)
Net Cash generated from/ (used in) operating activities (A)	**(4,722.71)**	**(20,635.09)**
Cash flow from investment activities		
Purchase of Investments	(11,921.16)	(1,670.95)
Proceeds from sale of Investments	11,990.59	1,678.62
Capital Expenditure on Fixed Assets	(139.39)	(288.02)
Net cash generated from / (used in) investment activities (B)	**(69.95)**	**(280.35)**
Cash flow from financing activities		
Proceeds from Issue of Share Capital	0.94	131.11
Security Premium Account	24.31	9,927.44
Proceeds from Issue of Share Warrants	-	999.98
Proceeds/(Repayment) from/of borrowings (debts securities) (Net)	22,766.54	2,063.14
Proceeds/(Repayment) from/of borrowings (other than debts securities) (Net)	(13,982.53)	11,709.23
Payment of lease liabilities	(148.75)	(107.04)
Interest Paid on Borrowings	(5,656.39)	(1,491.64)
Net cash (used in) / generated from financing activities (C)	**3,004.12**	**23,232.21**
Net increase/ (decrease) in cash and cash equivalents (A+B+C)	(1,788.55)	2,316.77
Cash and cash equivalents at beginning of the year	10,212.19	1,545.25
Cash and cash equivalents at end of the year	**8,423.64**	**3,862.02**

By order of the Board of Directors

For Finkurve Financial Services Limited

Priyank Kothari
Whole-time Director
(DIN: 07676104)

Finkurve Financial Services Limited Mumbai

Date: 05.11.2026
Place: Mumbai

To,
The Board of Directors,
Finkurve Financial Services Limited

STATEMENT CERTIFYING THE SECURITY COVER IN RESPECT OF LISTED SECURED AND UNSECURED REDEEMABLE NON-CONVERTIBLE DEBENTURES AS AT SEPTEMBER 30, 2026.

1. This certificate is issued at the request of the Company in accordance with the terms of our engagement with the Company having its registered office at Unit No 1, 1st Floor, Building No. A, Trade Garden, Kamala Mills Compound, S.B. Marg, Lower Parel West, Mumbai, Maharashtra 400013.

2. The statement certifying the security cover on Secured and Unsecured Redeemable Non-Convertible Debentures as at September 30, 2026 duly signed by authorized signatory is attached as Annexure A along with Appendix - I which we have initial for the identification purpose only. In accordance with para 3.1 (a) of Circular no. SEBI/HO/MIRSD / MIRSD_CRADT/CIR/P/ 2022/67 dated May 19, 2022 and SEBI/HO/DDHS-PoD3/P/CIR/2024/46 dated May 16, 2024, we have verified only book value of the assets provided in this certificate.

Management's Responsibility

3. The preparation of the Statement is the responsibility of the Management of the Company including the preparation and maintenance of all accounting and other relevant supporting records and documents. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of the Statement and applying an appropriate basis of preparation; and making estimates that are reasonable in the circumstances.

4. The Management is also responsible for ensuring adherence that the details in the statement are correct.

Auditor's Responsibility

5. It is our responsibility to provide reasonable assurance that the details as referred to in "Annexure A" have been correctly extracted from the Books of Account and other records which we have verified as produced before us.

6. We conducted our examination of the Statement in accordance with the Guidance Note on Reports or Certificates for Special Purposes (Revised 2016) (the "Guidance Note") issued by the Institute of Chartered Accountants of India (ICAI) and Standards on Auditing specified under Section 143(10) of the

LADHA SINGHAL & ASSOCIATES * CHARTERED ACCOUNTANTS * MUMBAI

Companies Act 2013. The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the ICAI.

7. We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements.

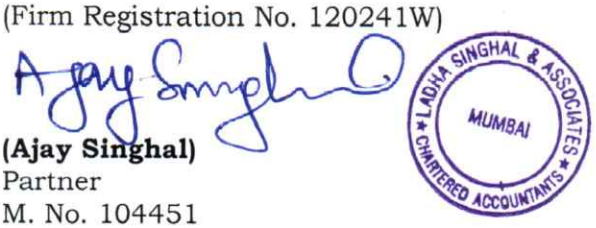
Conclusion

8. Based on the information and explanations provided to us and examination of records of the Company including Books of Account and other relevant documents, we hereby conclude that book value of assets and relevant debts given in Column "A" to "J" of Appendix-I (forming part of Annexure A) and other details provided in Annexure A are true and correct.

Restriction on Use

9. The certificate is provided to the Company solely for submission to the Debenture Trustees/ Stock Exchanges and should not be used by any other person or for any other purpose. Accordingly, we do not accept or assume any liability or any duty of care for any other purpose or to any other person to whom this certificate is shown or into whose hands it may come without our prior consent in writing.

For Ladha Singhal Associates
Chartered Accountants
(Firm Registration No. 120241W)



(Ajay Singhal)
Partner
M. No. 104451
UDIN : 26104451MBZSUK4419
Place: Mumbai
Date: 5th November, 2026

Appendix "I" attached with and forming part of Security Cover Certificate of even date issued for Finkurve Financial Services Limited

Column A	Column B	Column C[1]	Column D ii	Column Eiii	Column Fiv	Column Gv	Column Hvi	Column Ivii	Column J	Column K	Column L	Column M	Column N	Column O
Particulars		**Exclusive Charge**	**Exclusive Charge**	**Pari- Passu Charge**	**Pari- Passu Charge**	**Pari- Passu Charge**	**Assets not offered as Security**	**Elimination (amount in negative)**	**(Total C to H)**	**Related to only those items covered by this certificate**				
	Description of asset for which this certificate relate	**Debt for which this certificate being issued**	**Other Secured Debt**	**Debt for which this certificate being issued**	**Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari-passu charge)**	**Other assets on which there is pari-Passu charge (excluding items covered in column F)**		**debt amount considered more than once (due to exclusive plus pari passu charge)**		**Market Value for Assets charged on Exclusive basis**	**Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)**	**Market Value for Pari passu charge Assets**	**Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)**	**Total Value (=K+L+M+ N)**
		Book Value	**Book Value**	**Yes/No**	**Book Value**	**Book Value**						**Relating to Column F**		
ASSETS														
Property, Plant and Equipment			-				1,580 12		**1,580.12**					
Capital Work-in- Progress							-		**-**					
Right of Use Assets							1,341 04		**1,341.04**					
Goodwill							-		**-**					
Intangible Assets							5 42		**5.42**					
Intangible Assets under Development							-		**-**					
Investments							740 97		**740.97**					
Loans			91,509 42		7,740 77		23,258 67		**1,22,508.86**				7,740 77	7,740 77
Inventories									**-**					
Trade Receivables									**-**					
Cash and Cash Equivalents							8,423 64		**8,423.64**					
Bank Balances other than Cash and Cash Equivalents									**-**					
Others			683 69				868 10		**1,551.79**					
Total	-	-	**92,193.11**	-	**7,740.77**	-	**36,217.97**		**1,36,151.84**	-			**7,740.77**	**7,740.77**
LIABILITIES														
Debt securities to which this certificate pertains			45,073 97		7,037 06				**52,111.03**					
Other debt sharing pari-passu charge with above debt		not to be filled							**-**					
Other Debt									**-**					
Subordinated debt									**-**					
Borrowings			18,833 61						**18,833.61**					
Bank			16,171 38						**16,171.38**					
Debt Securities			767 92						**767.92**					
Others							5,280 78		**5,280.78**					
Trade payables							2,048 32		**2,048.32**					
Lease Liabilities							1,411 49		**1,411.49**					
Provisions							64 98		**64.98**					
Deferred tax liabilities (net)							173 84		**173.84**					
Others							2,836 24		**2,836.24**					
Total			**80,846.88**	-	**7,037.06**	-	**11,815.66**	-	**99,699.60**					
Cover on Book Value														
Cover on Market Value[2]														
		Exclusive Security Cover Ratio	1 14		**Pari-Passu Security Cover Ratio**	1 10								

LADHA SINGHAL & ASSOCIATES ★ CHARTERED ACCOUNTANTS ★

Finkurve Financial Services Limited ★ Mumbai

Column A	Column B	Column C	Column D ii	Column E iii	Column F iv	Column G v	Column H vi	Column I vii	Column J	Column K	Column L	Column M	Column N	Column O
Particulars		Exclusive Charge	Exclusive Charge	Pari- Passu Charge	Pari- Passu Charge	Pari- Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate				
	Description of asset for which this certificate relate	Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari-passu charge)	Other assets on which there is pari-Passu charge (excluding items covered in column F)		debt amount considered more than once (due to exclusive plus pari passu charge)		Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets[viii]	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value (=K+L+M+N)
		Book Value	Book Value	Yes/No	Book Value	Book Value						Relating to Column F		

i This column shall include book value of assets having exclusive charge and outstanding book value of debt for which this certificate is issued

ii This column shall include book value of assets having exclusive charge and outstanding book value of all corresponding debt other than column C

iii This column shall include debt for which this certificate is issued having unv. pari passu charge - Mention Yes, else No

iv This column shall include as book value of assets having pari-passu charge & outstanding book value of debt for which this certificate is issued and (A other debt sharing pari- passu charge along with debt for which certificate is issued

v This column shall include book value of all those assets having pari passu charge and outstanding book value of corresponding debt

vi This column shall include all those assets which are not charged and shall include all unsecured borrowings including subordinated debt and shall include only those assets which are paid for

vii In order to match the liabilities amount with financials, it is necessary to eliminate the debt which has been counted more than once (included under exclusive charge column as also under pari passu). On the assets side, there shall not be elimination as there is no overlap

viii Assets which are considered at Market Value like Land, Building, Residential/ Commercial Real Estate to be stated at Market Value. Other assets having charge to be stated at book value/ Carrying Value

ix The market value shall be calculated as per the total value of assets mentioned in Column O

LADHA SINGHAL & ASSOCIATES * CHARTERED ACCOUNTANTS *

Financial Services Limited * Mumbai

Annexure 3

Statement on deviation or variation for proceeds of public issue, rights issue, preferential issue, qualified institutions placement etc.

Name of listed entity	Finkurve Financial Services Limited
Mode of Fund Raising	Preferential Issue of Equity Shares and Share Warrants on Private Placement Basis
Date of Raising Funds	May 21, 2025, and May 27, 2025
Amount Raised	Rs. 141.50 Crore
Report filed for Quarter ended	September 30, 2026
Monitoring Agency	Applicable
Monitoring Agency Name, if applicable	CRISIL Rating Limited
Is there a Deviation / Variation in use of funds raised	No
If yes, whether the same is pursuant to change in terms of a contract or objects, which was approved by the shareholders	-
If Yes, Date of shareholder Approval	-
Explanation for the Deviation / Variation	-
Comments of the Audit Committee after review	-
Comments of the auditors, if any	-
Objects for which funds have been raised and where there has been a deviation, in the following table	Not Applicable

Original Object	**Modified Object, if any**	**Original Allocation (Rs. In Crore)**	**Modified allocation, if any**	**Funds Utilised (Rs. In Crore)**	**Amount of Deviation/ Variation for the quarter according to applicable object**	**Remarks if any**
Onward lending and investment and repayment of borrowing obtained by company in ordinary course of business	NA	141.50	NA	111.50 (Rs. 30cr being 75% of the share warrants subscription amount yet to be received)	NA	NA

Deviation or variation could mean:

(a) Deviation in the objects or purposes for which the funds have been raised or

(b) Deviation in the amount of funds actually utilized as against what was originally disclosed or

(c) Change in terms of a contract referred to in the fund-raising document i.e. prospectus, letter of offer, etc.

Annexure 4

Statement on deviation or variation for proceeds of public issue, rights issue, preferential issue, qualified institutions placement etc.

Name of listed entity	Finkurve Financial Services Limited
Mode of Fund Raising	Non-Convertible Debentures
Date of Raising Funds i.e. Date of Allotment	July 29, 2026
Amount Raised (In Crore)	Rs. 26 crore
Report filed for Quarter ended	September 2026
Monitoring Agency	Not Applicable
Monitoring Agency Name, if applicable	Not Applicable
Is there a Deviation / Variation in use of funds raised	No
If yes, whether the same is pursuant to change in terms of a contract or objects, which was approved by the shareholders	-
If Yes, Date of shareholder Approval	-
Explanation for the Deviation / Variation	-
Comments of the Audit Committee after review	-
Comments of the auditors, if any	-
Objects for which funds have been raised and where there has been a deviation, in the following table	Not Applicable

Original Object	**Modified Object, if any**	**Original Allocation (Rs. In Crore)**	**Modified allocation, if any**	**Funds Utilised (Rs. In Crore)**	**Amount of Deviation/ Variation for the quarter according to applicable object**	**Remarks if any**
For lending business of the Company	NA	26	NA	26	NA	NA

Deviation or variation could mean:
(d) Deviation in the objects or purposes for which the funds have been raised or
(e) Deviation in the amount of funds actually utilized as against what was originally disclosed or
Change in terms of a contract referred to in the fund-raising document i.e. prospectus, letter of offer, etc.