August 13, 2026

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

Scrip Code:
Equity: 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: Security Cover Certificate of Non-Convertible Debt Securities for the quarter ended June 30, 2026:

Dear Sir/ Madam,

Pursuant to Regulation 54 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, and as per SEBI Master Circular SEBI/HO/DDHS-PoD-1/P/CIR/2025/117 dated August 13, 2025, please find enclosed herewith Security Cover Certificate issued by the Statutory Auditors of the Company for the quarter ended June 30, 2026, in respect of the Non-Convertible Debt Securities issued by the Company.

You are requested to take note of the same.

Thanking you

For **Finkurve Financial Services Limited**

Kajal Kunal Parmar
Digitally signed by Kajal Kunal Parmar
Date: 2026.08.13 12:46:27 +05'30'

Kajal Parmar
Company Secretary & Compliance Officer
Membership No: ACS65484

Encl: as above

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 June 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 – 400 013.

2. The statement certifying the security cover on Secured and Unsecured Redeemable Non-Convertible Debentures as at June 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

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

(Ajay Singhal)
Partner
M. No. 104451
UDIN : 26104451WFVWFJ6704
Place: Mumbai
Date: 13th August, 2026

Annexure A

STATEMENT CERTIFYING THE SECURITY COVER IN RESPECT OF SECURED REDEEMABLE NON-CONVERTIBLE DEBENTURES AS AT JUNE 30, 2026

We hereby confirm that as at June 30, 2026, **Finkurve Financial Services Limited** (the 'Company') having its registered office at Unit Unit No 1, 1st Floor, Building No. A, Trade Garden , Kamala Mills Compound, S.B. Marg, Lower Parel West, Mumbai, Maharashtra 400013,has an asset cover of 110% of outstanding principal amount of Secured Redeemable Non-Convertible Debentures amounting to INR 48,900.00 Lakhs and accrued interest amounting to INR 412.37 Lakhs.

The Company has complied with all the covenants in respect of outstanding Secured Redeemable Non-Convertible Debentures as on June 30, 2026 amounting to INR 49,312.37 Lakhs [Excludes IND-AS amortization impact of INR 795.01 Lakhs].

Working of Security Cover (for secured Debentures) as per SEBI Circular SEBI/HO/MIRSD/MIRSD_CRADT/CIR/P/2022/67 dated May 19, 2022 and Circular no SEBI/HO/DDHS-PoD3/P/CIR/2024/46 dated May 16, 2024 is attached.

For Finkurve Financial Services Limited

Finkurve Financial Services Limited Mumbai

Authorized Signatory
Name: Aakash N Jain
Designation: Chief Financial Officer
Place: Mumbai
Date: 13th August, 2026

LADHA & ASSOCIATES CHARTERED ACCOUNTANTS

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[i]	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[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		
ASSETS														
Property, Plant and Equipment			-				1,575.77		1,575.77					
Capital Work-in- Progress							-		-					
Right of Use Assets							1,093.96		1,093.96					
Goodwill							-		-					
Intangible Assets							6.68		6.68					
Intangible Assets under Development							-		-					
Investments							7,458.34		7,458.34					
Loans			94,647.63		7,740.76		20,306.94		1,22,695.32				7,740.76	7,740.76
Inventories									-					
Trade Receivables									-					
Cash and Cash Equivalents							5,590.33		5,590.33					
Bank Balances other than Cash and Cash Equivalents									-					
Others			4,664.77				615.20		5,279.97					
Total	-	-	99,312.40	-	7,740.76	-	36,647.22		1,43,700.38	-			7,740.76	7,740.76
LIABILITIES														
Debt securities to which this certificate pertains			42,275.32		7,037.05				49,312.37					
Other debt sharing pari-passu charge with above debt		not to be filled							-					
Other Debt									-					
Subordinated debt									-					
Borrowings			21,559.28						21,559.28					
Bank			22,589.02						22,589.02					
Debt Securities			767.73						767.73					
Others							8,752.53		8,752.53					
Trade payables							1,561.24		1,561.24					
Lease Liabilities							1,155.27		1,155.27					
Provisions							52.98		52.98					
Deferred tax liabilities (net)							187.40		187.40					
Others							2,325.74		2,325.74					
Total			87,191.35	-	7,037.05	-	14,035.17	-	1,08,263.57					
Cover on Book Value														
Cover on Market Value[ix]														
		Exclusive Security Cover Ratio	1.14	-	Pari-Passu Security Cover Ratio	1.10								

N.Aarash

Column A	Column B	Column C[i]	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[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 any pari passu charge - Mention Yes, else No

iv This column shall include a) book value of assets having pari-passu charge b) outstanding book value of debt for which this certificate is issued and c) other debt sharing pari- passu charge along with debt for which certificate is issued

v This column shall include book value of all other 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 liability 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

Financial Services Limited
Mumbai

Lodha Singhal & Associates
Chartered Accountants