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 Kunal Parmar
Digitally signed by Kajal Kunal Parmar
Date: 2026.08.13 13:21:13 +05'30'

Kajal Parmar
Company Secretary & Compliance Officer
Membership No. A65484

Encl: *a/a*

Arvog
FINKURVE FINANCIAL SERVICES LIMITED

Investor Deck –June'26 (Q1 FY27)

NBFC License No. 13.00316

Website - www.arvog.com

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 - 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 Jewelery** 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!

SELL OLD GOLD
To unlock value and secure your child's future

DIGITAL GOLD
Buy from the convenience of your home

GOLD JEWELLERY
To mark the birth with love that lasts forever

GOLD ETF
To stay prepared for life's uncertainties & retirement

GOLD COINS & BARS
To celebrate milestones & moments

EMI Gold
To make special occasions stress-free

Gold SIPs
To celebrate new beginnings

GOLD LOAN
To fund your dreams when you need it the most

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

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

Growth Drivers

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**

Source: HDFC Securities – Sector Thematic: Gold Loan NBFCs Report

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.

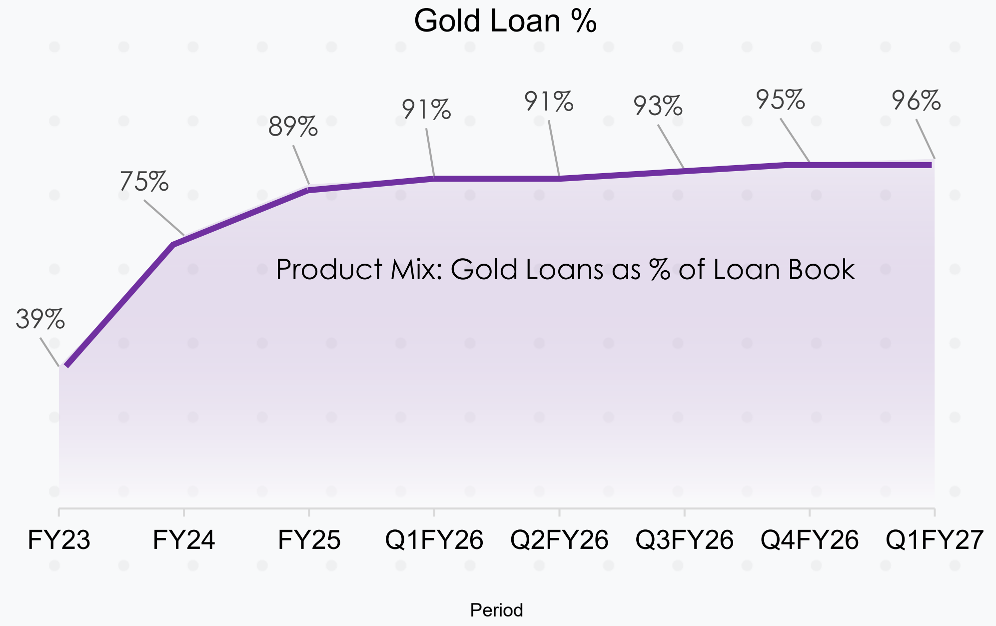
Retail Gold Loans

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, disbursals, 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.

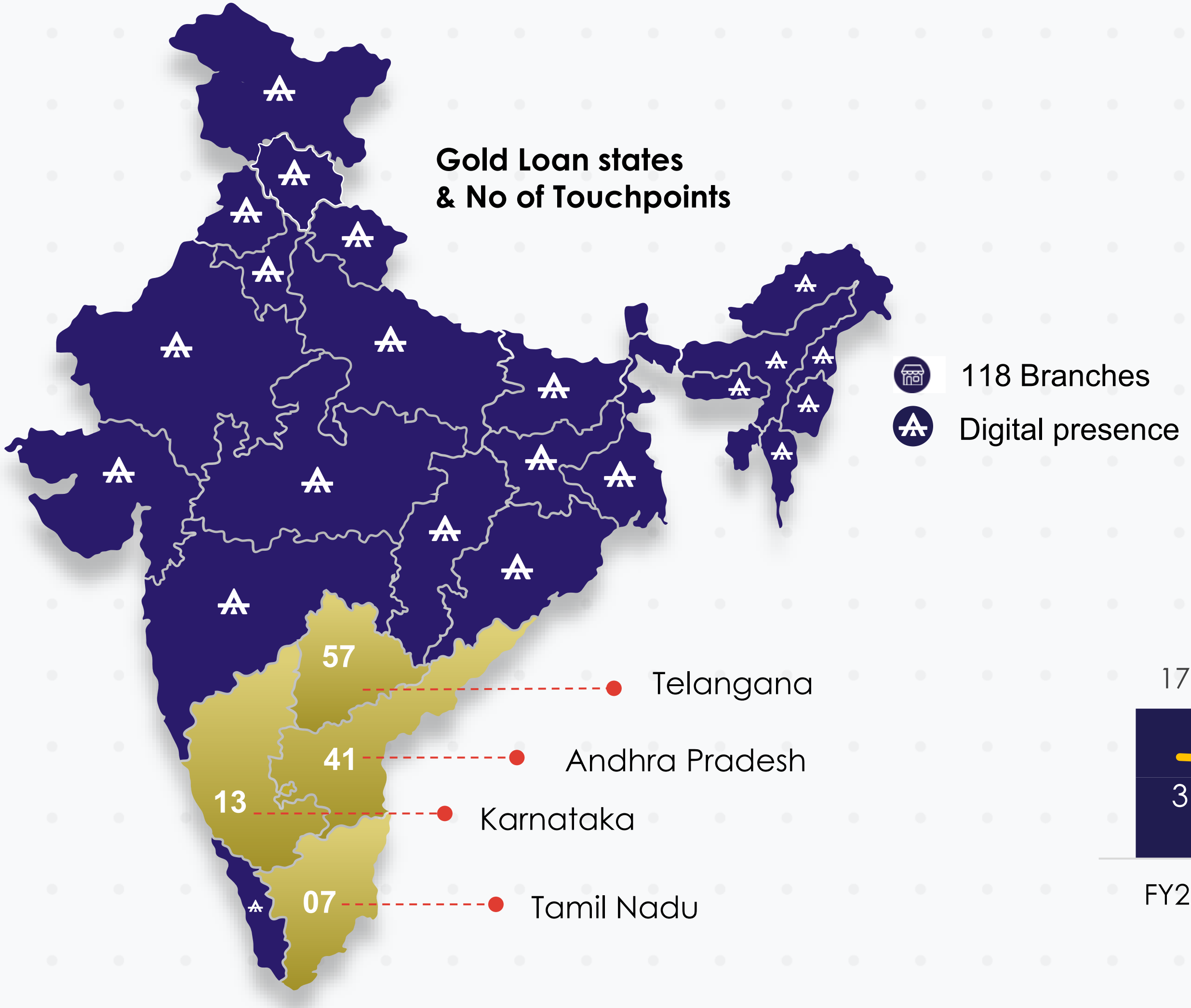
DUAL-CHECKING MECHANISM

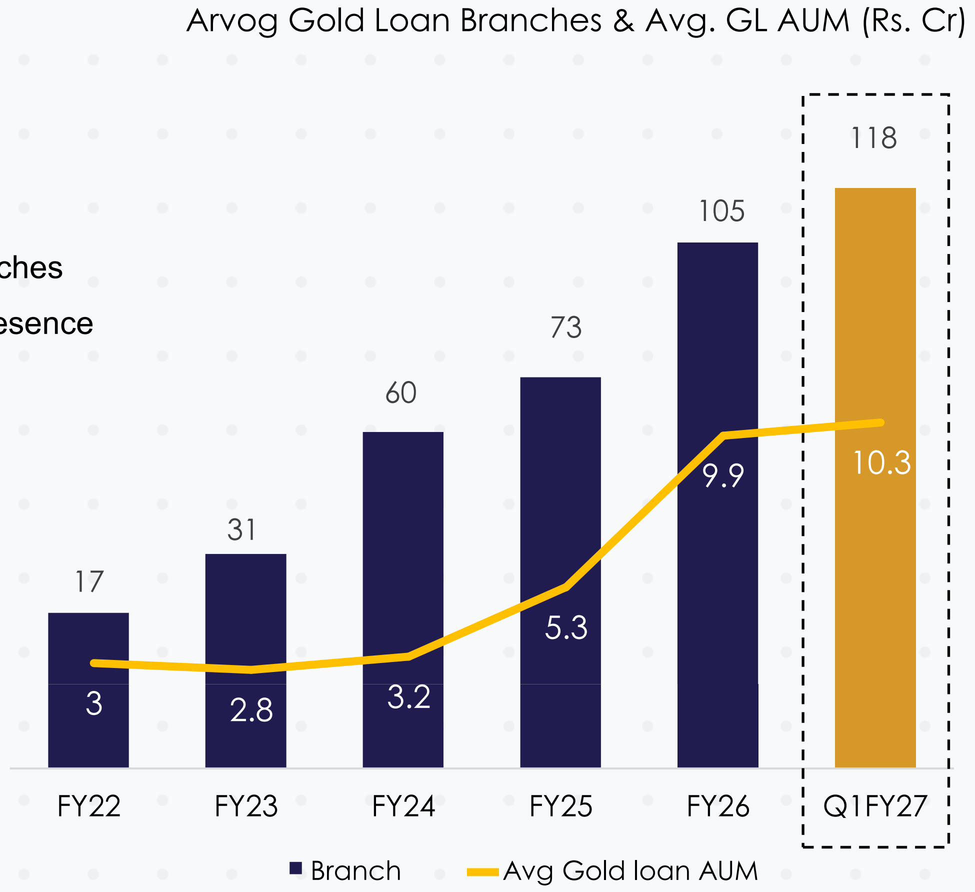
- Maker checker framework ensures that every transaction and vault access is verified by two independent parties.
- Head office approval combined with branch verification strengthens security and compliance.
- Supports consistent, safe, and disciplined operations across all branches.

Our Gold Loan Journey – Secure. Simple. Swift.

Customer Sourcing → KYC Approvals → Gold Appraisal → Disbursal → 25 min Avg. TAT

Pan India Presence





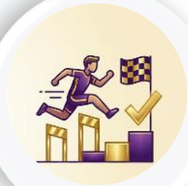
Expansion Strategy

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

- AMBIT Finvest – Pragati ke partner
- BAJAJ FINANCE LIMITED
- SHRIRAM Finance
- Oxyzo
- MAANAVEEYA – Investing in People
- CREDIT SAISON INDIA
- Paul Merchants
- ANANDRATHI GLOBAL FINANCE
- STCI Finance Limited
- Tourism Finance Corporation of India Ltd.
- IKF FINANCE
- NORTHERN ARC
- MAS FINANCIAL
- NABKISAN
- smc finance

Banks

- State Bank of India – THE BANKER TO EVERY INDIAN
- ICICI Bank
- AU SMALL FINANCE BANK
- SURYODAY – A BANK OF SMILES
- CUB – City Union Bank
- Capital Small Finance Bank
- RBL BANK
- CSB Bank
- DCB BANK
- Bandhan Bank

Co-lending of Gold Loans

- Godrej | FINANCE
- RBL BANK

AIF

- FRANKLIN TEMPLETON INVESTMENTS

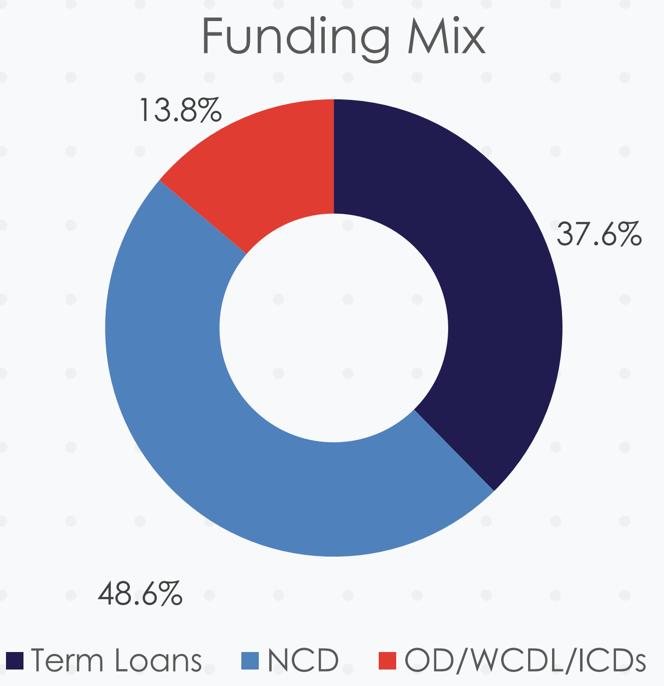
Co-Lending Partnership With Godrej

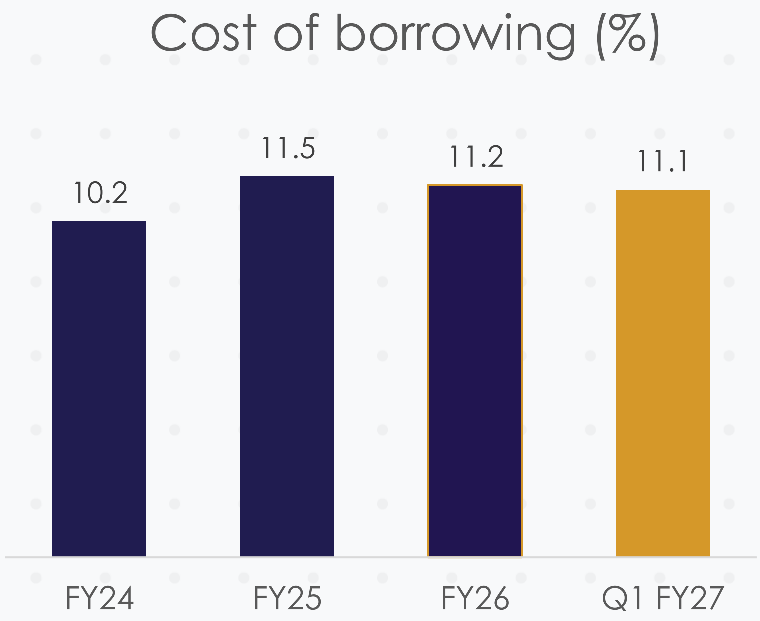
Company has entered a strategic co-lending partnership with Godrej Finance to jointly offer gold loan products under the Reserve Bank of India's co-lending framework.

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.

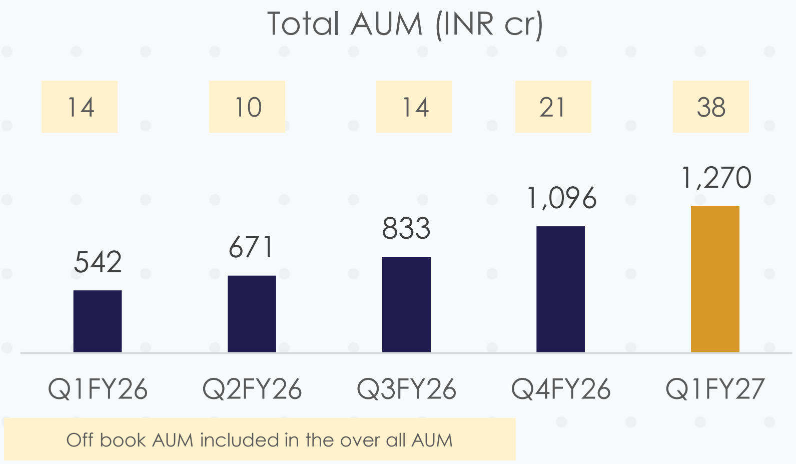
Funding Mix & Cost of Borrowing

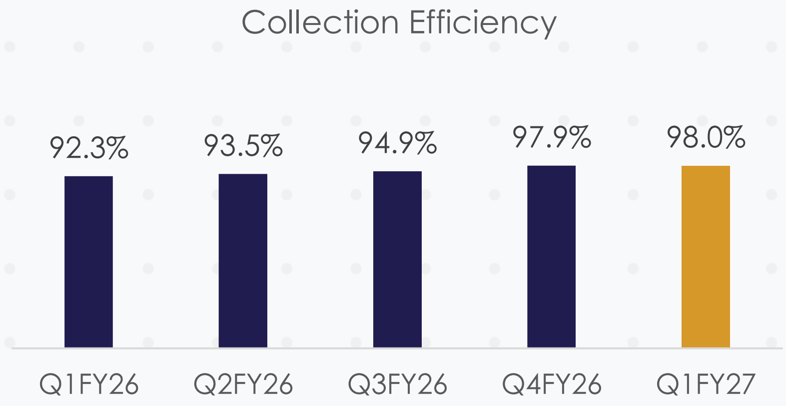


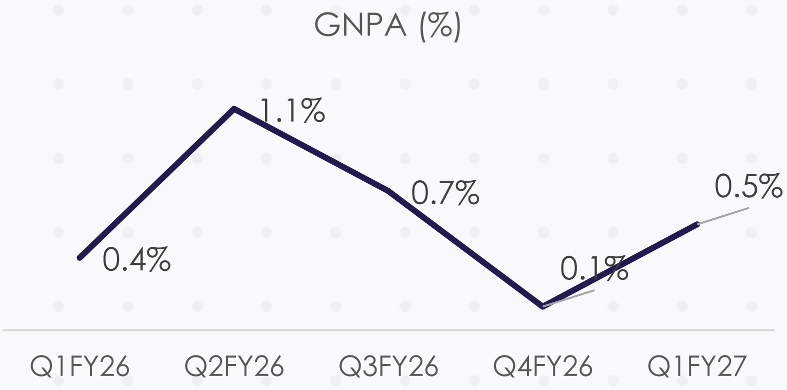


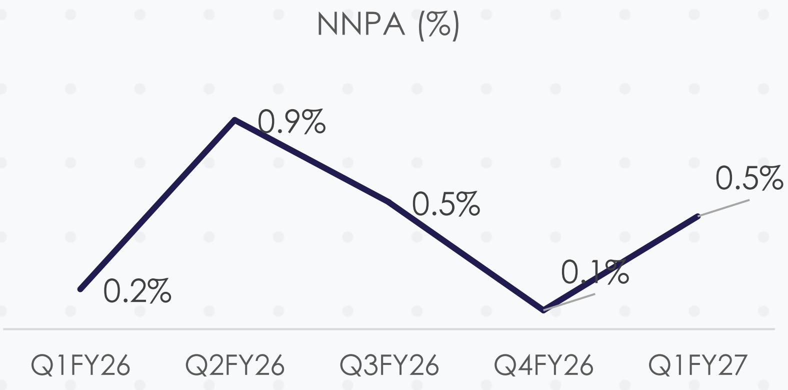
Diversified borrowing mix driving reduction in average cost of funds, ensuring a stable, quality funding base

Overall Portfolio Analysis - Quarterly

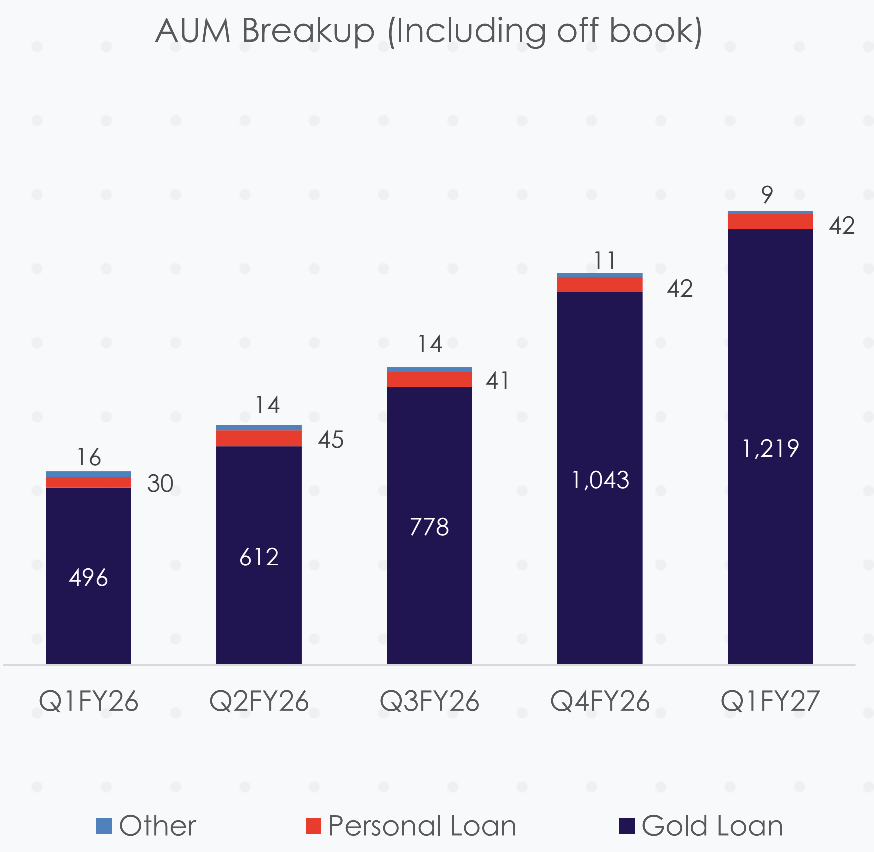


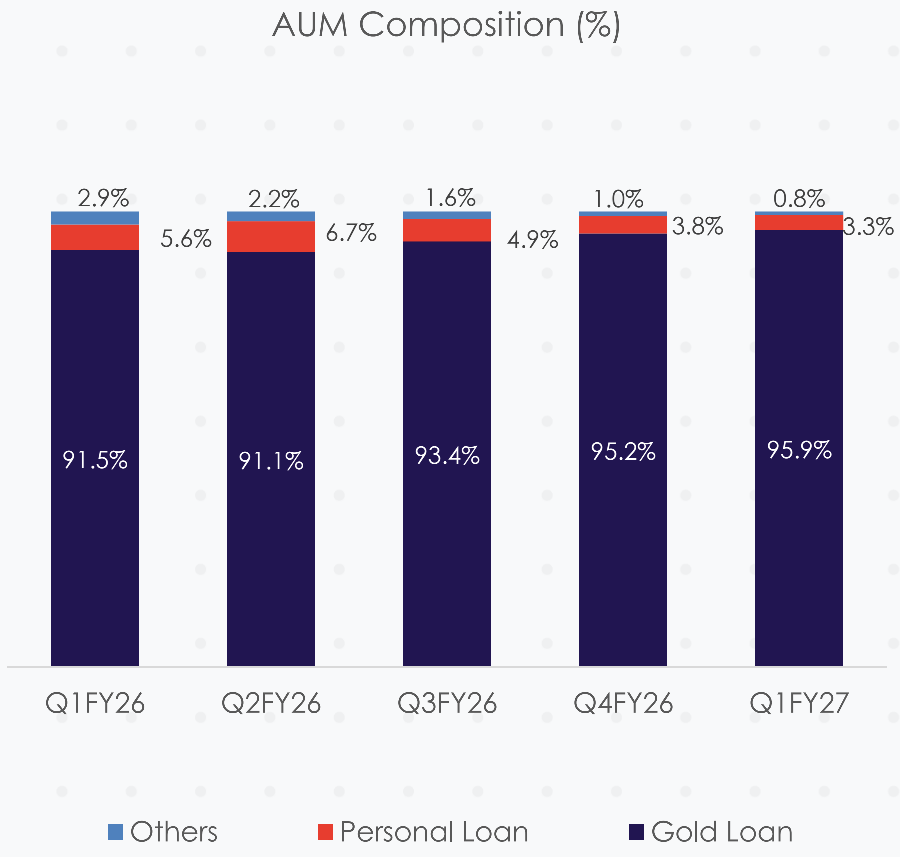






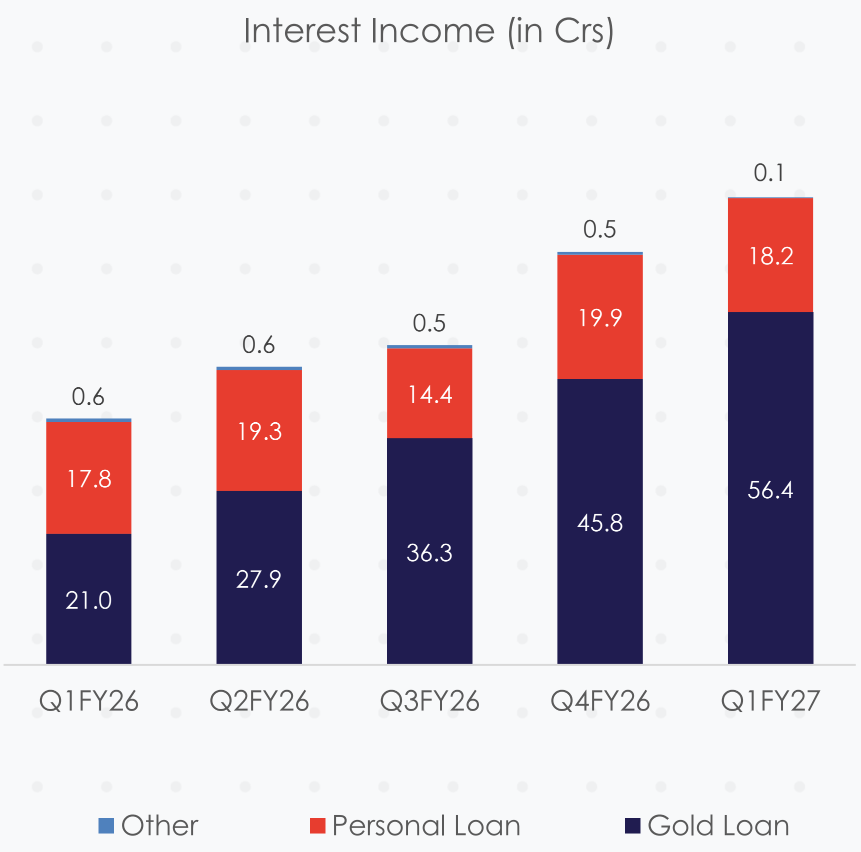
AUM Breakup

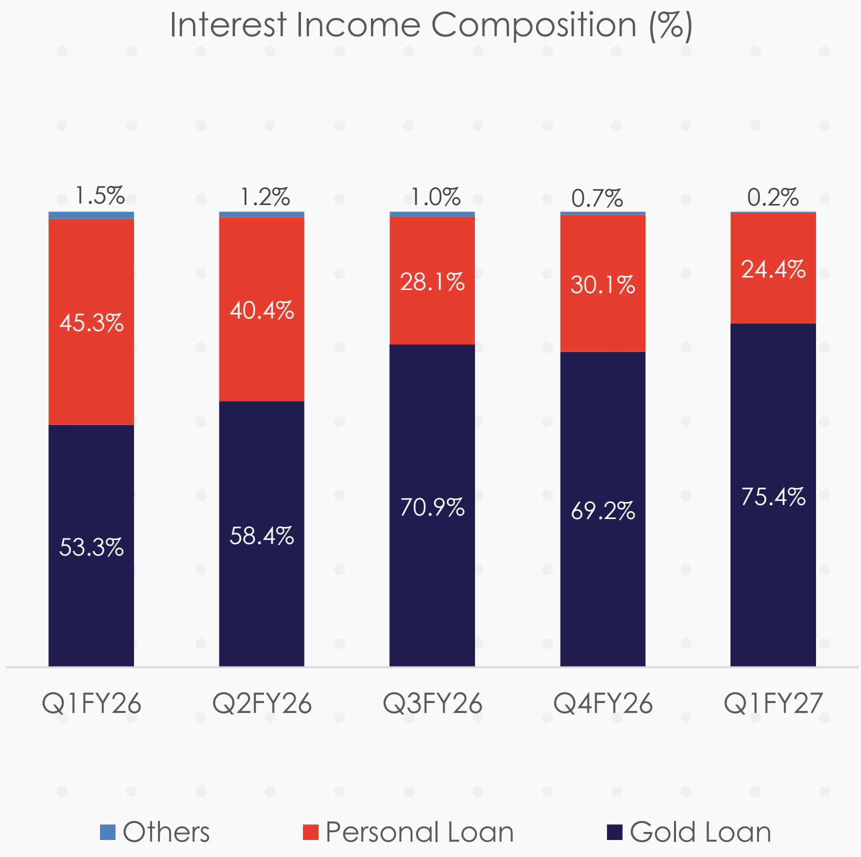




*Includes Off book AUM

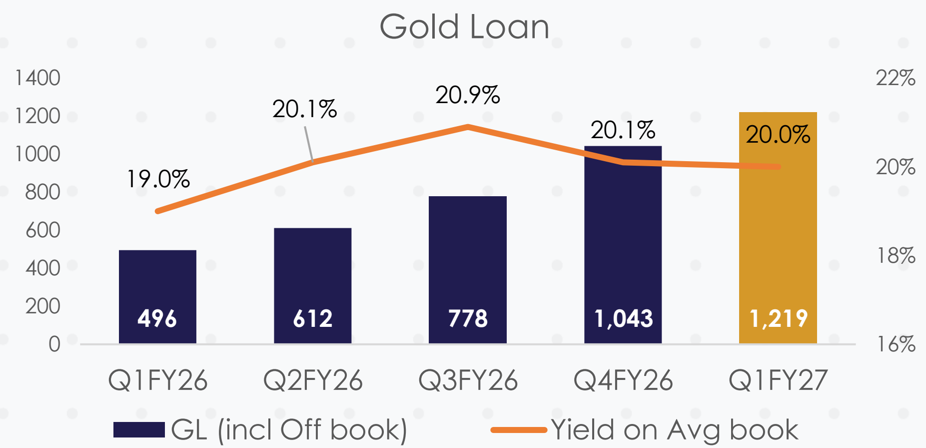
Segment Wise Loan Yields

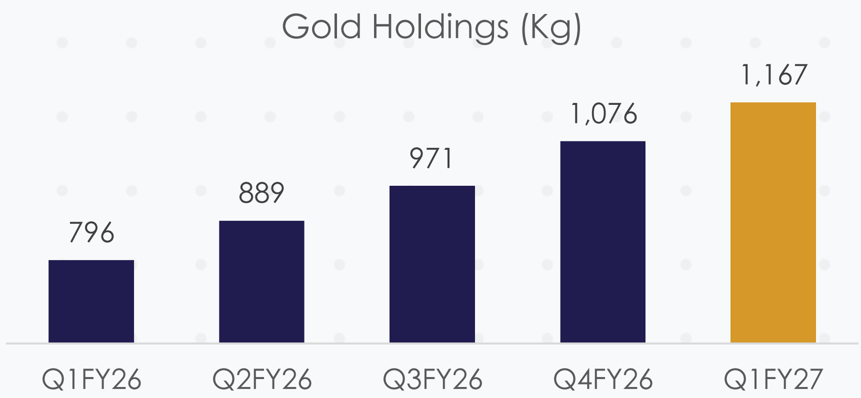


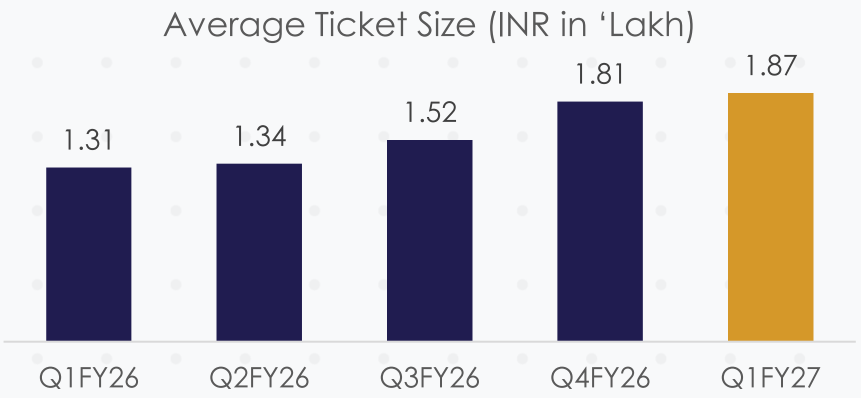


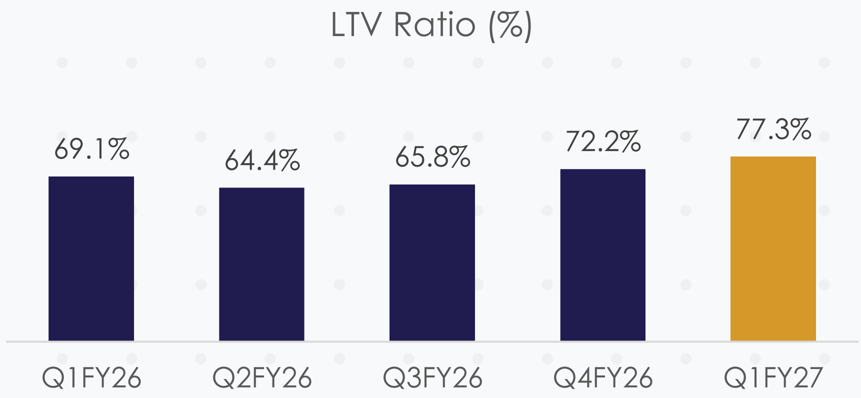
*Includes Off book AUM

Gold Loan Analysis - Quarterly



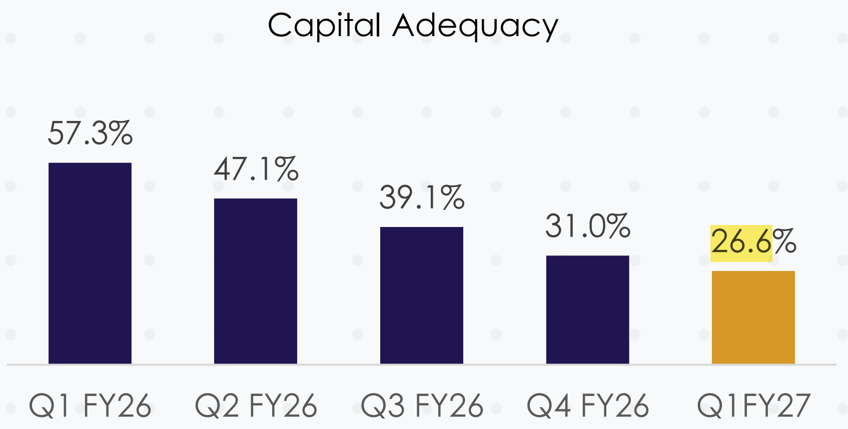




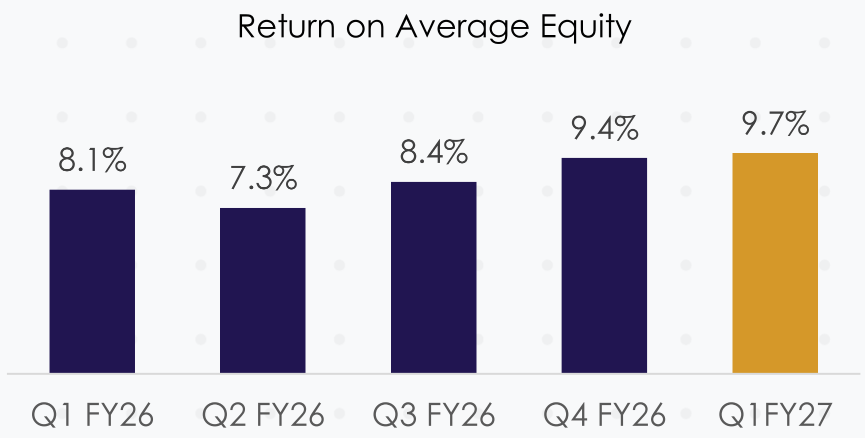


*Includes Off book AUM

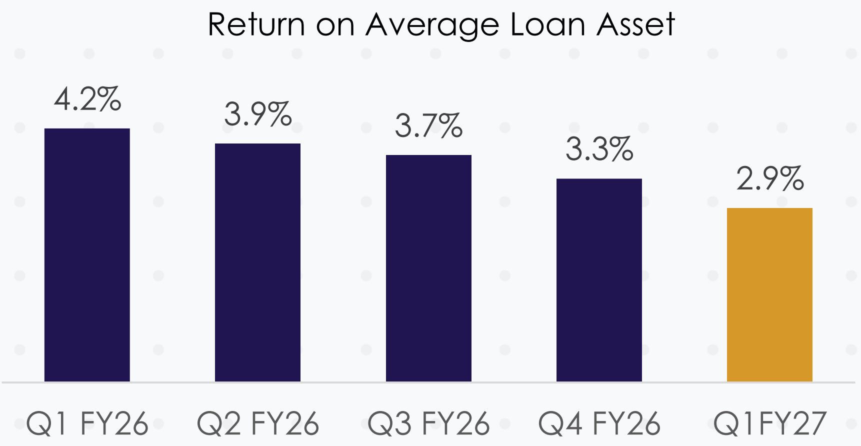
Key Ratios



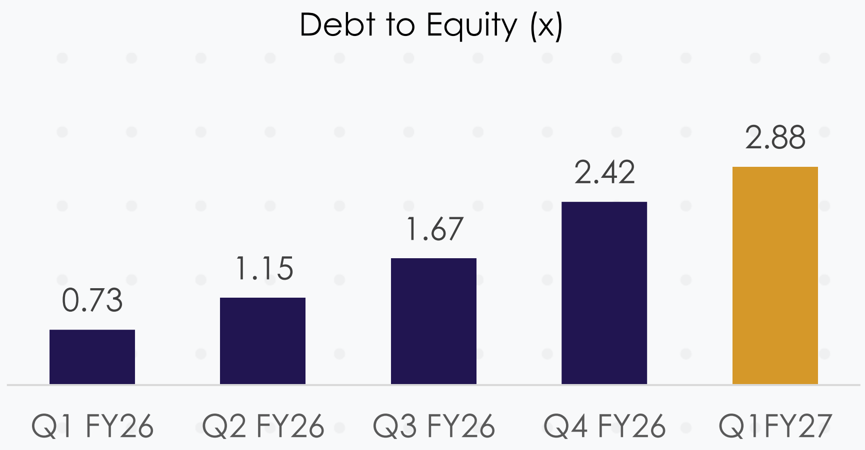
Capital Adequacy
57.3%
47.1%
39.1%
31.0%
26.6%
Q1 FY26
Q2 FY26
Q3 FY26
Q4 FY26
Q1FY27



Return on Average Equity
8.1%
7.3%
8.4%
9.4%
9.7%
Q1 FY26
Q2 FY26
Q3 FY26
Q4 FY26
Q1FY27



Return on Average Loan Asset
4.2%
3.9%
3.7%
3.3%
2.9%
Q1 FY26
Q2 FY26
Q3 FY26
Q4 FY26
Q1FY27



Debt to Equity (x)
0.73
1.15
1.67
2.42
2.88
Q1 FY26
Q2 FY26
Q3 FY26
Q4 FY26
Q1FY27

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 31st Mar'26	As On 31st 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 31st Mar'26	As On 31st 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**

CSR

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.

CSR

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.

CSR

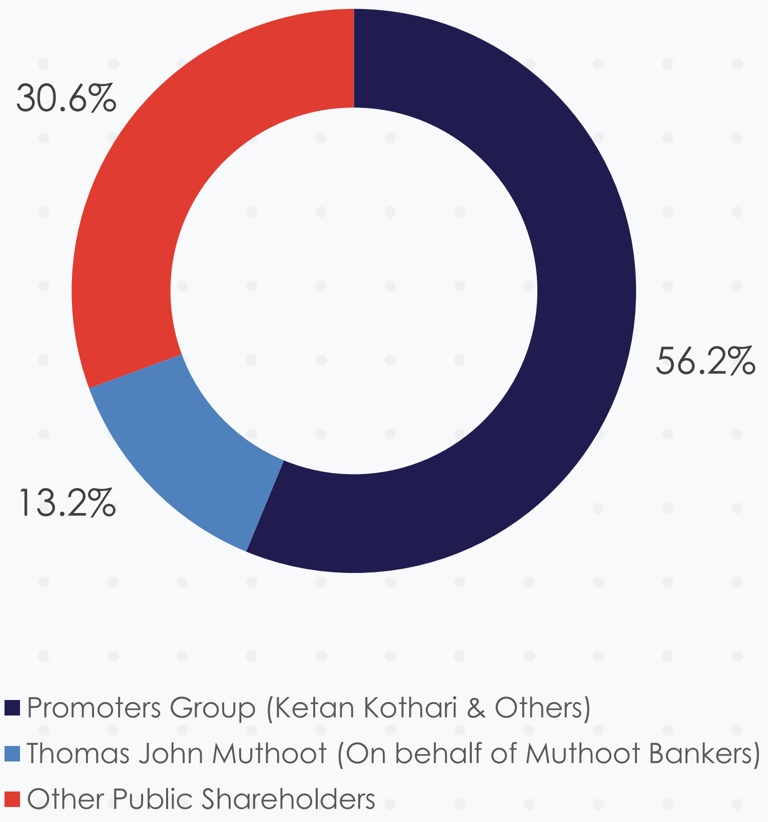


COMMUNITY
Outreach Program

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 (%)



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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