



August 18, 2025

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

Scrip Code: 508954 & 976279

**Subject: Press Release on Un-Audited Financial Results for quarter ended June 30, 2025**

**Dear Sir/Madam,**

In continuation of our letter dated August 13, 2025 on Un-Audited Financial Results for the quarter ended June 30, 2025, 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](http://www.arvog.com).

Kindly take this information on record.

Thanking you.

**For Finkurve Financial Services Limited**

Kajal  
Kunal  
Parmar

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by Kajal Kunal  
Parmar  
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**Kajal Parmar**  
**Company Secretary & Compliance Officer**  
**Membership No: ACS65484**

*Encl: As above*



## Finkurve Financial Services Ltd. Q1 FY26 Results Release

### *Continues Strong Momentum with AUM growing 66.01% YoY*

**Mumbai, August 18<sup>th</sup>, 2025:** Finkurve Financial services Limited (BSE: 508954), among leading Tech-first Gold Loan NBFC, announced its unaudited financial performance for the first quarter ended 30<sup>th</sup> June 2025.

#### **Business Highlights: Q1 FY26**

- Asset under Management (AUM) grew by 66.01 % YoY from INR 326.36 cr to INR 541.78 cr (Including off Book AUM of INR 14.25 cr)
- Disbursement stood at INR 796.61 cr during the quarter
- Branch network increased 29.68 % YoY from 64 branches in Q1FY25 to 83 branches in Q1FY26

#### **Financial Highlights: Q1 FY26**

- Total income grew 40.47 % YoY from INR 28.50 cr in Q1 FY25 to INR 40.04 cr in Q1 FY26
- Net interest income increases 29.47 % YoY from INR 15.08 cr in Q1 FY25 to INR 19.52 cr in Q1 FY26
- Net Interest Margin (NIM) stood at 15.91 %
- Gross NPA reported at 0.37 % and Net NPA is reported at 0.17 %
- Capital adequacy ratio remained healthy at 57.31 %
- Liquidity position remained strong with INR 25.51 cr of cash and cash equivalents, amounting to 4.32% of the total assets

#### **Key Developments during the quarter**

- During the quarter, successful raised funds amounting to Rs. 111.50 crore (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
- During the quarter further expanded branch network and launched First branch in Chennai, Tamil Nadu

#### **Financial Snapshot: Q1 FY26**

(INR. cr)

Particulars	Q1 FY26	Q1 FY25	Y-o-Y	Q4 FY25	Q-o-Q
Total Income	40.04	28.50	40.47%	40.43	(0.97%)
PBT	6.83	5.90	15.88%	5.25	30.15%
PAT	5.09	4.39	16.06%	3.91	30.21%
Basic EPS (INR)	0.38	0.35	8.57%	0.30	26.67%

**Key Metrics: Q1 FY26**

Particulars	Q1 FY26	Q1 FY25	Y-o-Y
AUM (INR. cr)*	541.78	326.36	66.01%
Branch Network	83	64	29.69%
Avg. Gold Loan per Branch (INR. cr)	5.8	4.1	40.78%

\* Includes Off Book AUM of INR. 14.25 cr

Particulars	Q1 FY26	Q1 FY25
Return on Average Loan assets	4.15%	5.99%
Return on Average Equity	8.00%#	9.19%
Capital Adequacy Ratio	57.07%	68.10%
Debt to Equity Ratio	0.73	0.66

# Computed using weighted average Shareholders' Networth

**Commenting on the performance, Mr. Amit Shroff, Chief Executive Officer said:**

*"Q1FY26 has begun on a strong note marked by robust growth, strategic expansion, and continued progress towards our vision of becoming one of the leading player in India's gold loan sector. During the quarter, we successfully raised approximately INR 111.50 cr. through a combination of preferential issue of equity shares and share warrants to both Promoters and Non-Promoters. This capital infusion is well aligned with our objective to scale operations, strengthen our technology-driven phygital led business model, and enhance our market presence in the rapidly evolving gold loan industry.*

*Our Asset under management grew by 66.01% YoY, reaching INR 541.78 cr, driven by strong disbursements of INR 796.61 cr during the quarter. We further strengthened our presence by expanding the branch network to 83 branches reflecting a growth of 29.68% YoY, and marked our entry into Tamil Nadu with the launch of our first branch in Chennai representing a significant milestone in our expansion strategy.*

*As we move ahead, our focus remains on delivering superior customer experiences, leveraging technology for operational excellence, and scaling responsibly to create long-term value for all stakeholders."*

**About Finkurve Financial Services Limited (Arvog):**

Finkurve Financial Services Limited (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](http://www.arvog.com)

**For More information please contact:**

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