Finkurve Financial Services Delivers Strong Q1 FY27 Performance with AUM Growing 134.5% YoY to INR 1,270.4 Cr and PAT Rising 65.8% YoY

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Finkurve Financial Services Limited (NSE: FINKURVE; BSE: 508954), one of the leading tech-first gold loan NBFCs, announced its financial performance for the quarter ended June 30, 2026.

Priyank Kothari, Executive Director, Finkurve Financial Services Limited

Finkurve Financial Services Limited continued its growth trajectory in Q1 FY27, with Assets Under Management (AUM) rising 134.5% YoY to INR 1,270.4 crore, including off-book AUM of INR 38 crore. The Company also expanded its branch network to 118 branches from 83 a year ago, serving 31,522 active gold loan customers as of June 30, 2026.

The quarter saw continued momentum in the Company’s gold loan business, supported by deeper geographic reach and an expanding customer base. Average gold loan per branch increased to INR 10.3 crore from INR 5.8 crore in Q1 FY26, reflecting improved branch productivity.

Financial performance remained robust, with total income increasing 89.37% YoY to INR 75.82 crore from INR 40.04 crore in Q1 FY26. Profit Before Tax (PBT) stood at INR 11.21 crore, up 64.06% YoY, while Profit After Tax (PAT) increased 65.78% YoY to INR 8.44 crore.

The Company maintained a stable asset quality profile during the quarter, with Gross NPA at 0.54% and Net NPA at 0.48%. Capital Adequacy Ratio stood at a healthy 26.6%, providing a strong capital base to support the Company’s growth plans.

Finkurve also strengthened its funding ecosystem during the quarter by onboarding Franklin Templeton as its first AIF investor through the issuance of INR 50 crore NCD.

On the governance and leadership front, Mr. Rajendran Chinna Veerappan was appointed as Director (Non-Executive, Non-Independent). The Company also appointed Mr. Raju Shah as Chief Risk Officer and Mr. Husain Pittalwala as Head of Compliance, further strengthening its risk management and compliance framework.

Financial Snapshot: Q1 FY27 (INR crore)

Particulars	Q1 FY27	Q1 FY26	YoY Growth	Q4 FY26	QoQ Growth
Total Income	75.82	40.04	89.37%	69.21	9.55%
PBT	11.21	6.83	64.06%	10.42	7.54%
PAT	8.44	5.09	65.78%	8.04	4.95%

Basic EPS (INR)	0.60	0.38	57.89%	0.58	3.45%

Key Metrics: Q1 FY27

Particulars	**Q1 FY27**	**Q1 FY26**	**YoY Growth**	**Q4 FY26**	**QoQ Growth**
AUM (INR crore)*	1,270.4	541.8	134.5%	1,096.1	15.9%
Branch Network	118	83	42.2%	105	12.4%
Avg. Gold Loan per Branch (INR crore)	10.3	5.8	77.6%	9.9	4.0%

*Includes Off-Book AUM

Commenting on the performance, **Mr. Priyank Kothari, Executive Director**, said, “*Q1 FY27 marks another quarter of steady progress for Finkurve, with AUM reaching INR 1,270.4 Cr, up 134.5% YoY. Our continued branch expansion, combined with a technology-enabled operating model, has helped us deepen our presence in the gold loan segment while improving branch productivity.*

We remain focused on balancing growth with prudent risk management and strong financial discipline. PAT increased 65.8% YoY to INR 8.4 Cr, while asset quality remained stable with Gross NPA and Net NPA at 0.54% and 0.48%, respectively. Our Capital Adequacy Ratio of 26.6% also provides a healthy foundation for the next phase of expansion.

Looking ahead, we will continue to strengthen our presence across the gold loan market, enhance technology-led operations *and drive greater efficiency across our branch network. With a diversified funding base and robust governance framework, we are well positioned to build a sustainable and scalable franchise while remaining focused on delivering a consistent customer experience*."

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, Middle-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 form 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.