



Date: 13th November, 2025

**National Stock Exchange of
India Limited (NSE)**
Exchange Plaza, C-1, Block G,
Bandra Kurla Complex,
Bandra, Mumbai – 400 051
Symbol: AFIL

BSE Limited
Phiroze Jeejeebhoy Tower,
Dalal Street,
Mumbai – 400 001
Scrip Code: 544200

**Subject: Press Release on Unaudited Financial Results of Akme Fintrade (India) Limited for the
Quarter and half year ended on September 30, 2025**

Dear Sir/ Madam,

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 In Continuation to Outcome of Board Meeting held on November 13, 2025 regarding Unaudited financial results of Akme Fintrade (India) Limited for the Quarter and half year ended on September 30, 2025, we submit herewith the Press Release on the same.

The above information is also available on the Company's website at <https://akmefintrade.com/>

Kindly take the same on record.

Thanking You,

Yours Truly,

For Akme Fintrade (India) Limited

Manoj Kumar Choubisa
Company Secretary and Compliance Officer
M. No.: A66176

Head Office :

Akme Business Center (ABC), 4-5, Subcity Centre, Savina Circle,
Opp. Krishi Upaz Mandi, Udaipur - 313001 Ph : 9594 377 377

Corporate Office :

D-4, Ground Floor, Neelkanth Business Park, Nathani Road,
Vidyavihar (W), Mumbai- 400086 (Maharashtra) Ph : 02244511585





Press Release

Akme Fintrade (India) Limited posts 17.32% surge (Y-o-Y Growth) in PAT during H1FY26 on the back of higher disbursements and rise in interest income

- Assets under Management (AUM) increase by 54.80% at ₹ 767.46 Cr in H1FY26
- Capital adequacy ratio stands at 51.66 %.

November 13, 2025: Akme Fintrade (India) Limited (AFIL) has registered a 17.32% growth in net profit at ₹ 19.65 Cr for the Half year ended September 30, 2025, as against ₹ 16.75 Cr in the same period last year on the back of higher disbursements and growth in net interest income.

Gross interest income increased by 54.15% at ₹ 63.57 Cr for the Half year under review, as compared with ₹ 41.24 Cr registered in the same period last year. Over last year, the Company's net interest income grew by 49.30% at ₹ 40.33 Cr.

Return on Equity for Q2 FY26 was 10.03% as against 9.94% in Q1 FY26, up by 0.92% from last quarter.

Advances increased by 10.98 % at ₹ 677.76 Cr during the quarter backed by a steady demand for vehicle loans. The total AUM stands at ₹ 767.46 Cr, a growth of 54.80 % over ₹ 495.79 Cr in the same period last year.

Commenting on the results, **Mr. Akash Jain, CEO, Akme Fintrade**, said, "We have been witnessing a good growth in demand for loans specially in vehicle segment in the semi-urban and rural markets of the country. There is a huge untapped potential in the MSME and vehicle loan segments in these markets and our well entrenched presence helps us address this gap. Our strong capital position backed by our ability to raise funds at competitive rates through multiple channels, and a good understanding of these markets puts us in good stead and enables us to further grow our loan book in the coming quarters. We are also excited to announce about entering into gold loan business for which we have received the board approval."

Key Financials:

Particulars	H1FY26	H1FY25	Growth (%)
Net Profit (₹ Cr)	19.65	16.75	17.32%
Gross Interest Income (₹ Cr)	63.47	41.24	54.15%
Net Interest Income (₹ Cr)	40.33	27.01	49.30%
Other Income (₹ Cr)	0.13	-	N.A.
Disbursements (₹ Cr)	226.45	96.22	135.35%
Gross NPA (%)	2.96	3.13	-17 bps
Net NPA (%)	1.43	1.47	- 4 bps

"There has been a significant uptick in consumption and demand from rural and semi-urban markets on the back of a good monsoon, improving farm incomes, slew of reforms announced by the central government and the continued investments on infrastructure. This has not only helped boost our loan growth but also led to an improvement in asset quality," he said.

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**AFIL****AKME FINTRADE (INDIA) LTD.**

CIN : U67120RJ1996PLC011509

RBI Reg. No. : B-10.00092

About Akme Fintrade (India) Limited

Akme Fintrade (India) Limited is a BSE and NSE Listed company. Incorporated in 1996, Akme Fintrade (India) Limited is a non-banking finance company (NBFC), offering vehicle and business loans in rural and semi-urban geographies. The company provides lending solutions for rural and semi-urban populations. Its portfolio comprises Vehicle Finance and Business Finance Products for small business owners. Their key borrowers are individuals and small business owners requiring vehicle loans and business finance. The vehicle financing comprises 2-wheeler loans, 3-wheeler loans and used commercial vehicles.

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