

CIN: U67120RJ1996PLC011509

RBI Reg. No.: 10.00092



**AFIL**

Akme Fintrade (India) Ltd.

**Date: 17<sup>th</sup> May, 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: Investor Presentation for the Quarter and Year ended on March 31, 2025.**

Dear Sir/ Madam,

Pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith Investor Presentation for the Quarter and Year ended on March 31, 2025.

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**

## **AKME FINTRADE INDIA LTD**

**Registered Office :**

ABC, 4-5 Subcity Center, Savina Circle  
Udaipur 313002, Rajasthan  
Ph : 9594 377 377

**Corporate Office :**

Shop No. 4, Ground Floor, Neelkanth Business Park,  
Nathani Road, Vidyavihar (W), Mumbai - 400086.  
Ph : 02244511585



# AKME FINTRADE (INDIA) LTD

**Aasaan Loans**

Unnati ki aur pehla kadam

**FY25**

**INVESTOR PRESENTATION**



## Disclaimer

This presentation has been prepared by Akme Fintrade (India) Limited (the “Company” or “Akme” or “AFL”) solely for information purposes and does not constitute any offer, recommendation or invitation to purchase or subscribe for any securities, and shall not form the basis or be relied on in connection with any contract or binding commitment what so ever. No offering of securities of the Company will be made except by means of a statutory offering document containing detailed information about the Company.

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Certain matters discussed in this Presentation may contain statements regarding the Company’s market opportunity and business prospects that are individually and collectively forward-looking statements. Such forward-looking statements are not guarantees of future performance and are subject to known and unknown risks, uncertainties and assumptions that are difficult to predict. These risks and uncertainties include, but are not limited to, the performance of the Indian economy and of the economies of various international markets, the performance of the industry in India and world-wide, competition, the company’s ability to successfully implement its strategy, the Company’s future levels of growth and expansion, technological implementation, changes and advancements, changes in revenue, income or cash flows, the Company’s market preferences and its exposure to market risks, as well as other risks. The Company’s actual results, levels of activity, performance or achievements could differ materially and adversely from results expressed in or implied by this Presentation. The Company assumes no obligation to update any forward-looking information contained in this Presentation. Any forward-looking statements and projections made by third parties included in this Presentation are not adopted by the Company and the Company is not responsible for such third party statements and projections.





# Performance At a glance





# Q4 & FY25



## Scale of Operations



**618.61 Cr**

AUM in FY25  
45.33% growth Y-o-Y



**₹253.78 Cr**

Amount Disbursed in FY25  
growth Y-o-Y 161.49% & in  
Q4 FY25 - ₹108.02 Cr



**17,230**

New loans Disbursed in FY25



**382.21 Cr**

Net Worth

## Distribution



**29**

Number of Branches



**130**

Business and Collections  
Officers



**Presence in 4**

States / UT across India  
(focused on expansion)



**100% In-house**

Sourcing & Collections

## Granular Book



**100% Secured**

Loan Book



**₹1.5 to ₹2 Lakhs**

Average ticket size for loans  
disbursed in FY25 & for Q4FY25 -  
₹80,000 – ₹1,00,000



**45,199**

Live accounts



**72%**

Average Portfolio LTV  
(Q4 & FY25)

## Asset Quality



**2.77%**

FY25  
Gross Stage 3 Assets



**1.27%**

FY25  
Net Stage 3 Assets



**0.36%**

FY25 Credit Cost to  
Average Total Assets &  
for Q4 - 0.18%



**54.00%**

Provision Coverage Ratio

## Liability Profile



**21**

Lender relationships



**57.58%**

FY25  
Capital Adequacy Ratio



**Borrowing profile**

Well-diversified profile with Avg.  
rate of borrowings  
~14.43%



**BBB+ Stable**

Long term credit rating by  
Informatics.

## Liability Profile



**₹ 33.23 Crs**

PAT for FY25  
79.35% growth Y-o-Y



**12.76%**

Net Interest Margin for  
FY25 & in Q4 - 13.13%\*



**5.98%**

Return on Avg. Total Assets  
FY25 & for Q4 - 4.67%\*



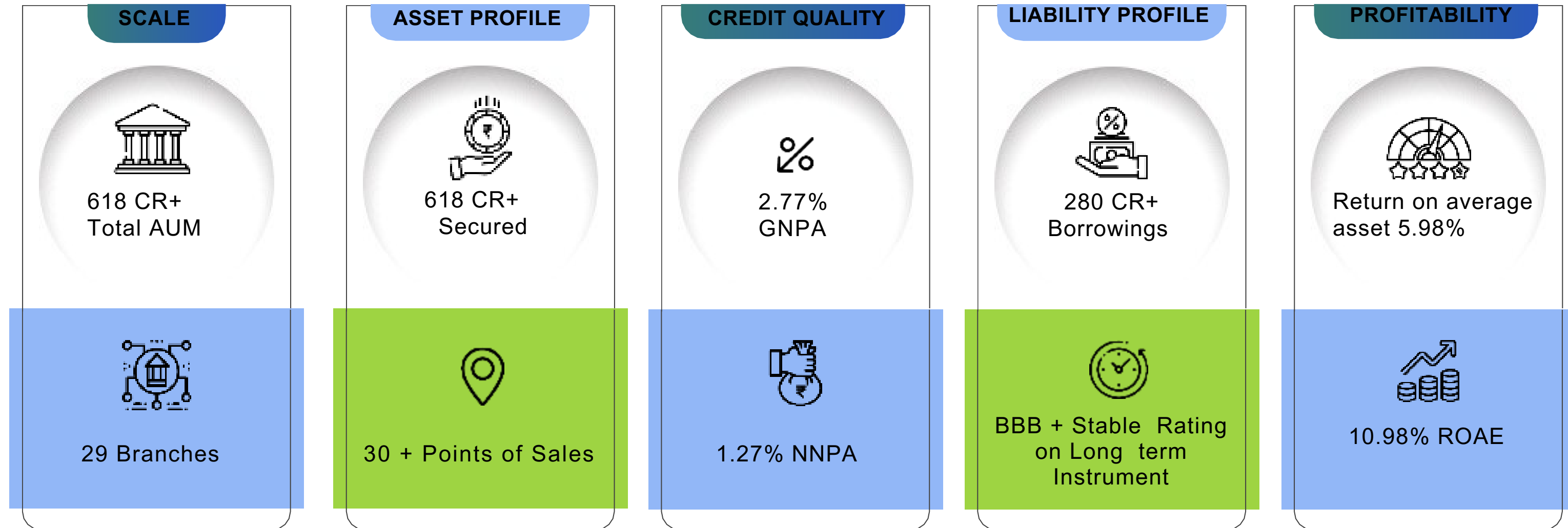
**10.98%**

Return on Avg. Equity for  
FY25 & in Q4 - 8.07%\*

# Company Overview







Akme Fintrade (India) Limited, a RBI registered, leading Non-Banking Finance Company (NBFC) dedicated to transforming rural and semi-urban finance in India.

Established in 1996, and trusted by over 200,000 customers, Akme Fintrade (India) Limited has been at the forefront of fostering financial inclusion and empowerment across rural and semi-urban geographies in Rajasthan, Maharashtra, Madhya Pradesh, and Gujarat.

Since August the company has opened – 16 branches

# Akme Fintrade – Leadership Pillars



**Mr. Nirmal Kumar Jain**

**CMD**

Mr. Nirmal Kumar Jain, a seasoned asset finance expert, boasts over 27 years of experience in finance and development. As a Qualified Chartered Accountant and Cost Accountant, he co-founded Akme Fintrade (India) Limited in 1996, contributing significantly to shaping policy guidelines within the mortgage finance industry.



**Mr. Akash Jain**

**Chief Executive Officer**

With over 20 years of experience, a versatile Chartered Accountant excelling in management consultancy, audits, fundraising, taxation, and IT system consultancy. Instrumental in designing and implementing enterprise software, he specializes in equity and debt fundraising, company law matters, and information system audits.



**Ms. Rajni Gehlot**

**Chief Financial Officer**

Ms. Rajni Gehlot, a qualified Chartered Accountant and the Company's CFO, brings a decade of financial leadership experience to the table. Proficient in all facets of finance, she excels in policy and process development, strategic planning, software implementation, and ensures meticulous handling of legal aspects and RBI compliances.



**Mr. Shiv Prakash Shrimali**

**Chief Operating Officer**

With over 40 years of experience, and as Chairman of Rajasthan Marudhara Gramin Bank, he achieved remarkable success, doubling the balance sheet size from INR 8,600 Crs. To INR 19,000 Crs. in just 5 years.



# Stewarding Growth: Aasaan Loans Team



**Mr. Suresh Chandra Gupta** | Chief Risk Officer

Retired Senior Bank Manager with 36+ years' experience, excelled as Head of Credit Department. Expertise in legal matters, court cases, DRT & DRAT, and adept at scrutinizing property title documents for risk assessment in financial transactions.



**Mr. Rajendra Chittora** | Executive Director

He is a qualified Executive Director with more than two decades of experience in the auto/CV/CD/TW finance companies. He also has ample experience of fund raising and equity participation in current organization.



**Mr. Sanjay Dattatray Tatke** | Additional Non-executive Independent Director

A seasoned banker with 37+ years of experience, started as a Probationary Officer with State Bank of India in 1985. Currently serving as an advisor and consultant to Banks and NBFCs, and is a Lead Auditor for ISO 9000, as well as a CAIIB.



**Mr. Vimal Bolia Sardarsinghji** | Non Executive Independent Director  
Appointed as a Non- Executive Independent Director in the company. He is a Qualified Chartered Accountant. He also serves as Director in Kanchan Auto Private Limited and Kanchan NX Private Limited.



**Ms. Antima Kataria** | Non-executive Professional Director

Ms. Antima Kataria, a qualified company secretary, excels in legal due diligence, incorporations, and secretarial audit for listed and unlisted companies. Specializing in Start-ups registration, NBFC compliances, and various legal matters, she is a frequent speaker at Institute of Company Secretaries of India (ICSI) training programs.



**Mr. Manoj Kumar Choubisa** | Company Secretary

With an enduring commitment since 2019, Mr. Manoj Kumar Choubisa holds a Master's in Commerce from Mohan Lal Sukhadia University, Udaipur, and is a certified Company Secretary (ICSI). Boasting over 7 years of expertise, he excels in secretarial compliance, accounting, and income tax practices, contributing significantly to company's success.



**Mr. Nishant Sharma** | Additional Non-executive Independent Director  
Chartered Accountant since 2011, is DISA and forensic auditor qualified. A member of IIA, Florida, he has rich experience in risk assessment, due diligence, internal audits, and policy formulation for multinational and national enterprises, including overseas clients in the Middle East and Far East.



**MISSION**

To empower people via financial inclusion & understanding, helping them to make sound borrowing decisions



**VISION**

To be ideal online platform where everyone is able to get fast monetary assistance & unique solutions to their financial requirements



**Core Value**



**TRANSPARENT**



**TRUSTWORTHY**



**CUSTOMER ORIENTED**



**EFFICIENT**



**4 States**



**29 Branches**



**2,00,000+**  
Customers Served



**BBB +Stable**  
Credit Rating



**618.61 CR**  
Total AUM



# Aasaan Loans Journey : Key Events and Milestones



**Year 1996**  
Ideation & Company formation in Rajasthan

**Year 1997**  
Conversion to a Public Limited Company

**Year 1999**  
Registered with RBI as a deposit taking NBFC in Rajasthan

**Year 2000**  
Used three wheeler and four wheeler business commenced

**Year 2015 - 2016**

- Achieved AUM of ₹84crs. and loan disbursement of ₹71 crs.
- Expanded business of operation in Maharashtra.

**Year 2017**

- Geographical reach to Madhya Pradesh
- Achieved AUM of ₹143 crs. and loan disbursement of ₹105 crs.

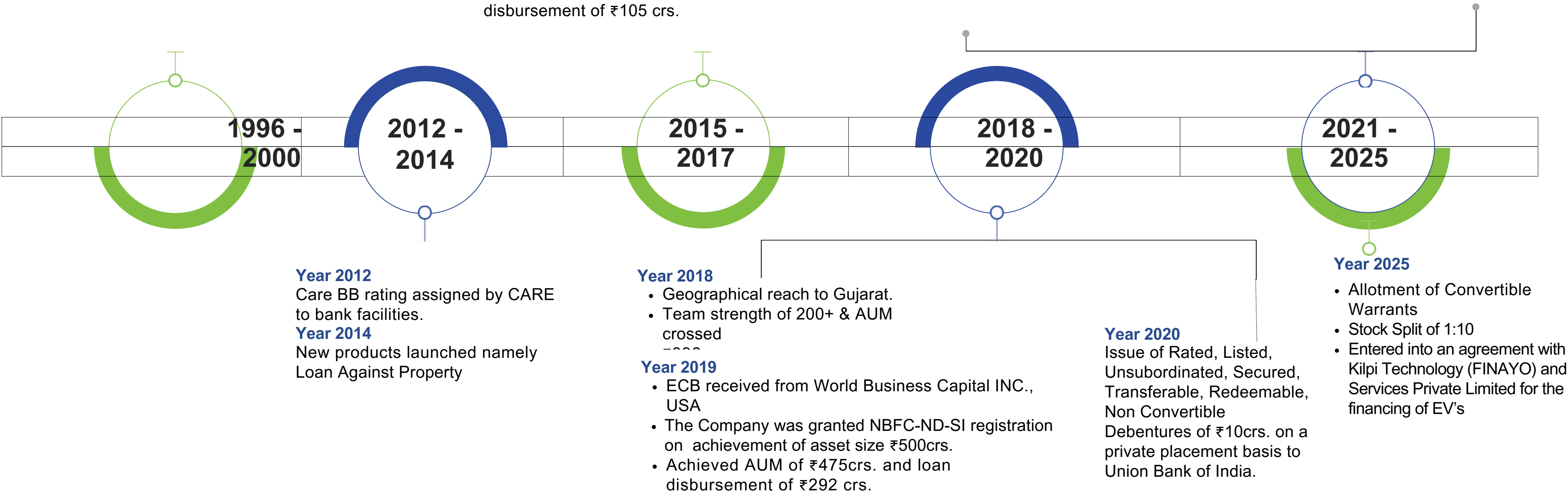
**Year 2021**  
Effectively managed loan portfolio totaling ₹421 crores, implementing strategic receivable management measures in response to the challenges posed by the COVID-19 pandemic.

**Year 2022**  
Digital journey initiated towards Aasaanloans.com

**Year 2023**

- Formally inducted professional KMPs to drive Business and inducted 3 senior bankers and business professional as independent directors
- Raised ~ 52 crs fresh Capital
- Filed DRHP with SEBI for IPO
- Co Lending partnership with Singularity Capital and Shriram Finance Company

**Year 2024**  
Got Listed – NSE and BSE



# India's Loan Sector : Opportunities and Growth



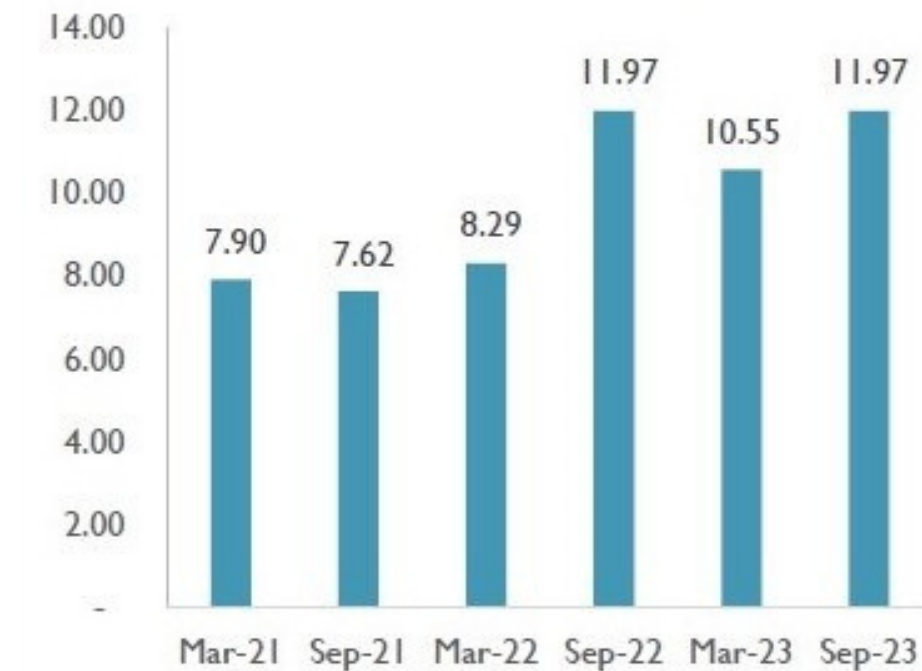
- Significant opportunities exist for Aasaan Loans to expand its presence in rural banking, given the large underbanked population and rising incomes in these areas.
- Aligning offerings with government financial inclusion initiatives can further drive growth. Additionally, Aasaan Loans can capitalize on the strong growth in mortgage and personal loans by expanding in these segments.
- Two-wheelers are more popular in the rural and semi-urban areas. The under-penetrated rural market for this segment will be the key growth segment for NBFCs.
- The projected exponential increase in digital lending also offers compelling prospects to grow Aasaan Loans' digital platform offering.
- With its rural focus and digital capabilities, Aasaan Loans is well-positioned to cater to the expanding bankable demographic amidst India's economic growth.
- Overall, multiple levers exist for Aasaan Loans to tap into the high-growth Indian banking sector.

## Government's Initiative

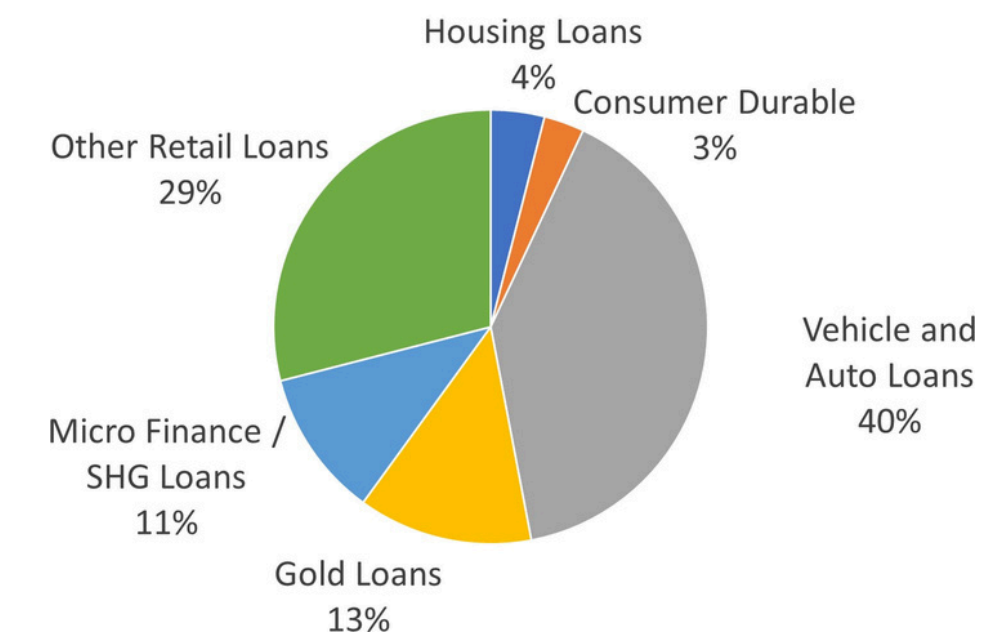
The Government has taken several initiatives and given allocations to impact and support the NBFC sector, especially through broader economic measures, infrastructural investments, and financial sector reforms



Retail Loan Portfolio of NBFC Sector  
(in INR Lakh Crores)



Retail Loan Portfolio of NBFC Sector





# Target Group & Products



Vehicle Finance

**Credit Exposure (As of March 2025): ₹228.04 Cr**  
(39.24% of total Exposer)

**Customer Profile:** Transport operators | Small businesses  
|Self-employed | Salaried individuals

Medium and small fleet operators (LCVs),  
(HCVs)

**Asset Financing:** Two-Wheelers | Three-Wheelers |  
Passenger vehicles

CVs and HCVs for goods and passenger  
transportation



Used Commercial Vehicles



Business Finance

**SME/Business Loans (As of March 2025): ₹353.05 Cr**  
(60.76% of total credit exposure)

**Customer Base:** Small and medium-sized enterprises (SMEs)  
|Businessmen/Traders | Manufacturers | Self-  
Employed Professionals

**Collateral:** Completed and self-occupied residential and  
commercial properties



Small Business Owners



Individual

# Aasaan Loans Products



## Aasaan Vehicle Loan

On-road finance for new and used two, three and four wheelers with maximum coverage and a swift, hassle-free process. Company also finances used commercial vehicles, covering both light (LCVs) & heavy (HCVs) types.



## Aasaan Saral Udyog Loan

Secured loans against property for business growth or working capital needs through Akme's smooth digital process from any of branch or points of presence



## Aasaan Loan Against Property

Secured loans to meet customers' personal needs such as marriage, education or consolidation of high cost debt offered against property collateral



## Aasaan Farm Equipment Loan

Convenient financing for tractors and farm equipment with flexible loan tenures tied to crop cycles for maximum farmer benefits.



## Aasaan Mahila Udyog Loan

Empowering financial independence for women entrepreneurs with unsecured small business loans.

**Current Products**



**Future Products**



# Our Extensive Network



Registered Office : Udaipur, Rajasthan.  
Corporate Office : Mumbai, Maharashtra



4  
States



243  
Staff Members



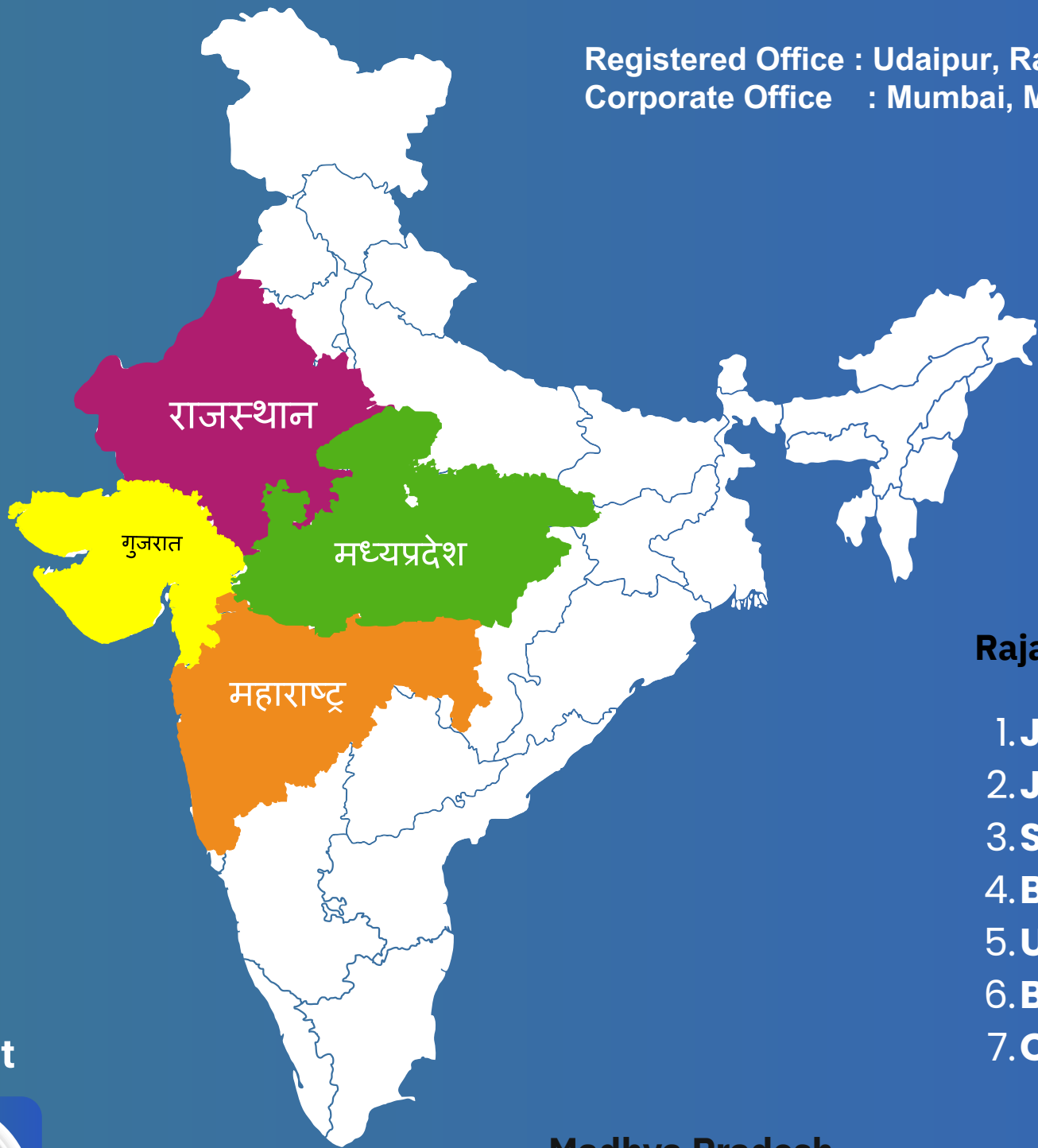
29  
Branches Points of Presence



30 +



2,00,000+  
Customers Served



## BRANCHES

### Rajasthan

- |                   |                 |
|-------------------|-----------------|
| 1. Jaipur         | 9. Gangapur     |
| 2. Jodhpur        | 10. Reodar      |
| 3. Sagwara        | 11. Kumbhalgarh |
| 4. Banswara       | 13. Sabla       |
| 5. Udaipur branch | 14. Chittorgarh |
| 6. Bhilwara       | 15. Bijainagar  |
| 7. Chittorgarh    | 16. Salumber    |

### Madhya Pradesh

- 1. Mandsaur
- 2. Ashta
- 3. Ratlam
- 4. Dewas
- 5. Pachore
- 6. Ujjain

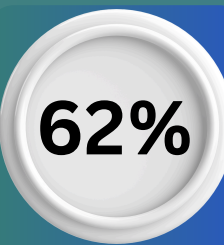
### Gujarat

- 1. Surat
- 2. Dahod
- 3. Ahmedabad
- 4. Palanpur
- 5. Himmatnagar

### Maharashtra

- 1. Mumbai
- 2. Pune
- 3. Kalyan

### Rajasthan



### Maharashtra



### Madhya Pradesh



### Gujarat



## CURRENT ASSETS UNDER MANAGEMENT

## Hub and Spoke Model

**Retail Operations** : Conducted through registered office in Udaipur, Rajasthan.

**Branch Network** : 16 branches in Rajasthan, 3 in Maharashtra, 5 in Gujrat and 6 in Madhya Pradesh.

**Points of Sale** : 35 + locations across 4 States

## Operational Structure

**Retail Operations:** The primary point of scale for small business finance. Assist with the origination of loans, various collection process and enhancing customer services.

**Central Support Office:** provides support function, such as loan processing and credit monitoring.

**Segregation:** Clear separation between sourcing and credit approval to teams to manage operational risks effectively



## Enterprise Wide Integration

**Loan management system** : Integrated platform for all activities and functions

**Efficiencies** : streamlining back-end processes for better allocation.

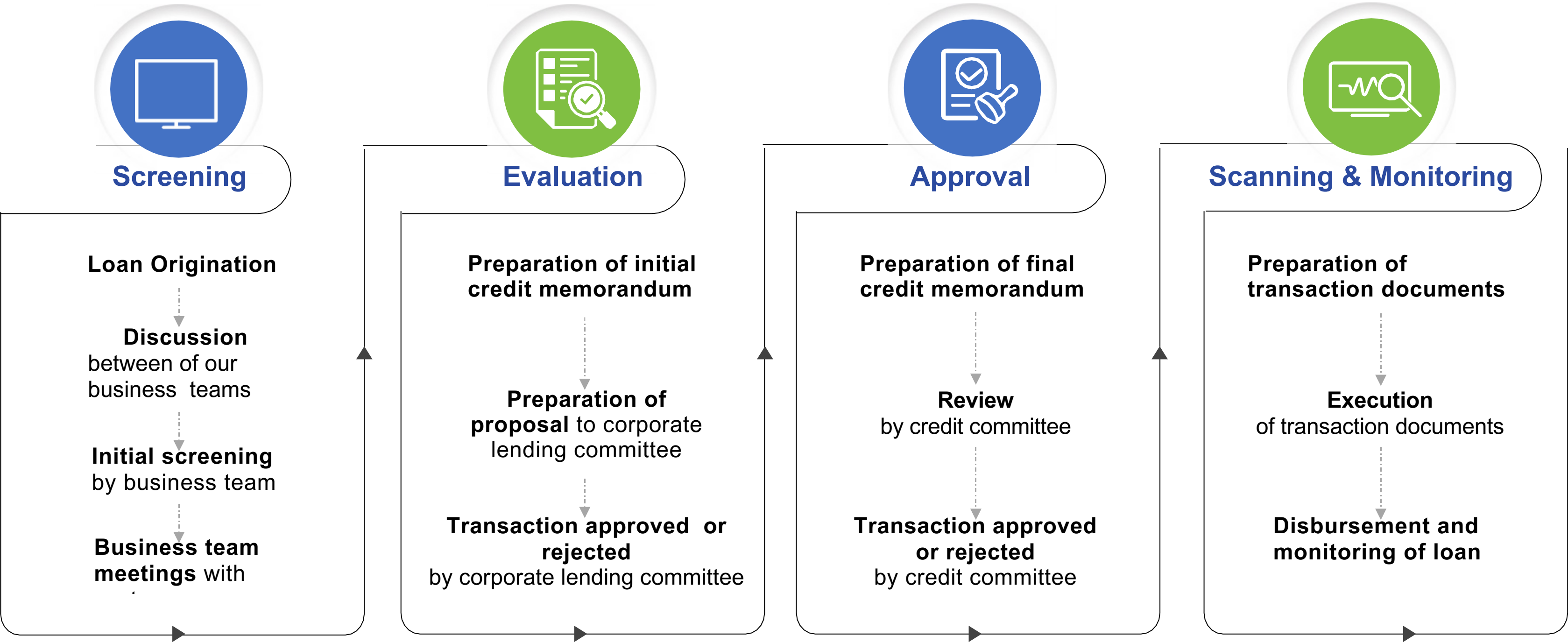
**Focus on quality Services** : Enabling Company to deliver quality services to our customers

## Lender Relationship

Long-term partnerships : with 3 public sector banks, 3 private sector banks and 15 financial institutions.

**Distribution Network** : In-house sales team ensuring effective distribution of services.







Proven Execution Capabilities in Rural and Semi-Urban Geographies

Stable and Experienced Management Team

Hub and Spoke Business Model for Efficiency

Access to Diversified Sources of Capital and Effective Asset Liability Management



COMPETITIVE STRENGTHS

Well-Established Vehicle Finance and Small Business Lending

Stable and Experienced Management Team

Robust Underwriting Process and Risk Management Policies

Customer-Centric Approach and Deep Understanding of Target Customers



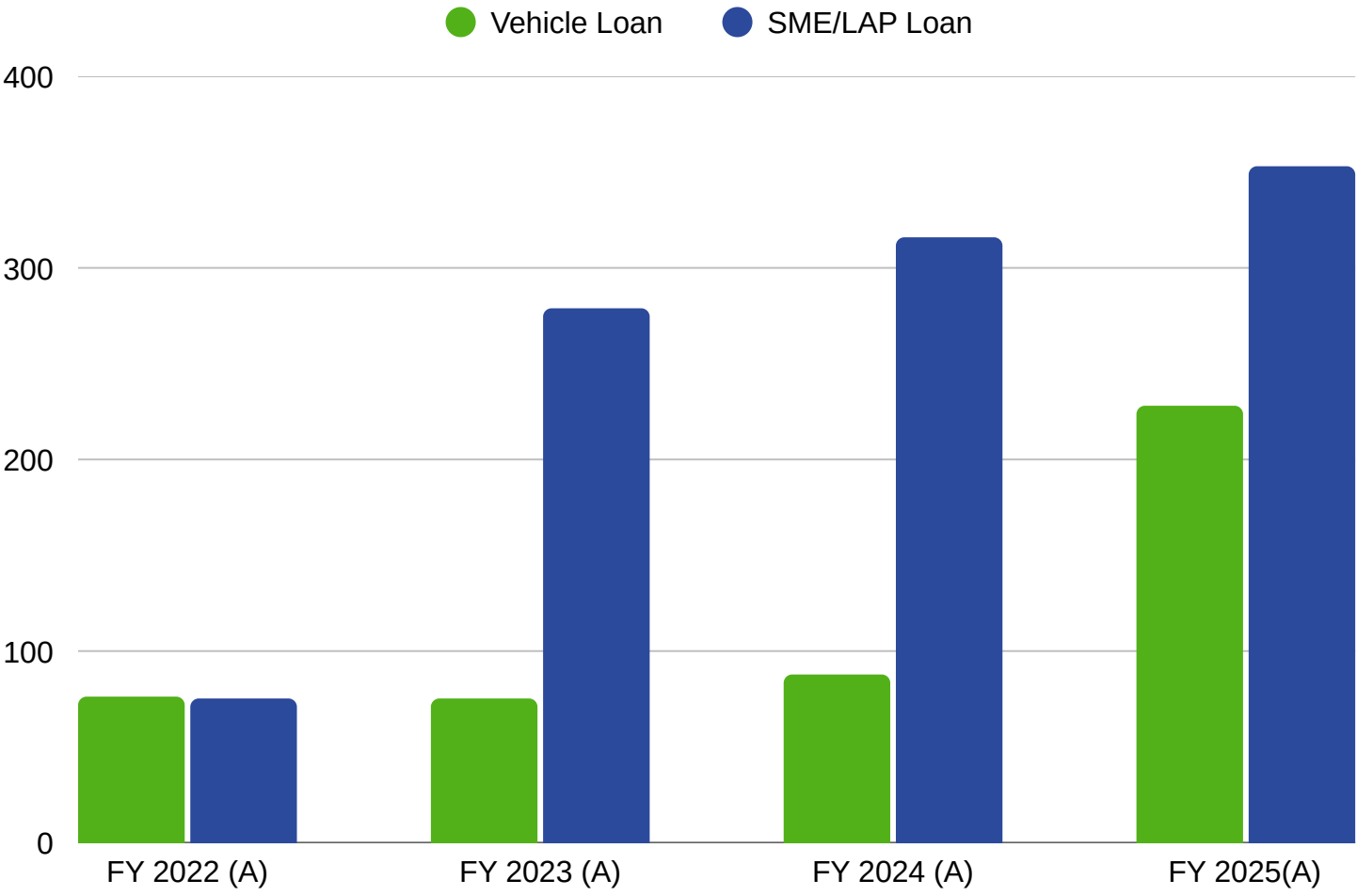
# Financial Overview



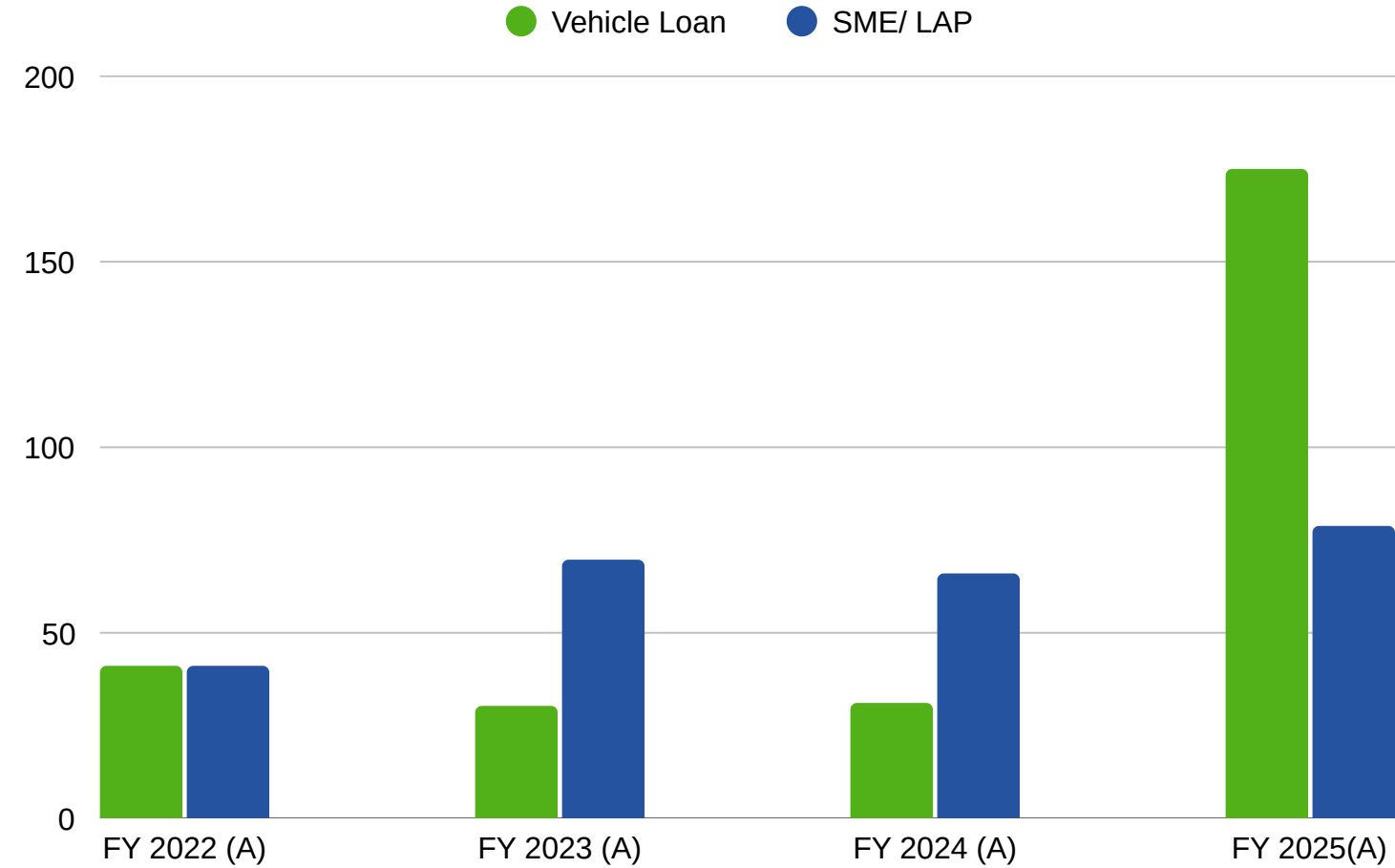
# Key Financial Highlights



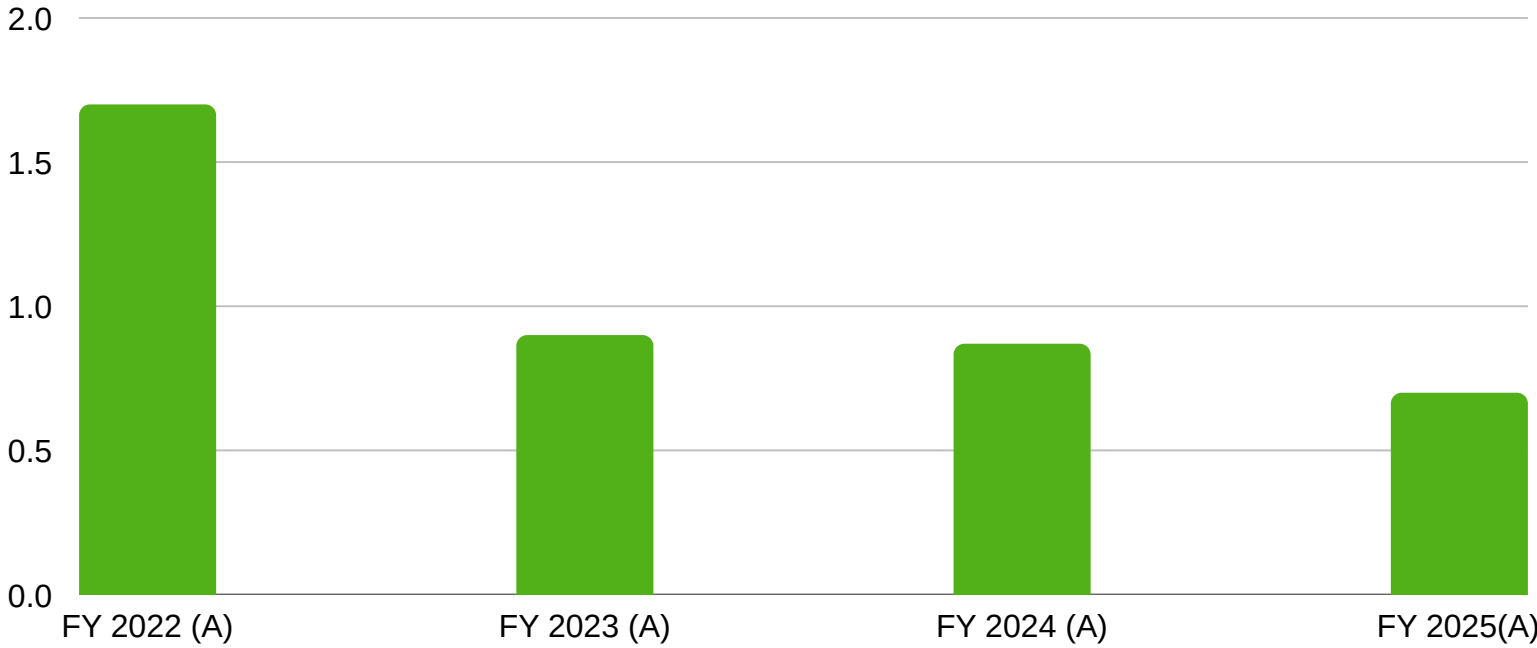
AUM Product Wise



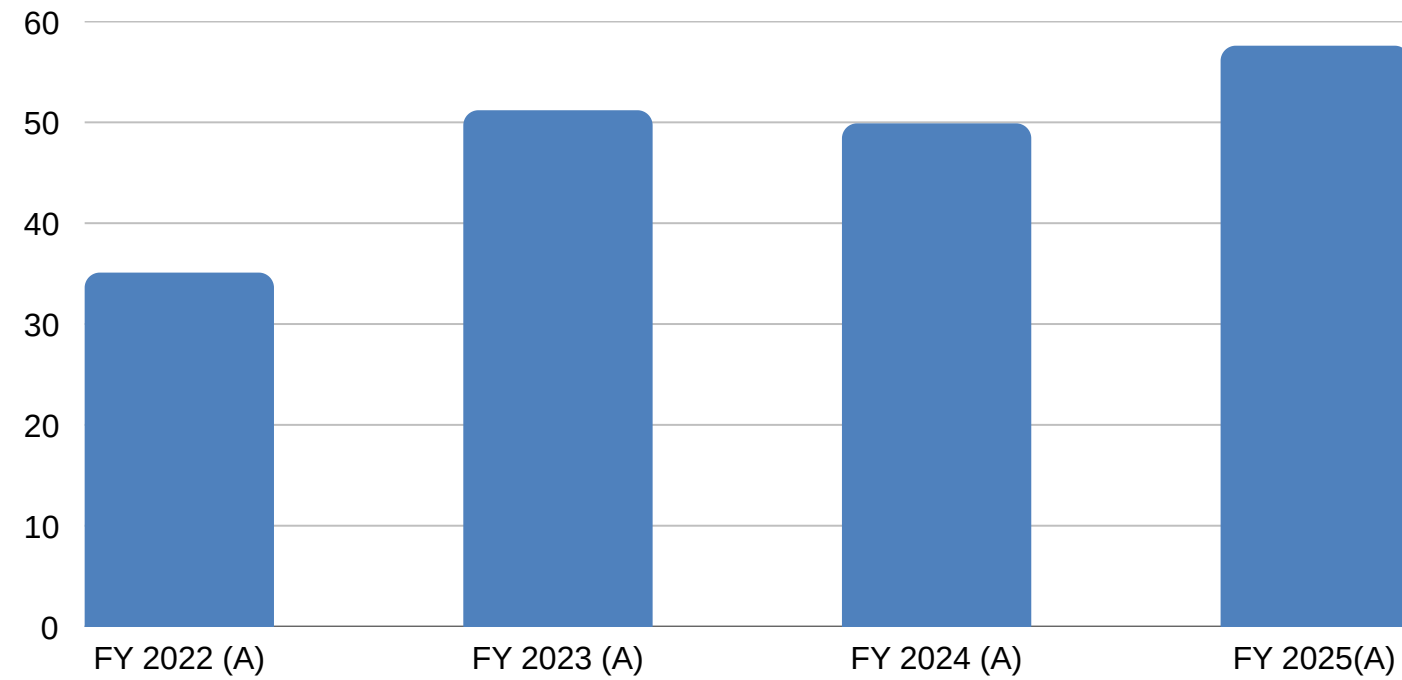
Disbursement Product Wise



Debt to Equity

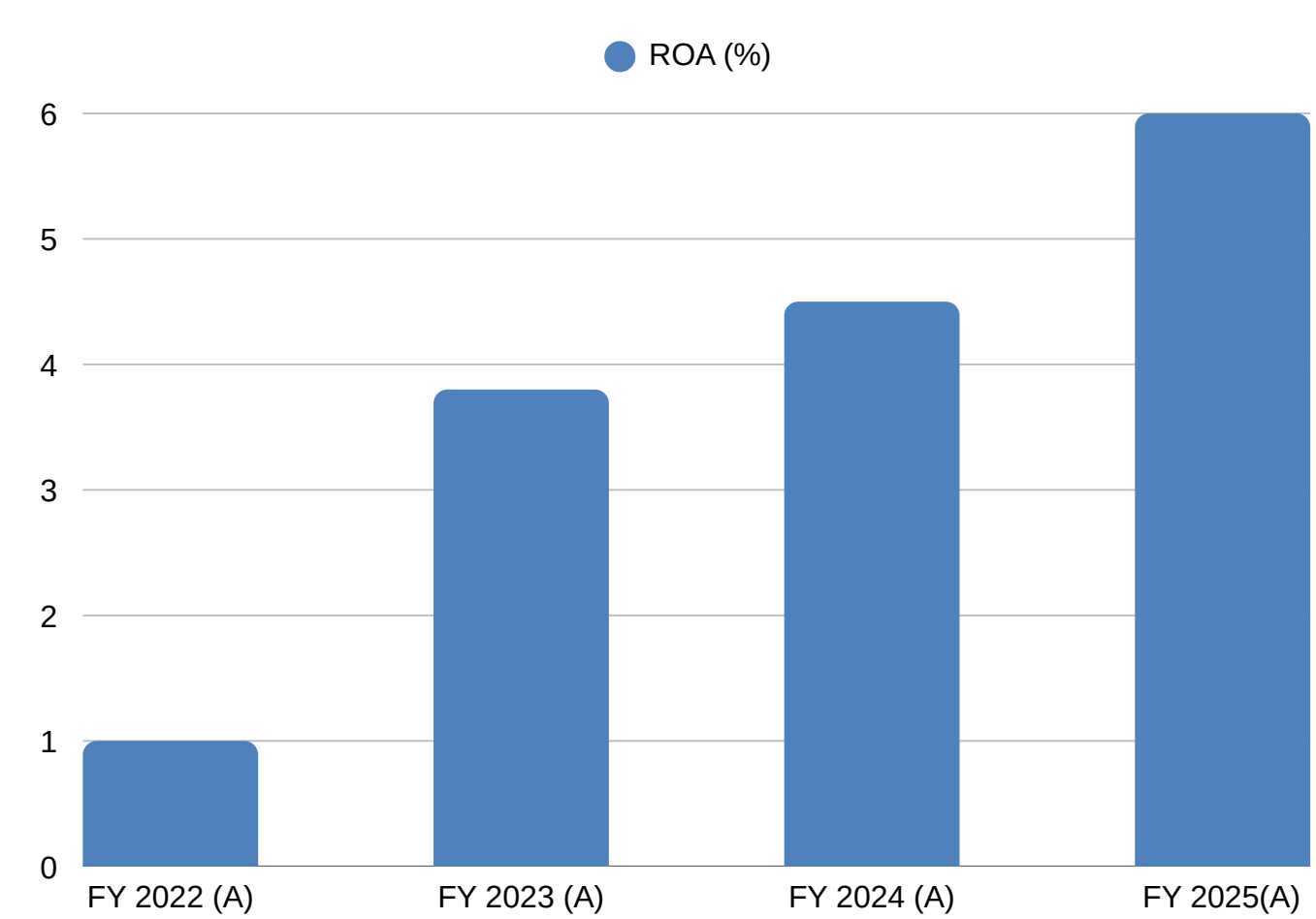
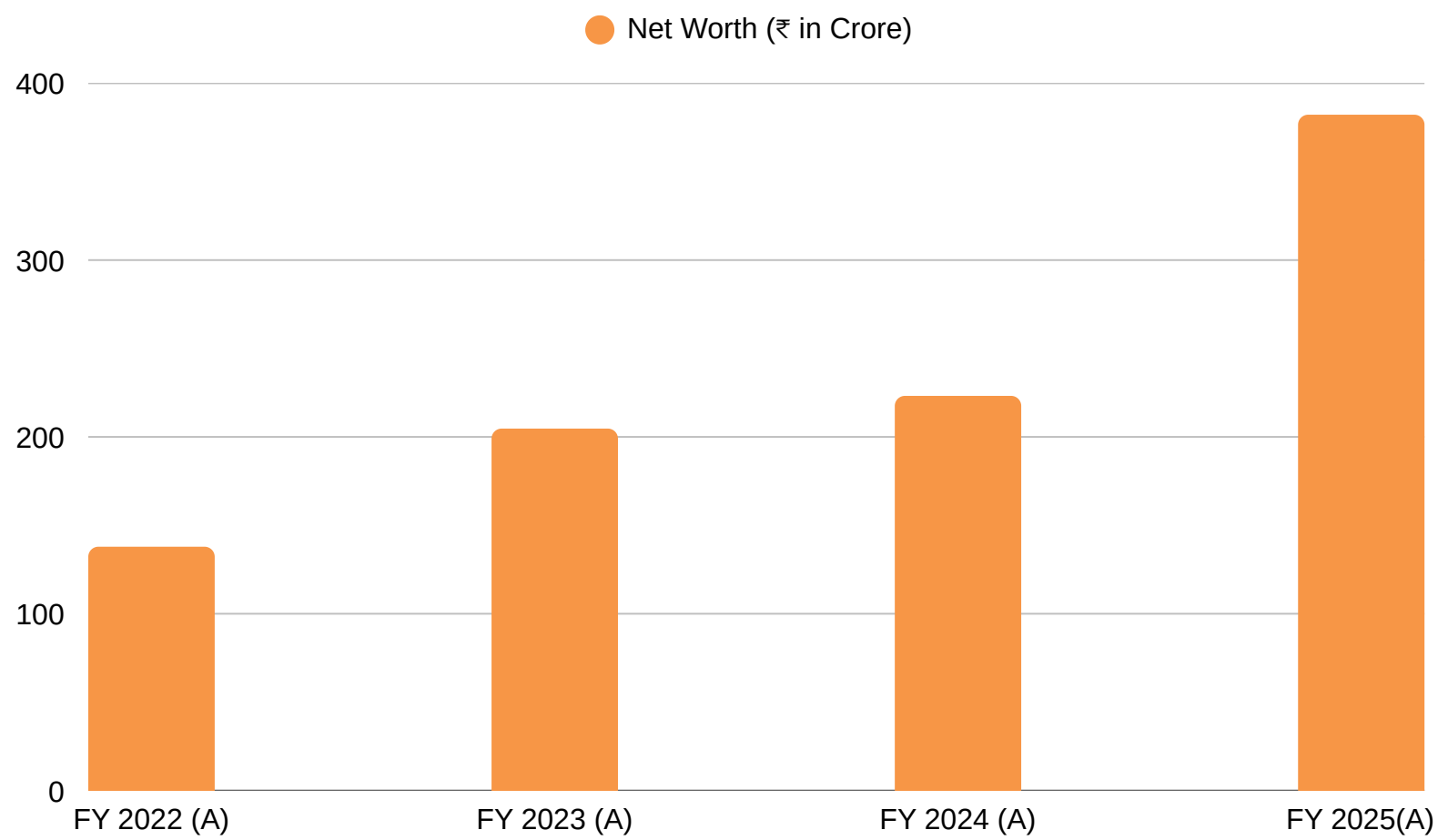
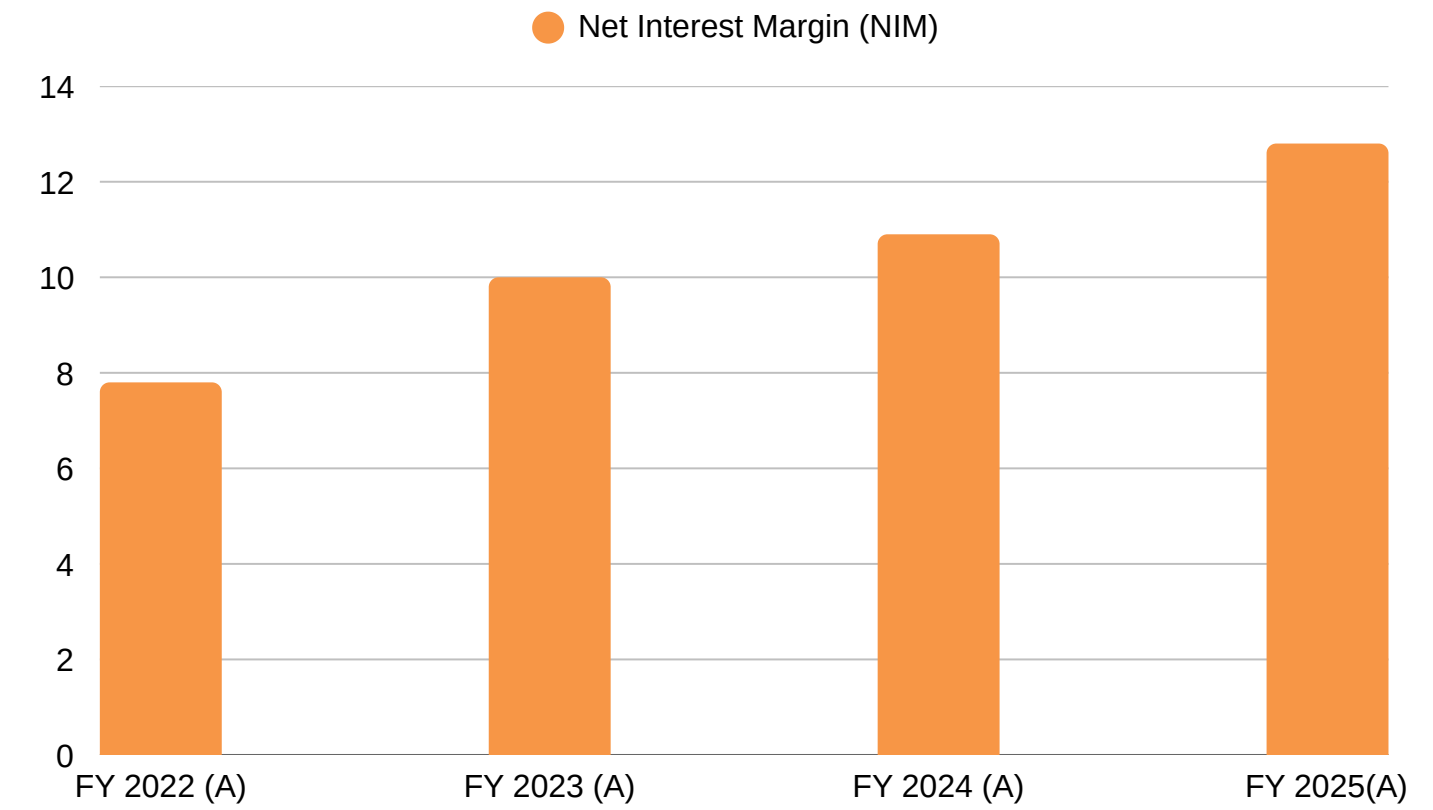
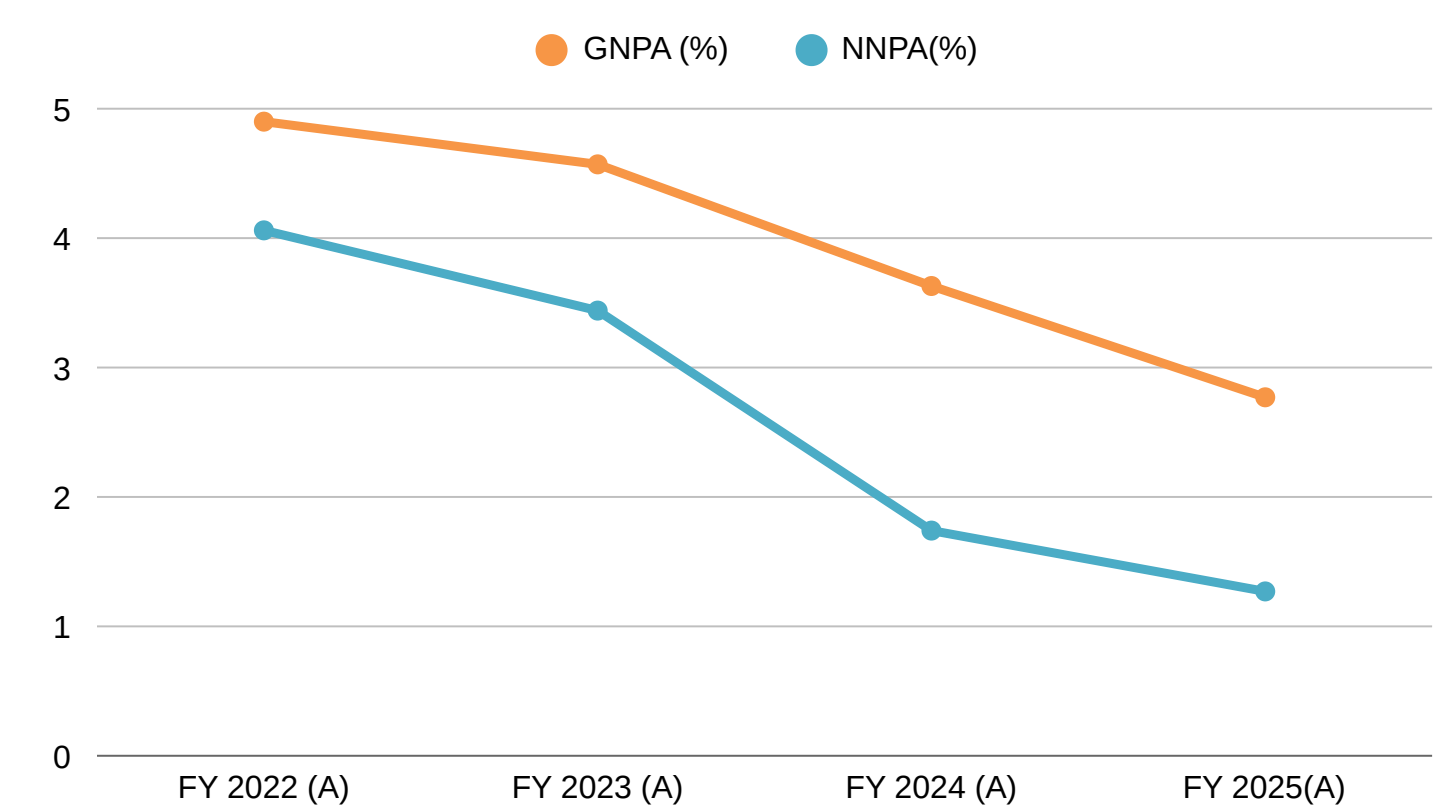


Capital Adequacy Ratio (%)





# Key Financial Highlights



# Key Financial Highlights Q4FY25



## Profit and Loss Statement

₹ in Crore

Particulars	FY25	FY24	Change
Interest Income	98.58	69.66	41.52%
Interest Expense	35.73	28.28	26.33%
Other Operating Income	4.14	3.85	7.71%
<b>Total Income</b>	<b>66.99</b>	<b>45.22</b>	<b>48.15%</b>
Impairment of Financial Instruments	2.94	5.70	-48.43%
Employee Benefit Expense	10.78	7.40	45.69%
Depreciation & Amortization	0.54	0.51	6.28%
Other Expenses	9.85	7.86	25.36%
Total Expenses	24.11	21.46	12.32%
<b>Profit Before Tax (PBT)</b>	<b>42.89</b>	<b>23.76</b>	<b>80.53%</b>
<b>Profit After Tax (PAT)</b>	<b>33.23</b>	<b>18.53</b>	<b>79.35%</b>





Balance Sheet Summary

₹ in Crore

Balance Sheet as on	31/03/25	31/03/24
Loan Assets	564.91	390.80
Other Assets	110.45	45.25
Total Assets	675.36	436.05
Borrowings	281.77	204.78
Other Liabilities	11.38	8.03
Total Liabilities	293.15	212.81
Total Equities	382.21	223.24



## Product Diversification and Cross – Selling Opportunities

**Leveraging Network** : Utilizing branch network and customer base for cross-selling and up-selling.

**Additional Products** : Offering financing for livelihood and productivity enhancing products.

**Customer Relationship** : Strengthening bonds through diversified product offerings.



## Technology integration for Business Growth

**Automated Systems**: Upgrading technology for operational efficiency and cost savings.

**Digital Service Delivery**: Facilitating online loan processing, KYC verification and credit approvals.

**Data Analytics**: Targeted customer profiling, customized products and enhanced customer satisfaction.



## Focus on Small Business owners and Self- Employed individuals

**Market Focus** : targeting emerging opportunities in microcredit segment, rural two wheeler loans.

**Underwriting Model** : Limited reliance on documented income, strong expertise in income and collateral assessment.

**Growth Strategy** : Penetrating first time borrowers in the formal secured lending

# Forward Focus : Navigating Towards Success



1

**Tailored credit solutions & financial empowerment**  
for untapped rural & semi-urban markets

2

**Cutting-edge technology**  
& data analytics driving  
strategic insights

3

**Customer-centric ethos**  
fostering trust & loyalty to drive lower  
cost of customer acquisition

4

**Sustainable growth**  
through responsible lending &  
operational excellence

5

**Ambitious target**  
Reach 5 million customers  
by 2030

6

**Visionary goal**  
Position as India's premier  
rural-centric digital lending platform



# THANK YOU



**AKME FINTRADE (INDIA) LTD**

**Mr. Manoj Chobisa**

Company Secretary and Compliance Officer

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