

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

CIN : U67120RJ1996PLC011509

RBI Reg. No. : B-10.00092

Date: 20th 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: Investor Presentation for the quarter ended 30 September 2025**

Dear Sir,

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith Presentation to be made to analyst/investor for the quarter ended 30 September 2025.

In compliance with Regulation 46 of the Listing Regulations, the Investor Presentation will also be available on the website of the Company at www.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

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www.akmefintrade.com



Akme Fintrade (India) Limited

Aasaan Loan

Unnati Ki Aur Pehala Kadam

HIFY26
INVESTOR PRESENTATION



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Company Snapshot



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



5
States



29
Branches Points of Presence



30 +
Point of Presence



300 +
Staff Members



2,00,000+
Customers Served

Rajasthan

62%

Maharashtra

16%

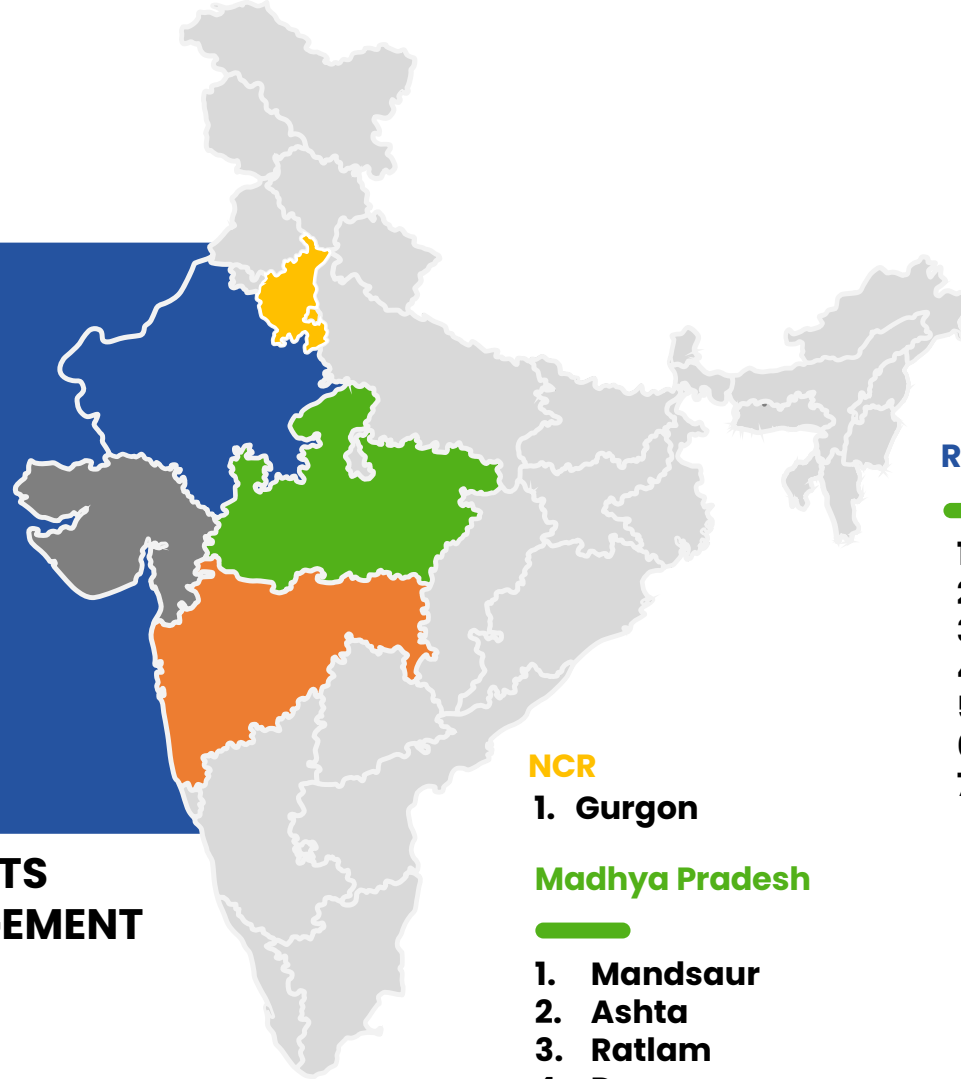
Madhya Pradesh

07%

Gujarat

14%

CURRENT ASSETS UNDER MANAGEMENT



BRANCHES

Rajasthan

1. Jaipur
2. Jodhpur
3. Sagwara
4. Banswara
5. Udaipur branch
6. Bhilwara
7. Chittorgarh

8. Gangapur
9. Reodar
10. Ringas
11. Sabla
12. Chittorgarh
13. Bijainagar
14. Salumber

NCR

1. Gurgaon

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

H1FY26 – Performance That Defines the FY26 Roadmap



Scale of Operations



₹767.46 Cr

AUM in FY26
54.80% growth Y-o-Y



₹227.62 Cr

Amount Disbursed in
H1 FY26



5,102

New loans
Disbursed in Q2
FY26



₹401.92 Cr

Net Worth

Distribution



29

Number of
Branches



150+

Business and
Collections Personals



Presence in 5

States / UT across
India (focused on
expansion)



100% In-house

Sourcing &
Collections

Granular Book



100% Secured

Loan Book



₹1 to ₹1.50 Lakhs

Average ticket size for
loans disbursed in H1
FY26



53,293

Live
accounts



Around 75%

Average Portfolio
LTV (H1 FY26)

Asset Quality



2.96%

H1 FY26
Gross Stage 3 Assets



1.43%

H1 FY26
Net Stage 3 Assets



0.43%

FY26 Credit Cost to
Average Total Assets
for H1



51.50%

Provision Coverage Ratio

Liability Profile



22

Lender
relationships



51.68%

H1 FY26
Capital Adequacy Ratio



Borrowing profile

Well-diversified profile
with Avg. rate of
borrowings
~14.22%



BBB+ Stable

Long term credit
rating by Informerics
& Acuite

Liability Profile



₹ 19.66 Cr

PAT for H1 FY26
17.32% growth Y-o-Y



12.81%

Net Interest Margin
for H1 FY26



5.35%

Return on Avg. Total
Assets H1 FY26



10.03%

Return on Avg. Equity
for H1 FY26

H1 FY26 – Robust Performance Show



AUM

₹767.46 Cr
(54.80% up YoY)

Disbursement

₹227.62 Cr
(135.35% up YoY)

Net Worth

₹401.92 Cr
(12.60% up YoY)

Gross Interest Income

₹64.77 Cr
(51.38% up YoY)

Net Interest Income

₹40.33 Cr
(49.30% up YoY)

Profit After Tax

₹19.66 Cr
(17.32% up YoY)

ROE

10.03 %

EPS

₹0.46
(2.20% up YoY)

ROAA

5.35%



H1 FY26 – Financial Highlights



Profit & Loss for the Period	H1 FY26 (₹ Cr)	H1 FY25 (₹ Cr)	Change
Interest Income	64.77	42.79	51.37%
Interest Expense	24.44	15.78	54.88%
Other Operating Income	2.04	2.56	-20.31%
Total Income	42.37	29.57	43.29%
Impairment of Financial Instruments	2.93	0.87	236.78%
Employee Benefit Expense	7.27	4.37	66.36%
Depreciation & Amortization	0.35	0.23	52.17%
Other Expenses	5.66	4.90	15.51%
Total Expenses	16.21	10.37	56.32%
Profit Before Tax (PBT)	26.15	19.20	36.20%
Profit After Tax (PAT)	19.66	16.75	17.32%

Disciplined Focus, Proven Profitability



Ratio	H1 FY26	H1 FY25	Change
PBT	₹26.15 Cr	₹19.20 Cr	↑ 35.35%
PAT	₹19.66 Cr	₹16.75 Cr	↑ 17.32%
EPS	₹0.46	₹0.45	↑ 2.22%
NIM	12.81%	12.37%	↑ 44 Bps
Interest Yield	20.20%	18.88%	↑ 132 Bps
Borrowing Cost	14.22%	15.44%	↓ 122 Bps
GNPA	2.96%	3.13%	↓ 17 Bps
NNPA	1.43%	1.47%	↓ 4 Bps
CRAR	51.68%	70.38%	↓ 187 Bps
PCR	51.50%	52.99%	↓ 149 Bps

Item	H1 FY26	H1 FY25
Total Assets	794.67 Cr	567.85 Cr
Loan Assets	677.76 Cr	470.11 Cr
Borrowings	384.84 Cr	203.96 Cr
Total Equity	401.92 Cr	356.96 Cr



Rising Loan Portfolio Showcases Our Reach and Market Momentum



Product	H1 FY26 (₹ Cr)	H1 FY25 (₹ Cr)	Growth
Two Vehicle Loan	227.49	63.89	↑ 256.07%
Commercial Vehicle Loan	182.63	52.85	↑ 245.56%
SME/LAP	357.34	369.05	↓ 3.17%
Total	767.46	485.79	↑ 57.98%



Akme Fintrade 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 Automation journey initiated

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

1996 – 2000

2012 – 2014

2015 – 2017

2018 – 2020

2021 – 2025

Year 2012

Care BB rating assigned by CARE to bank facilities.

Year 2014

New products launched namely Loan Against Property

Year 2018

- Geographical reach to Gujarat.
- Team strength of 200+ & AUM crossed ₹336 crs.

Year 2019

- ECB received from World Business Capital INC., USA
- The Company was granted NBFC-ND-SI registration on achievement of asset size ₹500crs.
- Achieved AUM of ₹475crs. and loan disbursement of ₹292 crs.

Year 2020

Issue of Rated, Listed, Unsubordinated, Secured, Transferable, Redeemable, Non Convertible Debentures of ₹10crs. on a private placement basis to Union Bank of India.

Year 2025

- Allotment of Convertible Warrants
- Stock Split of 1:10
- Entered into an agreement with Kilpi Technology (FINAYO) and Services Private Limited for the financing of EV's
- Received IRDAI License in November 2025
- Raised funds through NCD



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 small business loans.

Current Products



Future Products

Hub and Spoke Model

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

Branch Network : 14 branches in Rajasthan, 3 in Maharashtra, 5 in Gujrat, 6 in Madhya Pradesh and 1 in NCR

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 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.

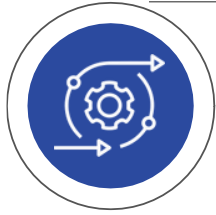
Focus on quality Services : Enabling Company to deliver quality services to our customers

Lender Relationship

Long-term partnerships : with 4 public sector banks, 3 private sector banks and 15 financial institutions.

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

Strengths



Proven Execution Capabilities in Rural and Semi-Urban Geographies



Stable and Experienced Management Team



Hub and Spoke Business Model for Efficiency

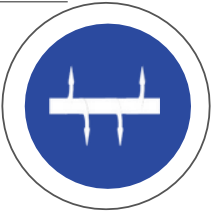


Access to Diversified Sources of Capital and Effective Asset Liability Management



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



Our Partners



Well-Defined H1FY26 Strategies to Propel Future Growth



Key focus on Vehicle Loans



Expanding in new geographies



Exploring Opportunities in Gold Loans



Adopting new technologies



Launching Insurance Sales & Distribution



Expanding sustainability financing



Focus on Increasing dealer network



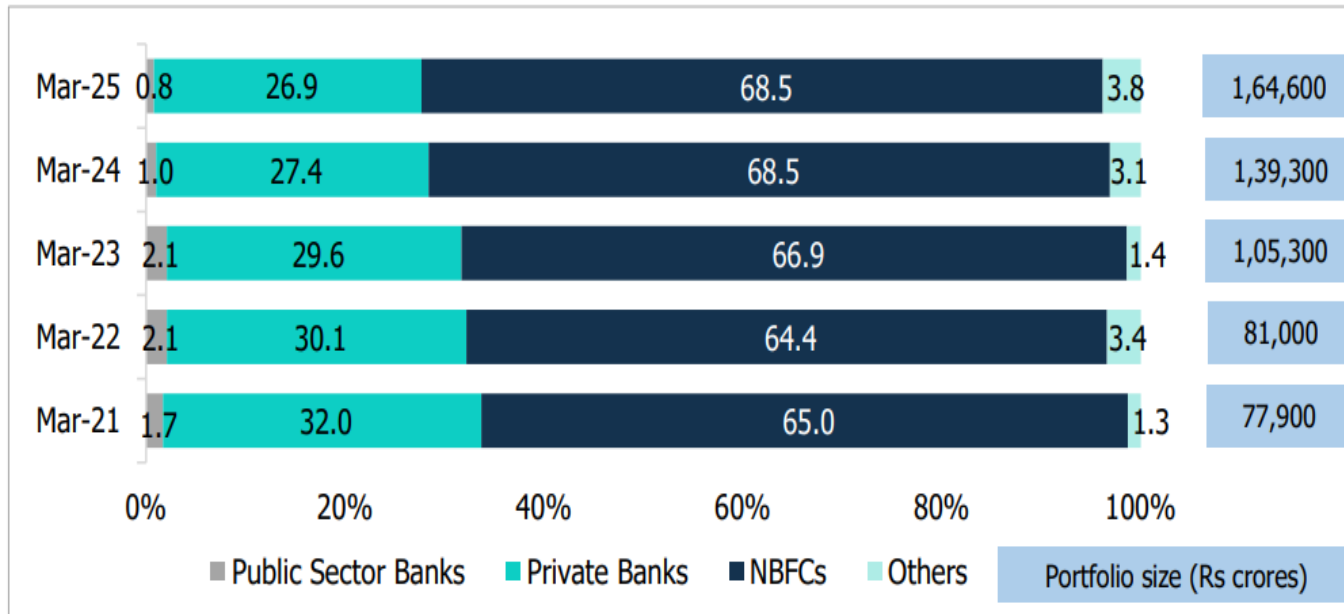
Planning to raise funds through NCD and ECB

Vehicle Loan – Huge Opportunity – Prime Focus

- The overall two-wheeler financing market reached ₹1.64 lakh crore as of March 31, 2025, and is expected to grow by 18%-19% in FY26
- Government initiatives and rising environmental awareness are driving demand for electric two-wheelers, creating a new, specialized financing segment with potential for unique loan products and partnerships with OEMs.
- Improving rural incomes and infrastructure offers immense opportunity to tap Tier II and Tier III market

NBFC Dominates the 2 & 3 Wheeler loan market

- Flexible and customer-centric business model
- Serving a wider borrower base, from first-time buyers to limited-credit and gig-economy earners
- Provide rapid, hassle-free, flexible eligibility and repayment criteria
- Utilize extensive branch networks, especially in Tier II and Tier III cities



Source: CRIF Highmark

INVESTOR PRESENTATION



Gold Loans – Tapping Into a High-Opportunity Business Space



A big opportunity for Akme Fintrade leveraging Household Gold.



Market Drivers

- Indian households hold an estimated 25,000–27,000 tonne of gold worth ~₹135 Lakh Cr – unmonetized, providing substantial untapped potential
- Rising Gold Prices
- Fast Access to Credit with Minimum Paper Work
- Organized gold loan AUM projected to reach \$15 trillion in FY2026 (ICRA Estimates)
- Being easily monetized, Gold Loan often used for funding higher studies, medical emergencies, MSME's working capital requirements

Our Strengths:

- Extensive Loan Disbursement Experience
- Rising Funding Assets
- Extensive presence through strong dealer network spread across 5 States
- Presence in Tier II and Tier III servicing underprivileged customers

Launching Insurance Sales & Distribution; Unlocking New Growth Horizons



- Received IRDAI License on November 10, 2025, expects revenue Contribution from Q4
- Strategic expansion to use current network to cross sell products
- Diversify Revenue stream beyond traditional lending
- Enhancing product offering as one stop solution, rising up in value chain

GROWTH DRIVERS:

Favourable Interest Rate Outlook – A front-loaded 100 bps repo rate cut in CY25 is set to enhance margins and profitability, creating a supportive environment to expand into insurance

Easing Regulatory Pressures – A potential rollback of higher risk weights and relaxed provisioning norms would boost liquidity and free up capital for expansion into high-growth areas like insurance

Reviving Rural Demand – Favorable monsoon patterns and rural-focused schemes are poised to boost credit demand

Policy Support – Continued policy and fiscal support aimed at driving broader sector growth



Forward Focus : Navigating Towards Success



1

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

2

Entering high growth
potential gold loan and insurance vertical

3

Enhance dealer network
to double the current relationship

4

Sustainable growth
With FY26 AUM target of ₹950 Cr

5

Ambitious target
5 million customers by 2030

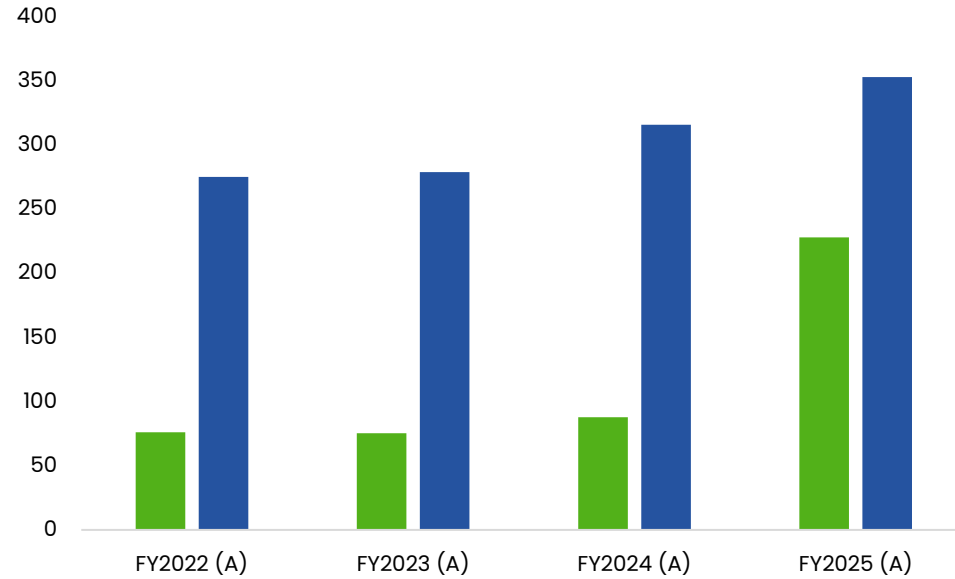
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Visionary goal
Position as India's premier rural-centric digital lending platform

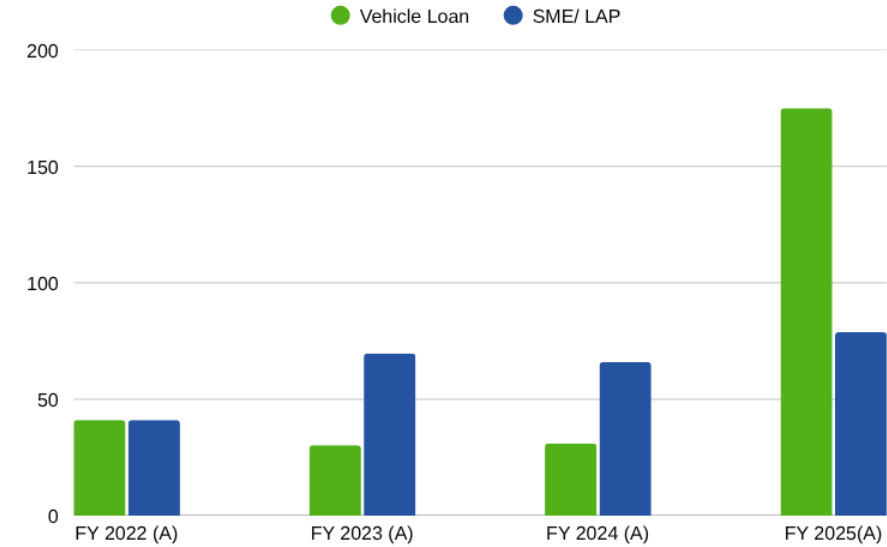
Historic Financial Highlights



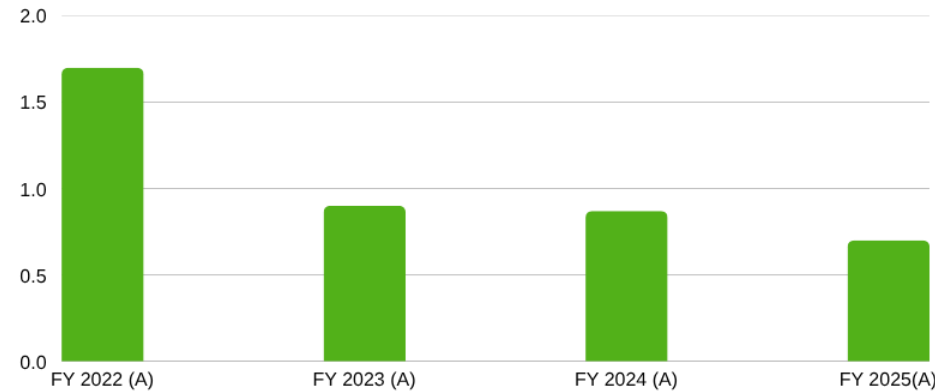
AUM Product Wise (₹ Cr)



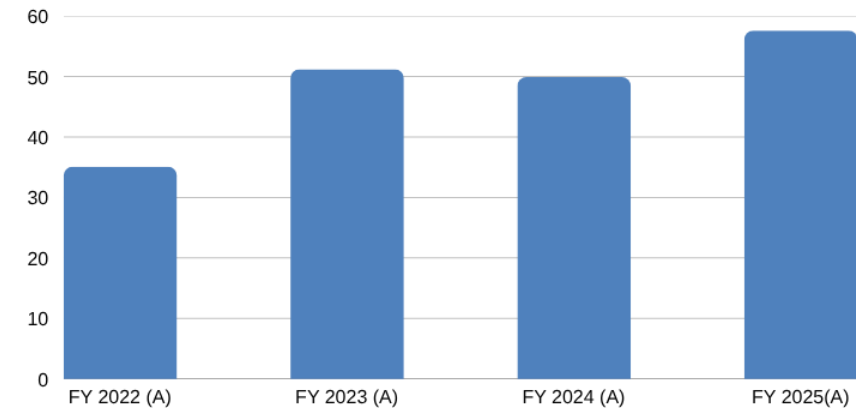
Disbursement Product Wise (₹ Cr)



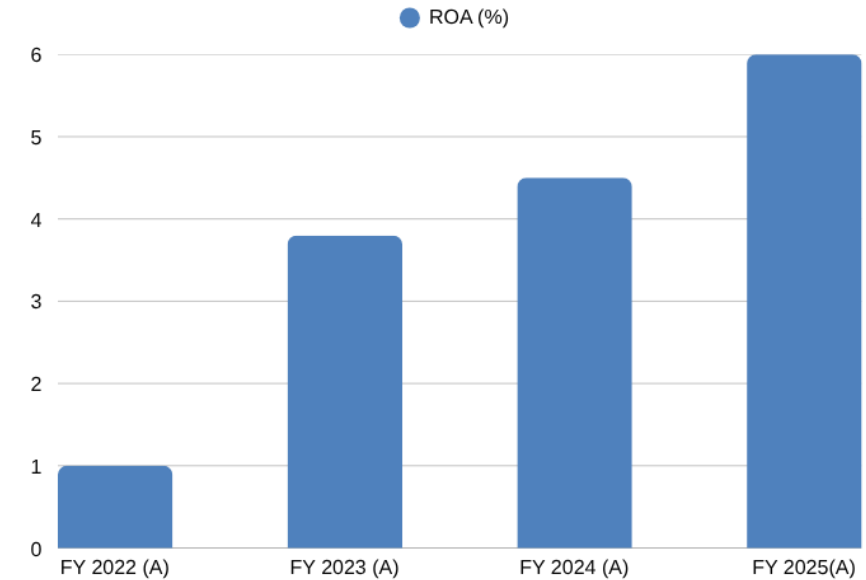
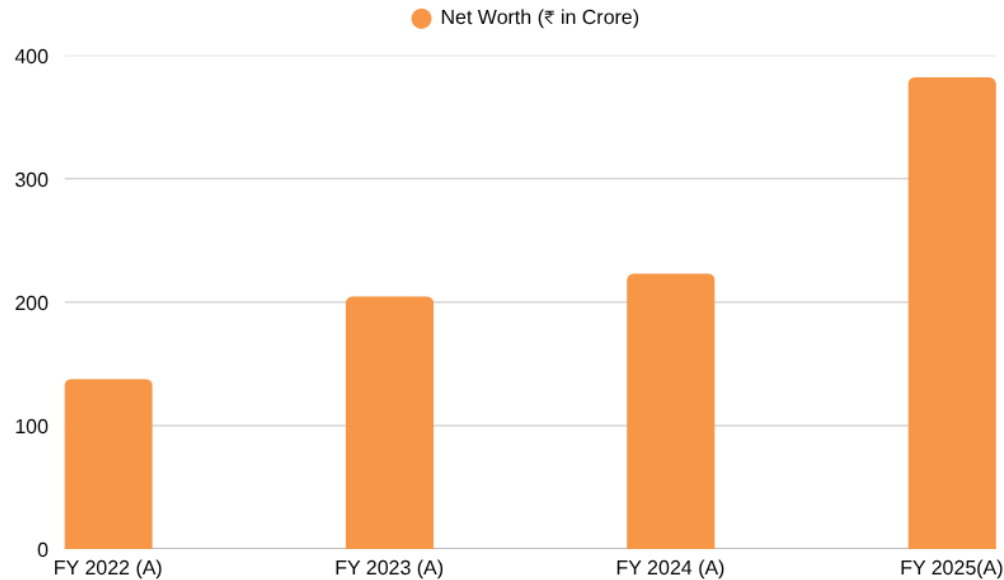
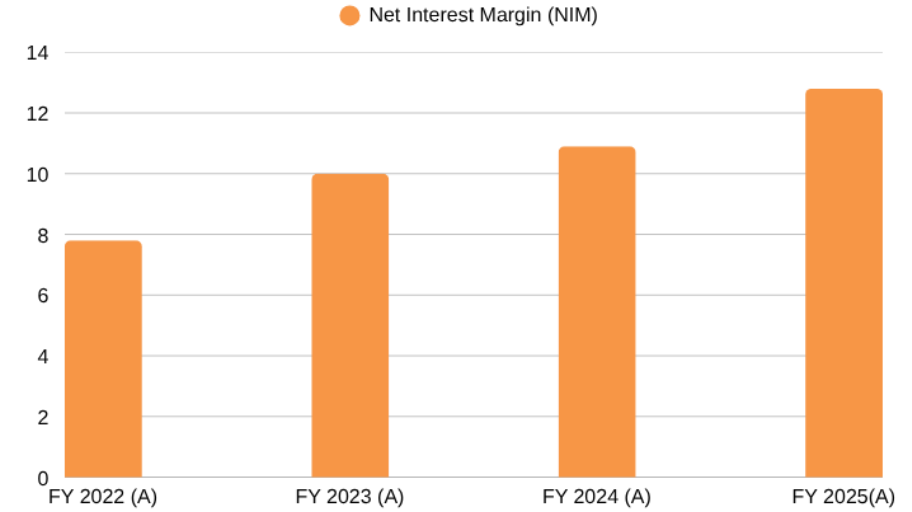
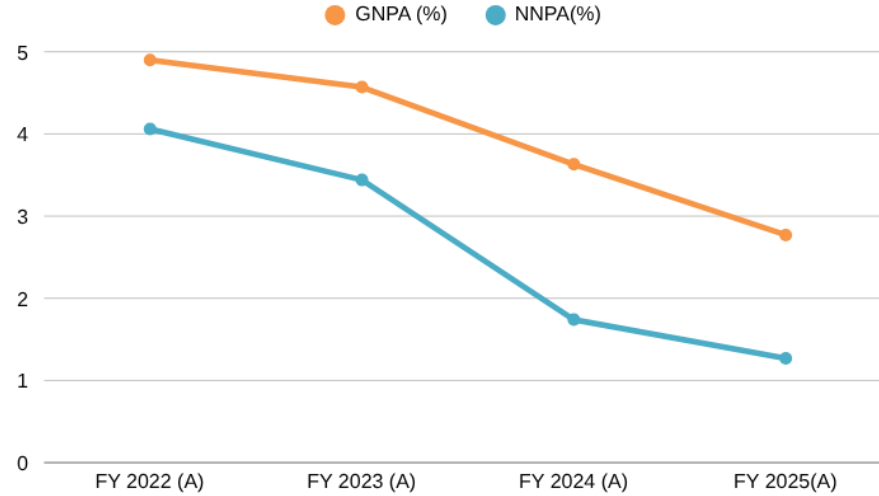
Debt to Equity In Times



Capital Adequacy Ratio (%)



Key Financial Highlights



The Story At A Glance



Investment Rationale

Seasoned and Vision-Driven Leadership

Strong management team with deep industry experience, driving consistent growth and operational excellence.

Expanding Footprint Across Tier II & Tier III Markets

- Robust dealer network across five key states
- Growing physical presence with 29 branches, enabling deeper market penetration

Large and Loyal Customer Base

Over 2,00,000 customers, with a clear roadmap to scale to 5 million customers by 2030, supported by data-driven underwriting and customer-centric processes.

Strategic Focus on Vehicle Loan Portfolio

Strengthening product offering to capture a broader share of the rising vehicle finance demand.

Entry into High-Potential Gold Loan & Insurance Segments

Leveraging cross-sell opportunities and diversifying revenue streams through two high-growth verticals.

Robust Financial Performance with Strong Growth Outlook

FY26 AUM guidance of ₹950 crore, supported by expansion, product diversification, and improving operational efficiencies.

PERFORMANCE ON BOURSES



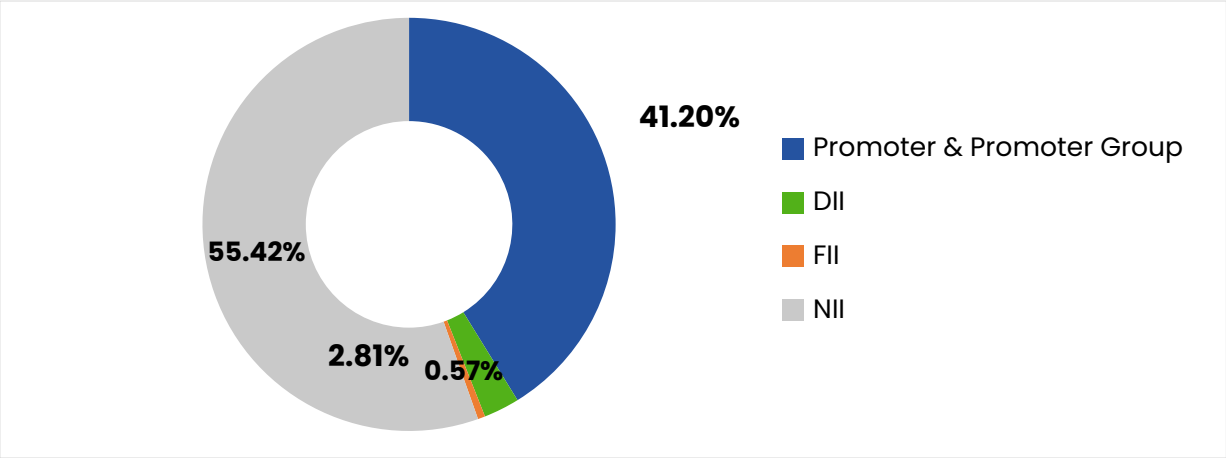
BSE CODE: 544200 | ISIN: INE916Y01027

As on 19-11-2025

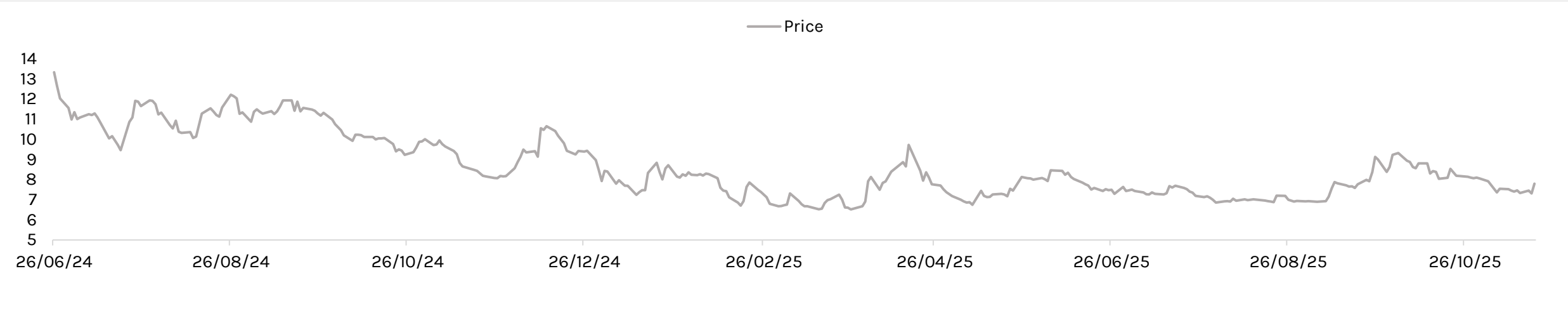
Share Price (₹)	7.80
52 Week High-Low (₹)	11.04 – 6.38
Market Capitalization (₹ Cr)	332.44
Issue Price (₹)	120.00
No. of Shares	42,67,49,960
Face Value (₹)	1

Share Holding Pattern

As on 30-09-2025



Since Listing to 19 November 2025



Source - BSE



AKME FINTRADE (INDIA) LTD

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Investor Relation and Public Relation

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