



Date: 29th October, 2024

**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 Towers,
Dalal Street,
Mumbai – 400 001

Scrip Code: 544200

Subject: Investor Presentation for the Quarter/Half Year ended on September 30, 2024.

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/Half Year ended on September 30, 2024.

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

Corporate Office:
Tulsi Chambers, Office No. 501,
5th Floor, Teen Petrol Pump,
Thane (West) 400602, Maharashtra



AKME

FINTRADE (INDIA) LTD

Q2 & H1 FY25

Investor Presentation





Disclaimer

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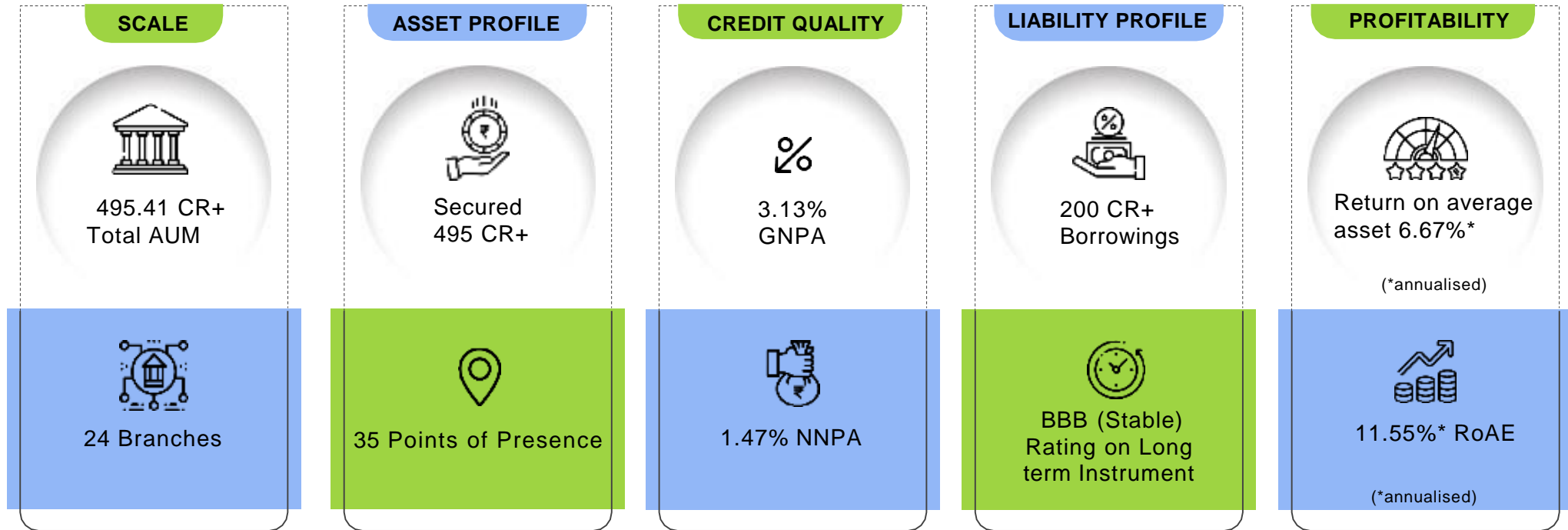
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Certain matters discussed in this Presentation may contain statements regarding the Company’s market opportunity and business prospects that are individually and collectively forward-looking statements. Such forward-looking statements are not guarantees 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.

Company Overview



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.



Mr. Nirmal Kumar Jain

CMD

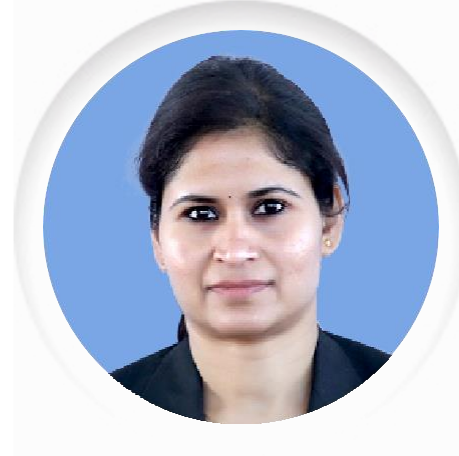
Mr. Nirmal Kumar Jain, a seasoned asset finance expert, boasts over 27 years of experience in finance and development. As a Qualified Chartered Accountant and Cost Accountant, he co-founded Akme Fintrade (India) Limited in 1996, contributing significantly to shaping policy guidelines within the mortgage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



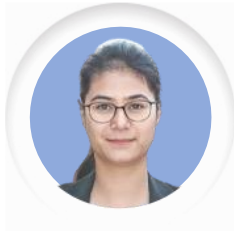
Mr. Rajendra Chittora | Executive Director

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, an is a Lead Auditor for ISO 9000, as well as a CAIIB.



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. 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.



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.



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. 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.

Aspirations in **Actions Aasaan** loans



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



24 Branches



2,00,000+
Customers Served



BBB Stable
Credit Rating



495.41 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

1996 -
2000

2012 -
2014

2015 -
2017

2018 -
2020

2021 -
2024

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 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 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.

India's Loan Sector : Opportunities and Growth Trends



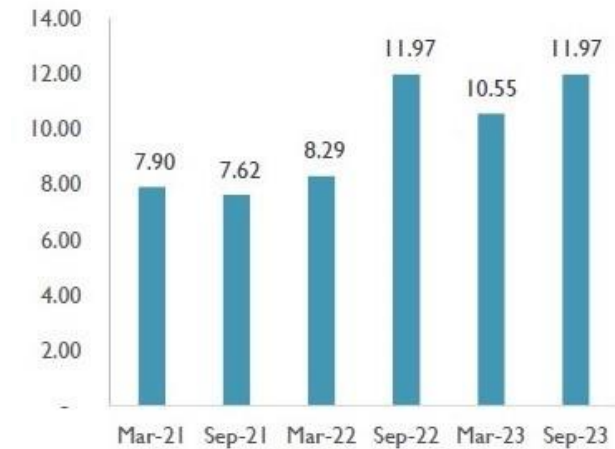
- Significant opportunities exist for Aasaan Loans to expand its presence in rural banking, given the large underbanked population and rising incomes in these areas.
- Aligning offerings with government financial inclusion initiatives can further drive growth. Additionally, Aasaan Loans can capitalize 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.



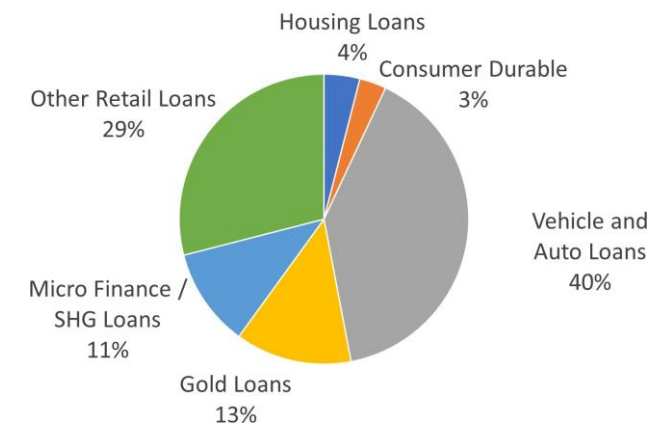
Government's Initiative

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

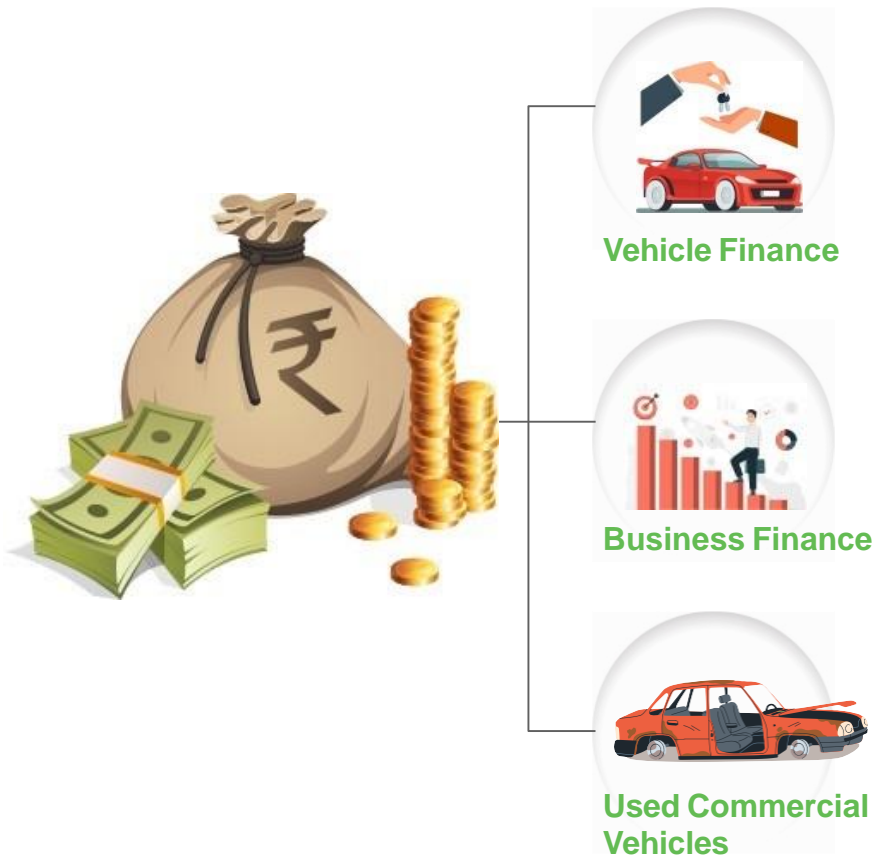
Retail Loan Portfolio of NBFC Sector
(in INR Lakh Crores)



Retail Loan Portfolio of NBFC Sector



Target Group & Products



Credit Exposure (As of September 2024): ₹10,010.41 lakhs

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

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

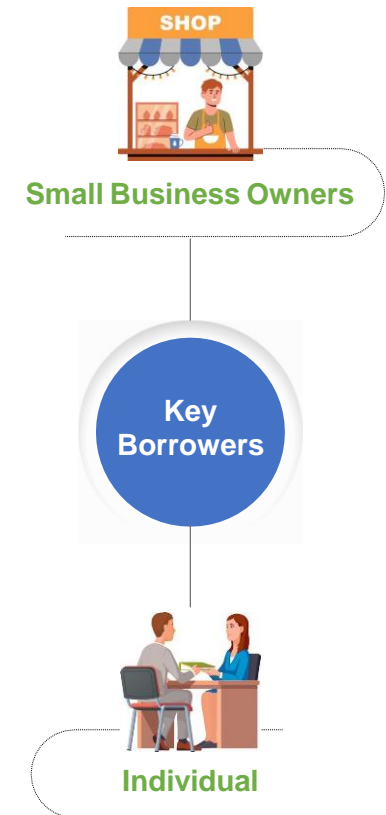
SME/Business Loans (As of September 2024): ₹36,001.32 lakhs (78% of total credit exposure)

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

Collateral: Completed and self-occupied residential and commercial properties

Customer Profile: Medium and small fleet operators (LCVs), transport operators and small businesses (HCVs)

Asset Financing: LCVs and HCVs for goods and passenger transportation





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

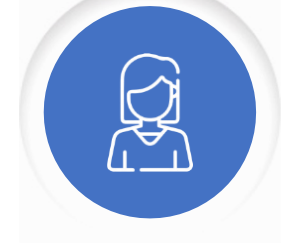
Secured loans to meet customers' personal needs such as marriage, education or consolidation of high cost debt offered against property collateral



Aasaan Farm Equipment Loan

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

Launch Year – 2025



Aasaan Mahila Udyog Loan

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

Launch Year – 2026

Current Products

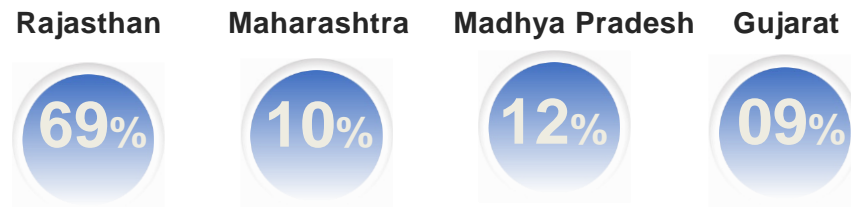


Future Products

Our Extensive Network



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



CURRENT ASSETS UNDER MANAGEMENT

Hub and Spoke Model

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

Branch Network : 24 branches in Rajasthan, Maharashtra, Gujrat and 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.

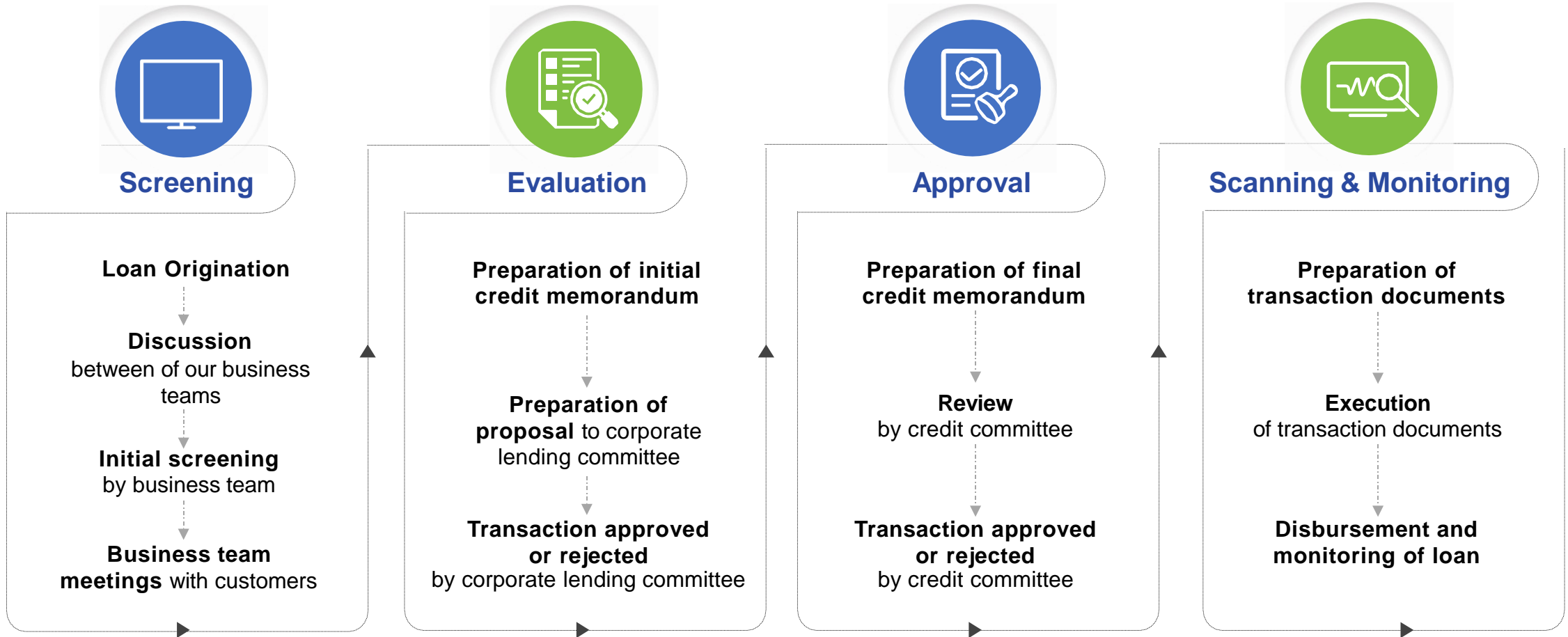
Focus on quality Services : Enabling Company to deliver quality services to our customers

Lender Relationship

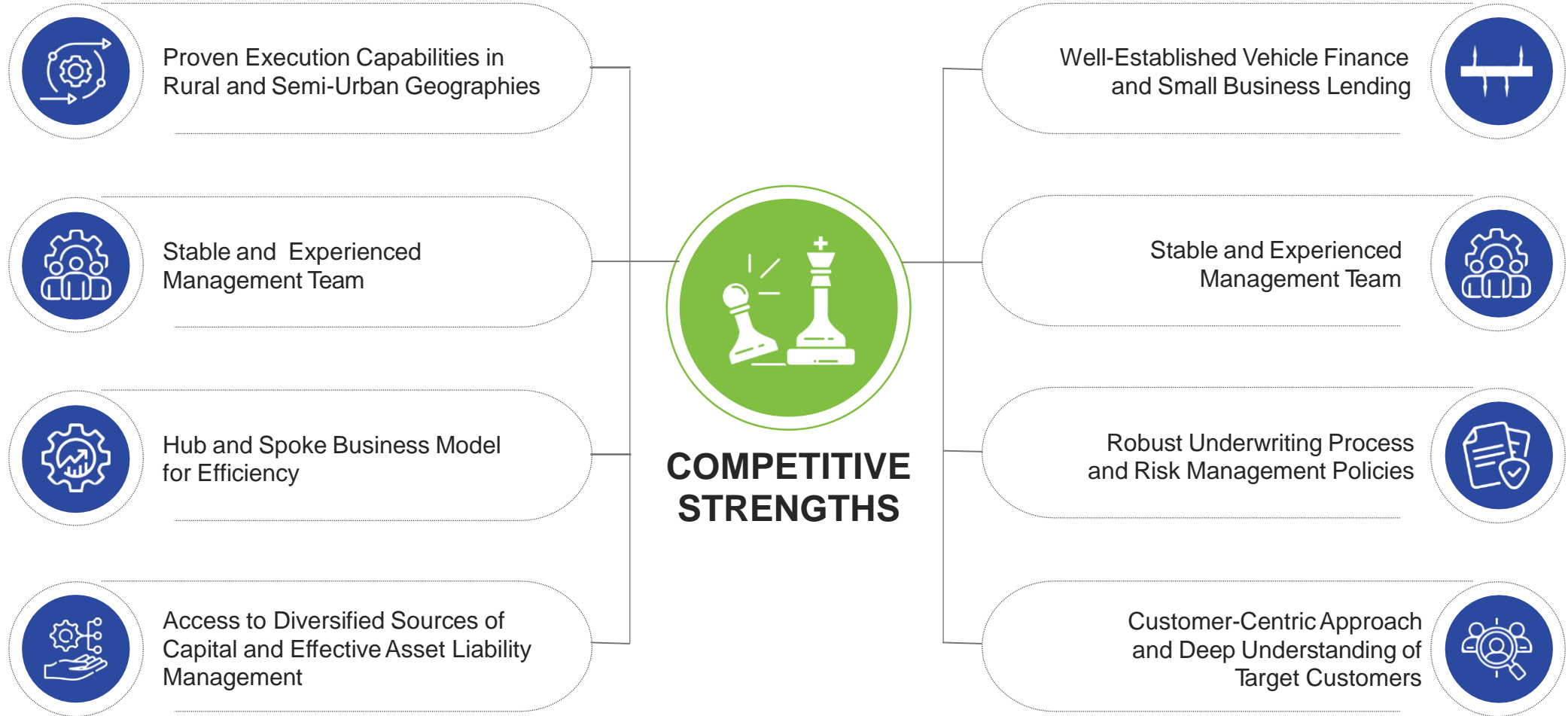
Long-term partnerships : with 3 public sector banks, 2 private sector banks and 14 financial institutions.

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

Lending Operations



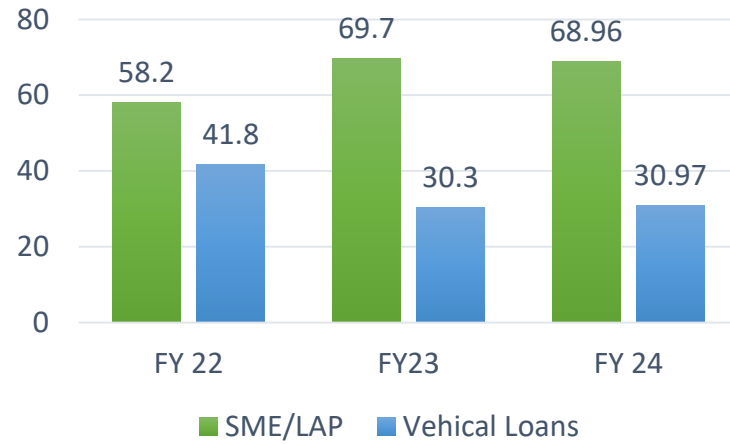
Strengths



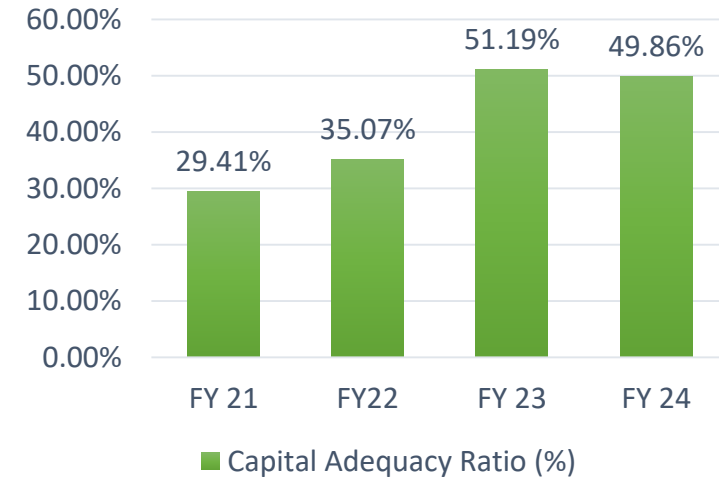
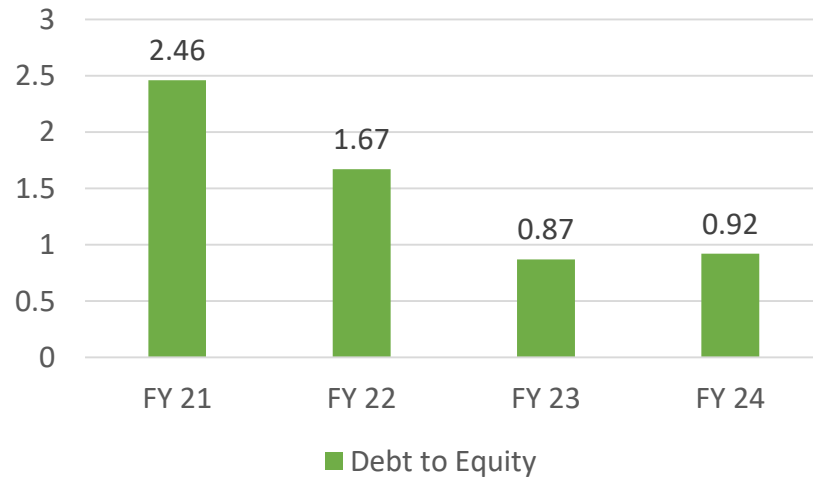
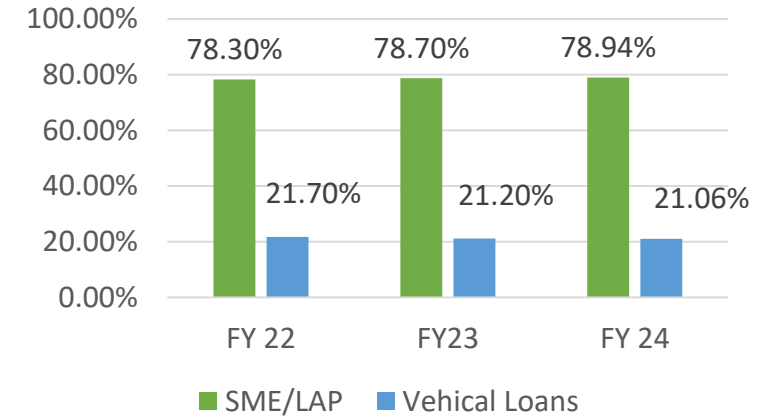
Key Financial Highlights



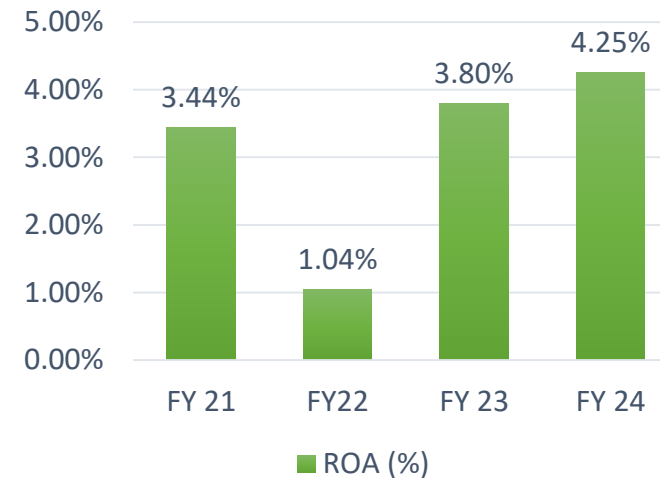
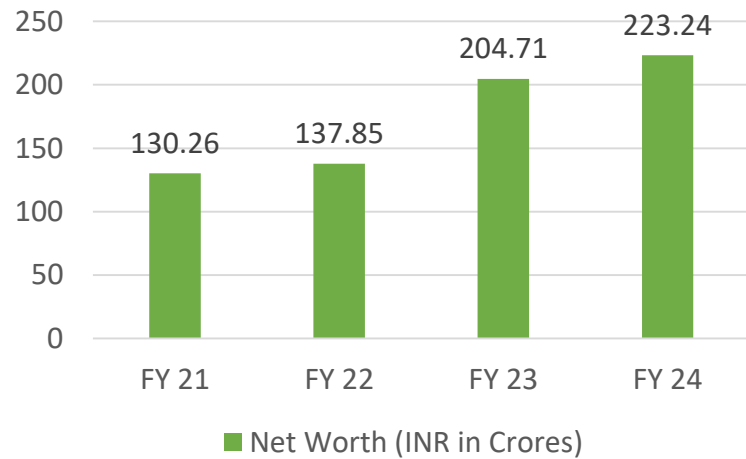
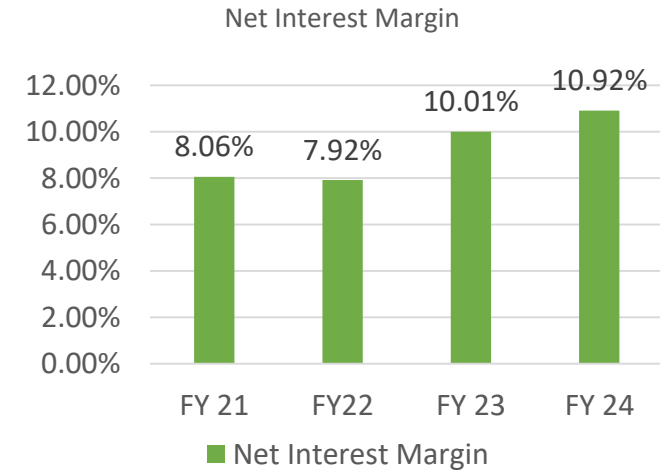
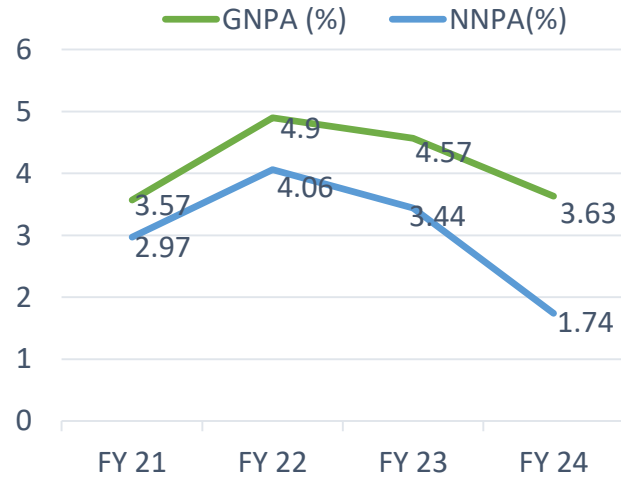
Disbursement product wise



AUM Product wise



Key Financial Highlights



Key Financial Highlights

Q2FY25



Profit and Loss Statement

Rs. In Crore

Profit & Loss for the Period	Q2FY25	Q2FY24	Y-o-Y (%)	Q1FY25	Q-o-Q (%)
Interest Income	23.59	16.63	41.85%	19.20	22.86%
Interest Expense	7.57	6.62	14.35%	8.20	(7.68%)
Fee & Other Income	0.43	0.48	(10.42%)	2.13	(79.81%)
Total Net Income	16.45	10.49	56.82%	13.13	25.28%
OPEX	2.68	2.47	8.50%	1.91	40.31%
Write Offs	0.00	0.00	0.00%	0.22	-
Provisions	0.66	0.51	29.41%	0.00	-
Other Expenses	3.01	2.59	16.22%	1.88	60.10%
Total Expenses	6.35	5.57	14.00%	4.01	58.35%
Profit Before Tax (PBT)	10.09	12.20	-17.30%	9.11	10.75%
Profit After Tax (PAT)	8.14	3.63	124.24%	8.61	(5.45%)

Key Financial Highlights

H1FY25



Profit and Loss Statement

Rs. In Crore

Profit & Loss for the Period	H1FY25	H1FY24	Y-o-Y (%)
Interest Income	42.79	31.86	34.31%
Interest Expense	15.78	13.04	21.01%
Other Operating Income	2.56	1.67	53.29%
Total Income	29.58	20.49	44.36%
Impairment of Financial Instruments	0.87	2.62	(66.79%)
Employee Benefit Expense	4.37	4.03	8.44%
Depreciation & Amortization	0.23	0.27	(14.81%)
Other Expenses	4.90	4.59	6.75%
Total Expenses	26.15	11.51	127.19%
Profit Before Tax (PBT)	19.20	8.98	113.81%
Profit After Tax (PAT)	16.75	6.65	151.88%

Key Financial Highlights

H1FY25



Profit and Loss Statement

Rs. In Crore

Profit & Loss for the Period	H1FY25	H1FY24	Y-o-Y (%)
Interest Income	42.79	31.86	34.31
Interest Expense	15.78	13.04	21.01
Fee & Other Income	2.56	1.67	53.29
Total Net Income	29.58	20.49	44.36
OPEX	4.60	4.30	6.98
Write Offs	0.00	0.25	-100.00
Provisions	0.87	2.37	-63.29
Other Expenses	4.90	4.59	6.75
Total Expenses	10.37	11.51	-9.90
Profit Before Tax (PBT)	19.20	8.98	113.81
Profit After Tax (PAT)	16.75	6.65	151.88

Key Financial Highlights



Balance Sheet Summary

Rs. In Crore

Balance Sheet as of	30 th Sep 2024	30 th Sep 2023
Loan Assets (Net of ECL)	456.44	368.43
Other Assets	111.41	25.23
Total Assets	567.85	393.66
Borrowings	203.96	174.84
Other Liabilities	6.93	7.46
Total Liabilities	210.89	182.30
Total Equities	356.96	211.36



Brand Enhancement for Customer Attraction

Brand Strengthening : Increasing brand recall to attract and retain customers, building trust.

Brand initiatives : Customer education programs, event sponsorships, print and outdoor advertisements.

Digital Presence : Launching “Aasaan Loans” digital platform for enhanced accessibility and brand visibility.



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.

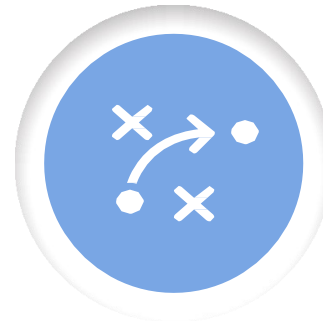


Digitization and Product Portfolio Expansion

Digital Platform Launch : Rolling out www.aasaanloans.com in phases

Focus Areas : targeting small businesses with high potential in undeserved rural and semi-urban sectors.

Digital Presence : Aasaan vehicles loan, Aasaan Saral udyog loan, Aasaan loan Against Property, Aasaan Mahila Udyog loan, Aasaan Farm equipment loan



Geographical Presence Expansion

Current Presence : 12 branches in Rajasthan, Madhya Pradesh, Gujrat, Maharashtra

Expansion Plan : Entering new regions PAN India, focusing on untapped markets.

Branch Strategy : Prioritizing customer needs, offering tailored solutions and optimizing turnaround times.



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 ecosystem

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

cs@asaanloans.com | <https://asaanloans.com/>



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