



Date: 12 July 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 and year ended on March 31, 2024

Dear Sir/ Madam,

Please find enclosed herewith Investor Presentation for the quarter and year ended on March 31, 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



AASAAN LOANS™
Unnati ki aur pehla kadam
Powered by Akme Fintrade India Ltd



AKME FINTRADE (INDIA) LTD

INVESTOR PRESENTATION
July 2024

Disclaimer



Prospective Investors should be aware that investing in equity shares carries a substantial level of risk. For detailed information regarding such risks, potential investors are advised to refer to the section titled "Risk Factors" in the Prospectus.

It is important to note that some visuals utilized in this presentation may be for illustrative purposes only, intended to convey the broad categories that the Company actively engages with.

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Certain topics discussed in this Presentation may involve statements concerning the Company's market opportunities and business prospects that are forward-looking. These forward-looking statements are not assurances of future performance and are subject to known and unknown risks, uncertainties, and assumptions that are challenging to predict. Such risks and uncertainties encompass, but are not restricted to, the performance of the Indian economy and global markets, industry performance, competition, successful strategy implementation, future growth, technological changes, and other factors. The Company assumes no obligation to update any forward-looking information contained in this Presentation. Any third-party forward-looking statements and projections included in this Presentation are not endorsed by the Company, and the Company is not accountable for such third-party statements and projections.

Aasaan Loans Board of Directors



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. Ramesh Kumar Jain | Executive Director

Mr. Ramesh Kumar Jain, appointed as Executive Director in 2016, oversees Maharashtra Region Business and directs operations at the Mumbai Office. His strategic acumen and adept management skills drive the company's endeavors, ensuring excellence and growth within the region.



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.



Mr. Shiv Prakash Shrimali | Non-executive Professional Director

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.



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.



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. 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. 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.

Stewarding Growth: Aasaan Loans Team



Mr. Akash Jain | CEO

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.



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.



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. 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.

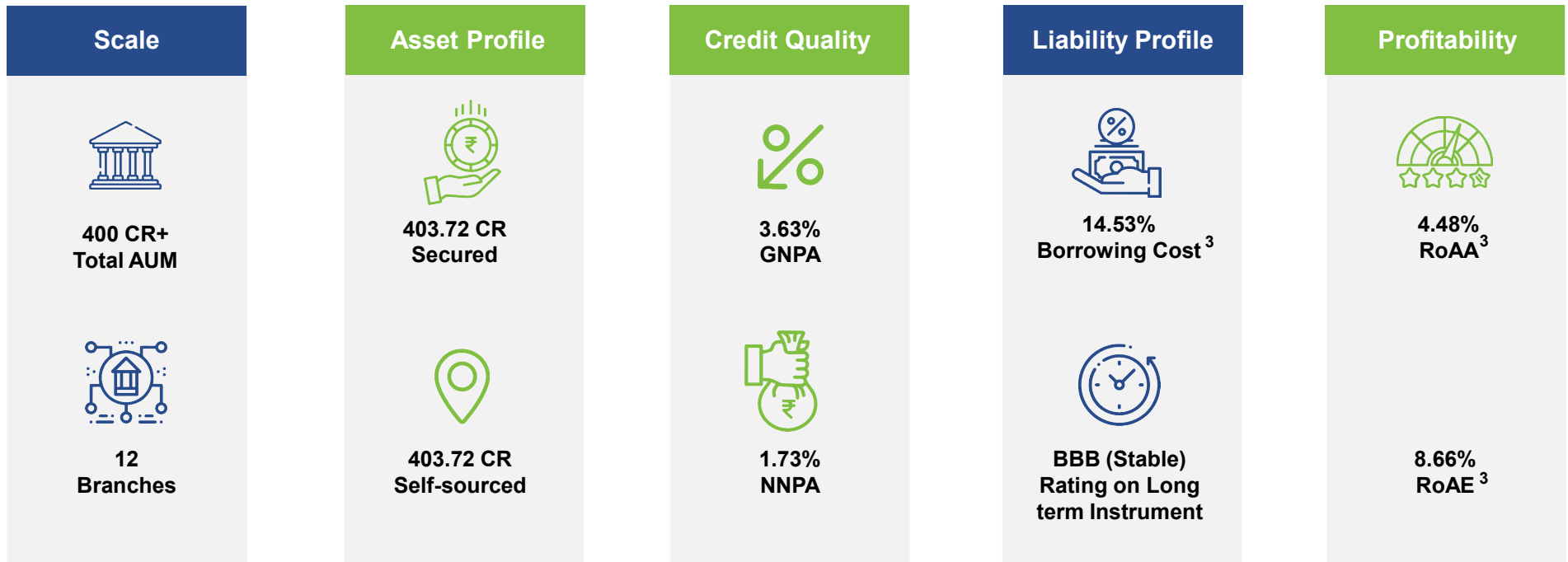
Company Overview



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.

aasaanloans.com is a digital lending platform powered by Akme Fintrade (India) Limited (AFIL) and is pre-integrated with 30+ third-party APIs. This differentiated approach aids in the identification of businesses with low risk and high promise.



Aspirations in Action: Aasaan Loans



4

States



12

Branches



2,00,000+

Customers Served



BBB Stable

Credit Rating



400 CR+

Total AUM



Mission

Our objective is to energise common people via financial inclusion and understanding, helping them to make sound borrowing decisions.



Vision

To be an ideal online platform where everyone will be able to get fast monetary assistance and unique solutions to their financial requirements.

**Core
Values**

Transparency

Trustworthy

**Customer
Oriented**

Efficient

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 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

IPO in June 2024 with an oversubscription of 54.49x

1996-2000:

2010-2017:

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 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 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.

Target Group & Products

Key Borrowers – Individuals & Small Business Owners

Products: We operate in two principal lines of business:

Vehicle Finance

Credit Exposure (As of March 2024): ₹8,503.85 lakhs

- **Customer Profile:** Transport operators | Small businesses | Self-employed | Salaried individuals
- **Asset Financing:** Two-Wheelers | Three-Wheelers | Passenger vehicles

Used Commercial Vehicles

- **Customer Profile:** Medium and small fleet operators (LCVs), transport operators and small businesses (HCVs)
- **Asset Financing:** LCVs and HCVs for goods and passenger transportation

Business Finance

SME/Business Loans (As of March 2024): ₹31,868.15 lakhs

(78.94% 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

Aasaan Loans Products

Current Products



Aasaan Vehicle Loan

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



Aasaan Saral Udyog Loan

Avail secured loans against your property for business growth or working capital needs through our smooth digital process from any of our branches or points of presence



Aasaan Loan Against Property

Secured loans to meet your personal needs such as marriage, education or consolidate your high cost debt offered against property collateral.

Future Products



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

Our Extensive Network

4 States 12 Branches

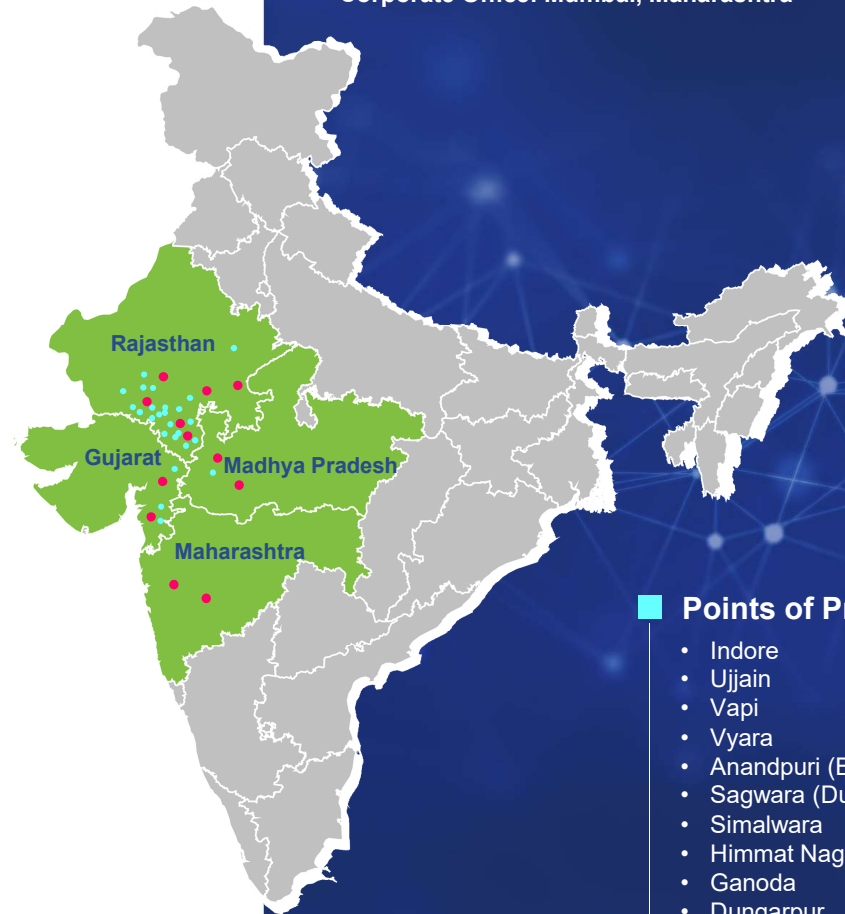
25 Points of Presence

125 Staff Members

2,00,000+ Customers Served

Current Presence	% of AUM
Rajasthan	69%
Maharashtra	10%
Madhya Pradesh	12%
Gujarat	9%

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



Branches

- Thane
- Ahmedabad
- Mandasaur
- Jodhpur
- Chittorgarh
- Sabla
- Salumber
- Pune
- Surat
- Reodhar
- Banswara
- Ashta

Points of Presence

- Indore
- Ujjain
- Vapi
- Vyara
- Anandpuri (Banswara)
- Sagwara (Dungarpur)
- Simalwara
- Himmat Nagar
- Ganoda
- Dungarpur
- Akola
- Aspur
- Gogunda
- Palodara
- Jaswantpura
- Jaipur
- Bhinmal
- Abu Road
- Sajjangarh
- Kherwara
- Sagtada
- Sirohi
- Nadol
- Rajsamand
- Navsari

Our Operational Framework

Hub & Spoke Model

Retail Operations: Conducted through registered office in Udaipur, Rajasthan

Branch Network: 6 Branches in Rajasthan, 2 each in Maharashtra, Gujarat and Madhya Pradesh

Points of Sale: 25 locations across India

Enterprise-wide Integration

Loan Management System: Integrated platform for all activities and functions

Efficiencies: Streamlining back-end processes for better resource allocation

Focus on Quality Services: Enabling us to deliver quality services to our customers

Operational Structure

Retail Operations: The primary point of sale for small business finance and vehicle finance. Assist with the origination of loans, various collection processes and enhancing customer service

Central Support Office: provides support functions, such as loan processing and credit monitoring

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

Lender Relationships

Long-term Partnerships: With 3 public sector banks, 2 private sector banks, and 12 financial institutions

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

Our Locations

Registered Office:
Udaipur, Rajasthan

Corporate Office:
Mumbai, Maharashtra

Branch Network: Spread across Rajasthan, Maharashtra, Gujarat, and Madhya Pradesh

Digital Reach: Presence in 25 locations for sourcing, collection, and customer relations management

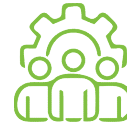
Our Competitive Strength



Proven Execution
Capabilities in Rural and
Semi-Urban Geographies



Well-Established
Vehicle Finance and
Small Business Lending



Stable and
Experienced
Management Team



Hub and Spoke
Business Model
for Efficiency



Robust Underwriting
Process and Risk
Management Policies



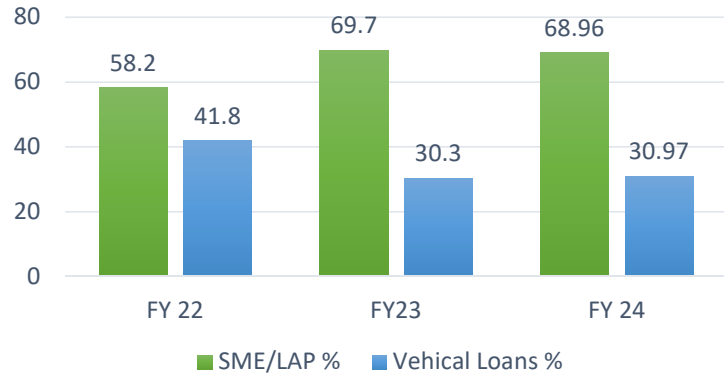
Access to Diversified
Sources of Capital and
Effective Asset Liability
Management



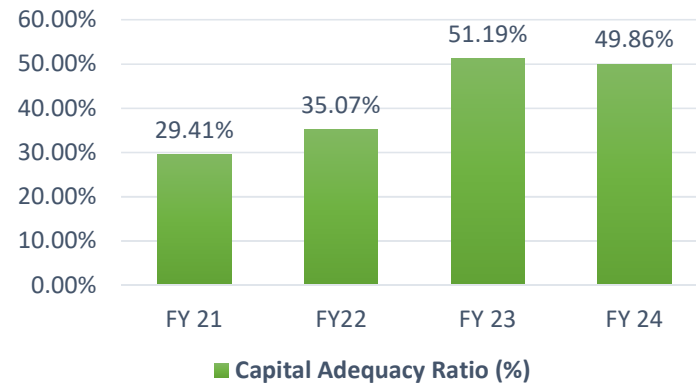
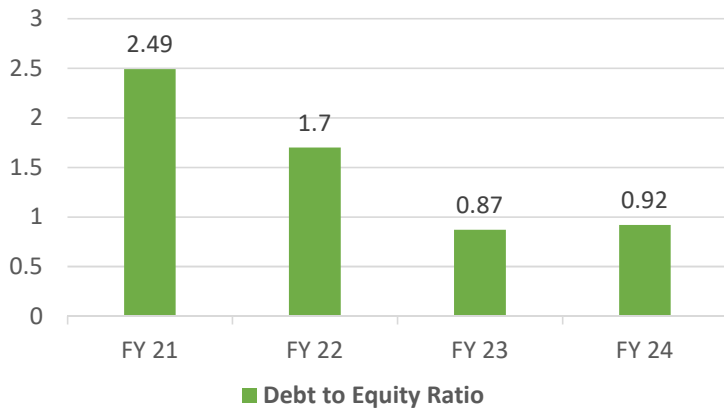
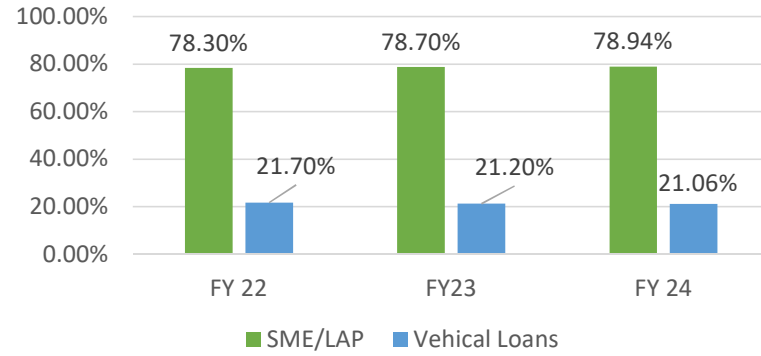
Customer-Centric
Approach and Deep
Understanding of Target
Customers

Key Financial Highlights

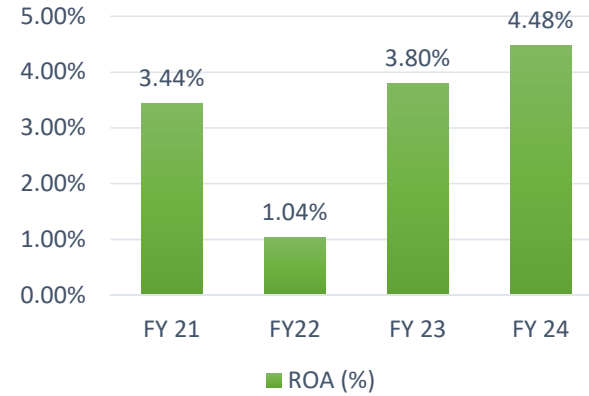
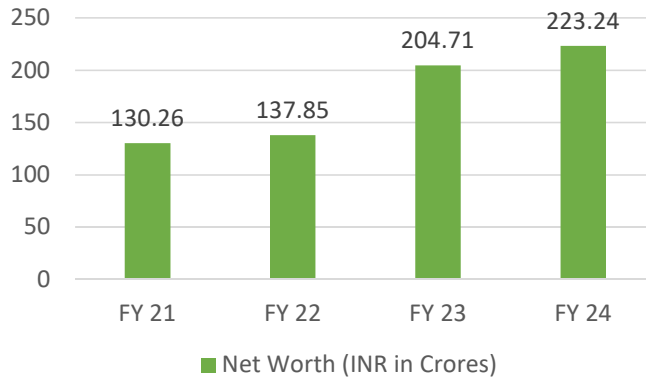
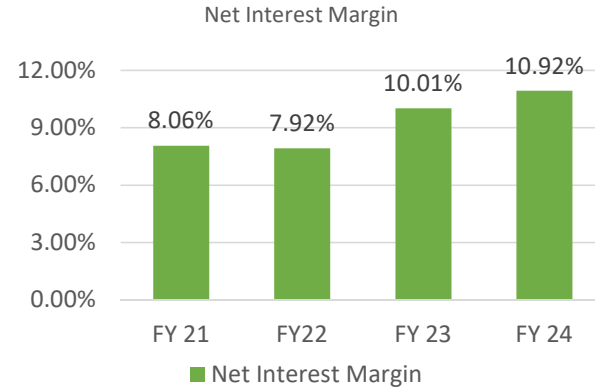
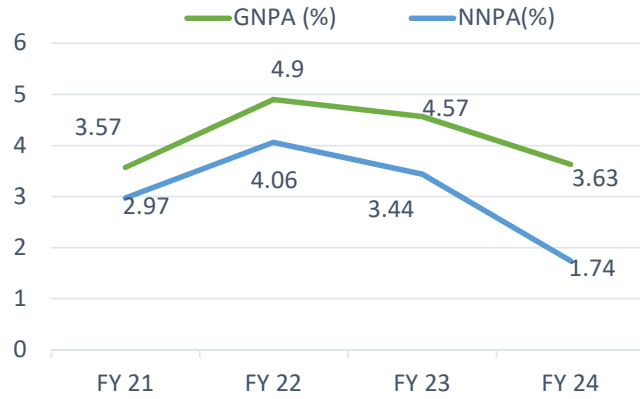
Disbursement product wise



AUM Product wise



Key Financial Highlights



Key Financial Highlights

Profit and Loss Statement

Rs. In Crore

Profit & Loss for the Period	FY2024 (A)	FY2023 (A)	FY2022 (A)	FY2021 (A)
Interest Income	69.66	63.11	64.87	85.75
Interest Expense	28.28	28.01	34.93	47.98
Fee & Other Income	3.85	6.46	2.63	2.62
Total Net Income	45.23	41.56	32.58	40.39
OPEX	7.90	8.27	7.86	8.87
Write Offs	1.45	3.11	9.28	6.12
Provisions	4.25	0.49	0.88	1.59
Other Expenses	7.86	10.93	6.75	4.35
Total Expenses	21.46	22.79	24.77	20.93
Profit Before Tax (PBT)	23.77	18.77	7.81	19.46
Profit After Tax (PAT)	18.53	14.52	4.33	16.70

Key Financial Highlights

Balance Sheet

Rs. In Crore

Balances as of	FY2024 (A)	FY2023 (A)	FY2022 (A)	FY2021 (A)
Loan Assets (Net of ECL)	390.80	345.57	342.87	412.84
Other Financial Assets	24.57	24.18	23.70	33.45
Other Non-Financial Assets	20.68	20.68	7.45	9.05
Total Assets	436.05	390.43	374.02	455.34
Borrowings	204.78	177.76	230.06	317.82
Other Financial Liabilities	1.94	2.09	2.79	2.11
Non-Financial Liabilities	6.09	5.87	3.33	4.18
Total Liabilities	212.81	185.72	236.18	324.11
Equity Capital	31.67	31.67	21.82	21.82
Other Equity	191.56	173.04	116.03	109.42
Total Equity	223.24	204.71	137.85	131.23

Forward Focus: Navigating Towards Success

01

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

02

Cutting-edge technology & data analytics driving strategic insights

03

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

04

Sustainable growth through responsible lending & operational excellence

05

Ambitious target:
Reach 5 million customers by 2030

06

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



AASAAN LOANS™
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THANK YOU



AKME FINTRADE (INDIA) LTD

Mr. Manoj Chobisa

Company Secretary and Compliance Officer

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