



Date: 08th February, 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 Towers,
Dalal Street,
Mumbai – 400 001

Scrip Code: 544200

Subject: Investor Presentation for the Quarter/Nine Months ended on December 31, 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/Nine Months ended on December 31, 2024.

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.

Corporate Office:

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



AKME

FINTRADE (INDIA) LTD

Q3 & 9M 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








Q3 & 9MFY25

Scale of Operations


523.38 Cr
 AUM in Q3 FY25
 33.49% growth Y-o-Y


145.30 Cr
 Amount Disbursed in
 9M FY25 & in Q3FY25
 50.08 Cr


8786
 New loans Disbursed in
 9MFY25


360.81 Cr
 Net Worth

Distribution



28
 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 9MFY25 & Q3FY25
 80,000 – 1,00,000



41964
 Live accounts



72%
 Average Portfolio LTV
 (Q3&9MFY25)

Asset Quality



2.86%
 9MFY25
 Gross Stage 3 Assets


1.27%
 9MFY25
 Net Stage 3 Assets


0.21%
 9MFY25 Credit Cost to
 Average Total Assets &
 Q3& - 0.11%



55.57%
 Provision Coverage Ratio

Liability Profile



18
 Lender relationships



64.11%
 9MFY25
 Capital Adequacy Ratio



Borrowing profile
 Well-diversified profile with Avg.
 rate of borrowings
 ~14.62%*



BBB+ Stable
 Long term credit rating by
 Informatics.

Liability Profile


₹ 26.69 Crs
 PAT for 9MFY25
 109.74% growth Y-o-Y


13.41%*
 Net Interest Margin for
 9MFY25 & in Q3
 15.06%*


6.41%*
 Return on Avg. Total Assets
 9MFY25 & for in Q3 5.78%*

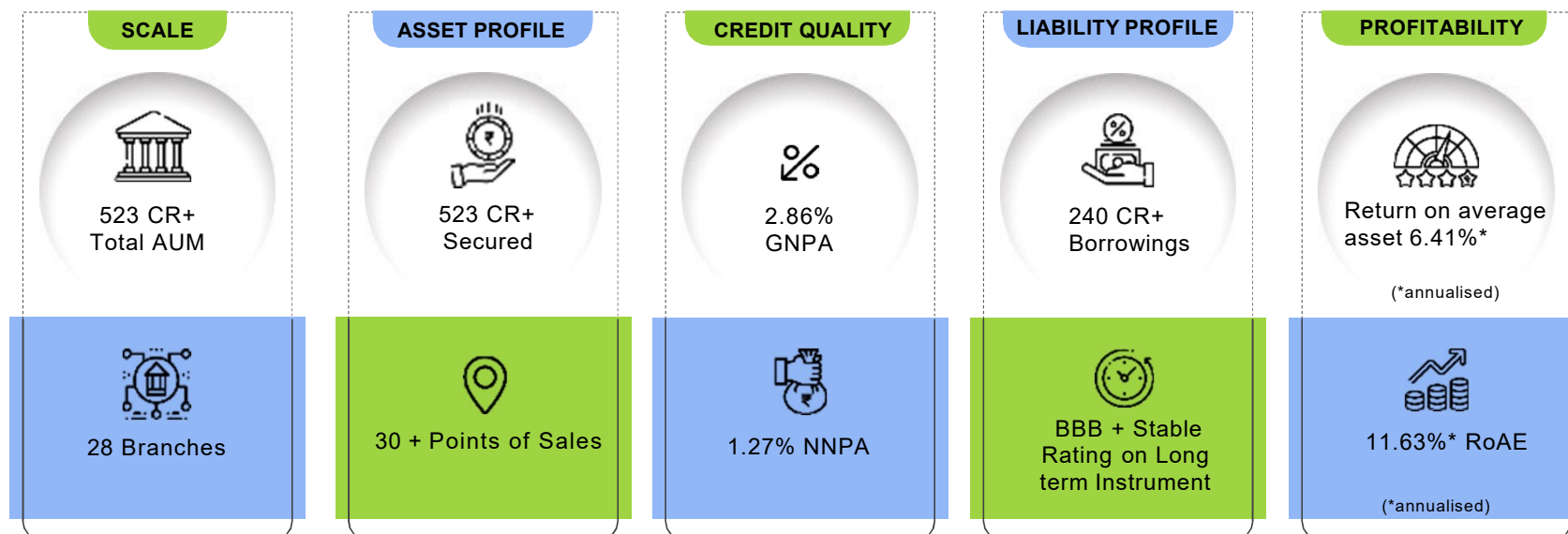

11.63%*
 Return on Avg. Equity for
 9MFY25 & in Q3 9.89%*

* Annualised

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.

Since August the company has opened – 12 branches

Aasaan Loans – Leadership



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, an 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.

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



28 Branches



2,00,000+
Customers Served



BBB +Stable
Credit Rating



523.38 CR+
Total AUM

Akme Fintrade (India) Limited 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



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.

Year 2025
Allotment of Convertible Warrants

India's Loan Sector : Opportunities and Growth Trends



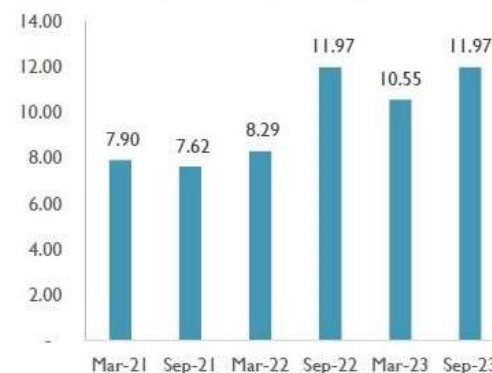
- Significant opportunities exist for the Company to expand its presence in rural banking, given the large underbanked population and rising incomes in these areas.
- Aligning offerings with government financial inclusion initiatives can further drive growth. Additionally, Company can capitalize on the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



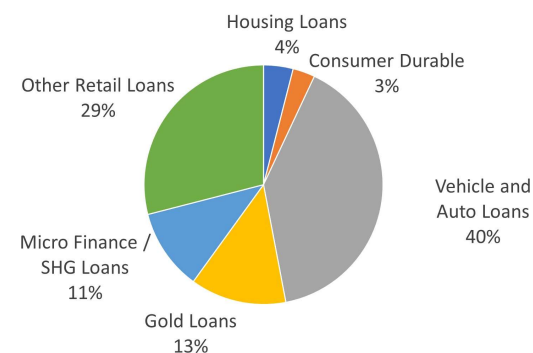
Government's Initiative

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

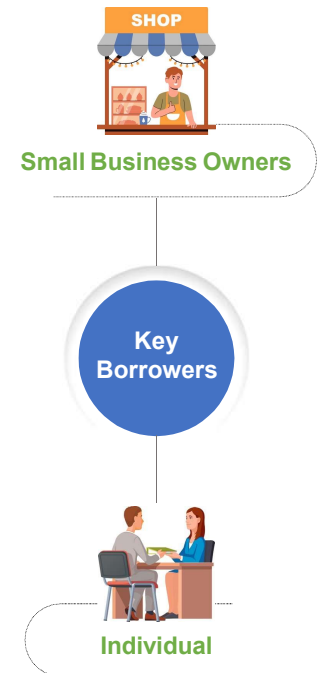
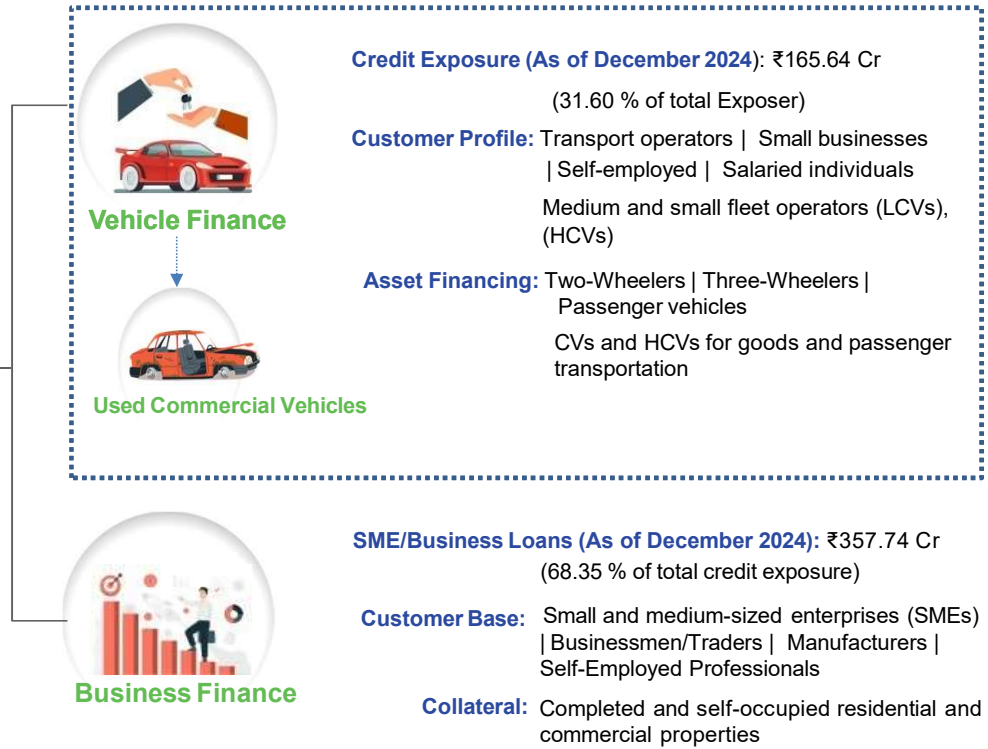
Retail Loan Portfolio of NBFC Sector
(in INR Lakh Crores)



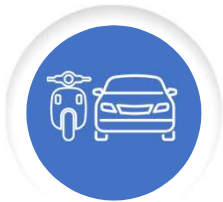
Retail Loan Portfolio of NBFC Sector



Target Group & Products



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

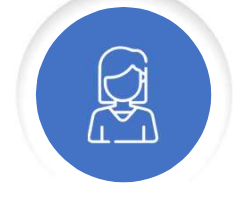
Secured loans to meet customers' personal needs such as marriage, education or consolidation of high cost debt offered against property collateral



Aasaan Farm Equipment Loan

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

Launch Year – 2025



Aasaan Mahila Udyog Loan

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

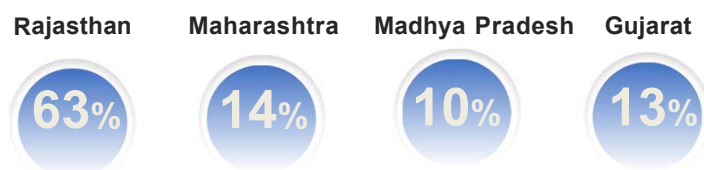
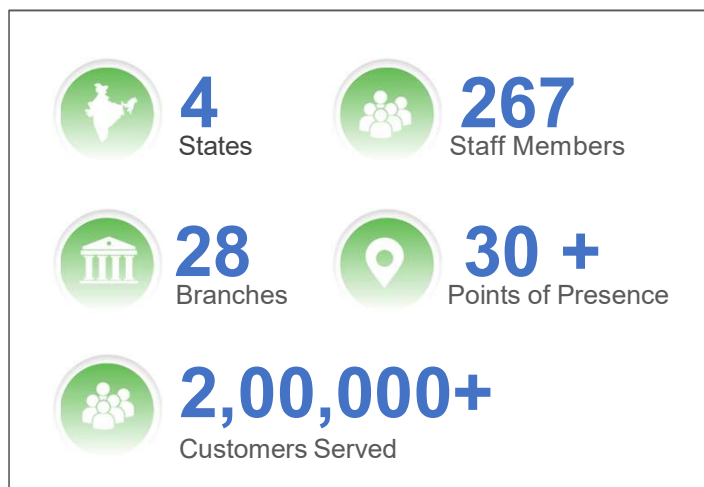
Launch Year – 2026

Current Products

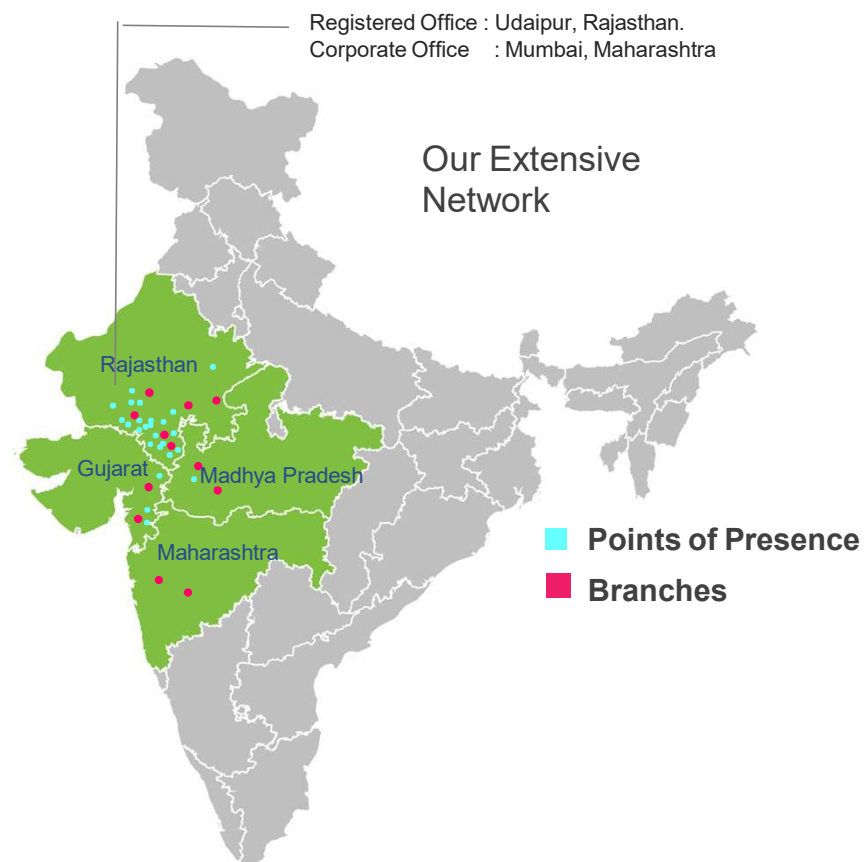


Future Products

Our Extensive Network



CURRENT ASSETS UNDER MANAGEMENT



Business Operations



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 and 6 in Madhya Pradesh.

Points of Sale : 30 + locations across India

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.

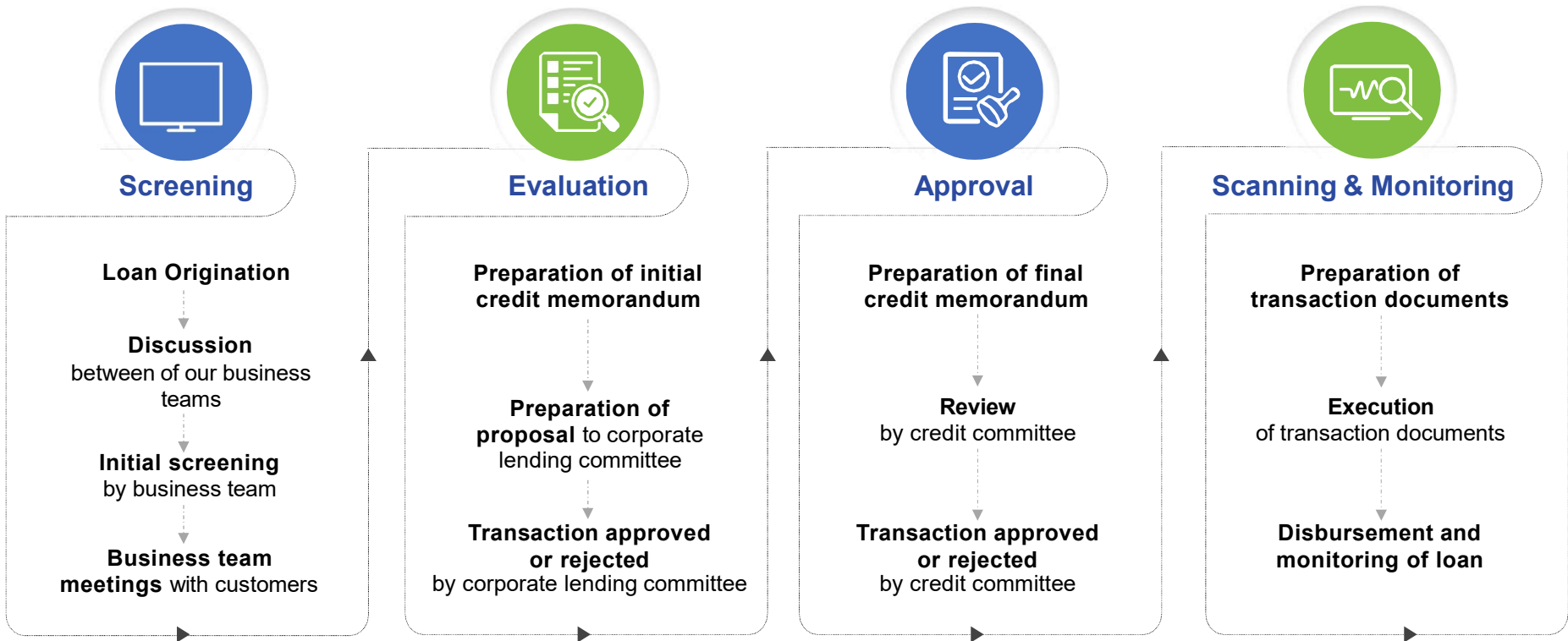
Focus on quality Services : Enabling Company to deliver quality services to our customers

Lender Relationship

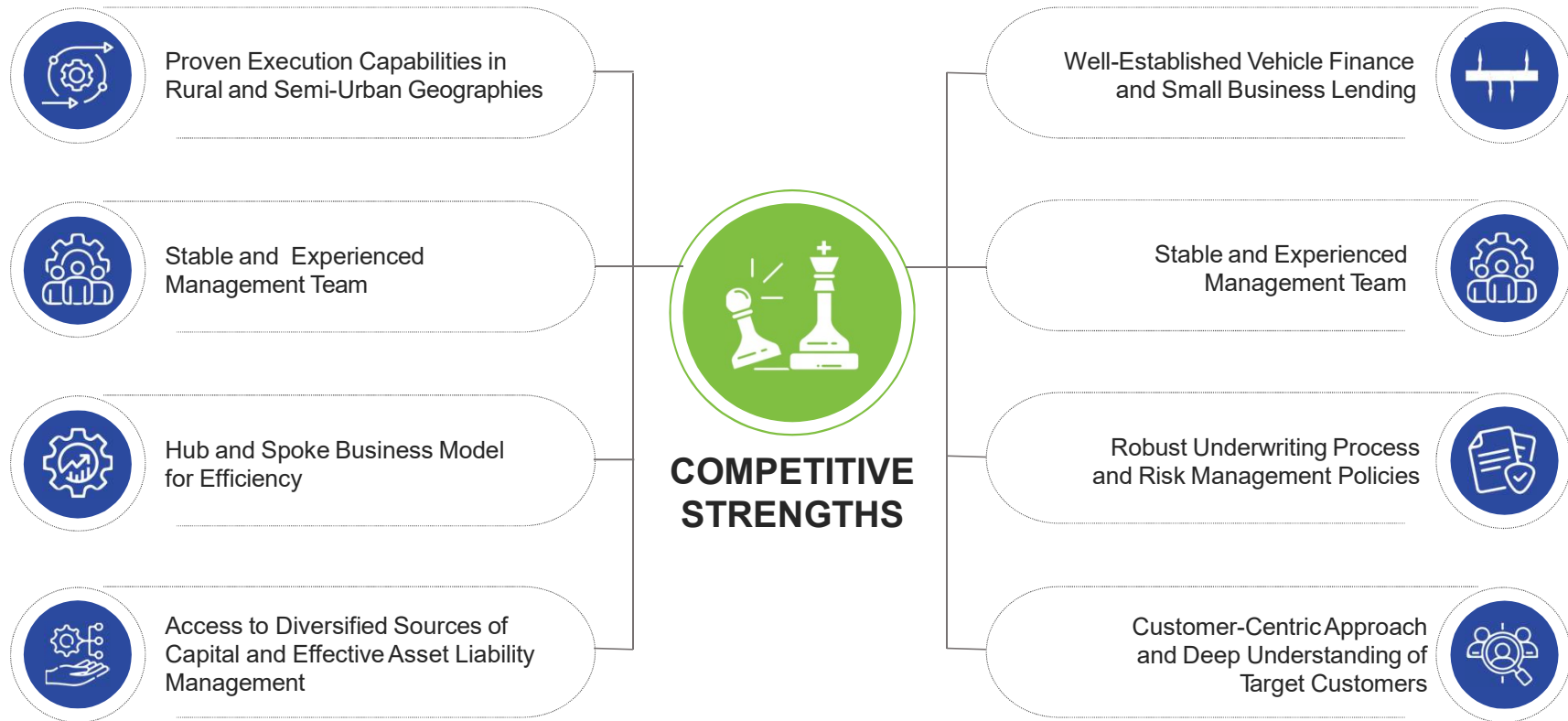
Long-term partnerships : with 3 public sector banks, 2 private sector banks and 13 financial institutions.

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

Lending Operations



Strengths



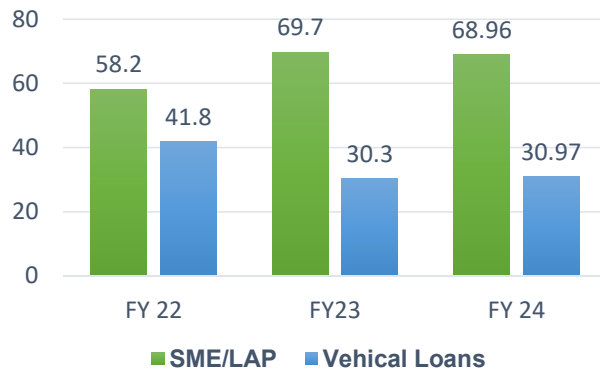
Financial Overview



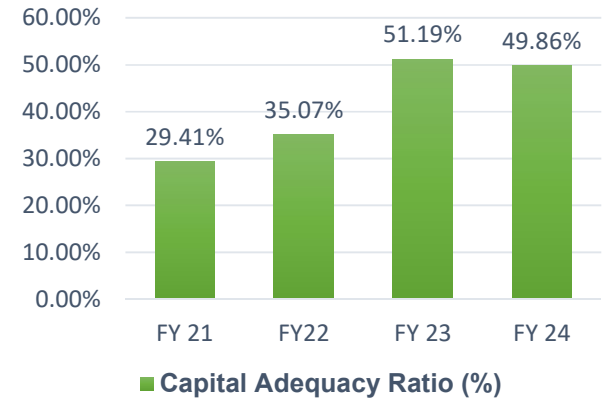
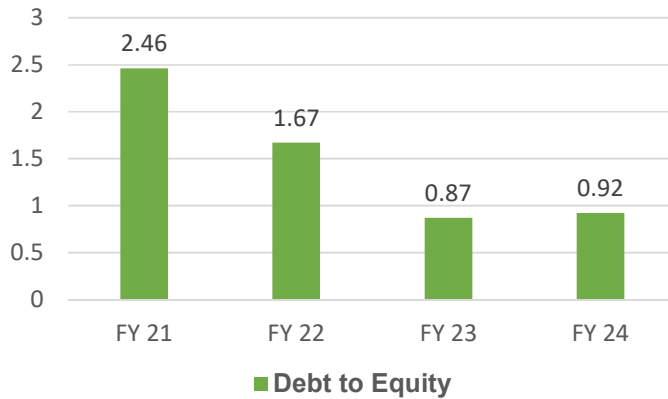
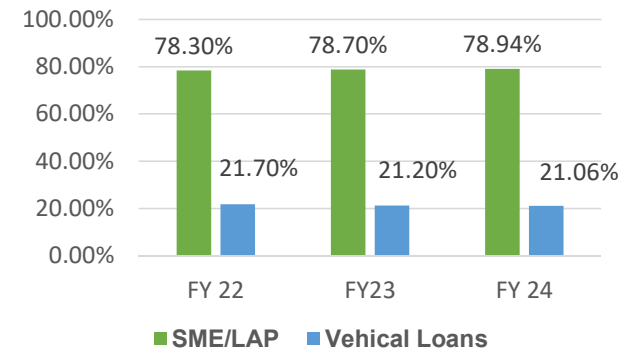
Key Financial Highlights



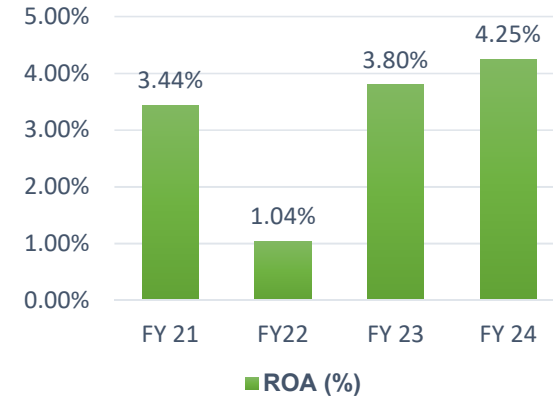
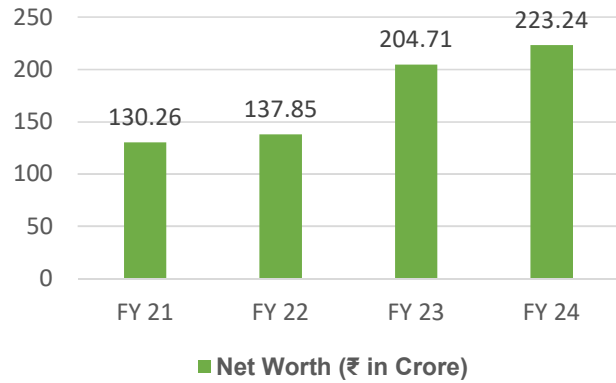
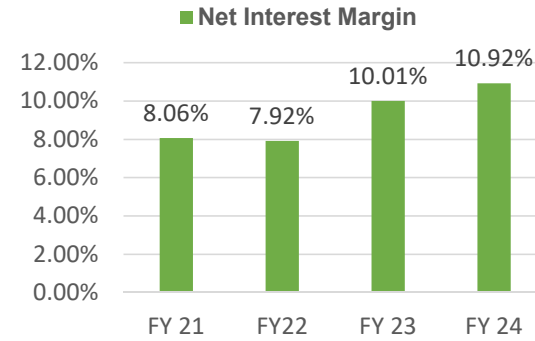
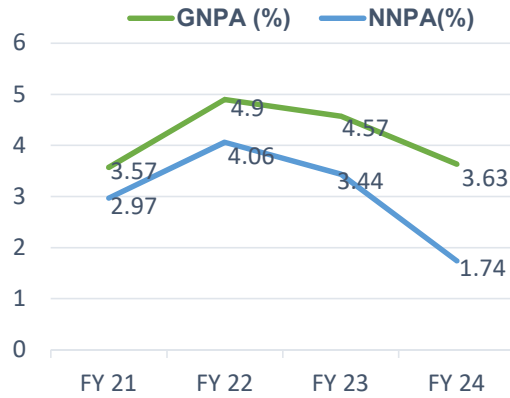
Disbursement product wise



AUM Product wise



Key Financial Highlights



Key Financial Highlights Q3FY25



Profit and Loss Statement

₹ in Crore

Profit & Loss for the Period	Q3FY25	Q3FY24	Y-o-Y (%)	Q2FY25	Q-o-Q (%)
Interest Income	26.95	18.91	42.54%	23.59	14.25%
Interest Expense	8.78	7.60	15.52%	7.57	15.90%
Other Operating Income	1.14	1.01	13.41%	0.43	165.77%
Total Income	19.32	12.32	56.83%	16.45	17.45%
Impairment of Financial Instruments	0.69	2.85	-75.66%	0.66	5.60%
Employee Benefit Expense	3.76	1.63	130.90%	2.57	46.52%
Depreciation & Amortization	0.15	0.12	21.52%	0.12	21.03%
Other Expenses	2.84	1.54	84.53%	3.01	-5.68%
Total Expenses	7.44	6.14	21.14%	6.35	17.08%
Profit Before Tax (PBT)	11.88	6.18	92.28%	10.10	17.69%
Profit After Tax (PAT)	8.93	5.60	59.51%	8.14	9.69%

Key Financial Highlights 9MFY25



Profit and Loss Statement

₹ in Crore

Profit & Loss for the Period	9MFY25	9MFY24	Y-o-Y (%)
Interest Income	69.74	50.77	37.36%
Interest Expense	24.55	20.64	18.94%
Other Operating Income	3.71	2.67	38.95%
Total Income	48.89	32.81	49.01%
Impairment of Financial Instruments	1.57	5.48	-71.35%
Employee Benefit Expense	8.13	5.66	43.64%
Depreciation & Amortization	0.38	0.39	-2.56%
Other Expenses	7.73	6.12	26.31%
Total Expenses	17.81	17.65	0.91%
Profit Before Tax (PBT)	31.09	15.16	105.08%
Profit After Tax (PAT)	25.69	12.25	109.71%

Key Financial Highlights



Balance Sheet Summary

₹ in Crore

Balance Sheet as of	31 st Dec 2024	31 st Dec 2023
Loan Assets	495.18	379.46
Other Assets	122.00	38.43
Total Assets	617.18	417.89
Borrowings	243.15	195.19
Other Liabilities	8.21	5.76
Total Liabilities	251.36	200.95
Total Equities	365.82	216.94

Strategic Focus Areas



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 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@aasaanloans.com | <https://aasaanloans.com/>



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