

Date: 06th February, 2026

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: Press Release on Unaudited Financial Results of Akme Fintrade (India) Limited for the Quarter and Nine months ended on December 31, 2025

Dear Sir/ Madam,

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 In Continuation to Outcome of Board Meeting held on December 31, 2025 regarding Unaudited financial results of Akme Fintrade (India) Limited for the Quarter and Nine months ended on December 31, 2025, we submit herewith the Press Release on the same.

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

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



Press Release

Akme Fintrade (India) Limited registers 16.98% growth in PAT during 9M FY26 backed by higher disbursements amid rising demand for vehicle loans

- Assets under Management (AUM) increase by 64.58% Y-o-Y at ₹ 862.62 Crore in 9M FY26
- Capital adequacy ratio stands at 47.55%
- NIM stands at 12.39%
- NPA stood at 2.94% in Q3 FY26

February 06 2026: Akme Fintrade (India) Limited (AFIL) has registered a 16.35% growth in net profit at ₹ 10.39 Crore for the quarter ended December 31, 2025, as against ₹ 8.93 Crore in the same period last year on the back of higher disbursements of vehicle loans.

Q3FY26: Gross interest income increased by 38.26% at ₹ 37.26 Crore for the quarter under review, as compared with ₹ 26.95 Crore registered in the same period last year. The company's net interest income grew by 17.49% over previous qtr at ₹ 21.36 Crore.

AUM increased by 12.40% at ₹ 95.16 Crore during this quarter backed by a steady demand for loans particularly from vehicle segment.

9MFY26: Gross interest income increased by 46.31% at ₹ 102.04 Crore for the nine months period under review, as compared with ₹ 69.74 Crore registered in the same period last year. The company's net interest income grew by 36.51% at ₹ 61.69 Crore during the period under review.

AUM increased by 39.44% at ₹ 244.01 Crore in 9MFY26 as compared to March 2025. The total AUM stands at ₹ 862.62 Crore, a growth of 64.58% over ₹ 524.13 Crore in the same period last year.

For the nine months ended December 31, 2025, net profit increased by 16.98% at Rs 30.05 Crore as compared to ₹ 25.69 Crore during same period last year.

Commenting on the results, **Mr. Akash Jain, CEO, Akme Fintrade**, said, "There has been a steady growth in our AUM backed by a good demand for loans across vehicle and SME/LAP segments in the rural and semi urban markets. Our well entrenched presence and deep understanding of these markets have helped us tap the demand effectively through our suite of offerings catering to customers in these regions. We recently forayed into the gold loan business and life insurance products, which is also expected to further shore up our business moving forward. With Government of India's impetus to create a more reliable, stable and alternate access to funds other than bank borrowings, adequate liquidity available in the form of capital and a strong asset quality we are well positioned to capitalise on the untapped potential for credit in the Tier II and Tier III markets in the coming quarters."

Key Financials:

Particulars	Q3FY26	Q3FY25	Growth (%)	9MFY26	9MFY25	Growth (%)
Net Profit (₹ Crore)	10.39	8.93	16.35%	30.05	25.69	16.98%
Gross Interest Income (₹ Crore)	37.26	26.95	38.26%	102.04	69.74	46.31%
Net Interest Income (₹ Crore)	21.36	18.18	17.49%	61.69	45.19	36.51%



NIM %	11.99%	15.06%	-20.38%	12.39%	13.41%	-7.58%
AUM (₹ Crore)	862.62	524.13	64.58%	862.62	524.13	64.58%
Gross NPA (%)	2.94%	2.86%	-8 bps	2.94%	2.86%	-8 bps
Net NPA (%)	1.43%	1.27%	-16 bps	1.43%	1.27%	-16 bps
ROAA	4.96%	6.03%	-17.75%	5.15%	6.50%	-20.85%
ROAE	10.46%	9.89%	5.82%	10.09%	11.63%	-13.27%

The NBFC recently entered into a Corporate Agency Agreement with Axis Max Life Insurance Limited to solicit and procure life insurance products on behalf of the insurer. Through this strategic partnership, Akme Fintrade will leverage its nationwide customer base to tap cross-selling opportunities in the life insurance segment, thereby expanding its non-interest income portfolio. The initiative is expected to contribute to incremental operating income and support improvement in the company's overall profitability, while strengthening the diversity and resilience of its revenue streams, Jain said.

Applauding the government on the recent measures announced in the Union Budget 2026-27, he said, the introduction of a dedicated ₹ 10,000 Crore SME Growth Fund and the ₹ 2,000 Crore top-up to the Self-Reliant India Fund would go a long way in providing a strong structural boost to the country's MSME sector.

"The government has also maintained its continuous focus on boosting agricultural cash flows through introduction of various rural infrastructure and farmer welfare programs which are likely to translate into a higher rural demand particularly for vehicles and small businesses. As an NBFC offering loans in semi-urban and rural geographies, we believe these measures will not only help improve credit flow but will deepen financial inclusion at the grassroots level," he pointed out.

About Akme Fintrade (India) Limited

Akme Fintrade (India) Limited is a BSE and NSE Listed company. Incorporated in 1996, Akme Fintrade (India) Limited is a non-banking finance company (NBFC), offering vehicle and business loans in rural and semi-urban geographies. The company provides lending solutions for rural and semi-urban populations. Its portfolio comprises Vehicle Finance and Business Finance Products for small business owners. Their key borrowers are individuals and small business owners requiring vehicle loans and business finance. The vehicle financing comprises 2-wheeler loans, 3-wheeler loans and used commercial vehicles.

For Media Queries	Deepali Shah	90295 57708	deepali@fortunapr.com
For IR Queries	Rajshree Ganguly	98338 07235	rajshree@fortunapr.com