



**AKIKO GLOBAL SERVICES LIMITED**

**Date: 01-12-2025**

**To,  
National Stock Exchange of India Ltd  
Exchange Plaza, 5th Floor |  
Plot No. C/1, G Block Bandra - Kurla Complex  
Bandra (E), Mumbai - 400051**

**Symbol: AKIKO  
ISIN: INE0PMR01017**

**Sub: Intimation under Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations")- Investor Presentation.**

**Dear Sir/Ma'am,**

Pursuant to Regulation 30 and other applicable provisions of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015, ("SEBI Listing Regulations"), Please find enclosed herewith the Investor Presentation, December 2025, titled "**Achieving Global Excellence**". The said presentation covers, inter alia, the Company's business overview, financial highlights, strategic initiatives, and future growth outlook etc.

This is for your information and records.

Please take the same on your records.

**For and on behalf of  
Akiko Global Services Limited**

**Priyanka Dutta  
Managing Director  
DIN: 08475220**

**AKIKO GLOBAL SERVICES LIMITED**

*Achieving Global Excellence*

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**AKIKO GLOBAL  
SERVICES LIMITED**

**ACHIEVING GLOBAL  
EXCELLENCE**

**Investor Presentation**

December 2025



# Safe Harbour

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# Mission & Vision



## MISSION

We aim to become the largest assets financing company in the country tomorrow, so we began the smallest dream today



## VISION

To advance a work culture that encourages singular development, solidarity, and innovation to conquer difficulties and accomplish objectives. To support thoughts, ability, and work frame.



## VALUE

Akiko as a company value customer trust and integrity, excellence and customer value, fair practices, and processes.





# Message From The Founder



**ANKUR GABA**

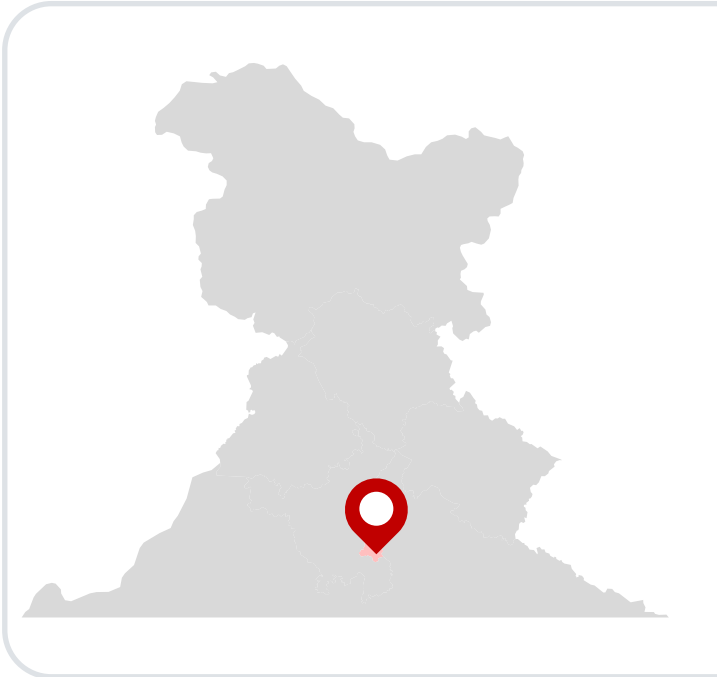
**Founder and Promoter**

- ◆ When I started Akiko Global Services Limited, the goal was clear: financial products like credit cards, loans, and insurance should be easy for every individual to understand and access. We recognized a major gap between financial institutions and customers, and Akiko was created to bridge that gap with transparency, speed, and trust.
- ◆ Over the years, Akiko Global has grown into a strong fintech organization powered by both technology and people. Our digital platforms provide a smooth, data-driven journey for customers, while our call centre staff help manage leads and offer personalized guidance whenever needed. Today, Akiko and its subsidiaries together employ a 4,000+ strong workforce, enabling us to serve customers across India with efficiency and care.
- Our hybrid model—combining digital acquisition with assisted support—sets us apart in the financial distribution industry. It allows us to meet different customer needs, improve conversion rates, and deepen relationships with our partner banks and NBFCs.
- ◆ FY25 was an important year for us. We strengthened our financial position, completed the consolidation of subsidiaries, and continued investing in our digital infrastructure. This has prepared us to expand confidently into new areas such as insurance, credit solutions, and NBFC lending. We closed the year with ₹76.3 crore in consolidated revenue, a robust ~97% YoY growth on a standalone basis. Our EBITDA stood at ₹11.53 crore with a healthy 15.10% margin, while PAT reached ₹7.39 crore at a 10.35% margin—reflecting our focus on profitability even as we expanded operations.
- ◆ As we look to the future, we are entering the next phase of our journey with the launch of AkikoPay, our upcoming financial and lifestyle super app. AkikoPay will bring together payments, credit, insurance, travel bookings, and daily services—creating one unified platform for millions of users. It represents our vision to simplify financial access for every Indian through a modern, technology-led ecosystem.
- We remain committed to sustainable growth, constant innovation, and delivering long-term value to our customers, partners, and investors. Thank you for your continued trust as we build the next chapter of Akiko.

# Company Overview






**Founded** in 2018  
Headquartered in  
**New Delhi, India**







Akiko Global Services Ltd. is a technology-driven financial distribution platform specializing in consumer credit products, including credit cards, personal loans, business loans, and home loans. By leveraging a semi-digital, semi-personal distribution model, Akiko bridges the gap between financial institutions and underserved customer segments across India.

## WHAT SETS AKIKO APART

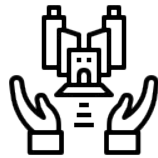
-  **Fintech-Enabled Model:** Integrates digital marketing, CRM systems, and bureau-based targeting with physical outreach.
-  **Vertically Integrated Approach:** Subsidiary consolidation enhances operational efficiency and profitability.
-  **Profitable Since Inception:** Strong financial performance with double-digit EBITDA and PAT margins.
-  **Scalable Infrastructure:** Operates **2000+** kiosks nationwide and maintains deep relationships with banks and NBFCs.

## FY25 KEY HIGHLIGHTS

-  **Revenue from Operations (Consolidated):** ₹76.3 crore, reflecting a strong start to vertical integration and product expansion.
  -  **Year-on-Year Growth:** ~97% standalone growth over FY24.
-  **EBITDA:** ₹11.53 crore (15.10% EBITDA margin).
-  **PAT:** ₹7.39 crore (10.35% PAT margin), demonstrating sustainable profitability despite investments in new verticals.

# Our Journey

2018



Incorporated as a financial product distributor.

Expanded operations to over 2,000 kiosks, building a robust offline and digital acquisition platform.



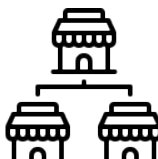
2020

2023



Secured approval for 1.6 lakh credit cards through AKIKO

Consolidated subsidiaries under the Akiko umbrella to integrate verticals and accelerate growth.



2024

2025



Reported ₹76.3 crore in consolidated revenue with EBITDA margin of 15.10% and PAT margin of 10.35%.

# Meet Our Team



## **ANKUR GABA**

### **Founder & Promoter**

Mr. Ankur Gaba, is the Promoter and Business Development Head of Akiko. With over 20 years of experience in the financial industry, he has been instrumental in shaping the company's strategic direction since inception. A hands-on leader, Mr. Gaba drives innovation, operational efficiency, and customer-centric growth—believing that streamlined processes and empowered people are key to success in today's digital era.



## **Ms. PRIYANKA DUTTA**

### **Managing Director**

Ms. Priyanka Dutta is an accomplished board director with 15 years of leadership experience across both non-profit and for-profit sectors. Known for her strategic acumen and governance expertise, she excels in organizational management, HR strategy, and compliance. Tech-savvy and results-driven, she brings energy, insight, and a solutions-oriented mindset to every boardroom.



## **RICHA ARORA**

### **Director & Chief Financial Officer**

Ms. Richa Arora is the Promoter Director and CFO of Akiko. With 14 years of leadership experience, she is a results-driven professional known for building high-performing teams and driving operational excellence. Her expertise spans strategic planning, financial management, and stakeholder engagement, backed by a strong track record in streamlining business functions and fostering sustainable growth.



## **GURJEET SINGH WALIA**

### **Executive Director**

Mr. Gurjeet Singh Walia, is the Promoter and Director of Akiko. With 14 years of experience across for-profit and nonprofit sectors, he brings deep expertise in strategic planning, corporate finance, and market dynamics. His strong grasp of corporate law and leadership best practices, combined with exceptional communication and organizational skills, makes him a key pillar in Akiko's growth journey.



## **Mr. PUNEET MEHTA**

### **Promoter**

Mr. Puneet Mehta, is the Promoter of Akiko. A certified professional in Computer Applications from NIT, he is a results-driven leader with a proven track record of building high-performance teams and driving business transformation. With deep expertise in board governance, financial management, and strategic growth, he excels at fostering strong global stakeholder relationships and enhancing organizational efficiency.



# Board of Directors Overview



**ANKUR GABA**

**Business Development Head**

**PRIYANKA DUTTA**

**Managing Director**



**PUNEET MEHTA**

**Promoter**

**RICHA ARORA**

**Director & Chief Financial Officer**



**GURJEET SINGH WALIA**

**Executive Director**

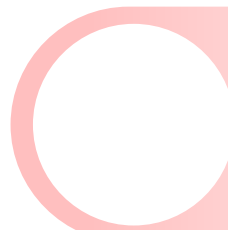
**JAGJIT SINGH**  
**Independent Director**



**TARUN GAHLOT**

**Independent Director**

**NAVEEN GUPTA**  
**Non Executive Director**



# Revenue Model

## LOANS

Commissions earned on the disbursal value of loans — primarily personal loans and business loans

**Average commission:** ~3- 4% of the loan amount (e.g., ₹35,000 on a ₹10 lakh loan).

Major contributor to revenue — accounts for the largest share of the business portfolio.

## CREDIT CARDS

Flat fee per card activation, earned from partner banks/NBFCs.

Average commission per card:  
**₹2,800-₹4,000.**

Smaller in volume compared to loans but yields higher per-unit revenue.

## PLANNED INSURANCE & MUTUAL FUNDS

Distribution model under development — will generate commissions on policies sold (life and/or general insurance).

Mutual fund distribution planned as an agency model (similar to insurance), earning upfront or trail commissions.

## LEAD AGGREGATION

Operates as a loan lead aggregator, generating revenue by selling leads to partner financial institutions or converting internally via salesforce.

Recent monthly disbursements:  
**₹300 crore.**

## COMMISSION STRUCTURE



### LOANS

~4% of loan disbursal value (e.g., ₹35,000 on ₹10 lakh loan).



### CREDIT CARDS

₹2,800-₹4,000 per activated card.



### AGGREGATION MODEL

90-95% payout distributed based on loan disbursement; net margin around 5-7%.

# Introducing AkikoPay – The Super App by Akiko

## AKIKOPAY: A DIGITAL LEAP TOWARD A FULL-STACK FINANCIAL ECOSYSTEM



One App. Infinite Opportunities.



A next-generation financial & lifestyle super app built on Akiko's 25M+ user base.



Integrates payments, credit, travel, insurance & investments in a single platform.



Designed to accelerate cross-sell, deepen engagement, and expand lifetime value.



Asset-light, high-scale model aligned with Akiko's long-term digital strategy.

## WHY AKIKOPAY? TRANSFORMING AKIKO INTO A PLATFORM-LED FINTECH



Unlocks multi-product monetization across Akiko's existing customer base.

Reduces CAC through proprietary funnels and digital acquisition.

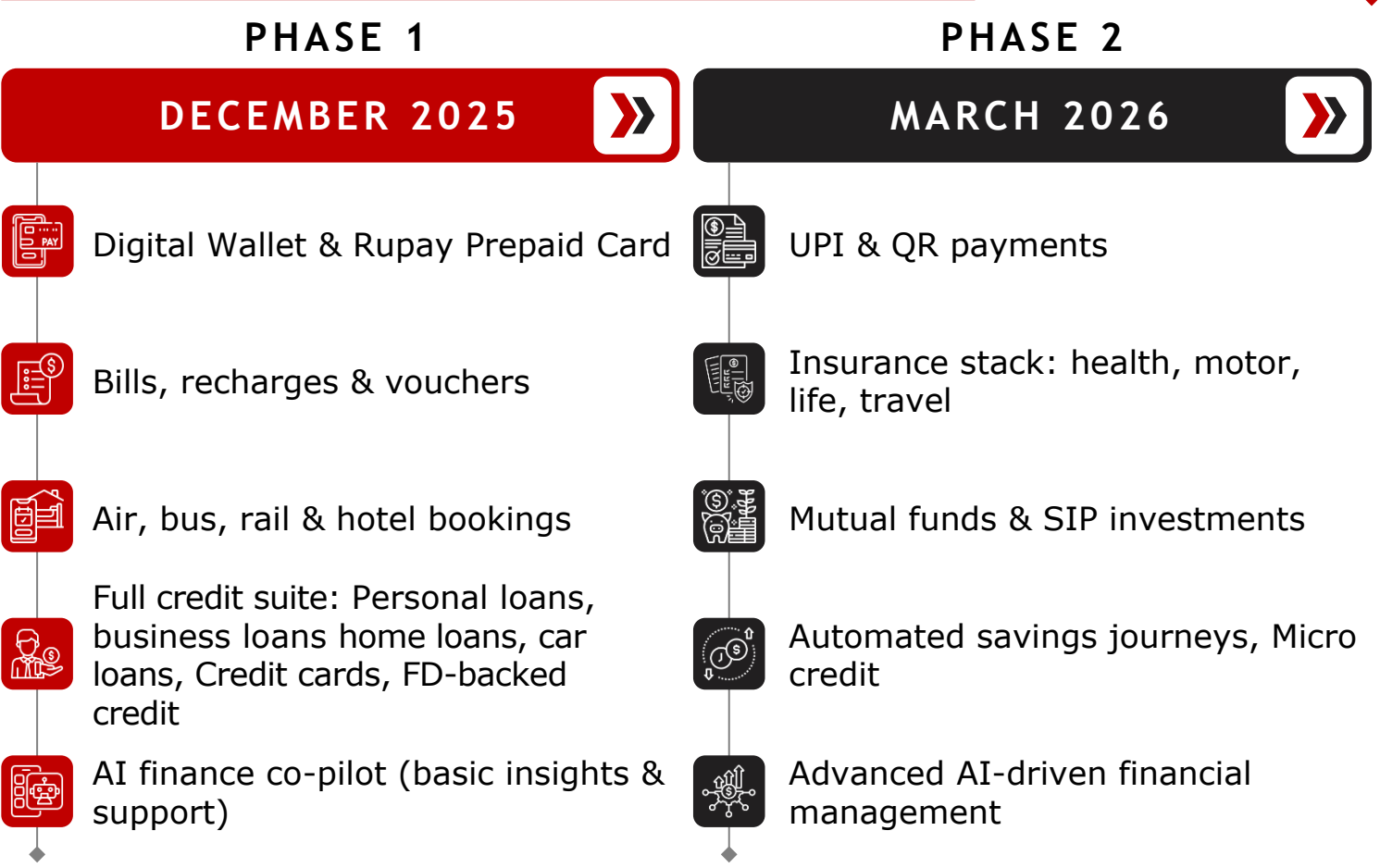
Enables daily engagement via payments, travel & AI-led journeys.

Creates a unified ecosystem for credit, insurance & wealth.

Strengthens Akiko's transition from DSA-led distribution to a digital financial platform.

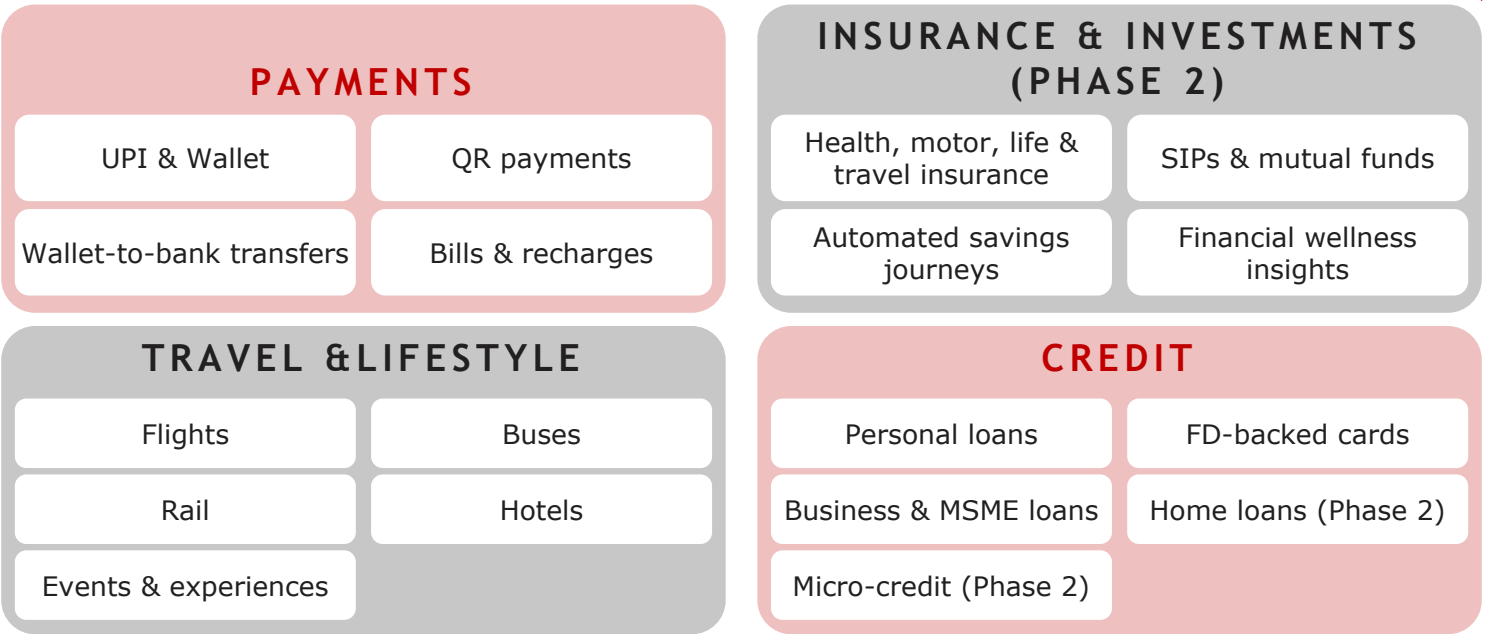
# Rollout Timeline

## AKIKOPAY: A DIGITAL LEAP TOWARD A FULL-STACK FINANCIAL ECOSYSTEM



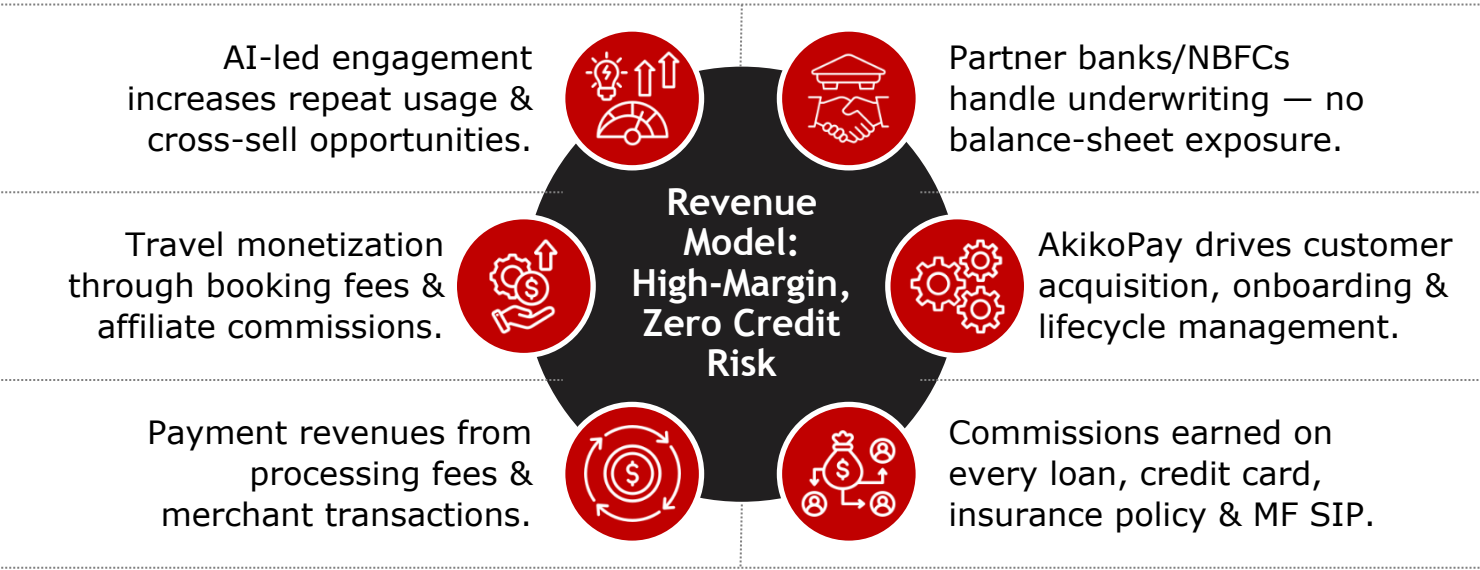
# AkikoPay Integrated Feature Stack

## A COMPREHENSIVE FINANCIAL & LIFESTYLE ECOSYSTEM



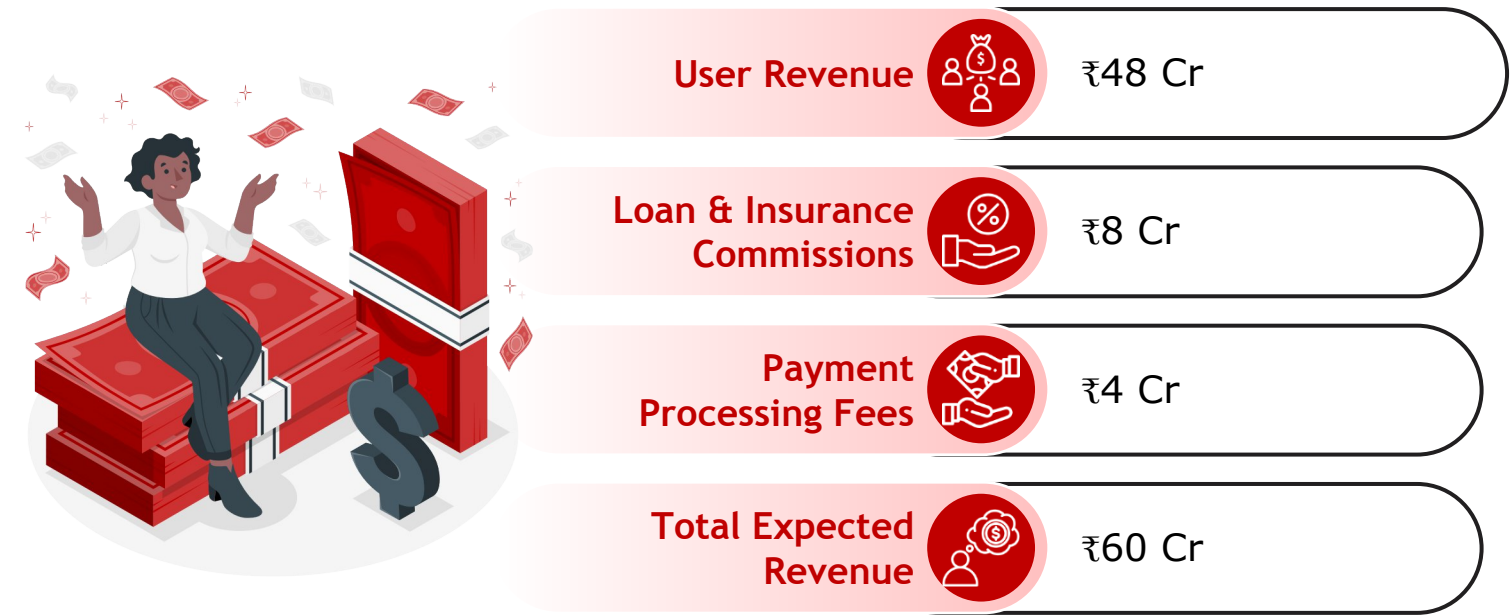


# Business Model – Risk-Light & Scalable



## Year 1 Financial Projections

### AKIKOPAY – PROJECTED REVENUE FOR YEAR 1



### ADDITIONAL METRICS

- Target: 1M active transacting users within first 6 months
- CAC: Near-zero due to Akiko’s existing user funnels
- Asset-light operating model with high scalability

# Market Opportunity & TAM

## ◆ MASSIVE MULTI-CATEGORY MARKET OPPORTUNITY ◆

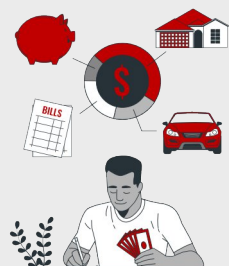


### UPI PAYMENTS

\$3T opportunity by 2026

### CREDIT CARDS

110M users, 20% YoY growth



### LOANS

₹50+ lakh crore across PL, MSME & Home Loans

### INSURANCE

<4% penetration with rapid digital adoption



### MUTUAL FUNDS

₹70 lakh crore AUM; growing at 18% CAGR

## Positioning

AkikoPay is uniquely positioned to capture multiple high-growth verticals through a single, integrated super app experience

# AkikoPay Competitive Advantage

## WHAT SETS AKIKOPAY APART

25M+ existing users with rich credit & behavioural signals.

Integrated digital + assisted acquisition funnel → near-zero CAC.

Trusted partnerships with leading banks, NBFCs & insurers.

AI-driven personalization to maximize user engagement.

Unified platform spanning payments, credit, travel & wealth.

Strong cross-sell potential leading to higher LTV per user.

## Strategic Synergies With Akiko's Core Business

### HOW AKIKOPAY ENHANCES AKIKO'S CORE FINANCIAL DISTRIBUTION MODEL

Converts single-product users into multi-product, long-term customers.

Enhances monetization beyond one-time commissions.

Reduces acquisition costs through in-app journeys.

Supports the NBFC & insurance roadmap with immediate distribution scale.

Builds a recurring revenue base through payments, travel & mutual funds.

Moves Akiko towards its long-term vision of becoming a full-service digital financial institution.

# Customer Acquisition Model

## Digital Marketing

- WhatsApp, SMS, Instagram, YouTube advertising campaigns.
- Uses proprietary database + bureau data to target high-quality leads.

- Semi-personal approach to convert digital leads.
- High conversion due to trained salesforce.

## Call Centers

## Corporate Sales

- Over 2000+ kiosks across India provide physical touchpoints for customers.
- Corporate tie-ups drive institutional customer acquisition.

- Sub-channels operate on a commission model with a payout of approximately 90–95%.

## Aggregation Model



# Products & Services



## CREDIT CARDS

Extensive range of credit card offerings from leading private and PSU banks.

Tailored acquisition strategies to match customer profiles (salary, usage, rewards preferences).

High-value commissions per card activation (₹2,800–₹4,000).



## Personal & Business Loans

Sourcing unsecured personal loans for salaried and self-employed segments.

Business loans catering to MSMEs for working capital and growth.

Flexible tenures and competitive interest rates negotiated with partners.



## MORTGAGE/HOME LOANS

Home loan sourcing for salaried and self-employed customers.

Assistance with documentation, application, and bank partner liaison.

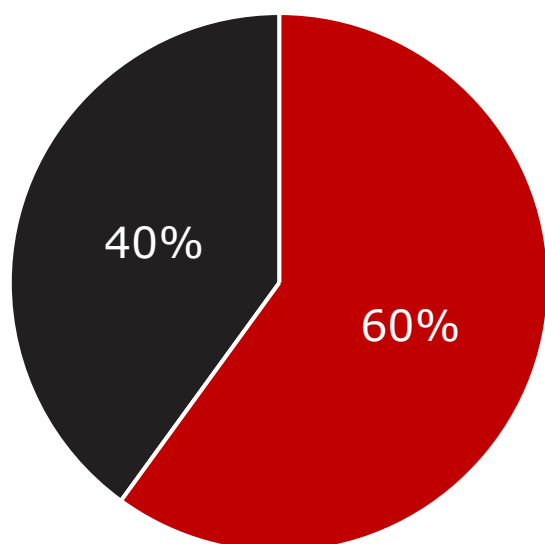
Focus on Tier II and Tier III markets through kiosk and digital acquisition channels.



# Segment-Wise Business Breakdown - Akiko Global Services Ltd.

SEGMENT	DESCRIPTION	REVENUE MODEL	CURRENT CONTRIBUTION & COMMENTS
1 Personal & Business Loans	Unsecured loans offered to salaried individuals, self-employed professionals, and MSMEs for working capital and business expansion.	~ 3 - 4% commission on loan disbursal	Major revenue contributor; part of 50-55% of core business mix
2 Mortgage/ Home Loans	Long-tenure secured loans for home purchase or refinancing	Commission-based, varies by bank	Moderate focus; facilitated via kiosks and physical sourcing
3 Credit Cards	Sourcing credit card applications for partner banks	₹2,800-₹4,000 commission per activated card	Lower volume vs loans but higher per-unit margin

## Contribution to Total Business



### PERSONAL & BUSINESS LOANS

- Revenue Model Around 35% commission on loan disbursal
- Gross Profit Margin Around 25% of revenue

### Credit Cards

- Revenue per ₹2,800 to 4,000
- CAC around 25% of revenue

### Mortgage /Home Loans

- Aggregation Model ₹ 90-95%
- Contribution around 5-10%

■ Personal & Business ■ Credit Cards

# Key Customers & Partnerships

## 1 COMMISSION STRUCTURE



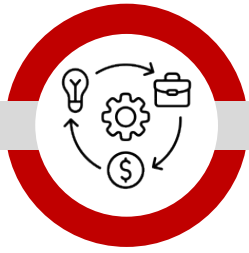
## 2 NBFC Relationships



## 3 Credit Bureau Partner



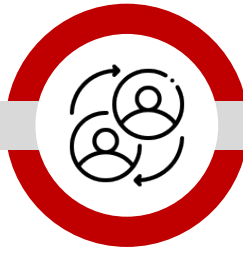
# Key Differentiators



Profitable, commission-based revenue model with no-burn strategy.



Proprietary customer database and high-quality digital marketing.



98% staff retention ensures consistent execution and low attrition.

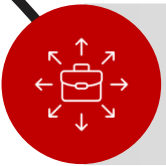


Strong partnerships with banks and NBFCs.



Proven ability to scale operations while maintaining financial discipline.

# Key Achievements to Date



Successfully scaled operations with 97% YoY revenue growth in FY25.



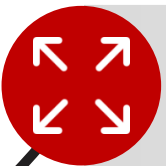
Maintained profitability every year since inception, with consistent EBITDA margins (FY25 consolidated: 15.10%).



Built a proprietary customer database and marketing engine, achieving 98% staff retention.



Recognized as a trusted partner by leading banks and NBFCs.



Progressing towards an NBFC license and planning to expand into insurance and banking in the coming years.



# Competitive Advantages



## TARGETED DIGITAL ACQUISITION

Akiko employs a multi-channel digital strategy, including tele-calling, corporate activities, feet-on-street, and digital marketing, to acquire customers efficiently. This approach allows for precise targeting and higher conversion rates compared to traditional mass marketing methods.



## CUSTOMIZED CRM INTEGRATION

The company utilizes a customized Customer Relationship Management (CRM) system to manage and monitor leads effectively. This system enhances lead qualification, online customer engagement, and conversion optimization.



## STRONG PARTNER RELATIONSHIPS

Akiko's business model involves acting as a Direct Selling Agent (DSA) for major banks and Non-Banking Financial Companies (NBFCs), indicating established trust and ongoing partnerships.



## CUSTOMIZED SOLUTIONS

The company's ability to integrate its CRM with external systems and APIs allows for tailored solutions, fostering repeat business and long-term partnerships.



## HIGH-MARGIN CREDIT CARD SEGMENT

Despite lower volume, the per-unit margin on credit cards is strong (~₹2,800–3,000 per activation).



## AGGREGATION MODEL AT SCALE

~90% of overall volume via its aggregator layer, ensuring operational efficiency with minimal overhead.



## PAN-INDIA KIOSK NETWORK

Supports customer engagement in Tier 2/3 cities, expanding reach beyond metros.



## STRONG COMPLIANCE & DATA PRACTICES

Adopts consent-based marketing and aligns with RBI/Digital Lending norms for sustainable growth.

# Growth Drivers



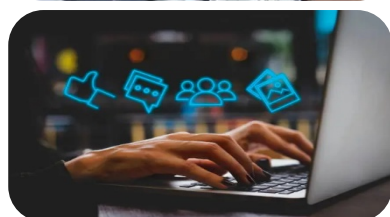
## PRODUCT DIVERSIFICATION

Expansion into insurance and mutual funds enables deeper customer engagement and broader wallet share.



## BUSINESS CONSOLIDATION

Integration of subsidiaries and Dubai operations enhances operational efficiency and contributes to revenue growth.



## SCALABLE DIGITAL LEAD GENERATION

Low-cost, high-volume customer acquisition via WhatsApp, SMS, Instagram, and YouTube



## UNDERSERVED MARKET PENETRATION

Focus on Tier 2/3 cities and semi-urban areas with limited access to formal credit expands addressable market.



## CROSS-SELL POTENTIAL

Broader product suite allows upselling (e.g., loans + insurance + mutual funds), boosting customer lifetime value.



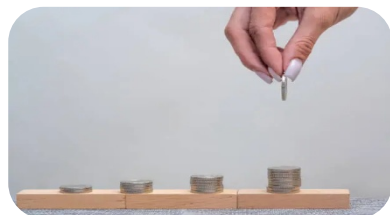
## STRATEGIC FUNDRAISING

Planned capital infusion to support expansion, tech upgrades, and future lending book.



## DATA-DRIVEN PERSONALIZATION

Consent-based marketing and analytics enable smarter, more profitable product matching.



## OPERATIONAL EFFICIENCY

Receivables cycle optimization (target: 60–70 days) improves cash flow and scalability.



## REGULATORY TAILWINDS

Supportive digital lending and financial inclusion policies align with Akiko's platform model.

# Strategic Vision, Growth Roadmap & Future Offerings



## VISION & LONG-TERM GOALS



**10-Year Goal:** Transform into a full-service banking institution



**Revenue Targets - YoY**

○ **FY 26:** ₹160 Cr

○ **FY 27:** ₹ 300Cr



**Digital-First Focus:** Enhance CRM, analytics, and consent-driven marketing



**Operational Efficiency**

○ Tight cost control

○ Receivables cycle target: 60–70 days

Akiko Global is expanding into insurance and mutual funds, unlocking new, scalable revenue streams and enhancing customer lifecycle value.

## INSURANCE DISTRIBUTION MODEL



**Revenue Model:** Commissions on policy sales + renewal commissions



**Channel Strategy**

○ Digital acquisition for broad reach

○ **Tele-calling support** to assist with complex decisions and paperwork

## MUTUAL FUND DISTRIBUTION MODEL



**Revenue Model:** Trail commissions from Asset Management Companies (AMCs)

○ Based on percentage of **Assets Under Management (AUM)**



**Growth Lever:** Commissions grow as AUM increases via client inflows and market appreciation



**Platform Focus**

○ Easy-to-use interface for SIPs and lump sum investments

○ Designed to attract both new and seasoned investors



## STRATEGIC DIVERSIFICATION BEYOND CREDIT & LOANS

### STRATEGIC OUTCOME

These new verticals will diversify Akiko's income, create recurring revenue streams, and position the company as a full-spectrum financial distributor.

# Market Opportunity

## INDUSTRY SIZE & GROWTH POTENTIAL

### INDIAN CONSUMER LENDING MARKET

The Indian consumer lending market is projected to grow from USD 59.5 billion in 2025 to USD 210 billion by 2031, representing a robust CAGR of approximately 23.45%.

<https://www.techsciresearch.com/report/india-consumer-finance-market/3205.html>

### CREDIT CARD MARKET

The number of active credit cards in India is projected to double from 108 million in FY24 to 200 million by FY29, growing at a CAGR of ~15% (PwC). The market size is expected to surge from USD 150 billion to USD 350 billion by FY28, driven by digital payments adoption and fintech innovation.

<https://economictimes.indiatimes.com/industry/banking/finance/credit-card-market-in-india-to-double-by-2028-29-pwc/articleshow/113049163.cms>

### UNSECURED PERSONAL LOANS

The unsecured personal loan market in India is projected to grow from USD 4.5 billion in 2024 to USD 77.7 billion by 2032, at a CAGR of 15.8%.

<https://www.marketsanddata.com/industry-reports/india-personal-loan-market>

### INSURANCE & MUTUAL FUNDS

The Indian insurance market is projected to expand from USD 321.5 billion in 2024 to USD 972.1 billion by 2034, at a CAGR of 11.7%. Mutual Fund AUM reached ₹69.99 lakh crore (₹69.99 trillion) by April 2025; projected to grow from USD 0.78 trillion in 2025 to USD 1.78 trillion by 2030 (CAGR: ~18%).

<https://www.expertmarketresearch.com/reports/india-insurance-market>

[https://www.amfiindia.com/Themes/Theme1/downloads/AMFIMonthlyNote\\_April2025.pdf](https://www.amfiindia.com/Themes/Theme1/downloads/AMFIMonthlyNote_April2025.pdf)

### TARGET CUSTOMER SEGMENTS

**Urban Mass Market:** Salaried professionals and self-employed individuals seeking convenient access to credit.

**Tier II & III Customers:** Growing adoption of digital channels for financial products, yet under-served by traditional banks.

**Micro & Small Businesses:** MSMEs seeking unsecured credit to fuel growth

**Young Professionals:** First-time credit seekers and digital-savvy millennials.

### ADDRESSABLE MARKET

Estimated **150-200 million potential customers** in Akiko's core target segments by FY30.

Opportunity to expand beyond credit products into **insurance, mutual funds, and small-ticket lending** via NBFC vertical—unlocking a **multi-billion-dollar addressable market**.

Akiko's strong digital acquisition model and extensive kiosk network position it uniquely to capture this opportunity efficiently.



# Financial Performance



## FY25 REVENUE (CONSOLIDATED)

**₹76.3** crore in FY25

Growth from FY24 (Standalone): ~97% YoY increase (from ₹32.2 crore in FY24 to ₹63.45 crore in FY25).

**₹7.39** crore in FY25

YoY growth from FY24 (Standalone): ~58.83% increase (from ₹3.75 crore in FY24 to ₹5.96 crore in FY25 standalone).



## PAT (CONSOLIDATED)

EBITDA (Consolidated):

**₹11.53** crore in FY25

**~15.10%** Margin YoY

Standalone EBITDA: ₹9.11Cr

Margin: ~14.33% YoY

Growth (Standalone): ~76.01% from FY24



## EBITDA AND MARGINS (CONSOLIDATED)

# Financials Highlight

## STANDALONE INCOME STATEMENT

Particulars (Rs. In Mn)	FY22	FY23	FY24	FY25
Revenue From Operations	135.19	395.81	321.99	634.51
Other Income	0.14	0.09	1.96	1.01
<b>Total Revenue</b>	<b>135.33</b>	<b>395.90</b>	<b>323.96</b>	<b>635.52</b>
Total Expenses excluding Finance cost & Depreciation	123.50	332.66	270.26	543.46
<b>EBITDA (excluding Other Income)</b>	<b>11.70</b>	<b>63.16</b>	<b>51.73</b>	<b>91.05</b>
<b>EBITDA Margins</b>	<b>9%</b>	<b>16%</b>	<b>16%</b>	<b>14%</b>
Finance Cost	0.23	0.34	0.34	1.32
Depreciation & Amortization	1.15	1.92	2.40	10.20
<b>PBT</b>	<b>10.46</b>	<b>60.98</b>	<b>50.95</b>	<b>80.54</b>
Tax	2.66	15.65	13.44	20.95
<b>PAT Before Minority Interest</b>	<b>7.80</b>	<b>45.33</b>	<b>37.52</b>	<b>59.59</b>
Less: Minority Interest	-	-	-	-
<b>PAT</b>	<b>7.80</b>	<b>45.33</b>	<b>37.52</b>	<b>59.59</b>
<b>PAT Margins</b>	<b>6%</b>	<b>11%</b>	<b>12%</b>	<b>9%</b>
Diluted EPS	389.00	1,716.00	5.37	6.10

# Financials Highlight

## STANDALONE BALANCE SHEET

Particulars (Rs. In Mn)	As On 31st Mar 22	As On 31st Mar 23	As On 31st Mar 24	As On 31st Mar 25
<b>Assets</b>				
PP&E	5.37	6.43	4.71	17.21
Other Intangible Assets	-	-	-	21.85
Right To Use Assets	-	-	-	-
Capital Work In Progress	-	-	-	-
Loans	-	-	-	2.37
Non Current Investments	-	-	-	27.74
Other Non-Current Assets	-	-	-	-
Deferred Tax Assets (Net)	-	0.33	0.41	0.01
<b>Non-Current Assets</b>	<b>5.37</b>	<b>6.75</b>	<b>5.11</b>	<b>69.19</b>
Inventories	-	-	-	-
Trade Receivables	27.31	67.98	156.37	335.04
Cash And Bank Balances	0.86	10.06	1.71	29.38
Loans	6.94	15.27	2.50	16.53
Current Investments	-	-	-	-
Other Current Assets	0.10	13.03	62.00	119.25
<b>Current Assets</b>	<b>35.20</b>	<b>106.33</b>	<b>222.58</b>	<b>500.20</b>
<b>Total Assets</b>	<b>40.57</b>	<b>113.09</b>	<b>227.69</b>	<b>569.38</b>

Particulars (Rs. In Mn)	As On 31st Mar 22	As On 31st Mar 23	As On 31st Mar 24	As On 31st Mar 25
<b>Equity and Liabilities</b>				
Equity Share Capital	0.20	0.40	77.68	107.70
Reserves and Surplus	12.11	57.44	68.06	310.19
Less: Minority Interest	-	-	-	4.35
<b>Shareholders Fund</b>	<b>12.31</b>	<b>57.84</b>	<b>145.74</b>	<b>422.24</b>
<b>Non Current Liabilities</b>				
Borrowings	2.61	9.59	12.80	-
Provisions	-	1.41	0.80	1.20
Other long-term liabilities	-	-	-	2.85
Deferred tax liability (Net)	0.06	-	-	-
<b>Total Non-Current Liabilities</b>	<b>2.67</b>	<b>11.00</b>	<b>13.59</b>	<b>4.05</b>
<b>Current Liabilities</b>				
Borrowings	-	-	-	8.20
Trade Payables	4.80	11.87	43.22	102.33
Provisions	-	7.33	0.82	2.73
Other Current Liabilities	20.78	25.05	24.33	29.83
<b>Total Current Liabilities</b>	<b>25.58</b>	<b>44.25</b>	<b>68.37</b>	<b>143.09</b>
<b>Total Equity and Liabilities</b>	<b>40.57</b>	<b>113.09</b>	<b>227.69</b>	<b>569.38</b>

## STANDALONE CASH FLOW STATEMENT

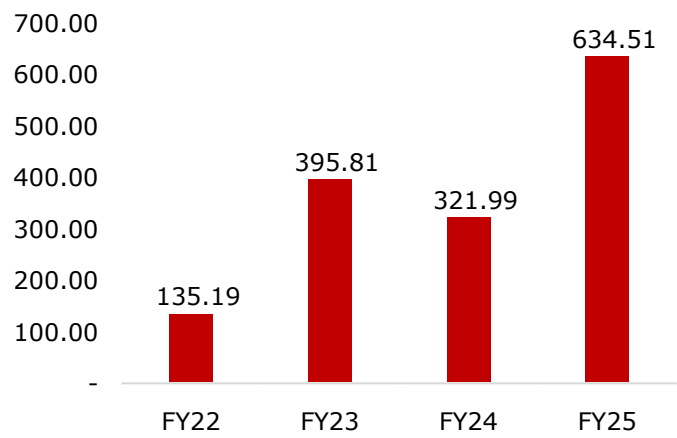
Particulars (Rs. In Mn)	As On 31st Mar 22	As On 31st Mar 23	As On 31st Mar 24	As On 31st Mar 25
Cashflow from Operations Activities	1.22	5.26	(62.85)	(111.61)
Cashflow from Investing Activities	(1.49)	(2.89)	1.28	(81.72)
Cashflow from Financing Activities	(2.57)	6.83	53.22	210.99
<b>Cash and cash equivalents at the end of year</b>	<b>0.85</b>	<b>10.05</b>	<b>1.71</b>	<b>19.38</b>

# Financials Highlight

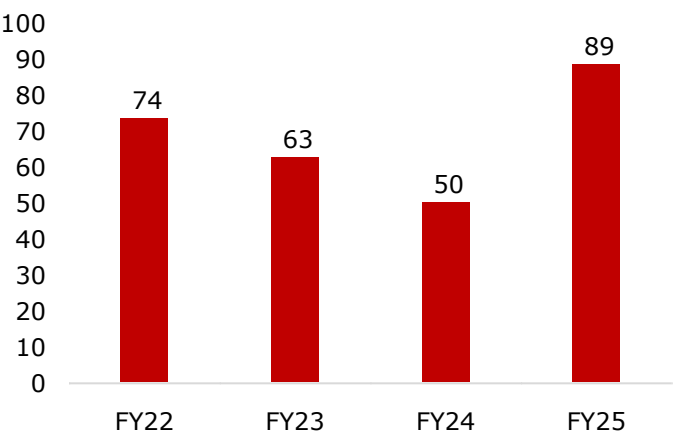
## Key Financial Metrics

(Rs. In Mn)

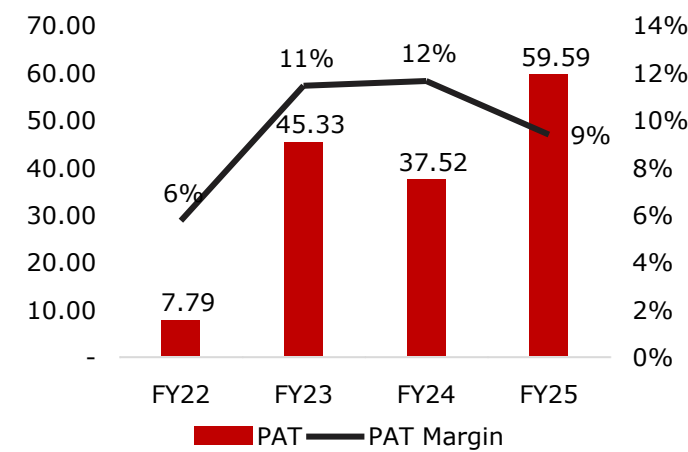
Revenue from Operations



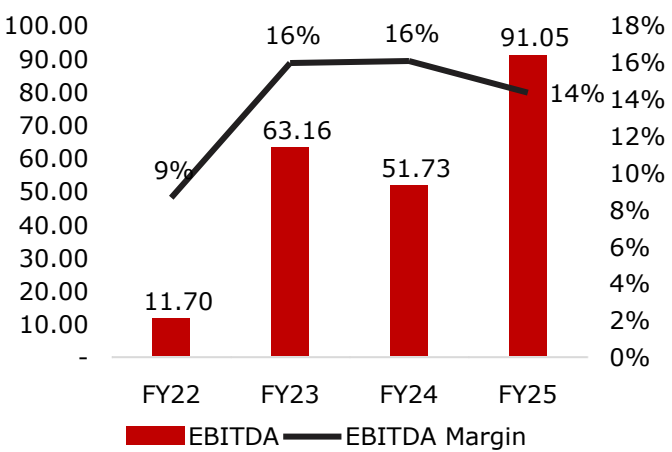
Working Capital Days



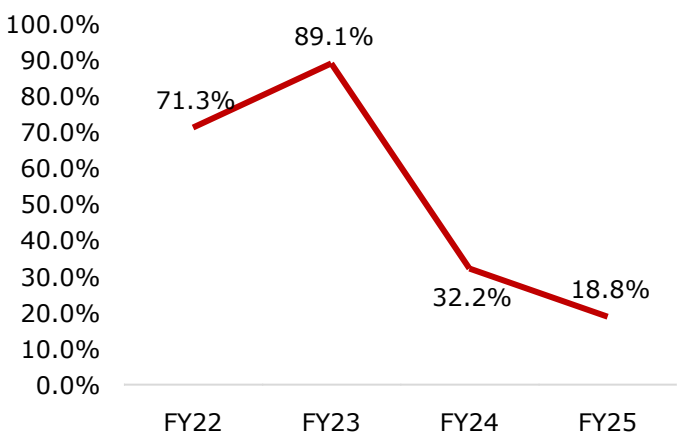
PAT & PAT Margin



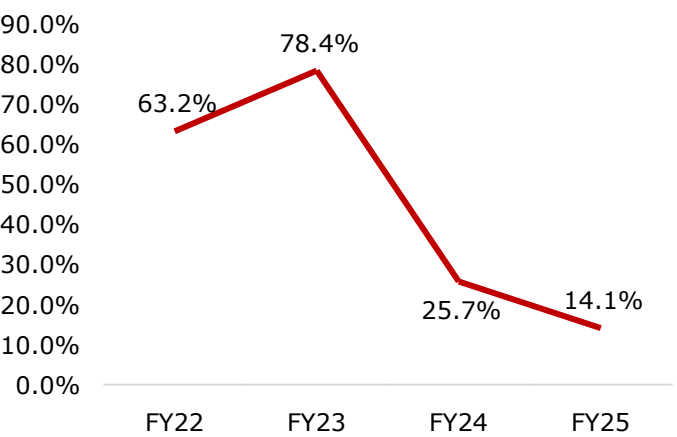
EBITDA & EBITDA Margin



ROCE



ROE



# Financials Highlight

## CONSOLIDATED INCOME STATEMENT

Particulars (Rs. In Mn)	H2FY25	H1FY25	H-o-H	FY25	FY24
Revenue From Operations	573.52	189.50	2.03	763.02	-
Other Income	0.50	0.51		1.01	-
<b>Total Revenue</b>	<b>574.02</b>	<b>190.01</b>	<b>2.02</b>	<b>764.03</b>	-
Total Expenses excluding Finance cost & Depreciation	490.96	156.73		647.69	-
<b>EBITDA (excluding Other Income)</b>	<b>82.56</b>	<b>32.77</b>	<b>1.52</b>	<b>115.33</b>	-
<b>EBITDA Margins</b>	<b>0.14</b>	<b>0.17</b>	<b>(15 bps)</b>	<b>0.15</b>	-
Finance Cost	0.54	0.79		1.33	-
Depreciation & Amortization	8.92	2.42		11.33	-
<b>PBT</b>	<b>73.61</b>	<b>30.07</b>		<b>103.68</b>	-
Tax	17.14	7.47		24.61	-
PAT Before Minority Interest	56.47	22.60		79.07	-
Less: Minority Interest	0.00	0.00		5.21	-
<b>PAT</b>	<b>56.47</b>	<b>22.60</b>	<b>1.50</b>	<b>73.85</b>	-
<b>PAT Margins</b>	<b>0.10</b>	<b>0.12</b>	<b>40 bps</b>	<b>0.10</b>	-
Diluted EPS	5.26	2.55		7.56	-

\*Since the holding company acquired stakes in its subsidiary companies during the financial year 2024–25, the consolidated figures for the six months ended 30 September 2024 include the subsidiaries' financials from the acquisition date onwards. Accordingly, comparative figures for the six months and year ended 31 March 2024 have not been presented, as the subsidiary companies were not part of the Group during those periods. The consolidated annual financial results include the results for the six months ended 31 March 2025, which represent the balancing figure between the audited results for the full financial year and the published unaudited year-to-date figures up to 30 September 2024.

# Financials Highlight

## STANDALONE BALANCE SHEET

Particulars (Rs. In Mn)	As On 31st Mar 25	*As On 31st Mar 24
<b>Assets</b>		
PP&E	23.86	-
Other Intangible Assets	21.85	-
Goodwill	5.41	-
Right To Use Assets	0.00	-
Capital Work In Progress	0.00	-
Loans	0.00	-
Non Current Investments	2.37	-
Other Non-Current Assets	0.00	-
Deferred Tax Assets (Net)	0.86	-
<b>Non-Current Assets</b>	<b>54.35</b>	<b>-</b>
Inventories	0.00	-
Trade Receivables	399.39	-
Cash And Bank Balances	35.84	-
Current Investments	0.00	-
Other Current Assets	129.70	-
Short Term Loans & Advances	26.12	-
<b>Current Assets</b>	<b>591.05</b>	<b>-</b>
<b>Total Assets</b>	<b>645.40</b>	<b>-</b>

Particulars (Rs. In Mn)	As On 31st Mar 24	As On 31st Mar 25
<b>Equity and Liabilities</b>		
Equity Share Capital	107.70	-
Reserves and Surplus	330.01	-
Money received against share warrant	4.35	-
<b>Shareholders Fund</b>	<b>442.06</b>	<b>-</b>
<b>Minority Interest</b>	<b>16.51</b>	<b>-</b>
<b>Non Current Liabilities</b>		
Borrowings	10.61	-
Provisions	1.20	-
Other long term liabilities	2.85	-
<b>Total Non-Current Liabilities</b>	<b>14.66</b>	<b>-</b>
<b>Current Liabilities</b>		
Borrowings	13.04	-
Trade Payables	103.56	-
Provisions	12.52	-
Other Current Liabilities	43.06	-
<b>Total Current Liabilities</b>	<b>172.17</b>	<b>-</b>
<b>Total Equity and Liabilities</b>	<b>645.40</b>	<b>-</b>

\*Since the holding company acquired stakes in its subsidiary companies during the financial year 2024-25, the consolidated figures for the six months ended 30 September 2024 include the subsidiaries' financials from the acquisition date onwards. Accordingly, comparative figures for the six months and year ended 31 March 2024 have not been presented, as the subsidiary companies were not part of the Group during those periods. The consolidated annual financial results include the results for the six months ended 31 March 2025, which represent the balancing figure between the audited results for the full financial year and the published unaudited year-to-date figures up to 30 September 2024.



# Financials Highlight

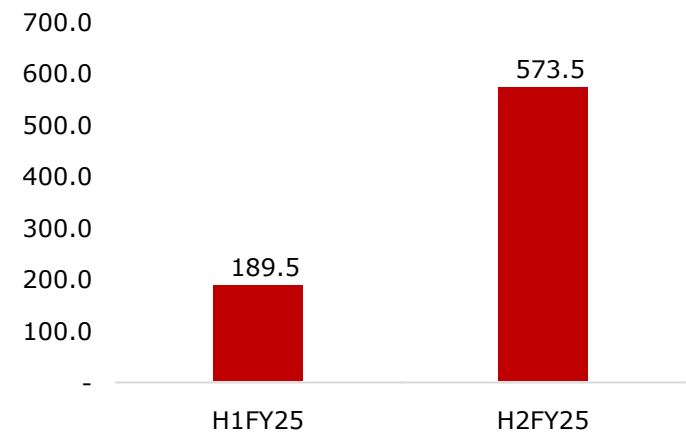
## STANDALONE BALANCE SHEET

Particulars (Rs. In Mn)	As On 31st Mar 24	As On 31st Mar 25
Cash flow from Operations Activities	(269.23)	-
Cash flow from Investing Activities	(66.46)	-
Cash flow from Financing Activities	361.54	-
Net Change in Cash and Cash Equivalents	25.84	-

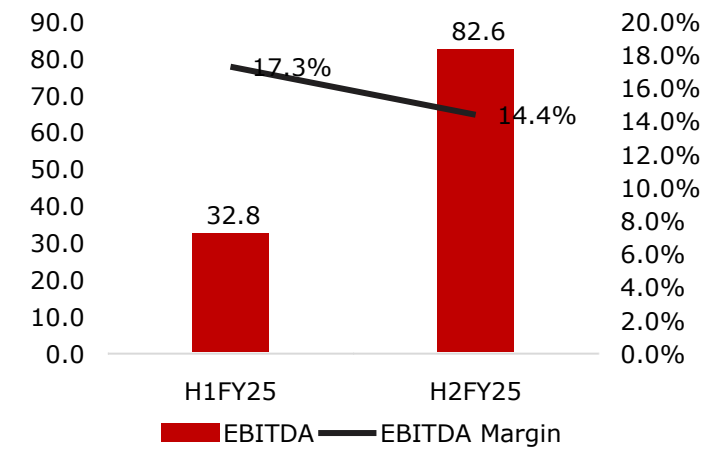
KEY FINANCIAL METRICS

(Rs. In Mn)

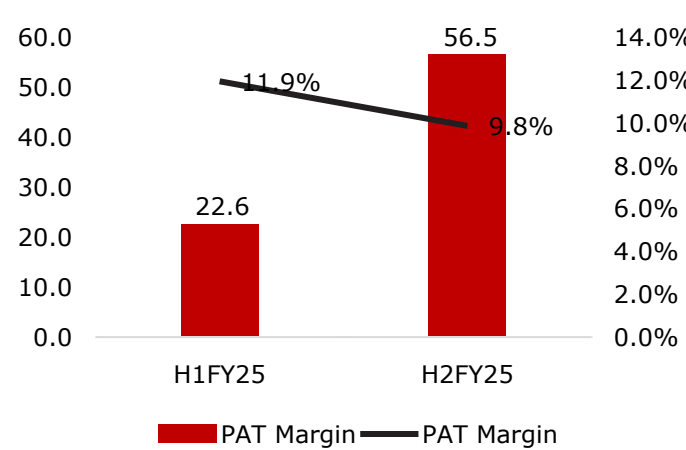
Revenue from Operations



EBITDA & EBITDA Margin



PAT & PAT Margin



\*Since the holding company acquired stakes in its subsidiary companies during the financial year 2024–25, the consolidated figures for the six months ended 30 September 2024 include the subsidiaries’ financials from the acquisition date onwards. Accordingly, comparative figures for the six months and year ended 31 March 2024 have not been presented, as the subsidiary companies were not part of the Group during those periods. The consolidated annual financial results include the results for the six months ended 31 March 2025, which represent the balancing figure between the audited results for the full financial year and the published unaudited year-to-date figures up to 30 September 2024.



### Certificate of Registration

(Information Security Management System)

**QFS MANAGEMENT SYSTEMS LLP**

This is to Certify that the Information Security Management System of

**AKIKO GLOBAL SERVICES LIMITED**

11TH FLOOR, OFFICE NO. 8/4-D, VISHWA DEEP BUILDING, DISTRICT CENTRE,  
JANAK PURI, WEST DELHI, DELHI-110058 (INDIA)

Has been found to be of the Information Security Management System Standard

**ISO/IEC 27001:2022**

This certificate is valid for the following product or service range

**PROVIDING INFORMATION SECURITY IN DSA OF CREDIT CARDS THROUGH  
CALL CENTER AND DIGITAL MARKETING SERVICES.**

Ref. - Control Set Source-SOA-AGSL, Version: 0.0; dated: 31.08.2023

Certificate Number: **SCC/2310AL/1581**

1st Surv. Due on: **29.09.2024**

Initial Date of Certification: **30.10.2023**

2nd Surv. Due on: **29.09.2025**

Date of Certificate: **30.10.2023**

Date of Expiry: **29.10.2026**

Director: 

Date: **30.10.2023**



The validity of certificate is subject to regular surveillance audit on or before above mentioned dates and its only valid after successful surveillance with continuation letter issued by QFS. It is issued subject to the continued availability of access at any time and without notice to the above named organization's premises for the purpose of assessment and surveillance regarding the standard named above and QFS terms and conditions.

**QFS MANAGEMENT SYSTEMS LLP**

A-27/A, Sector-16, HUDA-201301, U.P. India  
www.qfscerts.com  
email: admin@qfscerts.com

**Accredited by Standards Council of Canada**

55 METCALFE STREET, SUITE 600, OTTAWA, ON, K1P 6L5, CANADA



### AKIKO GLOBAL SERVICES LIMITED

LEI : 64887RT20FJ82QP8G620  
LEI registration status: ISSUED

 11th Floor, Off.No. 8/4-D, Vishwadeep Building, District Centre Janak Puri, 110058, Delhi | India



#### General data

Legal Name	AKIKO GLOBAL SERVICES LIMITED
Registered At	Companies Register (Ministry of Corporate Affairs), India, India, RA000394
Registration Authority Entity ID	L74999DL2018PLC335272
Legal Jurisdiction	IN
Entity Category	GENERAL
Entity Legal Form Code	Public Limited Company (en) - DDKQ
Entity Status	ACTIVE
Entity Created At	2018-06-13

#### Addresses

Legal Address	11th Floor, Off.No. 8/4-D, Vishwadeep Building, District Centre Janak Puri, 110058, Delhi   India
Headquarters Address	11th Floor, Off.No. 8/4-D, Vishwadeep Building, District Centre Janak Puri, 110058, Delhi   India

#### LEI details

Registration Status	ISSUED
Initial Registration Date	2025-05-16
Last Update Date	2025-05-16
Next Renewal Date	2026-05-16
Managing LOU	Nasdaq CSD SE (Nasdaq LEI) - LEI 485100001N1094000000
Validation Sources	FULLY_CORROBORATED





**Akiko Global**

# THANK YOU

For further information on the Company, please visit

<https://www.themoneyfair.com/>

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Email: [support@akiko.co.in](mailto:support@akiko.co.in)

**INVESTOR RELATIONS ADVISOR**

**Captive IR Strategic Advisors Pvt. Ltd**

Krunal Shah / Vinayak Shirodkar

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