



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: Integrated Filing (Financial) for the quarter and nine months ended 31 December 2024

Dear Sir/Madam,

In accordance with amendments to the SEBI (Listing Obligations and Disclosure Requirements) (Third Amendment) Regulations, 2024 read with SEBI Circular No. SEBI/HO/CFD/CFDPoD2/ CIR/P/2024/185 dated 31 December 2024, read with BSE Circular No. 20250102-4 and NSE Circular No. NSE/CML/2025/02 dated 2 January 2025, the Integrated Filing (Financial) for the quarter and nine months ended 31 December 2024 is enclosed herewith.

The above information is also available on the website of the Company www.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

CIN : U67120RJ1996PLC011509

RBI Reg. No.: 10.00092

**AFIL**

Akme Fintrade (India) Ltd.

Aasaan Loans

Urmali ki aur pehla kadam

Statement of standalone unaudited financial results (statement of profit & loss) for the quarter and nine months ended 31 December 2024

(₹ in Lakhs)

Particulars	Quarter ended			Nine months ended		Year ended
	31.12.2024	30.09.2024	31.12.2023	31.12.2024	31.12.2023	31.03.2024
	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Audited)
1 Income						
Interest income	2695.34	2359.18	1890.87	6974.20	5077.23	6,965.56
Fees and commission Income	95.93	40.28	67.77	306.59	140.73	186.64
Gain / (Loss) on derecognised financial assets	0.00	0.00	-3.41	10.19	-3.41	-3.41
Other operating Income	16.04	2.75	32.33	51.48	125.94	132.74
Total revenue from operations	2,807.30	2402.21	1,987.56	7,342.45	5,340.49	7,281.53
Other income	2.37	0.00	4.13	2.37	4.18	68.59
Total income	2,809.67	2402.21	1,991.69	7,344.82	5,344.67	7,350.12
2 Expenses						
Finance Cost	877.75	757.34	759.84	2455.34	2,063.86	2,828.10
Impairment on financial instruments	69.43	65.75	285.29	156.73	547.69	570.03
Employee benefits expense	375.84	256.52	162.77	812.84	565.79	739.69
Depreciation and amortisation expense	14.68	12.13	12.08	38.05	38.82	50.79
Other expenses	283.69	300.77	153.74	773.26	612.36	785.88
Total Expenses	1,621.39	1392.50	1,373.71	4,236.22	3,828.51	4,974.49
3 Profit before tax (1-2)	1,188.28	1009.71	617.98	3,108.59	1,516.16	2,375.63
4 Tax expense						
Current tax	313.20	191.73	169.99	595.36	403.52	648.00
Deferred tax	-18.19	3.63	-112.03	-55.44	-112.03	-125.28
Tax credit pertaining to earlier year						
Total tax expense	295.01	195.35	57.96	539.92	291.49	522.71
5 Profit after tax (3-4)	893.27	814.36	560.02	2,568.67	1,224.67	1,852.92
6 Other comprehensive income, net of tax						
(a) Items that will not be reclassified to profit or loss	0.00	0.00	-1.52	0.00	-1.52	-0.08
(b) Items that will be reclassified to profit or loss						
Total other comprehensive income, net of tax	0.00	0.00	-1.52	0.00	-1.52	-0.08
7 Total comprehensive income (5+6)	893.27	814.36	558.49	2,568.67	1,223.15	1,852.84
8 Paid-up equity share capital (Face value of ₹ 10)	4267.50	4267.50	3,167.50	4267.50	3,167.50	3,167.50
9 Other equity						
10 Basic & diluted earning per share (₹) (Not annualised)	2.03	1.79	1.40	6.54	3.87	5.85

PLACE: UDAIPUR
DATE: 07-02-2025

For and Behalf of the Board of Directors



Nirral Kumar Jain
(Managing Director)
DIN: 00240441

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Registered Office :
ABC, 4-5 Subcity Centre, Savina Circle,
Udaipur - 313003. Rajasthan
Ph : 9594 377 377

Corporate Office :
Shop No. 4, Ground Floor,
Neeklanth Business Park,
Nathani Road, Vidyavihar (W), Mumbai - 400086.
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 care@akmefintrade.com

 www.akmefintrade.com

**AFIL**

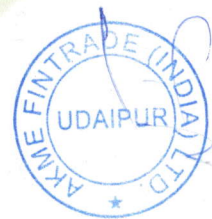
Akme Fintrade (India) Ltd.

Aasaan Loans

Unnati ki aur pehla kadam

Notes to the financial results:-

1. The financial result have been prepared in the format specified in division III of Schedule III of Companies Act, 2013 and in accordance with requirement of Regulation 33 of SEBI (Listing obligation and Disclosure Requirement) Regulation , 2015, as amended and in accordance with the applicable Indian accounting standards.
2. The above financial result have been reviewed by the audit committee and upon their recommendation, approved by the Board of Director at their meeting held on February 07, 2025 and subject to limited review by the statutory auditors of the company.
3. Company has developed and adopted ECL model as per IND- AS 109 “ Financial Instrument “ which has resulted excess provision as compare to the extent prudential and IRAC norms prescribed by RBI, AS a prudence and adopting a conservative approach such excess provision has been continued in Balance sheet
4. The figures for the quarter ended December 31, 2024 represent balancing figures between the unaudited figures for the Quarter ended September 30, 2024 and year to date figures up to December 31, 2024 which were subject to limited review by statutory auditors.
5. In assessing the recoverability of loans, the Company has considered internal and external sources of information, up to the date of approval of these financial results. The Company has considered the current indicators of future economic conditions and has developed estimates and applied management overlays for the purpose of determination of the provision of impairment of financial assets
6. Based on the guiding principles given in Ind AS 108 “Operating Segments” prescribed under section 133 of the companies Act, 2013 read with the relevant rules issued thereunder and other accounting principles generally accepted in India, the company is mainly engaged in the business of financing activities. As the Company’s business fall within a single primary business segment, there is no separate reportable segment in accordance with Ind AS 108 on “Operating Segments” The figure for the previous period/year have been regrouped/ reclassified wherever necessary to confirm to the current period’s/year’s presentation.
7. The result for the quarter ended December 31, 2024 are available on the NSE Ltd website www.nseindia.com , BSE Ltd website www.bseindia.com and the company’s website <https://aasaanloans.com/> .
8. The Company invoked resolution plans to relieve COVID-19 pandemic related stress to eligible borrowers. The resolution plans were based on the parameters laid down in the resolution policy approved by the Board of Directors of the Company and in accordance with the guidelines issued by the RBI on August 06, 2020 and May 05, 2021.

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Statement of Deviation/ Variation in utilization of funds raised

Name of listed entity	Akme Fintrade (India) Limited
Mode of Fund Raising	Public Issues/ Rights Issues/ Preferential Issues/ QIP/ Others
Date of Raising Funds	24.06.2024
Amount Raised	Rs 132 Crore
Report filed for Quarter ended	31.12.2024
Monitoring Agency	Acuité Ratings and Research Limited
Monitoring Agency Name, if applicable	NA
Is there a Deviation/ Variation in use of funds raised	No
If yes, Whether the same is pursuant to change in terms of a contract or objects, which was approved by the shareholders	NA
If Yes, Date of shareholder Approval	NA
Explanation for the Deviation/ Variation	NA
Comments of the Audit Committee after review	NA
Comments of the auditors, if any	NA
Objects for which funds have been raised and where there has been a deviation, in the following table	The Funds has been used as per objects. No Deviation in use of Funds from original Object.

Original Object	Modified Object, if any	Original Allocation	Modified allocation, if any	Funds Utilised	Amount of Deviation/ Variation for the quarter according to applicable object	Remarks if any
NA	NA	NA	NA	NA	NA	NA

Deviation or variation could mean:

- (a) Deviation in the objects or purposes for which the funds have been raised or
- (b) Deviation in the amount of funds actually utilized as against what was originally disclosed or
- (c) Change in terms of a contract referred to in the fund raising document i.e. prospectus, letter of offer, etc

For, Akme Fintrade (India) Limited

Nirmal Kumar Jain
Managing Director
DIN 00240441

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C. FORMAT FOR DISCLOSING OUTSTANDING DEFAULT ON LOANS AND DEBT SECURITIES

S.NO.	Particulars	In INR Crore
1.	Loans/ revolving facilities like cash credit from banks/ financial institutions.	
A	Total amount outstanding as on date	0
B	Of the total amount outstanding amount of default as on date	0
2.	Unlisted debt securities i.e. NCDs and NCRPS	
A	Total amount outstanding as on date	0
B	Of the total amount outstanding amount of default as on date	0
3.	Total financial indebtedness of the listed entity including short- term and long- term debt.	0

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