



AFIL

Akme Finttrade (India) Ltd.

CIN: L67120RJ1996PLC011509

RBI Reg. No.: B-10.00092

Date: October 31, 2026

To
National Stock Exchange of
India Limited (NSE)
Exchange Plaza, C-1, Block G,
Bandra Kurla Complex,
Bandra, Mumbai – 400051.
Symbol: AFIL

BSE Limited
Phiroze Jeejeebhoy Tower,
Dalal Street,
Mumbai – 400001.
Scrip Code: 544200

Subject: Press Release on Unaudited Financial Results of Akme Finttrade (India) Limited for the Quarter and half year ended September 30, 2026.

Dear Sir/Madam,

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and in continuation to Outcome of Board Meeting held on October 30, 2026 regarding Unaudited financial results of Akme Finttrade (India) Limited for the Quarter and half year ended on September 30, 2026, we submit herewith the Press Release on the same.

The above information is also available on the Company's website at www.akmefintrade.com

Thanking You,

Yours Truly,

For Akme Finttrade (India) Limited

MANOJ
KUMAR
CHOUBISA

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title=2690,
2.5.4.20=32ff576e10155fda9b463c06b9178b15e
5eb7c83543942d789dd9933e2934bd3,
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Manoj Kumar Choubisa
Company Secretary and Compliance Officer
M. No.: A66176

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Akme Fintrade (India) Limited

PRESS RELEASE: FINANCIAL RESULTS

Akme Fintrade (India) Limited crosses the Rs. 1,000 crore AUM milestone; AUM up 35% YoY, H1 FY27 PAT up 19% YoY

Q2 disbursements up 44% QoQ | Capital adequacy at 44.95%

Udaipur, October 30, 2026: The Board of Directors of Akme Fintrade (India) Limited, an RBI-registered NBFC focused on vehicle and MSME finance in rural and semi-urban India, at its meeting held on October 30, 2026 approved the unaudited standalone financial results for the quarter and half-year ended September 30, 2026, which have been subjected to a limited review by the Statutory Auditors.

Key Highlights – H1 FY27 (vs H1 FY26)

- **Assets Under Management (AUM)** crossed the Rs. 1,000 crore milestone to reach **Rs. 1,039.35 crore** as of September 30, 2026, up **35.43% YoY** from Rs. 767.46 crore.
- **Disbursements** own books grew **22.18% YoY** to **Rs. 205.10 crore**, against Rs. 167.87 crore in H1 FY26.
- **Interest Income** rose **30.92% YoY** to **Rs. 84.80 crore**, against Rs. 64.77 crore.
- **Net Interest Income (NII)** increased **18.45% YoY** to **Rs. 47.77 crore**, against Rs. 40.33 crore.
- **Profit After Tax (PAT)** grew **19.48% YoY** to **Rs. 23.49 crore**, against Rs. 19.66 crore.
- **Earnings Per Share (EPS)** increased **17.39% YoY** to **Rs. 0.54**, against Rs. 0.46.
- **Net Interest Margin (NIM)** remained healthy at **11.48%** (annualised) for H1 FY27, reflecting the Company's ability to maintain strong spreads despite a rising interest-rate environment.
- **Return on Assets (RoAA)** at 4.68% and **Return on Equity (RoAE)** at 10.45% (annualised).
- **Gross NPA** improved to **2.88%** (2.96% in September 2025; 2.91% in June 2026) and **Net NPA** to **1.39%** (1.43% in September 2025; 1.41% in June 2026), with Provision Coverage Ratio at 51.74%.
- **Capital Adequacy Ratio (CRAR)** stood at **44.95%** (Tier I: **44.15%**), nearly three times the regulatory minimum of 15%, providing ample headroom for growth.

Financial Performance Summary

H1 FY27 vs H1 FY26 (Rs. in crore, unless stated otherwise)

Particulars	H1 FY27	H1 FY26	YoY Change
AUM (closing)	1,039.35	767.46	↑ 35.43%
Disbursements	205.10	167.87	↑ 22.18%
Interest Income	84.80	64.77	↑ 30.92%
Net Interest Income	47.77	40.33	↑ 18.45%
Profit After Tax	23.49	19.66	↑ 19.48%
EPS (Rs.)	0.54	0.46	↑ 17.39%
Average Cost of Borrowing	13.23%	14.15%	↓ 92 bps
Credit Cost	0.40%	0.61%	↓ 21 bps
GNPA	2.88%	2.96%	↓ 8 bps
NNPA	1.39%	1.43%	↓ 4 bps
CRAR	44.95%	51.66%	↓ 671 bps

Q2 FY27 vs Q1 FY27 and Q2 FY26 (Rs. in crore, unless stated otherwise)

Particulars	Q2 FY27	Q1 FY27	QoQ	Q2 FY26	YoY
AUM (closing)	1,039.35	965.07	7.70%	767.46	35.43%
Disbursements	121.00	84.10	43.88%	97.47	24.14%
Interest Income	43.73	41.07	6.48%	34.16	30.94%
Net Interest Income	24.19	23.57	2.67%	21.05	14.92%
Profit After Tax	11.93	11.57	3.03%	10.04	18.82%
GNPA	2.88%	2.91%	↓ 3 bps	2.96%	↓ 8 bps
NNPA	1.39%	1.41%	↓ 2 bps	1.43%	↓ 4 bps

Note: Q2 FY27 figures are derived as H1 FY27 less Q1 FY27.

Management Commentary

Commenting on the results, Mr. Akash Jain, Chief Executive Officer, Akme Fintrade (India) Limited, said:

"The first half of FY27 has been a milestone period for Akme Fintrade. Our AUM crossed Rs. 1,000 crore and grew 35% year-on-year, well ahead of the roughly 20% growth expected for the NBFC sector this quarter. Disbursements picked up sharply in the second quarter, rising 44% over Q1, as pre-festive demand for vehicle and MSME credit strengthened across our rural and semi-urban markets. Just as importantly, we grew without loosening our standards: both GNPA and NNPA improved for the quarter.

The second half of the year is seasonally our strongest. Navratri this year saw strong two-wheeler demand compared with two years ago and electric-vehicle sales rising by more than a quarter. We expect Dhanteras and Diwali, the wedding season and kharif harvest cash flows to keep vehicle and small-business credit demand firm in our markets. Through Akme GreenX we are well positioned to finance the steady shift toward electric two-wheelers, clean mobility and rooftop solar, while our insurance partnership adds fee income and value for customers.

We will stay watchful of pockets of stress in small-ticket MSME lending and of the impact of high fuel prices on transport operators, and will continue to put asset quality ahead of volume. We remain confident of sustaining our growth momentum through H2 FY27, while investing in technology to improve turnaround times, collections and customer experience."

About Akme Fintrade (India) Limited

Akme Fintrade (India) Limited ("Aasaan Loans") is an RBI-registered, non-deposit-taking Non-Banking Financial Company listed on BSE and NSE. Incorporated in 1996 and headquartered in Udaipur, Rajasthan, the Company provides vehicle finance and MSME/business loans to individuals and small business owners in rural and semi-urban India, segments that are often underserved by formal credit. Its vehicle finance portfolio covers used commercial vehicles, new and used two-wheelers and electric vehicles, while its business finance products serve the working-capital and growth needs of small enterprises.

Disclaimer

This press release may contain certain forward-looking statements. These statements include descriptions regarding the intent, belief or current expectations of the Company or its directors and officers with respect to the results of operations and financial condition of the Company. Such forward-looking statements are not guarantees of future performance and involve risks and uncertainties, and actual results may differ from those in such forward-looking statements as a result of various factors and assumptions which the Company believes to be reasonable in light of its operating experience in recent years. The Company does not undertake to revise any forward-looking statement that may be made from time to time by or on behalf of the Company. Industry and macroeconomic data cited are from publicly available sources, including the Reserve Bank of India and the Federation of Automobile Dealers Associations (FADA).