



**Date: May 07, 2026**

**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.**

Further to our letter dated May 06, 2026, please find enclosed a press release in relation to the audited financial results for the quarter and financial year ended March 31, 2026.

Further, as per Regulation 46 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the said press release will also be available on the website of the Company i.e. [www.akmefintrade.com](http://www.akmefintrade.com).

We request you to take the aforesaid on records.

Thanking You,

Yours Truly,

**For Akme Fintrade (India) Limited**

**Manoj Kumar Choubisa**  
**Company Secretary and Compliance Officer**  
**M. No.: A66176**

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PRESS RELEASE

May 07, 2026

## Akme Fintrade (India) Limited Reports Strong Q4 & FY26 Results;

**PAT Grows 27.35% to ₹42.32 Crore for FY26 | AUM Crosses ₹918 Crore**

- AUM grew 48.49% year-on-year to ₹918.60 Crore in FY26, driven by strong vehicle segment demand
- Record disbursements of ₹503.91 Crore in FY26 — highest in the Company's history
- Net Profit (PAT) up 27.35% YoY to ₹42.32 Crore for FY26; Q4 PAT surged 62.67% YoY to ₹12.27 Crore
- Net Interest Income (NII) grew 37.14% YoY to ₹86.19 Crore for FY26
- Vehicle Finance AUM delivered 128% YoY growth on the back of expanded dealer network
- Capital Adequacy Ratio (CRAR) robust at 46.23% — well above regulatory requirement
- Gross NPA contained at 2.93%; Provision Coverage Ratio (PCR) at 52%
- Credit Rating upgraded to A– affirming improved financial strength and borrowing profile

### Q4 & FY26 — PERFORMANCE SNAPSHOT

<b>₹918.60 Cr</b> AUM (FY26) +48.49% YoY	<b>₹42.32 Cr</b> Net Profit — FY26 +27.35% YoY	<b>₹503.91 Cr</b> Disbursements — FY26 +80.08% YoY
<b>₹86.19 Cr</b> NII — FY26 +37.14% YoY	<b>2.93%</b> Gross NPA PCR > 52%	<b>46.23%</b> CRAR Reg. min: 15%

### FINANCIAL PERFORMANCE OVERVIEW

#### Full Year FY2025-26

Akme Fintrade (India) Limited today announced its audited financial results for the fourth quarter and full year ended March 31, 2026. The Company delivered robust growth across all key metrics, underpinned by sustained momentum in its vehicle finance portfolio and deepening rural and semi-urban market penetration.

Net Profit (PAT) for FY26 rose **27.35% year-on-year to ₹42.32 Crore**, compared to ₹33.23 Crore in FY25. Gross Interest Income expanded **44.63% to ₹142.57 Crore** (FY25: ₹98.58 Crore), while Net Interest Income (NII) grew **37.14% to ₹86.19 Crore** (FY25: ₹62.85 Crore),



reflecting strong disbursement momentum and effective liability management. Total disbursements for the year crossed the ₹500 Crore mark for the first time in the Company's history, reaching **₹503.91 Crore**.

The loan book (AUM) grew **48.49% to ₹918.60 Crore** as at March 31, 2026 (FY25: ₹618.61 Crore), led by strong growth in the vehicle finance segment, particularly used commercial vehicles, two-wheelers, and three-wheelers in Tier II and Tier III markets. The Net Interest Margin (NIM) remained healthy at **12.68%** for FY26.

#### Fourth Quarter FY2025-26 (Q4 FY26)

Q4 FY26 PAT stood at **₹12.27 Crore**, registering strong growth of **62.67% year-on-year** (Q4 FY25: ₹7.55 Crore) and **18.12% quarter-on-quarter** (Q3 FY26: ₹10.39 Crore). Gross Interest Income for the quarter grew 8.78% sequentially to ₹40.54 Crore (Q3 FY26: ₹37.26 Crore). NII grew **14.70% quarter-on-quarter** and **38.71% year-on-year**, with NIM improving to 12.85% in Q4 FY26 from 11.99% in Q3 FY26.

## MANAGEMENT COMMENTARY

*"FY26 has been a landmark year for Akme Fintrade. We achieved our best-ever disbursement figures, crossing ₹500 Crore in a single financial year — a milestone that reflects the trust our customers and channel partners place in us. Our AUM crossed the ₹900 Crore milestone, and the vehicle finance portfolio delivered an exceptional 128% year-on-year growth, backed by expanded dealer networks.*

*Despite elevated funding costs in the first half of FY26, our NIMs stabilised through the second half, a result of disciplined liability management and portfolio mix optimisation. Asset quality remains well within our internal benchmarks, with Gross NPA at 2.93% and Provision Coverage at 52%. With a CRAR of 46.23% — more than three times the regulatory minimum — and a credit rating upgrade to A–, we are well-positioned to access diversified funding at improved rates. We enter FY27 with strong capital buffers, a growing digital underwriting platform, and a clear runway for continued AUM expansion."*

— Mr. Akash Jain, Chief Executive Officer, Akme Fintrade (India) Limited

## KEY FINANCIAL RESULTS

Particulars	Q4 FY26	Q3 FY26	Q-o-Q (%)	FY26	FY25	Y-o-Y (%)
Net Profit / PAT (₹ Crore)	12.27	10.39	+18.09%	42.32	33.23	+27.35%
Gross Interest Income (₹ Crore)	40.54	37.26	+8.78%	142.57	98.58	+44.62%
Net Interest Income / NII (₹ Crore)	24.50	21.36	+14.70%	86.19	62.85	+37.14%
Net Interest Margin / NIM (%)	12.85%	11.99%	+86 bps	12.68%	12.76%	-8 bps
AUM (₹ Crore)	918.60	862.62	+6.49%	918.60	618.61	+48.49%
Gross NPA (%)	2.93%	2.94%	-1 bps	2.93%	2.77%	+16 bps



Particulars	Q4 FY26	Q3 FY26	Q-o-Q (%)	FY26	FY25	Y-o-Y (%)
Net NPA (%)	1.41%	1.43%	-2 bps	1.41%	1.28%	+13 bps
Return on Average Assets / RoAA (%)	5.41%	4.96%	+45 bps	5.26%	5.98%	-72 bps
Return on Average Equity / RoAE (%)	11.74%	10.46%	+128 bps	10.50%	10.98%	-48 bps

**Note:** All figures are in ₹ Crore unless otherwise stated. NIM and NPA % changes expressed in basis points (bps) where applicable. QoQ NIM % change represents percentage change, not bps. FY26 figures are audited; Q4 FY26 figures are unaudited.

## BUSINESS & OPERATIONAL HIGHLIGHTS

- Vehicle Finance — Segment Outperformance:** The vehicle finance portfolio recorded exceptional 128% YoY AUM growth in FY26, driven by increased dealer empanelment, tie-ups with partners, and rising demand for 2-wheelers and used commercial vehicles in rural and semi-urban markets. The Company continued to deepen its reach in underserved geographies where formal credit access remains limited.
- Record Disbursements:** FY26 marked the Company's highest-ever annual disbursements at ₹503.91 Crore, crossing the ₹500 Crore milestone for the first time. This was achieved through improved channel productivity, stronger collections infrastructure, and targeted customer acquisition in focus geographies.
- Digital Underwriting Infrastructure:** The Company continued to invest in its digital lending and underwriting capabilities, reducing turnaround times and improving credit decision quality. A growing proportion of originations are now processed through the digital pipeline, enhancing both efficiency and borrower experience.
- Liability Management:** Despite elevated system-level funding costs in H1 FY26, the Company actively diversified its borrowing mix and negotiated improved terms with lenders, resulting in NIM stabilisation and sequential improvement in H2 FY26. The recent rating upgrade to A- is expected to further reduce the cost of funds in FY27.
- Rural & Semi-Urban Focus:** Akme Fintrade continued to focus its lending efforts on rural and semi-urban geographies in Rajasthan and surrounding states, providing vehicle and business finance to first-time borrowers and small business owners who are typically underserved by traditional banking channels.

## ABOUT AKME FINTRADE (INDIA) LIMITED

Akme Fintrade (India) Limited (BSE: 544200 | NSE: AFIL) is an RBI-registered Non-Banking Financial Company (NBFC) incorporated in 1996 and listed on both BSE and NSE. The Company specialises in **vehicle finance and business loans** for individuals and small business owners in rural and semi-urban geographies. Its vehicle finance portfolio covers two-wheeler loans, three-wheeler loans, and used commercial vehicle loans, while its business finance products serve the working capital and growth needs of micro and small enterprises. Operating primarily across Rajasthan and neighbouring states, Akme Fintrade is committed to providing accessible, formal credit to underserved communities that remain outside the reach of mainstream banking.



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**Safe Harbour Statement**

*This press release contains forward-looking statements based on current expectations, estimates, and projections about the Company's business. These statements involve known and unknown risks and uncertainties that could cause actual results to differ materially from those expressed or implied. Akme Fintrade (India) Limited undertakes no obligation to update any forward-looking statements. All financial figures are as per Indian Accounting Standards (Ind AS). Q4 FY26 figures are unaudited; FY26 full-year figures are audited. Past performance is not indicative of future results. This document does not constitute an offer or solicitation to purchase or subscribe to any securities of the Company.*

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