

Powered by
Technology.
Protected by Trust.

Enabling financial aspirations
across Bharat with responsible
and inclusive lending.

Rural Bharat Technology Trust Sustainable Growth

Driving
Aspirations
Across Bharat

Self-employed,
unbanked and
underbanked customers

Vehicle finance
and MSME loans

Stronger
communities.
Brighter futures.

₹15,755.22 Cr
Assets Under
Management (AUM)
(FY26)

₹9,162.27 Cr
Disbursements
(FY26)

₹430.89 Cr
Profit After Tax (PAT)
(FY26)

38.7%
AUM Growth CAGR
(FY17-FY26)

ABOUT THE COMPANY

THREE DECADES OF TRUST. A BROADER TOMORROW.

SK Finance Limited is an RBI-registered, non-deposit-taking NBFC (Middle Layer) with 31+ years of industry experience. We are a leading provider of vehicle and MSME financing solutions, empowering self-employed, unbanked and underbanked customers across rural and semi-urban India. With a diversified product portfolio, strong sourcing network and technology-led operations, we aim to drive financial inclusion and support India's entrepreneurial growth.

KEY BUSINESS HIGHLIGHTS

PEOPLE. PRODUCTS. PURPOSE.

Pan-India Presence
707 branches across
12 states & 2 Union
Territories

Large Customer Base
6.55 lakh
active loan accounts
(+10.83% in FY26)

Diversified Lending
Commercial vehicle, car,
tractor, two-wheeler,
construction equipment,
MSME & home renovation loans

Strong Distribution
12,388+
referral/DSA network

FINANCIAL SNAPSHOT (₹ Cr)

ROBUST GROWTH
WITH IMPROVING PROFITABILITY

Particulars	FY24	FY25	FY26	YoY Growth
Revenue from Operations	1,791.19	2,377.94	2,823.60	+18.7%
EBITDA	1,176.02	1,494.15	2,060.81	+37.9%
EBITDA Margin (%)	65.7%	62.8%	73.0%	+1,020 bps
Other Income	6.75	8.43	4.59	-45.6%
PBT	399.32	484.79	567.15	+17.0%
PBT Margin (%)	22.3%	20.4%	20.1%	-34 bps
PAT	311.92	379.67	430.89	+13.5%
PAT Margin (%)	17.4%	16.0%	15.3%	-66 bps

Note: Standalone financials from company disclosures. Margins calculated on revenue from operations.

KEY METRICS / VALUATION

AS PER FY26 (MARKET DATA)

Market Cap
₹9,077.65 Cr
(Tentative)

P/E
21.08x

P/S
3.21x

P/B
2.28x

EPS (₹)
32.02

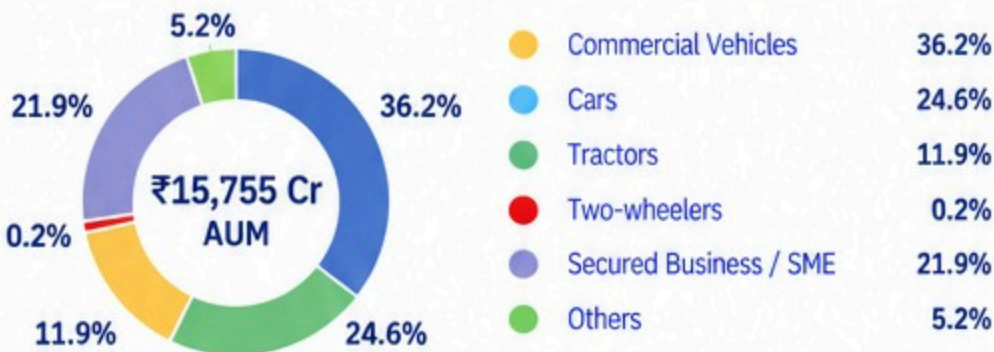
Industry P/E
20.00x

Share Capital
₹13.45 Cr

Face Value/Share
₹1.00

AUM PORTFOLIO MIX (FY26)

WELL DIVERSIFIED, RESILIENT PORTFOLIO



KEY DEVELOPMENTS & INSIGHTS

EXECUTING THE NEXT PHASE.

- Strong operating performance with AUM of ₹15,755 Cr (FY26), up 38.7% CAGR (FY17-FY26); disbursements of ₹9,162 Cr, 33.1% CAGR.
- Expanding reach with 707 branches across 12 states & 2 UTs; 12,822 employees; 6.55 lakh active loan accounts (+10.83% in FY26).
- Focus on vehicle and MSME lending to self-employed, unbanked and underbanked customers in rural and semi-urban India.
- Strong asset quality with Gross Stage 3 at 3.68% (FY26) and disciplined risk management.
- Credit ratings: AA-/Stable from ICRA & CARE and AA-/Positive from India Ratings.

LATEST UPDATE | Q1 FY27

CONTINUING MOMENTUM

AUM
₹16,227 Cr
(as of June 30, 2026)

PAT
₹104 Cr
(+19% YoY)

MANAGEMENT TEAM

EXPERIENCED LEADERSHIP. LASTING IMPACT.

Amar Lal Daultani
Chairman

Visionary leader with
decades of industry
experience.

Rajendra Kumar Setia
Managing Director & CEO

Leads the company's
growth strategy with
deep domain expertise.

Yash Setia
Whole-time Director

Focuses on technology,
expansion and next
growth phase.

COMPANY FACT BOX

Incorporated	1994
Registered Office	Jaipur, Rajasthan
Presence	12 states & 2 Union Territories
Branches	707
Employees	12,822
Key Verticals	Vehicle Finance & MSME
Website	www.skfin.in