



IKF FINANCE

IKF GROUP

Let us build a better tomorrow together



COMPANY OVERVIEW

IKF Finance, established in 1991, is registered as an asset financing company and non-deposit-taking NBFC with the RBI and is primarily engaged in the business of vehicle and SME segment financing.

They tailor their product lineup to suit the requirements of financially underserved self-employed individuals. Since their establishment, they've experienced swift growth, driven by their dedication to customer satisfaction, transparent operations, efficient team, robust financial strategies, and a devoted clientele.

Additionally, their integration of digital technology has been pivotal in establishing a sustainable edge in the market.

The company has a presence in 9 states through 134 branches and has its registered office located in Andhra Pradesh.

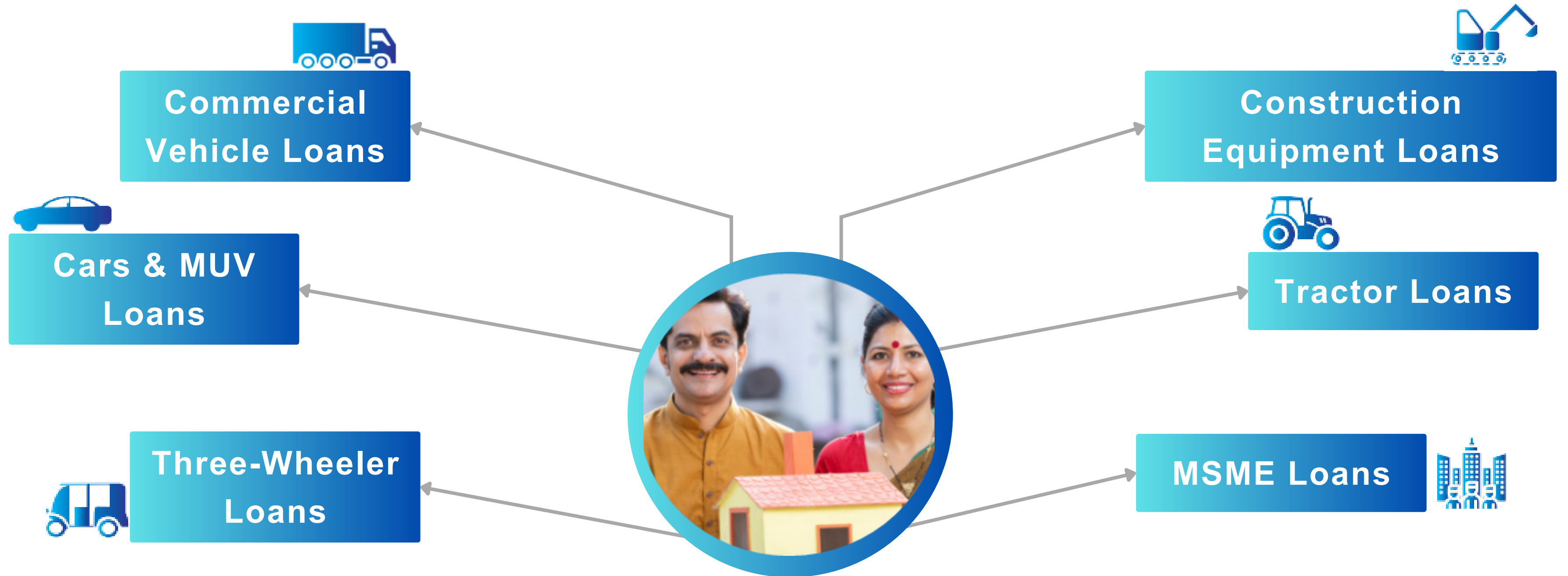


Vision

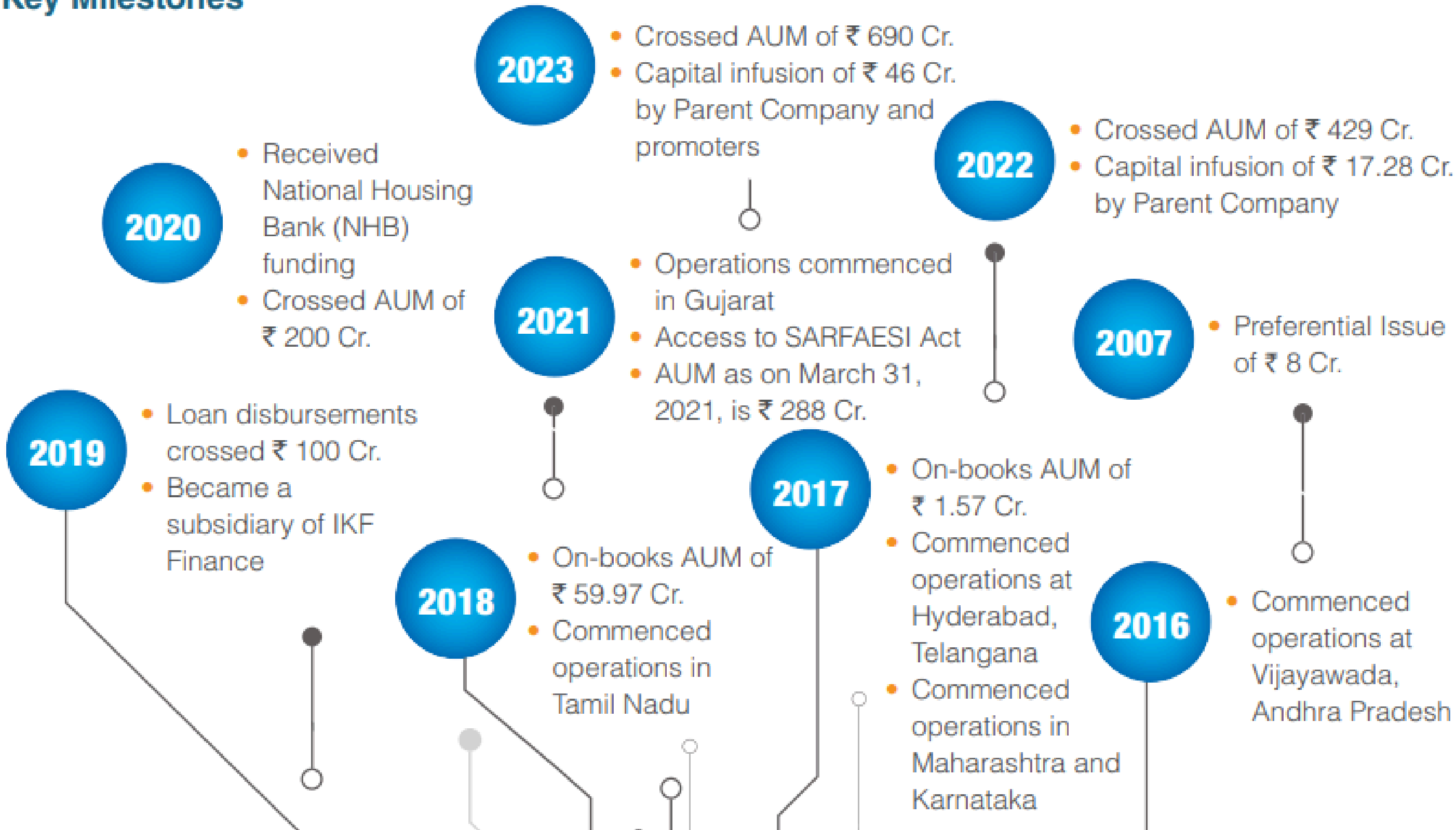
To be one among the premier league of asset financing NBFCs by focusing on customer service and maintaining long-standing and fruitful relationships with all stakeholders, be it lenders, shareholders, debenture holders, customers or business associates.

Mission

To build strong, profitable relationships with a broad spectrum of stakeholders



Key Milestones



01

CO-LENDING AUTOMATION:

Co-lending has proved to be a beneficial strategy for both IKF Finance and borrowers. They chose to partner with Knight Fintech's Utopia Platform for its streamlined accounting processes, ensuring efficient service delivery.

1

Co-lending
Automation

02

APPLICATION DIGITIZATION:

Their loan origination system (LOS) captures application information, and they plan to enhance it for a smoother application process.

2

Application
Digitization

03

PARTNER PORTAL – DSA ORIGINATION:

Digitizing Direct Selling Associations (DSAs) allows us to efficiently serve our members and adapt to market changes for growth and success in today's digital age.

3

Digitize DSA Originations
on the Partner Portal

Shareholding Pattern as on 31st March, 2024:

Category	Total Shareholders	% of Shareholders	Total Shares	%
Clearing Member	6	0.41%	94087	0.13%
Corporate Bodies	38	2.62%	1536762	2.19%
Foreign Company	3	0.21%	24214336	34.51%
Foreign Promoters	2	0.14%	1611800	2.30%
Non-Resident Indians	15	1.03%	7521	0.01%
Promoters	5	0.31%	28441453	40.54%
Public	1377	95.10%	6296468	8.98.32%
Trusts (Domestic Companies)	2	0.14%	7954018	11.34%
Total	1448	100.00%	70156445	100%



Values In Crores

Financials	March 31st, 2024	March 31st, 2023	% increase
Revenue	579	374.44	54.8%
PAT	101	61.52	65.57%
EPS	11.32	9.31	-
GNPA	2.35%	2.83%	-
NNPA	1.80%	2.25%	-

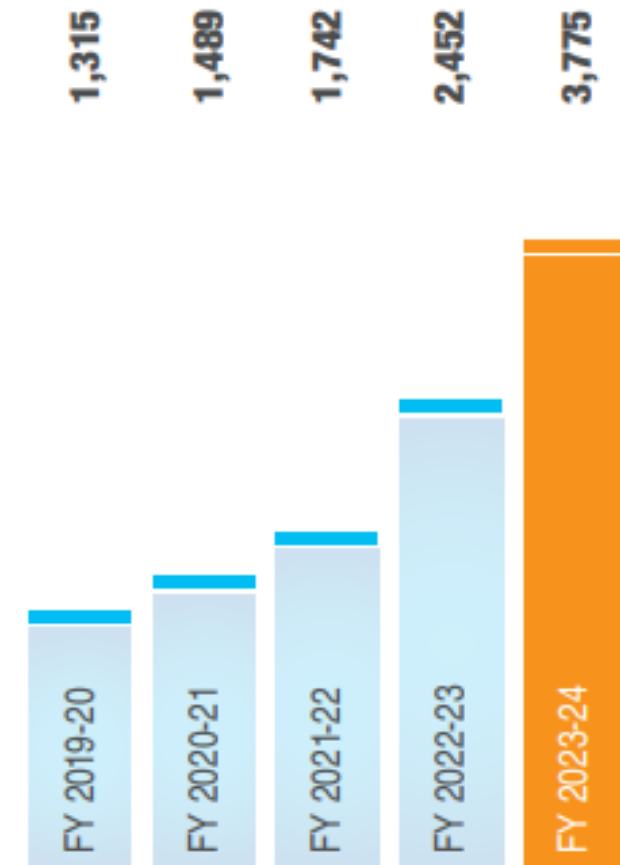
VALUATIONS



Valuation	November, 2024
Share Price	325
MCAP	2280 Crs
P/E Ratio	21.71
P/S Ratio	3.94
P/B Ratio	2.44

AUM

(₹ in Crore)

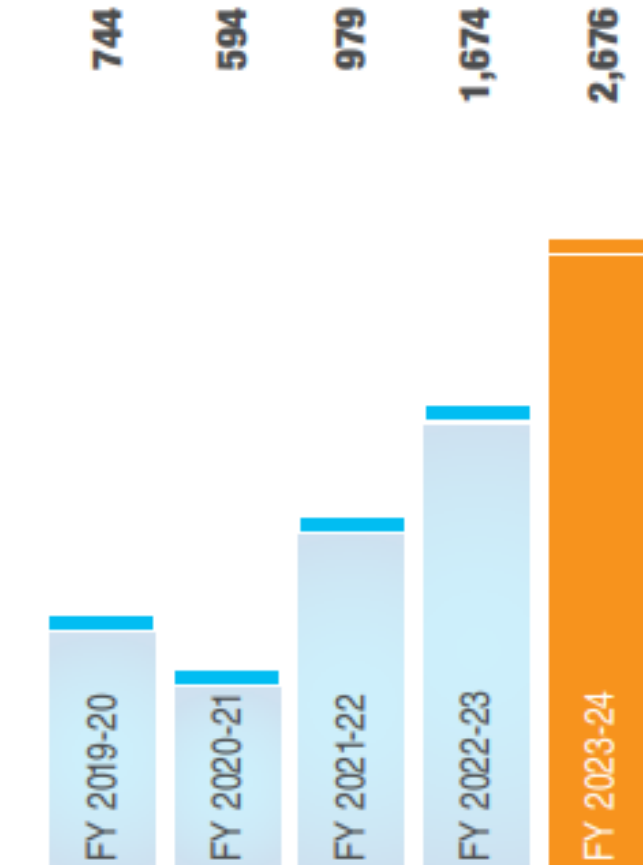


Disbursements grew to 2676 Cr. in FY 2023-24 compared to 1674 Cr. in the previous year, a robust increase of 60%.

This resulted in a total AUM increase of 54% to 3775 Cr. from 2452 Cr. reported in FY 2022-23.

DISBURSEMENT

(₹ in Crore)



Key Performance Highlights

	FY 2019-20	FY 2020-21	FY 2021-22	FY 2022-23	FY 2023-24
Disbursement (₹ in Crore)	114.01	95.22	208.04	361.43	468.82
AUM (₹ in Crore)	228.32	288.20	429.40	696.10	1,049.95
Net Worth (₹ in Crore)	49.76	58.83	85.58	143.21	213.15
PAT (₹ in Crore)	7.95	9.05	10.02	10.72	23.68
AUM (Net Worth)	2.37x	4.49x	3.8x	4.86x	4.93x
ROA (on avg. AUM) (%)	4.19%	3.50%	2.87%	1.90%	3.26%
ROE (on avg. Net Worth) (%)	17.76%	16.67%	15.71%	9.37%	13.29%

Peer Comparison



Financials	IKF Finance	CSL Finance	PNB Gilts
Revenue	579	166	1577
PAT	101	63	69
EPS	11.32	27.41	3.86
P/E	21.71	9.93	9.53
MCAP	2280	710	2087



THANK YOU



Reach out to us at:

altiusinvestech.com

Contact: +91-9038517269 , +91-9830271248

Mail: support@altiusinvestech.com