

About KLM Axiva Finvest Unlisted Shares Price

KLM Axiva Finvest Ltd is a deposit-taking non-banking systemically important financial company (NBFC mid-tier) targeting low and middle-income individuals and businesses. The company's business model focuses on four key areas: gold loans, micro, small and medium enterprise (MSME) loans, personal loans, and microfinance loans to women customers.

Key Components:

- 1. Target Market:** KLM Axiva Finvest focuses on meeting the financial needs of low and middle-income individuals and businesses with a focus on financial inclusion and supporting the underserved.
- 2. Product Offerings:** The company offers a wide range of financial products such as gold loans, SME loans, personal loans, and microloans targeted at women customers. This diversity enables the company to cater to the diverse financial needs of its customer base.
- 3. Employee Stock Ownership Plan:** KLM Axiba Finvest has implemented an Employee Stock Ownership Plan (ESOP) through a trust mechanism. The company aligns employee interests with the success of the company by allotting shares to eligible employees based on predetermined criteria such as seniority and title. Over time, employees accumulate ownership, fostering a culture of shared success and involvement.

Benefits:

Improved employee engagement: ESOP programs increase employee retention and foster a sense of ownership and commitment among employees.

- **Alignment of interests:** By connecting employee ownership with company performance, KLM Axiva Finvest aligns employee interests with company goals, driving a joint effort towards success.

Wealth creation: By accumulating shares over time, employees have the opportunity to build wealth as the company grows, promoting financial security and prosperity.

Industry recognition:

KLM Axiva Finvest Ltd is recognized as an exemplary ESOP company in the finance sector. Its innovative approach to employee engagement sets it apart and demonstrates its commitment to employee well-being and the long-term success of the company.

Conclusion:

In summary, KLM Axiva Finvest Ltd's business model combines a customer-centric approach with a commitment to employee ownership and engagement. By providing customized financial solutions to the underserved and fostering a culture of shared ownership, the company is positioning itself for sustainable growth and success in a dynamic financial services environment.

Fundamentals

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KLM Axiva Finvest	14 Per Equity Price	Market Cap (in cr.)	329
Unlisted Shares Price		P/E Ratio	14.29
Lot Size	10000 Shares	P/B Ratio	1.21
52 Week High	18	Debt to Equity	3.06
52 Week Low	14	ROE (%)	8.44
Depository	NSDL & CDSL	Book Value	13.75
PAN Number	AAACN7976P	Face Value	10
ISIN Number	INE01I501011		
CIN Number	U65910TG1997PLC026983		
RTA	Kfin Technology		

Financials (Figures in cr)

P&L Statement				
P&L Statement	2021	2022	2023	2024
Intrest Earned	124	179	275	306
Other Income	3	6	3	10
Intrest Expended	73	104	143	155
Operating Expenses	44	63	110	130
Provision And Contingencies	-1	0.6	1	0.4
PAT	7	11	18	23
EPS	1.03	0.96	0.96	1.12
Gross NPA	6.65	0	0	1.6
Net NPA	4.77	2.64	0.78	0.67
Financial Ratios	2021	2022	2023	2024
Advances	733	1058	1445	1705
Book Value	14.27	13.66	13.64	13.26
P/B	1.26	1.32	1.32	1.36
ROE (%)	7.22	7.02	7.07	8.44

Balance Sheet				
Assets	2021	2022	2023	2024
Fixed Assets	33	53	115	124
CWIP	34	324	112	68
Trade Receivables	0	0	0	0
Inventory	733	1058	1445	1705
Other Assets	24	37	47	63
TotalAssets	824	1472	1719	1960
Liabilities	2021	2022	2023	2024
Share Capital	67.9	114.8	186.72	205.4
FV	10	10	10	10
Reserves	29	42	68	67
Borrowings	264	728	886	834
Trade Payables	0	0	0	0
Other Liabilities	463.1	587.2	578.28	853.6
TotalLiabilities	824	1472	1419	1960

Cash-Flow Statement				
Cash- Flow Statement	2021	2022	2023	2024
PBT	11	17	25	30
OPBWC	87	128	180	194
Term Deposit	0	0	0	0
Change in Investment	0	0	0	0
Change in Advances	-234	-326	-387	-261
Change in Deposit	0	0	0	0
Other Changes	14	6	18	-2
Working Capital Change	-220	-320	-369	-263
Cash Generated From Operations	-133	-192	-189	-69
Tax	6	6	12	2
Cash Flow From Operations	-139	-198	-201	-71
Purchase of PPE	-7	-33	-75	-29
Sale of PPE	0	0	0	0
Purchase of Investment	0	2	0	0
Sales of Investment	0	0	0	0
Others	1	-6	-11	-13
Cash Flow From Investment	-6	-37	-86	-42
Proceeds from Borrowing	200	572	159	351
Repayment of Borrowing	0	0	0	-134
Divided	-5	-5	0	-5
Equity	15	47	72	18.6
Others From Financing	-70	-93	-167	-174.6
Cash Flow from Financing	140	521	64	56
Net Cash Generated	-5	286	-223	-57
Cash at the Start	36	31	317	94
Cash at the End	31	317	94	37