

About Maxvalue Credits and Investments Unlisted Shares

MAXVALUE Credits & Investments Ltd. is a forward-thinking business that offers the average person excellent financial services. To the degree that it is allowed for your business, the company offers loans such as auto loans, gold loans, trader loans, and microfinance. According to the standards set forth by the Reserve Bank of India, the company also offers its clients investment alternatives in the form of fully secured non-convertible redeemable debts and subordinated debts.

For the fiscal year 2020–21, the company reported a profit of Rs. 2.42 Cr.

Services Offered by the Company: 1. Auto loan 2. Loan for Gold 3. Small-scale lending 4. Loans to consumers

Fundamentals

Fundamentals			
Max Value Credita and Investment	10 Per Equity Price	Market Cap (in cr.)	233
Unlisted Shares Price		P/E Ratio	23.23
Lot Size	5000 Shares	P/B Ratio	2.31
52 Week High	6	Debt to Equity	2.23
52 Week Low	6	ROE (%)	9.93
Depository	NSDL/CDSL	Book Value	2.96
PAN Number	AAACT8550D	Face Value	5
ISIN Number	INE040401023		
CIN Number	U65921KL1995PLC009581		
RTA	LINK INTIME		

Financials (Figures in cr)

Balance Sheet				
Assets	2021	2022	2023	2024
Fixed Assets	29	30	28.6	26
CWIP	0	0	0	0
Investments	0	0	0	0
Trade Receivables	0	0	0	0
Inventory	0	0	0	0
Other Assets	808	815	634.4	491
Total Assets	837	845	663	517
Liabilities	2021	2022	2023	2024
Share Capital	156.45	155.77	64.75	178.75
FV	10	10	5	5
Reserves	-31	-67	-89	-78
Borrowings	613	416	185	228
Trade Payables	0	0	0	0
Other Liabilities	98.55	340.23	2.25	191.25
Total Liabilities	837	845	663	517

P&L Statement				
P&L Statement	2021	2022	2023	2024
Revenue	153	153	150	125
Cost Of Material consumed	0	0	0	0
Gross Margin	100	100	100	100
Change in Inventory	0	0	0	0
Employee Benefit Expenses	30	36	45	35
Other Expenses	36	58	51	32
EBITDA	87	59	54	58
OPM	56.86	38.56	36	46.4
Other Income	2	4	5	12
Finance Cost	82	96	78	56
D&A	5	4	4	3
EBIT	82	55	50	55
EBIT Margin	53.59	35.95	33.33	44
PBT	2	-37	-23	10
PBT Margin	1.31	-24.18	-15.33	8
TAX	0	0	-2	0
PAT	2	-37	-21	10
NPM	1.31	-24.18	-14	8
EPS	0.13	-2.38	-0.64	0.28
Financial Ratios	2021	2022	2023	2024
Operating Profit Margin	56.86	38.56	36	46.4
Net Profit Margin	1.31	-24.18	-14	8
Earning Par Share (Diluted)	0.13	-2.38	-0.64	0.28

Cash-Flow Statement				
Cash- Flow Statement	2021	2022	2023	2024
PBT	0	-37	-23	10
OPBWC	16	-2	3	21
Change in Receivables	0	0	0	0
Change in Inventories	0	0	0	0
Change in Payables	0	0	0	0
Other Changes	-98	25	22	62
Working Capital Change	-98	25	22	62
Cash Generated From Operations	-82	23	25	83
Tax	0	0	0	0
Cash Flow From Operations	-82	23	25	83
Purchase of PPE	-2	-5	-3	-0.61
Sale of PPE	8	0	0	0.07
Cash Flow From Investment	6	-5	-3	-0.54
Borrowing	-22	-18	-141.6	-138
Divided	0	0	0	0
Equity	0	0	8.9	14
Others From Financing	128	82	28.7	29
Cash Flow from Financing	106	64	-104	-95
Net Cash Generated	30	82	-82	-12.54
Cash at the Start	13	43	126	44
Cash at the End	43	125	44	31.46