

# KLM Axiva Finvest Price

Unlisted Share Financial Report - ISIN INE01I501011

## Company Overview

KLM Axiva Finvest Limited is a non-banking financial company offering gold loans, MSME finance and personal finance products, primarily across South and West India. The company emphasises transparent appraisal, secure storage and quick disbursement for gold loans, alongside digital channels for customer service. Corporate materials reference branch expansion, governance, audit and risk management frameworks. KLM Axiva partners with payment and insurance providers to extend services and aims to improve financial inclusion while maintaining compliance with RBI regulations for NBFCs. Information is summarised from the company's official website and credible profiles.

## Market Snapshot

CURRENT PRICE / SHARE <b>Rs 19.6</b>	MARKET CAP <b>516.68 Cr</b>	P/E RATIO <b>52.94</b>	P/B RATIO <b>2.10</b>
BOOK VALUE / SHARE <b>Rs 8.58</b>	FACE VALUE <b>Rs 10</b>	52 WEEK HIGH <b>Rs 19.8</b>	52 WEEK LOW <b>Rs 19.8</b>
DEBT TO EQUITY <b>3.25</b>	RETURN ON EQUITY <b>4.1%</b>	LOT SIZE <b>2,000 shares</b>	TOTAL SHARES <b>26,36,10,395</b>

Prices are indicative over-the-counter levels as of 07 July 2026. Actual deal prices may vary.

## Corporate Details

ISIN	<b>INE01I501011</b>
CIN	<b>U65910TG1997PLC026983</b>
PAN	<b>AAACN7976P</b>
Registrar (RTA)	<b>KFin Technology</b>
Depository	<b>NSDL &amp; CDSL</b>
Sector	<b>Financials</b>
Industry	<b>NBFC</b>

## Income Statement (Rs Crore)

Particulars	2023	2024	2025	2026
Interest Earned	275	306	332	330.5
Other Income	3	10	8	10.5
Interest Expended	143	155	175	181
Operating Expenses	110	130	141	146
Provisions and contingencies	1	0.4	5	4.7
<b>Profit After Tax</b>	<b>18</b>	<b>23</b>	<b>20</b>	<b>8.86</b>
EPS	Rs 0.96	Rs 1.12	Rs 0.78	Rs 0.33
Gross NPA	0	1.6	1.99	3.07
Net NPA	0.78	0.67	1.12	2.11

## Balance Sheet - Assets (Rs Crore)

Particulars	2023	2024	2025	2026
Fixed Assets	115	124	141	133
Cash and Balances	112	68	76	20
Investments	0	0	0	0
Advances	1,445	1,705	1,656	1,599
Other Assets	47	63	60	115
<b>Total Assets</b>	<b>1,719</b>	<b>1,960</b>	<b>1,933</b>	<b>1,867</b>

## Balance Sheet - Liabilities (Rs Crore)

Particulars	2023	2024	2025	2026
Share Capital	186.72	205.4	257.9	268.58
Face Value	Rs 10	Rs 10	Rs 10	Rs 10
Reserves	68	67	17	-52.4
Borrowings	886	834	748	703
Deposits	0	0	0	0
Other Liabilities	578.28	853.6	910.1	947.82
<b>Total Liabilities</b>	<b>1,719</b>	<b>1,960</b>	<b>1,933</b>	<b>1,867</b>

## Cash Flow Statement (Rs Crore)

Particulars	2023	2024	2025	2026
PBT (%)	25%	30%	20%	9%
Operating Profit Before Working Capital	180	194	208	205
Term Deposit	0	0	0	0
Change in Investment	0	0	0	0
Change in Advances	-387	-261	-1.37	4.4
Change in Deposit	0	0	0	0
Other Changes	18	-2	-2.03	-11.4
Working Capital Change	-369	-263	-3.4	-7
Cash Generated From Operations	-189	-69	204.6	198
Tax	12	2	3.9	-4
<b>Cash Flow From Operations</b>	<b>-201</b>	<b>-71</b>	<b>200.7</b>	<b>202</b>
Purchase of PPE	-75	-29	-9	-1.3
Sale of PPE	0	0	0	0
Purchase of Investment	0	0	0	0
Sale of investments	0	0	0	0
Others	-11	-13	-8.4	0.9
<b>Cash flow from Investment</b>	<b>-86</b>	<b>-42</b>	<b>-17.4</b>	<b>-0.4</b>
Proceeds from Borrowing	159	351	0	66
Repayment of Borrowing	0	-134	86	-39
Dividend	0	-5	-10	0
Proceeds from Equity	72	18.6	31	16
Others From Financing	-167	-174.6	-291	-261
<b>Cash Flow from Financing</b>	<b>64</b>	<b>56</b>	<b>-184</b>	<b>-218</b>
<b>Net Cash Generated</b>	<b>-223</b>	<b>-57</b>	<b>-0.7</b>	<b>-16.4</b>
Cash at the Start	317	94	37	36
Cash at the End	94	37	36.3	19.6

## Key Ratios

Particulars	2023	2024	2025	2026
Advances	1,445	1,705	1,656	1,599
Book Value	13.64	13.26	10.66	8.05
P / B	1.32	1.36	1.69	2.24
ROE (%)	7.07%	8.44%	7.28%	4.1%

Source: Compiled by Neoma Capital research. Data as of FY2026. Figures may be restated in subsequent filings.