

Maxvalue Credits and Investments

Unlisted Share Financial Report - ISIN INE040401023

Company Overview

Maxvalue Credits and Investments Limited is a non-banking financial company offering gold loans, MSME finance and consumer loans primarily across South India. The company highlights transparent processes, secure custody for pledged gold, quick disbursals and digital channels for service. Corporate materials reference branch expansion, governance and audit frameworks, and partnerships for insurance and payments. Maxvalue focuses on financial inclusion, prudent risk management and customer service to support households and small businesses with timely access to credit.

Market Snapshot

CURRENT PRICE / SHARE Rs 6.05	MARKET CAP 199.36 Cr	P/E RATIO 50.00	P/B RATIO 1.67
BOOK VALUE / SHARE Rs 3.3	FACE VALUE Rs 5	52 WEEK HIGH Rs 6.6	52 WEEK LOW Rs 4.95
DEBT TO EQUITY 2.57	RETURN ON EQUITY 3.6%	LOT SIZE 10,000 shares	TOTAL SHARES 32,95,19,507

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

Corporate Details

ISIN	INE040401023
CIN	U65921KL1995PLC009581
PAN	AAACT8550D
Registrar (RTA)	Link Intime
Depository	NSDL & CDSL
Sector	Financials
Industry	NBFC

Income Statement (Rs Crore)

Particulars	2022	2023	2024	2025
Revenue	153	150	125	98
Cost of Material Consumed	0	0	0	0
Change in Inventory	0	0	0	0
Gross Margins	100%	100%	100%	100%
Employee Benefit Expenses	36	45	35	33
Other Expenses	58	51	32	26
EBITDA	59	54	58	39
OPM	38.56%	36%	46.4%	39.8%
Other Income	4	5	12	6.2
Finance Cost	96	78	56	39.3
Depreciation & Amortisation	4	4	3	2.5
EBIT	55	50	55	36.5
EBIT Margins	35.95%	33.33%	44%	37.24%
Profit Before Tax	-37	-23	10	3.73
PBT Margins	-24.18%	-15.33%	8%	3.81%
Tax	0	-2	0	0
Profit After Tax	-37	-21	10	3.73
Net Profit Margin	-24.18%	-14%	8%	3.81%
EPS	Rs -2.38	Rs -0.64	Rs 0.28	Rs 0.1

Balance Sheet - Assets (Rs Crore)

Particulars	2022	2023	2024	2025
Fixed Assets	30	28.6	26	24
Capital Work in Progress	0	0	0	0
Investments	0	0	0	0
Trade Receivables	0	0	0	0
Inventory	0	0	0	0
Other Assets	815	634.4	491	436
Total Assets	845	663	517	460

Balance Sheet - Liabilities (Rs Crore)

Particulars	2022	2023	2024	2025
Share Capital	155.77	164.75	178.75	178.75
Face Value	Rs 10	Rs 5	Rs 5	Rs 5
Reserves	-67	-89	-78	-75
Borrowings	416	185	225	267
Trade Payables	0	0	0	0
Other Liabilities	340.23	402.25	191.25	89.25
Total Liabilities	845	663	517	460

Cash Flow Statement (Rs Crore)

Particulars	2022	2023	2024	2025
Profit Before Tax	-37	-23	10	3.7
Operating Profit Before Working Capital	-2	3	21	11
Change in Receivables	0	0	0	0
Change in Inventories	0	0	0	0
Change in Payables	0	0	0	0
Other Changes	25	22	62	-76
Working Capital Change	25	22	62	-76
Cash Generated From Operations	23	25	83	-65
Tax	0	0	0	0
Cash Flow From Operations	23	25	83	-65
Purchase of PPE	-5	-3	-0.61	-1
Sale of PPE	0	0	0.07	0
Cash Flow From Investment	-5	-3	-0.54	-1
Borrowing	-18	-141.6	-138	-27.5
Dividend	0	0	0	0
Equity	0	8.9	14	0
Others From Financing	82	28.7	29	86.5
Cash Flow from Financing	64	-104	-95	59
Net Cash Generated	82	-82	-12.54	-7
Cash at the Start	43	126	44	32
Cash at the End	125	44	31.46	25

Key Ratios

Particulars	2022	2023	2024	2025
Operating Profit Margin	38.56%	36%	46.4%	39.8%
Net Profit Margin	-24.18%	-14%	8%	3.81%
Earning Per Share (Diluted)	Rs -2.38	Rs -0.64	Rs 0.28	Rs 0.1

Source: Compiled by Neoma Capital research. Data as of FY2025. Figures may be restated in subsequent filings.