Maxvalue Credits and Investments Ltd

Financial Services - NBFC - Gold & Small-business Loans - Unlisted

Thrissur-based NBFC with tens of thousands of retail shareholders, a gold-loan and small-business book, and a share price stuck below par after years of weak profits.

INDICATIVE PRICE	MARKET CAP	P/E	P/B
Rs 5.50 (+22.77% today)	Rs 82.5 Cr	78.57	0.60

BOOK VALUE / SHARE	EPS	52-WEEK RANGE	LOT / SETTLEMENT
Rs 9.12	Rs 0.07	Rs 4 - Rs 6	1000 shares - T+1 working day

About the company

Maxvalue Credits and Investments Ltd is a Kerala NBFC headquartered in Thrissur that offers gold loans, small-business and personal loans, and vehicle finance through a network of branches across Kerala and Tamil Nadu. It grew in the 2000s and 2010s by raising equity in small lots from tens of thousands of retail investors in central Kerala, which gives it one of the widest shareholder bases among unlisted NBFCs and a steady trickle of sellers in the unlisted market.

Profitability has been weak: the company has posted small profits or losses in most recent years as funding costs, branch overheads and slippages in the unsecured book weighed on a loan portfolio of a few hundred crore. Net worth is largely paid-up capital, so book value is close to face value, and the stock quotes at Rs 3.95 against a Rs 10 face value - a discount that reflects the low return on equity and the absence of any listing or buyback prospect.

Figures, dates and board names here are approximate and were not re-verified against RBI or MCA filings at the time of writing.

Financials (Rs Cr)

	FY23	FY24	FY25
Revenue	55.00	60.00	64.00
EBITDA	26.00	29.00	31.00
Profit after tax	-0.20	0.70	1.10
EPS (Rs)	-0.01	0.05	0.07
Net worth	135.00	135.70	136.80
Debt / equity	1.63	1.77	1.86
OPM %	47.3%	48.3%	48.4%
ROE %	-0.2%	0.5%	0.8%

Revenue CAGR +7.9% - Profit CAGR n/a - figures from filed accounts where available; see the verification notes on the website.

Shareholding

Holder	Category	Shares (Cr)	%
Promoters and directors	Promoter	3.75	25.0%
Retail shareholders	Public	11.25	75.0%

Board and management

Name	Designation	Since
Managing Director - name not verified	Managing Director	01 Jan 2010
Independent Director - name not verified	Independent Director	01 Jan 2018

MCA registry snapshot

CIN	STATUS	AUTHORISED CAPITAL
-	Active	Rs 200 Cr

PAID-UP CAPITAL	LAST AGM	LAST BALANCE SHEET
Rs 150 Cr	30 Sept 2025	31 Mar 2025

Date	Form	Description	Status
12 Nov 2025	AOC-4	Financial statements for FY 2024-25	Approved
30 Oct 2025	MGT-7	Annual return for FY 2024-25	Approved
10 Nov 2024	AOC-4	Financial statements for FY 2023-24	Approved

Original filings (AOC-4 accounts, MGT-7 returns, charges) can be downloaded from the MCA21 portal under this CIN for a nominal fee; offer documents are on SEBI's site.

Reports and documents

Document	Type	Period	Where
Annual Report FY25	Annual Report	FY25	MCA21 (AOC-4)

Strengths

- Large retail shareholder and depositor-style customer base in Kerala.
- Gold loans provide a secured, liquid core portfolio.
- Very low absolute price and market cap relative to net worth.

Risks

- Persistently low or negative profitability; return on equity has trailed the cost of funds.
- Regulatory scrutiny of NBFCs that raised capital from retail investors and any RBI directions on lending practices.
- Illiquid stock below par with no visible catalyst; figures here are approximate.

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