

Suvifin Credit Solutions Ltd.

Financial | Misc. Fin.services

Snapshot

BSE Price	Change 1 Day	P/E	P/E	Dividend Yield
R11.50	R0.00 0.00%	5.77	0.24	0.00%

As on 11-Aug-2020

Detailed Quotes

Exchange & Time	Last Price	1 Day Change (%)	Open	Prev Close	Volume	1-Day Range
BSE 11-Aug-2020	11.50	0.00	11.50	11.50	500	11.50 - 11.50

About The Company

Business: Other credit granting

Incorporated: 1988

Chairman: --

Managing Director: Sahib Singh Gusain

Group: --

Listing: BSE: 538647

Headquarters: New Delhi, Delhi

Website: www.purshottaminvestofin.in

Key Facts

Market Cap: R 7.23 Cr

Revenue (TTM): R 22.18 Cr

Earnings (TTM): R 0.23 Cr

Net Worth: R 30.04 Cr

Advances: R --

Promoters' Ownership: --

Liquidity: Low

52 Week Range: R 8.25 - 24.25

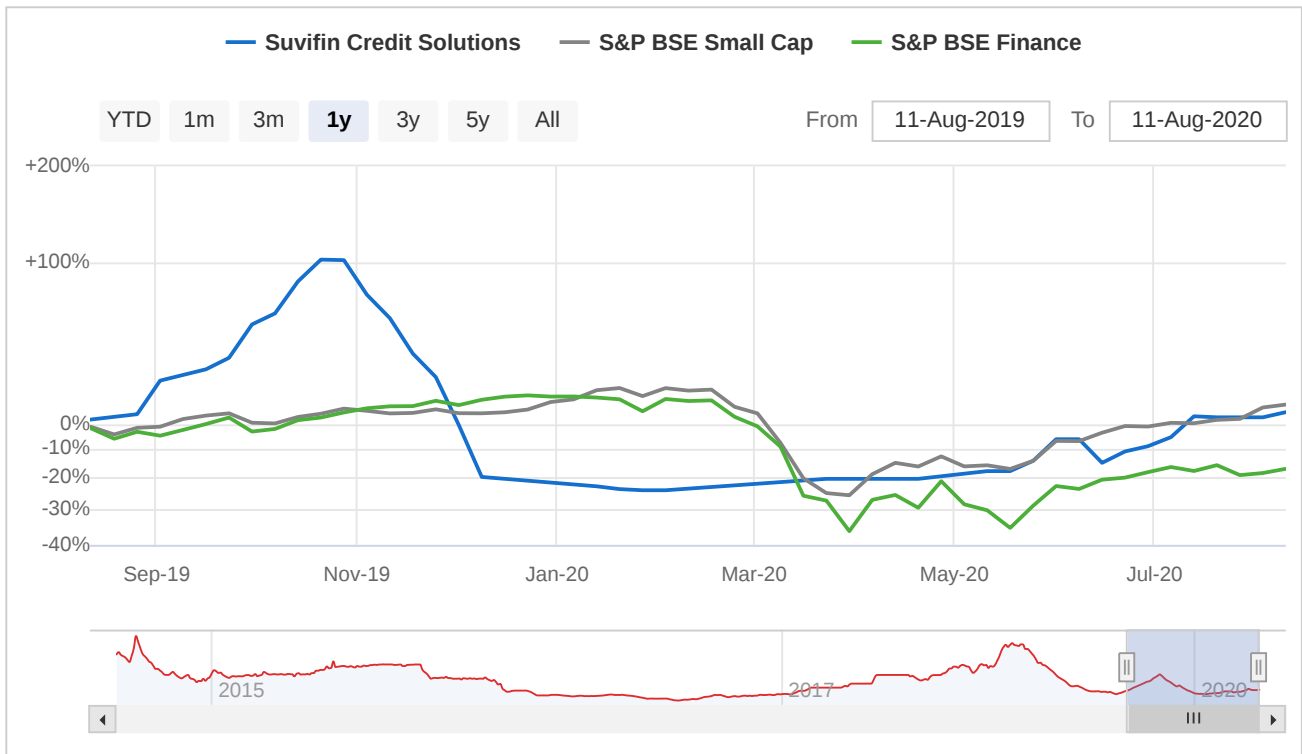
Face Value: R10.00

Shares Outstanding: 62,83,575

10 Years Aggregate:

- **CFO:** 4.56 Cr
- **EBITDA:** 1.18 Cr
- **Net Profit:** -0.23 Cr

Price Graph



Stock Performance

Trailing (%)

Time Period	Suvifin Credit Solutions	S&P BSE Finance	S&P BSE Small Cap
YTD	--	-26.55	1.75
1 month	6.58	0.39	9.04
3 months	28.49	14.42	29.38
1 Year	--	-14.82	11.34
3 Years	-20.27	-2.04	-2.49
5 Years	-15.38	5.17	3.80
10 Years	--	7.59	3.68

Annual (%)

Year	Suvifin Credit Solutions	S&P BSE Small Cap	S&P BSE Finance
2018	-68.39	-23.41	1.97
2017	454.33	59.64	42.88
2016	9.20	1.77	6.98
2015	-70.91	6.76	-6.25

As on 13-Aug-2020

Essential Checks

Altman Z-Score

Piotroski F-Score

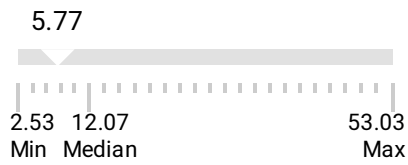
Modified C-Score

Is there a threat to this company's solvency in the future?

NA

Valuation 5 Year

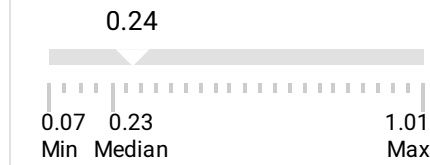
Not available for banking and finance companies



How well has this company done in the past one year?

NA

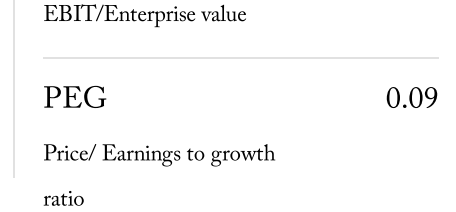
Not available for banking and finance companies



Can creative accounting be detected through the financial numbers?

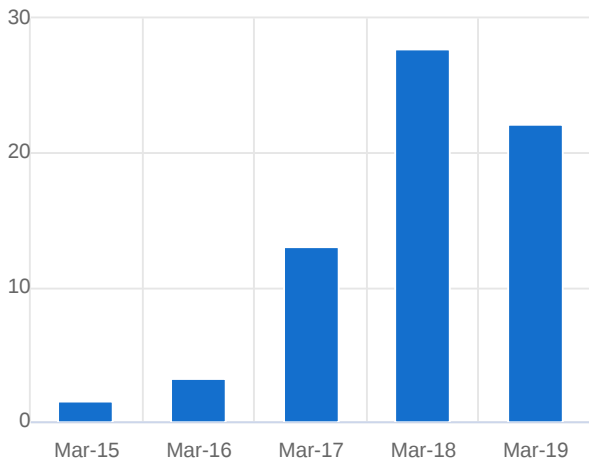
NA

Not available for banking and finance companies

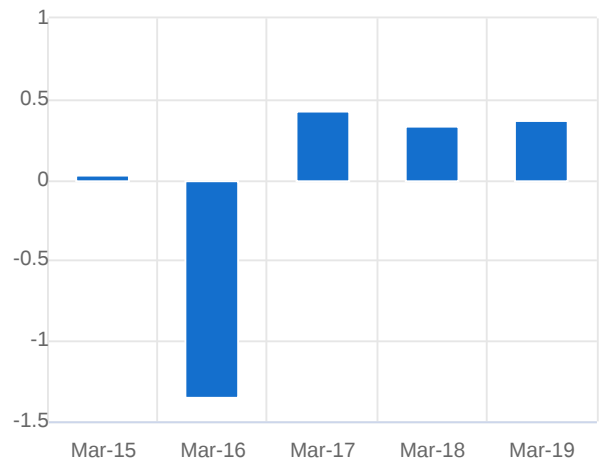


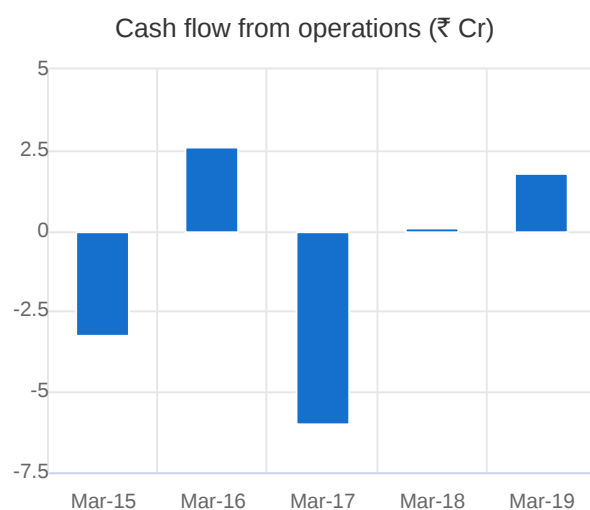
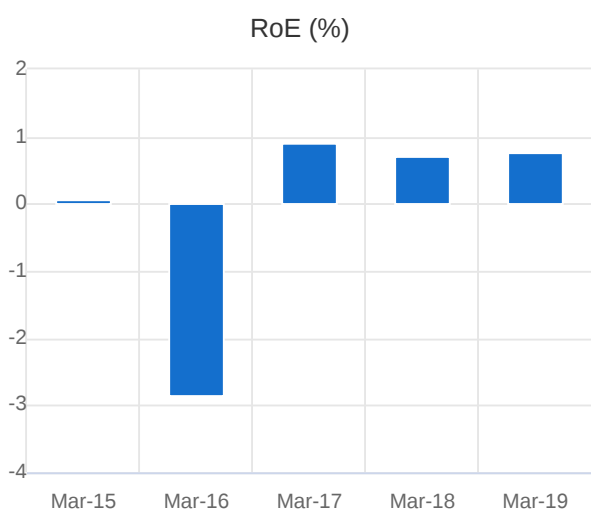
Key Ratios

Revenue (₹ Cr)



EPS (₹)





Key Ratios and Highlights

Growth (%)	Quarterly		Annual (TTM)			
	Annual (TTM)	QoQ	YoY	1-Year	3-Years	5-Years
Revenue	--	--	-54.40	-19.91	90.05	79.40
Operating Profit	--	--	1,141.18	69.24	47.23	16.05
Net Profit	--	--	2,041.94	10.17	31.46	63.09
EPS	--	--	2,043.20	10.14	31.46	63.11
Book Value	--	--	--	0.77	0.80	-0.08

Key Ratios (%)	Average		Annual (TTM)		
	3-Year	5-Years	20190301	20180301	20170301
Operating Margin	2.76	12.09	3.56	1.68	3.05
Net Margin	1.26	-5.60	0.98	0.75	2.05
Return on Equity	0.79	-0.08	0.77	0.70	0.91
Return on Assets	0.72	0.00	0.71	0.65	0.81

Financials

Annual Consolidated

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	Mar-14	Mar-13	Mar-12	Mar-11	Mar-10	Mar-09	Mar-08
Income Statement (R Cr)							
Operating Income	0.53	0.88	0.68	0.31	--	--	
Other Income	0.69	0.08	0.09	0.00	--	--	
Total Income	1.22	0.95	0.78	0.31	--	--	
Interest Expense	0.34	0.58	0.48	0.09	--	--	
Operating Expenses	0.85	0.38	0.28	0.19	--	--	
Purchase of Shares / Units	0.66	--	--	--	--	--	
Employee Cost	0.04	0.09	0.23	0.05	--	--	
Operating & Establishment Expenses	0.08	0.04	0.00	0.11	--	--	
Administrations & Other Expenses	0.06	0.17	0.04	0.02	--	--	
PBT & Exceptional Items	0.03	-0.01	0.01	0.01	--	--	
Profit before Tax	0.03	-0.01	0.01	0.01	--	--	
Taxes	0.01	0.03	0.00	-0.01	--	--	
Profit after Tax	0.02	-0.04	0.01	0.02	--	--	
Consolidated Profit	0.02	-0.04	0.01	0.02	--	--	
Liabilities (R Cr)							
Shareholder's Funds	32.98	32.96	14.12	14.11	--	--	
Share Capital	6.28	6.28	15.03	15.03	--	--	
Total Reserves	26.70	26.68	-0.91	-0.92	--	--	
Non-Current Liabilities	3.31	3.34	5.08	9.73	--	--	
Long-Term Borrowings	3.31	3.34	5.09	9.74	--	--	
Long Term Provisions	0.00	0.00	0.00	--	--	--	
Current Liabilities	12.73	10.00	18.21	6.32	--	--	
Short Term Borrowings	0.65	0.02	--	--	--	--	
Other Current Liabilities	12.08	9.98	18.21	0.07	--	--	
Short Term Provisions	--	--	--	0.00	--	--	

Net Cash Inflow / Outflow	0.77	--	0.08	--	--	--
Ratios						
Financials						
Adjusted EPS (Rs)	0.02	-0.06	0.01	0.01	--	--
Cash EPS (Rs)	0.03	-0.06	0.01	0.03	--	--
Adjusted Book Value (Rs)	52.18	52.24	9.37	9.35	--	--
Dividend per Share (Rs)	--	--	--	--	--	--
Cash Flow per Share (Rs)	10.37	--	7.19	--	--	--
Free Cash Flow per Share (Rs)	11.20	-0.06	7.65	0.01	--	--
Profitability						
ROCE (%)	1.01	2.07	2.29	0.43	--	--
ROE (%)	0.05	-0.17	0.06	0.15	--	--
ROA (%)	0.03	-0.09	0.03	0.07	--	--
Operating Margin (%)	69.72	65.59	72.38	39.31	--	--
Net Margin (%)	1.26	-4.08	1.13	6.63	--	--
Cash Profit Margin (%)	3.14	-4.28	1.47	13.73	--	--
Growth						
Revenue Growth (%)	-39.36	28.59	117.17	--	--	--
Operating profit Growth (%)	-35.54	16.54	299.85	--	--	--
Net Profit Growth (%)	139.76	-542.50	-57.96	--	--	--
EPS Growth (%)	139.76	-1,158.42	-57.96	--	--	--
Book Value Growth (%)	-0.11	133.21	0.13	--	--	--
Solvency						
Debt to Equity	0.12	0.10	0.36	0.69	--	--

Short term debt to equity	1.97	0.06	--	--	--	--
Current Ratio	1.19	0.30	0.72	0.04	--	--
Quick Ratio	1.19	0.30	0.72	0.04	--	--
Interest Coverage	1.08	0.99	1.03	1.14	--	--
Valuation						
Price / Earnings	--	--	--	--	--	--
Price / Book Value	--	--	--	--	--	--
EV/EBITDA	21.19	13.95	39.61	198.74	--	--
Market Cap (Rs Cr)	--	--	--	--	--	--

Annual Standalone

	Mar-19	Mar-18	Mar-17	Mar-16	Mar-15	Mar-14	Mar-13
Income Statement (R Cr)							
Operating Income	22.18	27.70	13.08	3.23	1.60	1.19	
Other Income	1.34	0.07	0.01	0.00	--	0.03	
Total Income	23.52	27.77	13.09	3.23	1.60	1.22	
Interest Expense	0.30	0.15	0.00	0.15	1.12	0.34	
Operating Expenses	22.74	27.30	12.69	3.89	0.44	0.85	
Increase/Decrease in Stock	3.39	-4.21	0.73	-0.51	-1.58	--	
Purchase of Shares / Units	18.66	31.05	11.59	3.32	1.82	0.66	
Employee Cost	0.40	0.37	0.23	0.10	0.10	0.04	
Operating & Establishment Expenses	0.06	0.05	0.06	0.05	0.02	0.08	
Administrations & Other Expenses	0.04	0.04	0.07	0.14	0.05	0.06	
PBT & Exceptional Items	0.31	0.28	0.39	-0.81	0.04	0.03	
Exceptional Income/Expenses	--	--	--	--	0.00	--	
Profit before Tax	0.31	0.28	0.39	-0.81	0.04	0.03	

Inventories	2.17	5.57	1.36	2.09	1.58	--
Currents Investments	--	--	--	--	--	--
Cash and Bank	0.39	0.24	2.56	0.02	0.02	0.65
Trade Receivables	--	0.00	1.59	0.00	0.01	--
Short Term Loans and Advances	0.39	0.27	0.41	0.27	7.57	12.78
Other Current Assets	0.01	--	--	--	--	--
Total Assets	31.73	33.47	30.46	35.44	41.27	46.19
Cashflow (R Cr)						
Cash From Operating Activities	1.79	0.11	-5.98	2.61	-3.24	5.93
Profit Before Tax	0.31	0.28	0.39	-0.81	0.04	0.02
Adjustment	0.18	0.03	0.00	0.91	0.02	-0.19
Changes In working Capital	1.40	-0.13	-6.26	2.55	-3.28	6.43
Tax Paid	-0.11	-0.07	-0.12	-0.03	-0.02	--
Cash Flow from Investing Activities	-1.53	-2.89	8.52	-1.78	5.84	-6.80
Cash from Financing Activities	-0.10	0.46	--	-0.73	-3.23	--
Net Cash Inflow / Outflow	0.15	-2.32	2.54	0.10	-0.63	-0.87
Ratios						
Financials						
Adjusted EPS (Rs)	0.37	0.33	0.43	-1.35	0.03	0.03
Cash EPS (Rs)	0.66	0.38	0.43	-1.35	0.03	0.03
Adjusted Book Value (Rs)	47.81	47.44	47.11	46.68	48.03	47.99
Dividend per Share (Rs)	--	--	--	--	--	--
Cash Flow per Share (Rs)	2.84	0.18	-9.52	4.15	-5.16	9.44
Free Cash Flow per Share (Rs)	2.88	-0.79	-9.56	2.70	-5.19	10.27

Profitability						
ROCE (%)	2.00	1.45	1.34	-2.20	3.56	1.11
ROE (%)	0.77	0.70	0.91	-2.84	0.07	0.07
ROA (%)	0.71	0.65	0.81	-2.21	0.05	0.04
Operating Margin (%)	3.56	1.68	3.05	-20.49	72.65	31.40
Net Margin (%)	0.98	0.75	2.05	-26.18	1.34	1.63
Cash Profit Margin (%)	1.86	0.87	2.07	-26.18	1.37	1.78
Growth						
Revenue Growth (%)	-19.91	111.69	304.91	102.32	33.80	36.04
Operating profit Growth (%)	69.24	16.79	160.27	-157.07	209.60	-36.71
Net Profit Growth (%)	10.17	-22.23	131.74	-4,049.13	7.45	188.12
EPS Growth (%)	10.14	-22.21	131.74	-4,047.27	7.57	188.06
Book Value Growth (%)	0.77	0.71	0.92	-2.80	0.07	0.53
Solvency						
Debt to Equity	0.01	0.02	--	--	0.02	0.13
Short term debt to equity	0.34	0.34	--	--	1.19	2.16
Current Ratio	2.06	1.84	6.94	0.39	0.86	1.06
Quick Ratio	0.55	0.15	5.35	0.05	0.71	1.06
Interest Coverage	2.05	2.84	147.38	-4.37	1.04	1.10
Valuation						
Price / Earnings	28.14	95.70	30.66	--	703.81	--
Price / Book Value	0.22	0.67	0.28	0.13	0.50	--
Dividend Yield (%)	--	--	--	--	--	--
EV/EBITDA	8.15	43.34	14.21	-5.85	13.61	25.60
Close Price (Rs)	10.30	31.80	13.10	6.20	24.00	--

High Price (Rs)	32.00	47.75	13.10	38.75	58.15	--
Low Price (Rs)	10.23	13.10	3.33	6.20	16.50	--
Market Cap (Rs Cr)	6.47	19.98	8.23	3.90	15.08	--

Quarterly Consolidated

	Mar-13	Dec-12	Dec-11	Dec-10	Dec-09	Dec-08	Dec-07	Dec-06	Dec-05
Income (R Cr)									
Operating Revenue	0.65	0.01	--	--	--	--	--	--	--
Other Income	--	--	--	--	--	--	--	--	--
Total Income	0.65	0.01	--	--	--	--	--	--	--
Interest Expended	0.58	--	--	--	--	--	--	--	--
Operating Expenses	0.18	0.07	--	--	--	--	--	--	--
Provisions and Contingencies	--	--	--	--	--	--	--	--	--
Exceptional income/Expenses	--	--	--	--	--	--	--	--	--
PBDT	-0.11	-0.06	--	--	--	--	--	--	--
Depreciation	0.00	--	--	--	--	--	--	--	--
Profit before tax	-0.11	-0.06	--	--	--	--	--	--	--
Taxes	--	--	--	--	--	--	--	--	--
Profit after Tax	-0.11	-0.06	--	--	--	--	--	--	--
Minority Interest	--	--	--	--	--	--	--	--	--
Share of Associate	--	--	--	--	--	--	--	--	--
Consolidated Profit	-0.11	-0.06	--	--	--	--	--	--	--
Equity Capital	15.03	15.03	--	--	--	--	--	--	--

Ratios (R Cr)

	Mar-13	Dec-12	Dec-11	Dec-10	Dec-09	Dec-08	Dec-07	Dec-06	Dec-05
Adjusted EPS (Rs.)	-0.07	-0.04	--	--	--	--			
Operating Margin (%)	72.42	-554.55	--	--	--	--			
Net Margin (%)	-16.64	-554.55	--	--	--	--			

Quarterly Standalone

	Jun-20	Dec-19	Sep-19	Jun-19	Mar-19	Dec-18	Sep-18	Jun-18
Income (R Cr)								
Operating Revenue	1.06	2.79	2.35	2.32	3.66	4.12		
Other Income	--	--	--	--	--	--		
Total Income	1.06	2.79	2.35	2.32	3.66	4.12		
Interest Expended	0.01	0.01	0.02	0.05	0.04	0.05		
Operating Expenses	0.42	2.97	2.26	2.27	2.03	3.45		
Provisions and Contingencies	--	--	--	--	--	--		
Exceptional income/Expenses	--	--	--	--	--	--		
PBDT	0.63	-0.19	0.06	--	1.60	0.62		
Depreciation	0.03	0.03	0.03	0.03	0.05	0.05		
Profit before tax	0.60	-0.22	0.03	-0.03	1.56	0.58		
Taxes	--	--	--	--	0.08	--		
Profit after Tax	0.60	-0.22	0.03	-0.03	1.47	0.58		
Equity Capital	6.28	6.28	6.28	6.28	6.28	6.28		
Ratios (R Cr)								
Adjusted EPS (Rs.)	0.96	-0.35	0.05	-0.05	2.34	0.92		
Operating Margin (%)	59.89	-6.49	3.62	2.20	44.72	16.23		
Net Margin (%)	56.95	-7.88	1.32	-1.34	40.21	13.99		

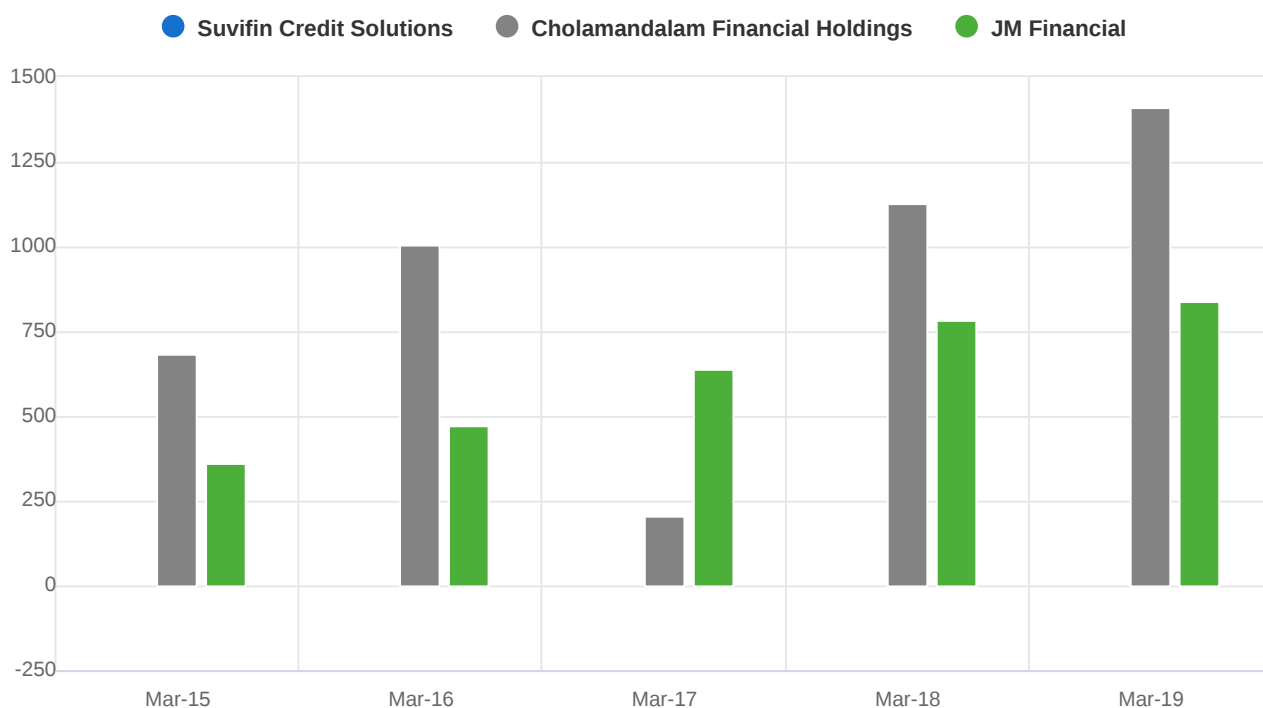
Peers

Financial Peer Chart

Chart for: **Profit after Tax**

JM Financial

Cholamandalam Financial H



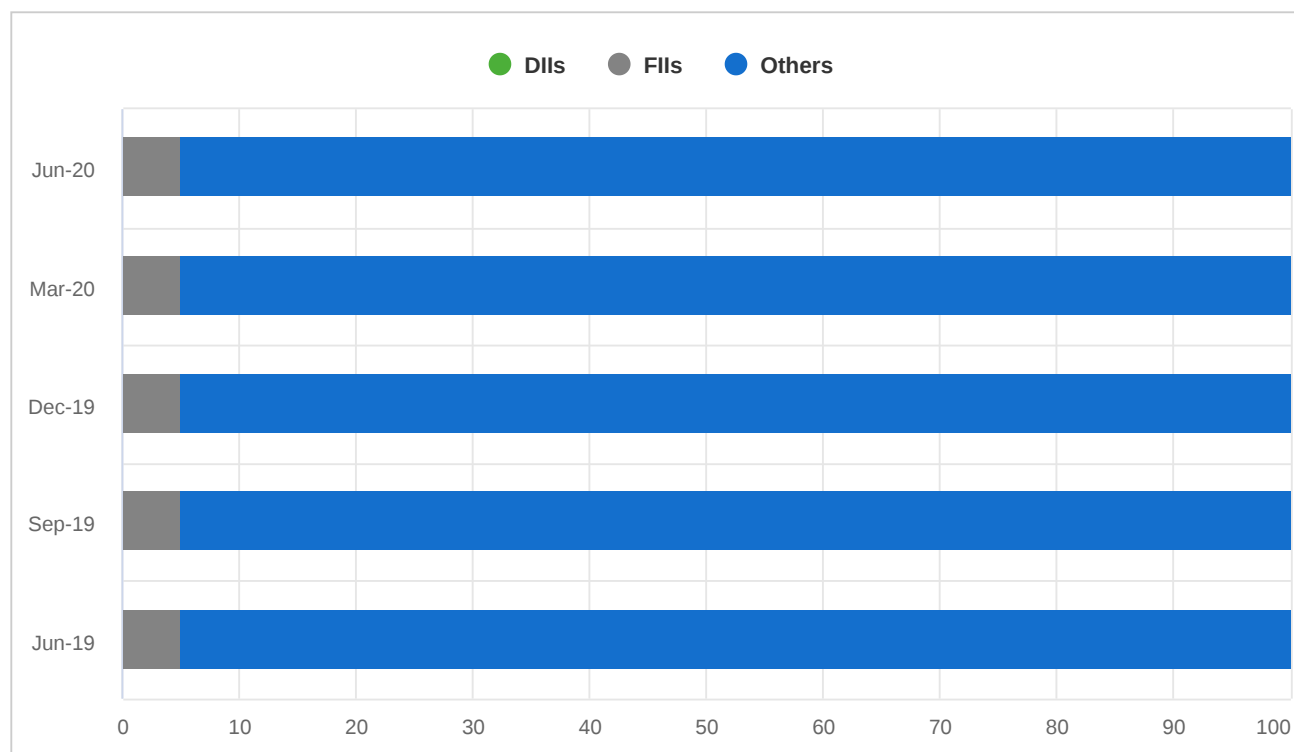
Peer Comparison

Company Name	Market cap (R Cr.)	Revenue (R Cr.)	Net Profit (R Cr.)	Net Margin (%)	RoE (%)	Price to Earnings	Price to Book
Suvifin Credit Solutions	7	--	--	--	--	5.77	0.24
Cholamandalam Financial Holdings	7,318	13,256	1,424.64	10.75	32.40	10.64	1.42 ×
Indian Energy Exchange	5,693	263	181.21	58.83	46.45	31.42	13.42 ×
JM Financial	7,477	3,269	721.84	21.95	13.14	14.62	1.15 ×
Spandana Sphoorty Financial	4,016	1,435	351.83	23.94	14.07	11.43	1.53 ×

+ Add Stock For Comparison

Ownership

Shareholding Pattern



Shareholders more than 1%

Company Name	Category	Jun-20	Mar-20	Dec-19	Sep-19
PEEYUSH KUMAR AGGARWAL HUF	Public	21.75	21.75	21.75	21.75
PLUS CORPORATE VENTURES PVT LTD	Public	19.84	19.84	19.84	19.84
BROADBAND PACENET INDIA PRIVATE LIMITED	Public	17.54	17.54	17.54	--
GEETA AGARWAL	Public	5.30	5.30	5.30	5.30
CAPSTON CAPITAL PARTNERS	Public	5.01	5.01	5.01	5.01
POSHIKA FINANCIAL ECOSYSTEM PRIVATE LIMITED	Public	3.45	3.45	3.45	3.45
MADAN LAL JAIN	Public	2.66	2.66	2.66	2.66
PRANTEEK DISTRIBUTORS PRIVATE LIMITED	Public	2.57	2.57	2.57	2.57
INDIANIVESH SHARES AND SECURITIES PVT. LTD.	Public	2.39	2.39	--	--

Company Name	Category	Jun-20	Mar-20	Dec-19	Sep-19
EDELWEISS CUSTODIAL SERVICES LIMITED	Public	2.39	2.39	--	--
SHIVMANI VINIMAY PRIVATE LIMITED	Public	2.09	2.09	2.03	--
RAKESH KUMAR BANSAL	Public	1.71	1.71	1.71	1.71
MEGMA LOGISTICS PRIVATE LIMITED	Public	1.30	1.30	1.30	1.30
SUBHLAXMI INVESTMENT ADVISORY PVT LTD	Public	1.00	1.00	1.00	--

Insider Trades

Date	Person	Buy / Sell	Transaction Type	No. of Shares	Price (R)	Value (RLakhs)
25-Jan-2018	Peeyush Kumar Aggarwal HUF	Buy	Market	15,22,000	40.95	623.26
12-Jan-2018	Pravin Santlal Jain	Sell	Market	37,146	42.40	15.75
12-Dec-2017	Pravin Santlal Jain	Sell	Market	25,000	40.15	10.04
11-Dec-2017	Pravin Santlal Jain	Sell	Market	50,000	36.60	18.30
08-Dec-2017	Pravin Santlal Jain	Sell	Market	25,000	33.30	8.33