

Amrapali Fincap Ltd.

Financial | Misc. Fin.services

Snapshot

| | | | | |
|-----------|-----------------------|-------|------|----------------|
| BSE Price | Change 1 Day | P/E | P/E | Dividend Yield |
| R12.16 | R2.02 19.92% | 21.79 | 0.11 | 0.00% |

As on 17-Sep-2019

Detailed Quotes

| Exchange & Time | Last Price | 1 Day Change (%) | Open | Prev Close | Volume | 1-Day Range |
|-----------------|------------|------------------|-------|------------|-----------|---------------|
| BSE 17-Sep-2019 | 12.16 | 19.92 | 12.16 | 10.14 | 16,24,800 | 12.16 - 12.16 |

About The Company

Business: Other financial service activities, except insurance and pension funding activities, n.e.c.

Incorporated: 2004

Chairman: --

Managing Director: Hasmukh Thakkar

Group: --

Listing: BSE: 539265

Headquarters: Ahmedabad, Gujarat

Website: www.amrapali.co.in

Key Facts

Market Cap: R 16.34 Cr

Revenue (TTM): R 44.03 Cr

Earnings (TTM): R 0.48 Cr

Net Worth: R 146.23 Cr

Advances: R --

Promoters' Ownership: 20.09%

Liquidity:

52 Week Range: R 8.45 - 25.65

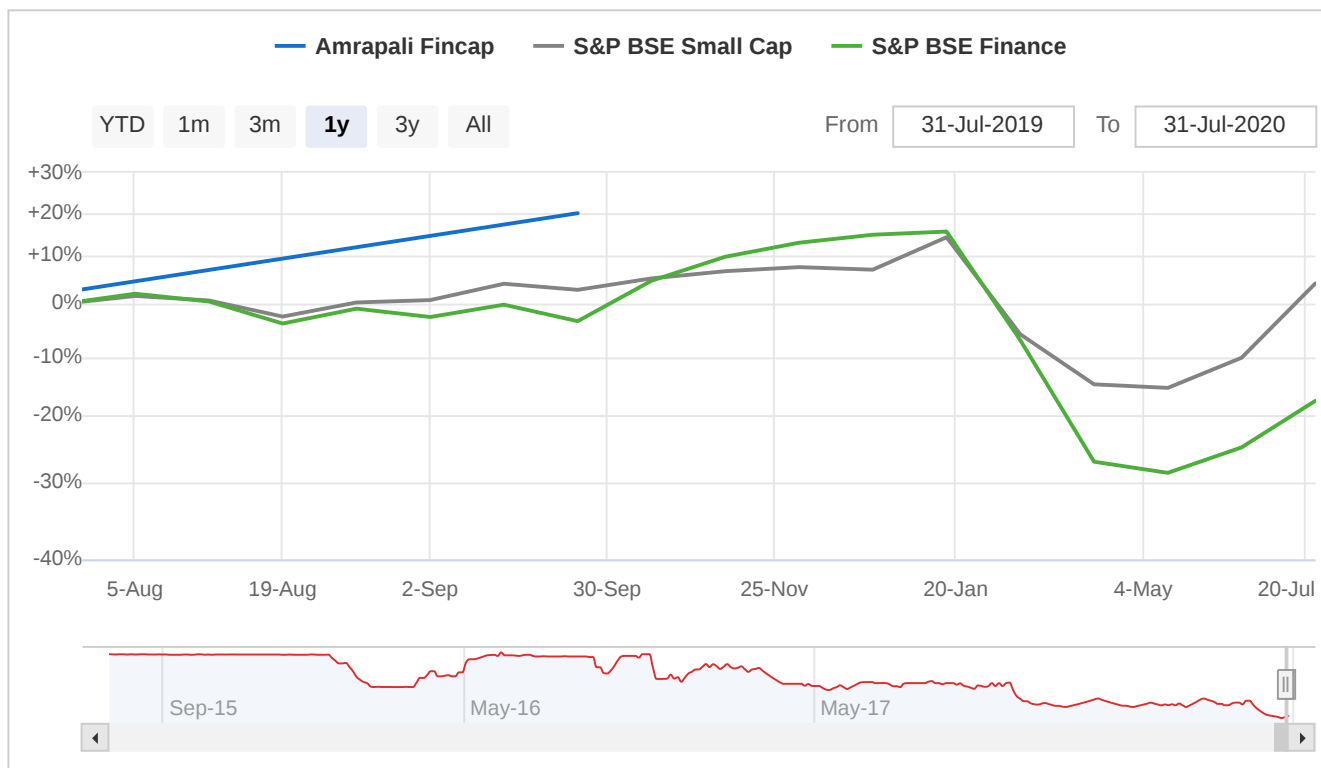
Face Value: R10.00

Shares Outstanding: 1,34,40,000

10 Years Aggregate:

- **CFO:** 34.71 Cr
- **EBITDA:** -44.36 Cr
- **Net Profit:** 4.29 Cr

Price Graph



Stock Performance

Trailing (%)

Annual (%)

| Time Period | Amrapali Fincap | S&P BSE Finance | S&P BSE Small Cap |
|-------------|-----------------|-----------------|-------------------|
| YTD | -- | -27.59 | -0.22 |
| 1 month | -- | -3.38 | 6.46 |
| 3 months | -- | 13.80 | 27.90 |
| 1 Year | -- | -16.36 | 9.51 |
| 3 Years | -- | -3.82 | -5.32 |
| 5 Years | -- | 4.04 | 2.46 |
| 10 Years | -- | 7.70 | 3.61 |

As on 07-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

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

NA

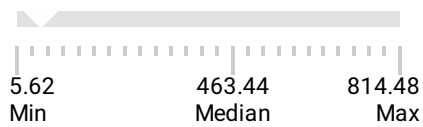
Can creative accounting be detected through the financial numbers?

NA

Valuation 3 Year
Not available for banking and finance companies

Price to Earnings

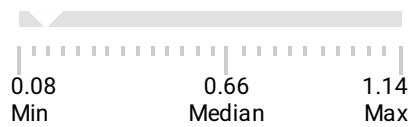
21.79



Valuation 3 Year
Not available for banking and finance companies

Price to Book

0.11



Valuation 3 Year
Not available for banking and finance companies

Earnings Yield

9.51%

EBIT/Enterprise value

PEG

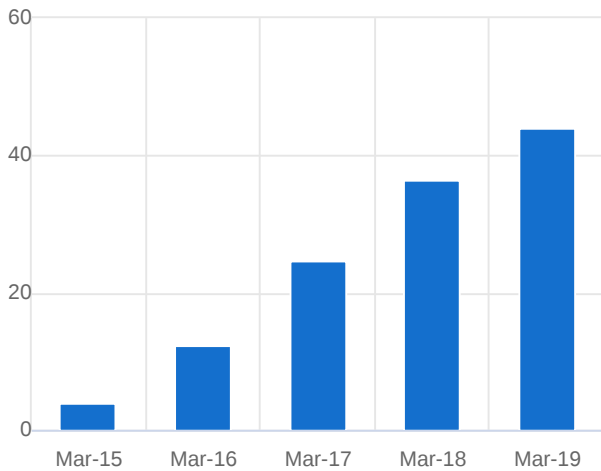
0.64

Price/ Earnings to growth

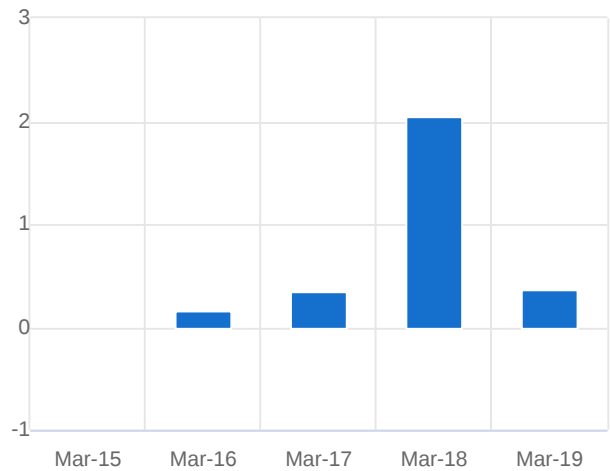
ratio

Key Ratios

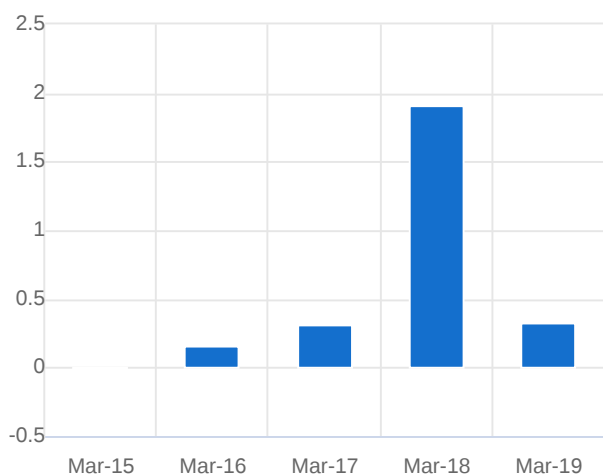
Revenue (₹ Cr)



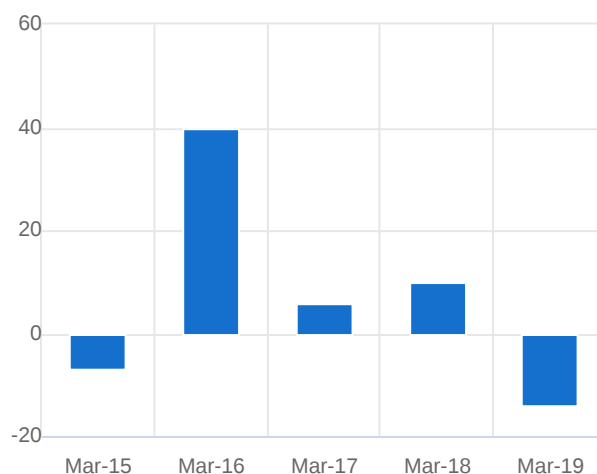
EPS (₹)



RoE (%)



Cash flow from operations (₹ Cr)



Key Ratios and Highlights

| Growth (%) | Quarterly | | Annual (TTM) | | |
|------------------|-----------|---------|--------------|---------|---------|
| | QoQ | YoY | 1-Year | 3-Years | 5-Years |
| Revenue | -- | -40.85 | 21.26 | 52.55 | 70.53 |
| Operating Profit | -- | -90.72 | -76.31 | 48.24 | -14.60 |
| Net Profit | -- | -103.51 | -82.57 | 34.09 | 20.81 |
| EPS | -- | -103.52 | -82.57 | 34.09 | 13.64 |
| Book Value | -- | -- | 0.33 | 0.84 | 1.62 |

| Key Ratios (%) | Average | | Annual (TTM) | | |
|------------------|---------|---------|--------------|----------|----------|
| | 3-Year | 5-Years | 20190301 | 20180301 | 20170301 |
| Operating Margin | 8.16 | 19.33 | 3.05 | 15.59 | 5.83 |
| Net Margin | 2.89 | 1.93 | 1.01 | 6.47 | 1.18 |
| Return on Equity | 0.85 | 0.54 | 0.33 | 1.91 | 0.32 |
| Return on Assets | 0.85 | 0.54 | 0.33 | 1.90 | 0.32 |

Financials

Annual Standalone

| |
|--|
| |
|--|

| | Mar-19 | Mar-18 | Mar-17 | Mar-16 | Mar-15 | Mar-14 | Mar-13 | M |
|------------------------------------|--------|--------|--------|--------|--------|--------|--------|---|
| Income Statement (R Cr) | | | | | | | | |
| Operating Income | 44.03 | 36.31 | 24.58 | 12.40 | 3.94 | 3.05 | | |
| Other Income | 3.81 | 6.36 | 13.62 | 6.45 | 9.46 | 8.17 | | |
| Total Income | 47.84 | 42.68 | 38.20 | 18.86 | 13.41 | 11.22 | | |
| Interest Expense | 0.72 | 2.17 | 0.85 | 0.05 | 2.70 | 2.65 | | |
| Operating Expenses | 46.50 | 37.01 | 36.77 | 18.45 | 10.69 | 8.27 | | |
| Increase/Decrease in Stock | -- | 0.11 | -0.11 | -- | -- | 3.30 | | |
| Purchase of Shares / Units | 41.32 | 33.81 | 31.32 | 11.10 | 3.05 | -- | | |
| Employee Cost | 0.21 | 0.19 | 0.26 | 0.21 | 0.15 | 0.10 | | |
| Operating & Establishment Expenses | 0.10 | 0.10 | 0.18 | 0.32 | 0.63 | 0.35 | | |
| Administrations & Other Expenses | 0.12 | 0.02 | 0.09 | 0.10 | 0.05 | 0.05 | | |
| PBT & Exceptional Items | 0.59 | 3.46 | 0.56 | 0.33 | -0.01 | 0.27 | | |
| Profit before Tax | 0.59 | 3.46 | 0.56 | 0.33 | -0.01 | 0.27 | | |
| Taxes | 0.11 | 0.70 | 0.11 | 0.13 | 0.00 | 0.08 | | |
| Profit after Tax | 0.48 | 2.76 | 0.45 | 0.20 | -0.01 | 0.19 | | |
| Consolidated Profit | 0.48 | 2.76 | 0.45 | 0.20 | -0.01 | 0.19 | | |
| Liabilities (R Cr) | | | | | | | | |
| Shareholder's Funds | 146.23 | 145.75 | 143.05 | 142.60 | 100.16 | 99.42 | | |
| Share Capital | 13.44 | 13.44 | 13.44 | 13.44 | 9.90 | 9.90 | | |
| Total Reserves | 132.79 | 132.31 | 129.61 | 129.16 | 90.26 | 89.52 | | |
| Non-Current Liabilities | -0.01 | 0.00 | 0.00 | 0.00 | 0.00 | -- | | |
| Long-Term Borrowings | -- | -- | -- | -- | -- | -- | | |
| Deferred Tax/Payment Liabilities | -- | -- | -- | -- | 0.00 | -- | | |
| Current Liabilities | 0.18 | 1.41 | 0.16 | 0.17 | 0.20 | 32.46 | | |
| Short Term Borrowings | -- | 0.69 | -- | -- | -- | 32.12 | | |

| | | | | | | |
|-------------------------------------|--------|--------|--------|----------|---------|--------|
| Tax Paid | -0.11 | -- | -- | -- | -- | -- |
| Cash Flow from Investing Activities | 15.66 | -8.61 | -2.98 | -81.62 | 9.46 | -- |
| Cash from Financing Activities | -1.42 | -1.48 | -0.85 | 42.19 | -2.69 | -- |
| Net Cash Inflow / Outflow | 0.34 | 0.00 | 1.82 | 0.24 | -0.03 | -- |
| Ratios | | | | | | |
| Financials | | | | | | |
| Adjusted EPS (Rs) | 0.36 | 2.05 | 0.34 | 0.15 | -0.01 | 0.19 |
| Cash EPS (Rs) | 0.38 | 2.07 | 0.35 | 0.17 | 0.02 | 0.22 |
| Adjusted Book Value (Rs) | 108.80 | 108.44 | 106.44 | 106.10 | 101.17 | 100.42 |
| Dividend per Share (Rs) | -- | -- | -- | -- | -- | -- |
| Cash Flow per Share (Rs) | -10.34 | 7.51 | 4.21 | 29.52 | -6.87 | -- |
| Free Cash Flow per Share (Rs) | -8.06 | 7.98 | 4.16 | 18.58 | -0.79 | 0.19 |
| Profitability | | | | | | |
| ROCE (%) | 0.90 | 3.90 | 0.99 | 0.32 | 2.32 | 2.18 |
| ROE (%) | 0.33 | 1.91 | 0.32 | 0.16 | -0.01 | 0.19 |
| ROA (%) | 0.33 | 1.90 | 0.32 | 0.16 | -0.01 | 0.14 |
| Operating Margin (%) | 3.05 | 15.59 | 5.83 | 3.32 | 68.86 | 96.73 |
| Net Margin (%) | 1.01 | 6.47 | 1.18 | 1.06 | -0.05 | 1.67 |
| Cash Profit Margin (%) | 1.14 | 7.67 | 1.93 | 1.80 | 0.46 | 7.14 |
| Growth | | | | | | |
| Revenue Growth (%) | 21.26 | 47.71 | 98.19 | 214.71 | 29.11 | -91.88 |
| Operating profit Growth (%) | -76.31 | 294.84 | 248.29 | -84.83 | -8.09 | -38.40 |
| Net Profit Growth (%) | -82.57 | 511.21 | 126.28 | 3,249.37 | -103.39 | 103.55 |

| | | | | | | |
|---------------------------|--------|--------|--------|----------|---------|--------|
| EPS Growth (%) | -82.57 | 511.21 | 126.28 | 2,421.28 | -103.39 | 103.60 |
| Book Value Growth (%) | 0.33 | 1.88 | 0.32 | 42.37 | 0.75 | 0.19 |
| Solvency | | | | | | |
| Debt to Equity | -- | 0.00 | -- | -- | -- | 0.32 |
| Short term debt to equity | -- | 0.48 | -- | -- | -- | 32.31 |
| Current Ratio | 16.57 | 1.86 | 59.94 | 168.11 | 224.62 | 3.66 |
| Quick Ratio | 16.57 | 1.86 | 59.27 | 168.11 | 224.62 | 3.66 |
| Interest Coverage | 1.82 | 2.59 | 1.65 | 7.16 | 1.00 | 1.10 |
| Valuation | | | | | | |
| Price / Earnings | -- | 16.67 | 204.81 | 424.74 | -- | -- |
| Price / Book Value | -- | 0.32 | 0.65 | 0.59 | -- | -- |
| Dividend Yield (%) | -- | -- | -- | -- | -- | -- |
| EV/EBITDA | 8.18 | 7.88 | 63.05 | 205.24 | 3.62 | 14.20 |
| Close Price (Rs) | 25.65 | 34.25 | 68.85 | 63.10 | -- | -- |
| High Price (Rs) | 39.05 | 75.95 | 128.00 | 126.40 | -- | -- |
| Low Price (Rs) | 25.65 | 25.50 | 67.00 | 63.00 | -- | -- |
| Market Cap (Rs Cr) | -- | 46.03 | 92.53 | 84.81 | -- | -- |

Quarterly Standalone

| | Sep-18 | Sep-17 | Sep-16 | Sep-15 | Sep-14 | Sep-13 | Sep-12 | Sep-11 | Sep-10 |
|----------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Income (R Cr) | | | | | | | | | |
| Operating Revenue | 20.58 | 34.80 | -- | -- | -- | -- | -- | -- | -- |
| Other Income | 1.21 | -- | -- | -- | -- | -- | -- | -- | -- |
| Total Income | 21.79 | 34.80 | -- | -- | -- | -- | -- | -- | -- |
| Interest Expended | 0.82 | 0.67 | -- | -- | -- | -- | -- | -- | -- |

| | Sep-18 | Sep-17 | Sep-16 | Sep-15 | Sep-14 | Sep-13 | Sep-12 | Sep-11 | Sep-10 |
|------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Operating Expenses | 21.17 | 28.12 | -- | -- | -- | -- | | | |
| Provisions and Contingencies | -- | -- | -- | -- | -- | -- | | | |
| Exceptional income/Expenses | -- | -- | -- | -- | -- | -- | | | |
| PBDT | -0.20 | 6.01 | -- | -- | -- | -- | | | |
| Depreciation | 0.01 | 0.01 | -- | -- | -- | -- | | | |
| Profit before tax | -0.21 | 6.00 | -- | -- | -- | -- | | | |
| Taxes | -- | -- | -- | -- | -- | -- | | | |
| Profit after Tax | -0.21 | 6.00 | -- | -- | -- | -- | | | |
| Equity Capital | 13.44 | 13.44 | -- | -- | -- | -- | | | |
| Ratios (R Cr) | | | | | | | | | |
| Adjusted EPS (Rs.) | -0.16 | 4.47 | -- | -- | -- | -- | | | |
| Operating Margin (%) | 3.01 | 19.21 | -- | -- | -- | -- | | | |
| Net Margin (%) | -0.97 | 17.25 | -- | -- | -- | -- | | | |

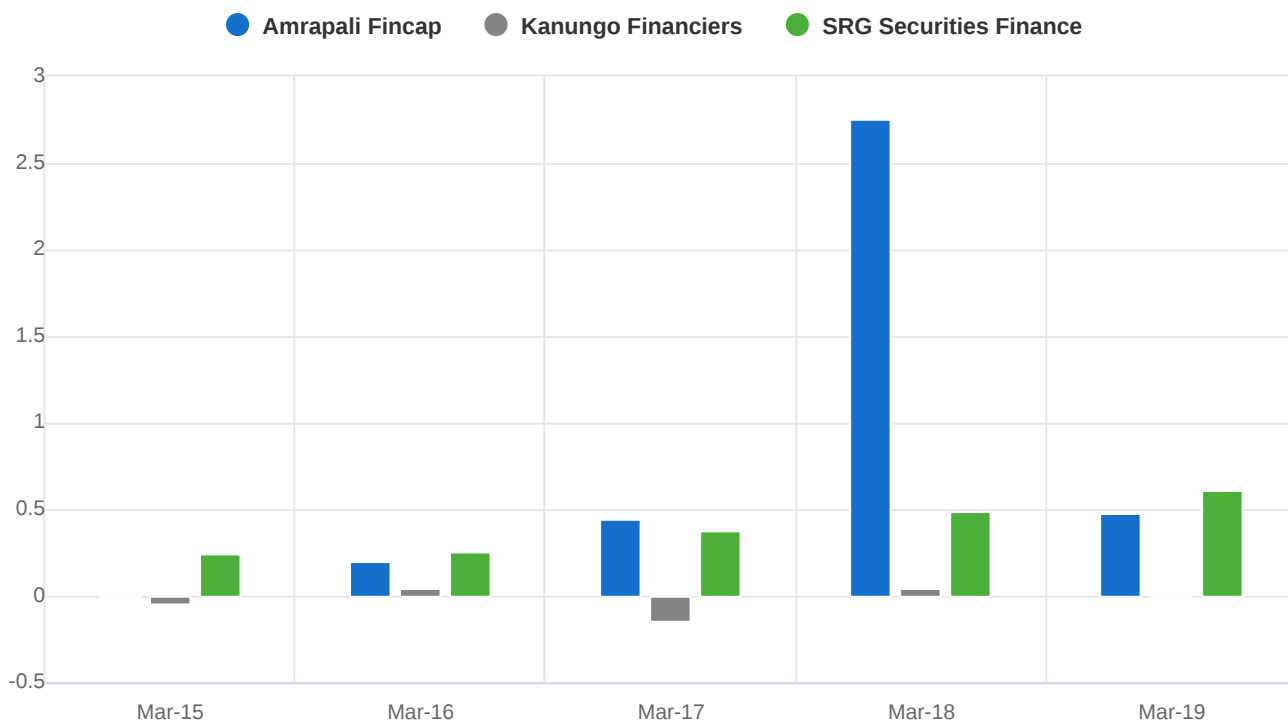
Peers

Financial Peer Chart

Chart for: **Profit after Tax**

SRG Securities Finance

Kanungo Financiers



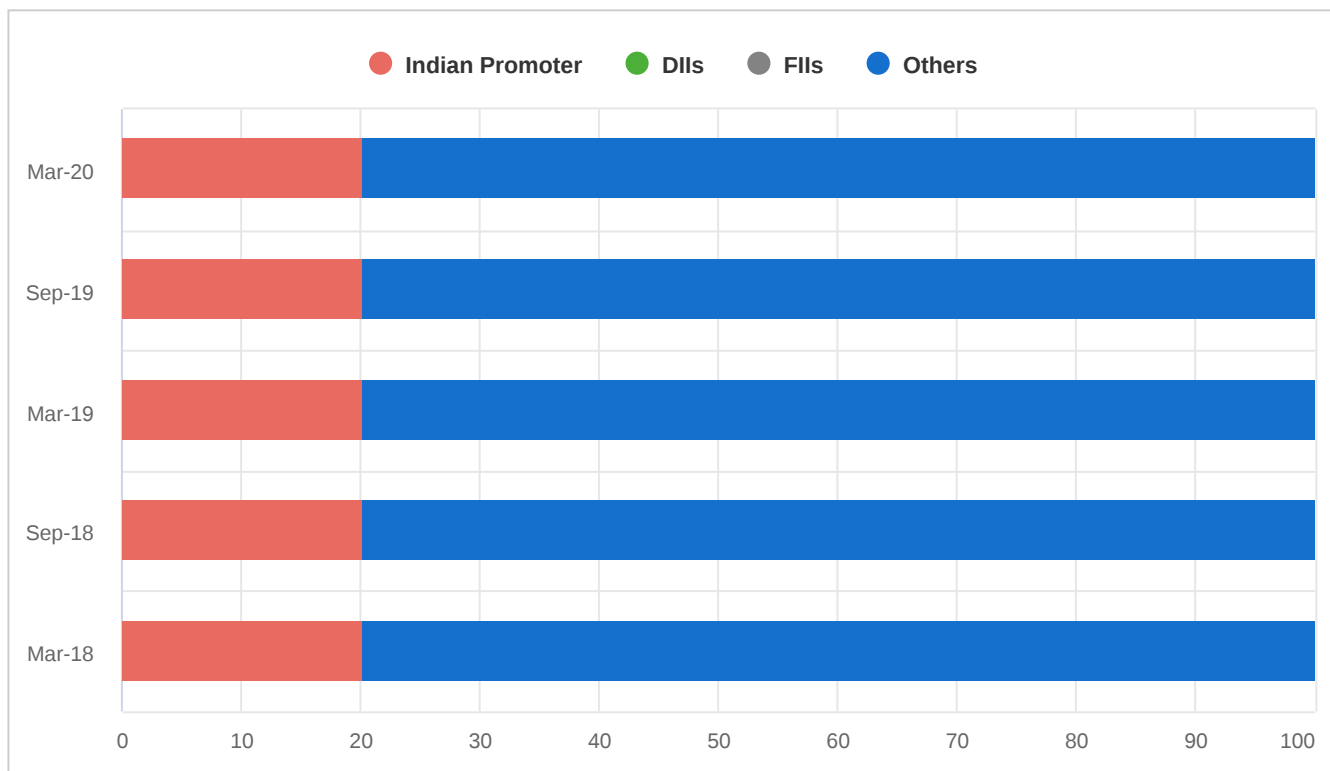
Peer Comparison

| Company Name | Market cap (R Cr.) | Revenue (R Cr.) | Net Profit (R Cr.) | Net Margin (%) | RoE (%) | Price to Earnings | Price to Book |
|------------------------|--------------------|-----------------|--------------------|----------------|---------|-------------------|---------------|
| Amrapali Fincap | 16 | -- | -- | -- | -- | 21.79 | 0.11 |
| Kanungo Financiers | 6 | 0 | -0.14 | -340.48 | -3.28 | -- | 1.40 × |
| SRG Securities Finance | 24 | -- | -- | -- | -- | 62.24 | 2.14 × |

+ Add Stock For Comparison

Ownership

Shareholding Pattern



Shareholders more than 1%

| Company Name | Category | Mar-20 | Sep-19 | Mar-19 | Sep-18 |
|---|----------|--------|--------|--------|--------|
| LLP | Public | 35.23 | 35.23 | 22.78 | -- |
| SHREE SIDDHI INFRABUILDCON LLP | Public | 18.35 | 18.35 | 18.35 | 18.35 |
| CHIRAG THAKKAR | Promoter | 12.70 | 12.70 | 12.70 | 12.70 |
| DKL BROKING & INFRA LLP | Public | 12.45 | 12.45 | -- | -- |
| AMRAPALI INDUSTRIES LIMITED | Promoter | 7.39 | 7.39 | 7.39 | 7.39 |
| PATEL SANJAYKUMAR | Public | 4.89 | 4.89 | -- | -- |
| DILJIT BROKING & INFRA LLP | Public | 4.43 | 4.43 | 4.43 | 4.43 |
| RAXIT VINODBHAI SHAH . | Public | 3.92 | -- | -- | -- |
| PATEL DARSHAN | Public | 3.68 | 3.68 | -- | -- |
| KALPESH ATMARAMDAS PATEL | Public | 3.44 | 3.44 | 3.44 | 3.44 |
| ASHOK SUNDARDAS VASWANI | Public | 3.44 | 3.44 | 3.44 | 3.44 |
| AFFLUENCE SHARES AND STOCKS PRIVATE LIMITED | Public | 3.25 | 7.17 | 7.17 | 7.17 |
| DEEPAKKUMAR BUDHERMAL VASWANI | Public | 2.99 | 2.99 | 2.99 | 2.99 |

| Company Name | Category | Mar-20 | Sep-19 | Mar-19 | Sep-18 |
|---------------------------------|----------|--------|--------|--------|--------|
| SHALIN DHANESHBHAI SONI | Public | 2.45 | 2.45 | 2.45 | 2.45 |
| RAJESH SUNDARDAS VASWANI | Public | 2.44 | 2.44 | 2.44 | 2.44 |
| BHAGYESH ANILKUMAR SONI | Public | 2.37 | 2.37 | 2.37 | 2.37 |
| AVICHAL REALITY PRIVATE LIMITED | Public | 1.90 | 1.90 | 1.90 | 1.90 |
| NAVIN ASHOKKUMAR VASWANI | Public | 1.76 | 1.76 | 1.76 | 1.76 |
| PINKY HITESH VASWANI | Public | 1.67 | 1.67 | 1.67 | 1.67 |
| DHARTI MONALBHAI THAKKAR | Public | 1.47 | 1.47 | 1.47 | 1.47 |
| KAMLESHKUMAR ATMARAMDAS PATEL | Public | 1.46 | 1.46 | 1.46 | 1.46 |
| KALPESH BHARATKUMAR PATEL | Public | 1.23 | 1.23 | 4.91 | 4.91 |
| SUNNY THAKKAR | Public | 1.18 | 1.18 | 1.18 | 1.18 |

Insider Trades

| Date | Person | Buy / Sell | Transaction Type | No. of Shares | Price (R) | Value (RLakhs) |
|-------------|--------------------------------|------------|------------------|---------------|-----------|----------------|
| 19-Jul-2017 | Mukesh Keshavlal Patel | Sell | Market | -- | 70.00 | -- |
| 11-Jul-2017 | Shree Siddhi Infrabuildcon LLP | Buy | Market | 3,30,000 | 62.00 | 204.60 |
| 04-Jul-2017 | Shree Siddhi Infrabuildcon LLP | Buy | Market | 3,30,000 | 70.00 | 231.00 |
| 27-Jun-2017 | Kalpesh Attmaramdas Patel | Buy | Market | 3,30,000 | 70.00 | 231.00 |
| 27-Jun-2017 | Shree Siddhi Infrabuildcon LLP | Buy | Market | 3,30,000 | 70.00 | 231.00 |