



Shalibhadra

FINANCE LIMITED

Fulfilling Dreams



Annual Report

2018-19

Our Growth Story

Asset under Management

108 crores

Total Income

22 crores

Net Profit after Tax

6.4 crores

Branches

36

Live customers

78,151

Return on Average Net Worth

19.2%

Growth in Net Profit after Tax

13%

Gross Interest Spread (%)

10.46%

Total assets

115 crores

Net Worth

36 crores

EPS

12.79

Dividend %

12%

Total Income/Average
Portfolio

22.56%

Expense to Avg. Portfolio
Ratio

5.44%

PAT / Total Income

28.79%

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Corporate Information

Board of Directors

Mr Minesh Doshi	Managing Director
Mr Narotanmal Rampuria	Independent Director
Dr. Falguni Doshi	Independent Director
Mr. Vatsal Doshi	Director

Registered Office

3, Kamat Industrial Estate,
Opp. Siddhi Vinayak Temple,
396, Veer Savarkar Marg,
Prabhadevi,
Mumbai 400 025.

Email: shalibhadra_mum@yahoo.co.in
Website: www.shalibhadrafinance.com

Bankers

Bank of Maharashtra
Dena Bank
State Bank of India
AU Small Finance Bank

Auditors

M/s. Vora & Associates

Chartered Accountants
(Firm Registration Number:
111612W)

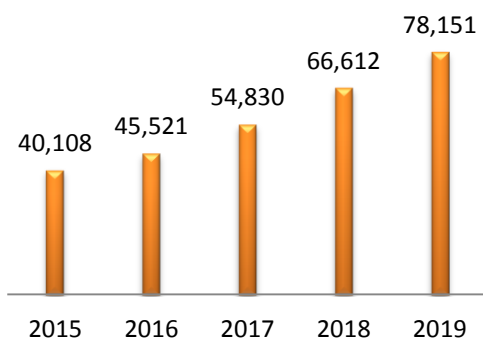
Share Transfer Service

Link Intime India Pvt. Ltd
C 101, 247 Park, L.B.S. Marg,
Vikhroli (West),
Mumbai, Maharashtra, 400083

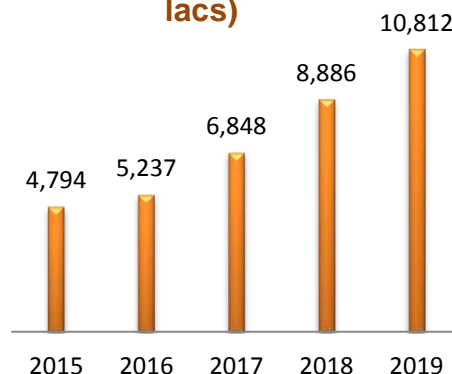
Key Performance Indicators

During FY 18-19, Net profit after Tax grew by about 13% from 5.67 crores to 6.39 crores. Company continued to maintain a high capital adequacy of about 35% as against the mandatory regulatory requirement of 15%.

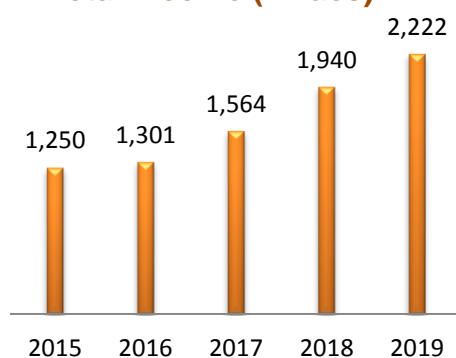
Number of Live Customers



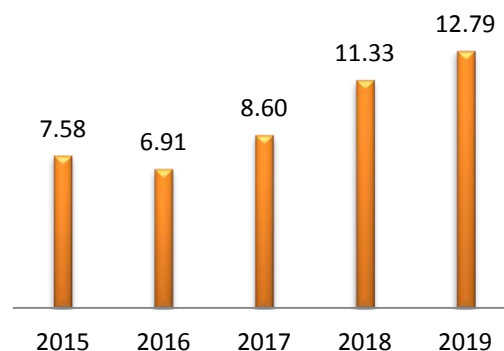
Asset Under Management (in lacs)



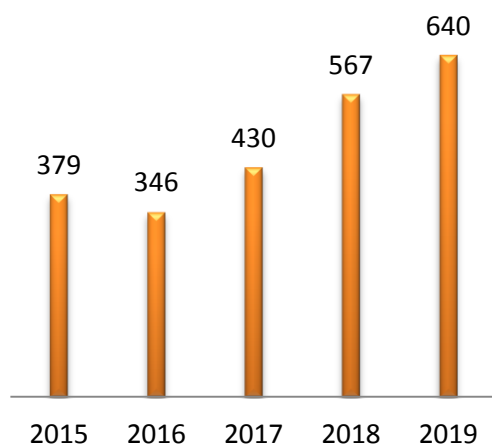
Total Income (in lacs)



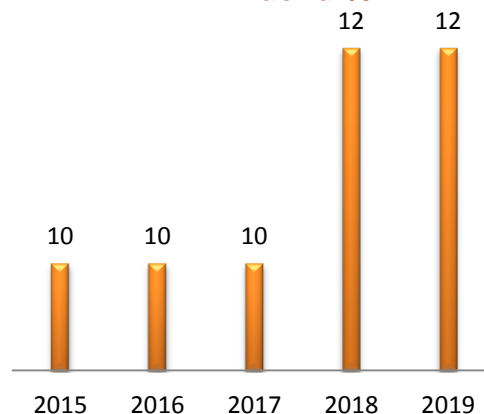
EPS



Net Profit After Tax (in lacs)

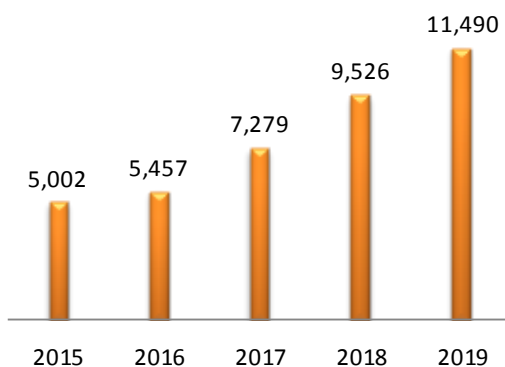


Dividend %

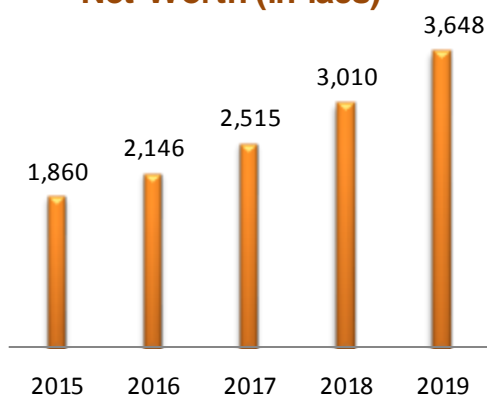


During FY 18-19, the portfolio reached 108 crores mark. Gross Interest spread was maintained at 10.46% and Return on Average Net worth at 19.22%

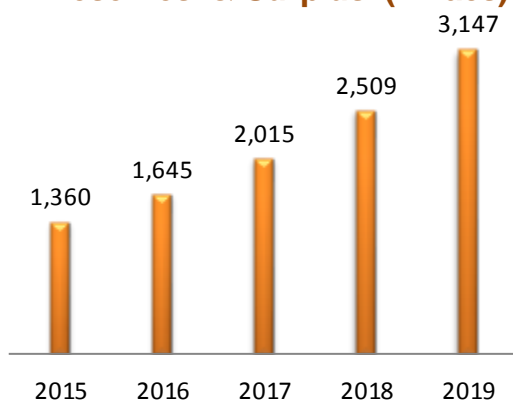
Total Assets (in lacs)



Net Worth (in lacs)



Reserves & Surplus (in lacs)



The Shalibhadra Advantage

<p>Unique business model</p> 	<p>Quick disbursement</p> 	<p>Robust Credit assessment</p> 
<p>Focus on “Difficult to reach areas”</p> 	<p>Sufficient capital adequacy</p> 	<p>Leveraging technology</p> 
<p>Flexible repayment options</p> 	<p>100% cashless disbursements</p> 	<p>Strong workforce</p> 

Discovering new geographies

During FY 18-19, company expanded its network into the state of Madhya Pradesh. Number of branches increased from 32 to 36.

With a network of 36 branches, we currently serve a total of 29 districts in the states of Gujarat, Maharashtra & Madhya Pradesh. Such wide rural presence has enabled us to cater the diverse financial needs of our customers.

In FY 19-20, company is considering further expansion into the state of Rajasthan.

Gujarat

- Ahmedabad
- Ahwa
- Anand
- Bardoli
- Bharuch
- Dabhoi
- Dahod
- Halol
- Himmatnagar
- Mehsana
- Nadiad
- Navsari
- Rajpipla
- Surat
- Vadodara
- Valsad
- Vapi

Maharashtra

- Ahmednagar
- Alibaug
- Boisar
- Dhule
- Jalgaon
- Kolhapur
- Mahad
- Malegaon
- Nandurbar
- Nashik
- Sangamner
- Sangli
- Satara
- Shahpur
- Surgana

Madhya Pradesh

- Burhanpur
- Harda
- Khandva
- Khargone



Easy and fast appraisal and disbursements makes Shalibhadra the preferred choice of its customers



Live customers

78,151

Growth in customer base

17.3%

OUR VISION

To cater to the diverse financial needs of rural India

OUR MISSION

To become leading NBFC serving rural & semi urban areas of western India by creating a sustainable & innovative business model meeting the needs of all our stakeholders