



Shalibhadra

FINANCE LIMITED

Fulfilling Dreams



Annual Report

2019-20

Our Growth Story

Asset under Management

113 crores

Total Income

24 crores

Net Profit after Tax

5.8 crores

Branches

40

Live customers

87,683

Return on Average Net Worth

14.85%

Capital Adequacy Ratio

36.4%

Gross Interest Spread (%)

9.32%

Total assets

125 crores

Net Worth

42 crores

EPS

10.16

Dividend %

0%

Total Income/Average
Portfolio

21.66%

Expense to Avg. Portfolio
Ratio

6.19%

PAT / Total Income

24.21%

Inside the Report

Corporate Overview

01	Our Growth Story
03	Corporate Information
04	Key Performance Indicators
06	The Shalibhadra Advantage
07	Discovering New Geographies
09	Vision & Mission
10	5 years at a glance

Statutory Reports

11	Directors' Report
15	Secretarial Audit Report
18	Extract of Annual Report
24	Management Discussion & Analysis
26	Corporate Governance Report

Financial Statements

34	Independent Auditors Report
42	Balance Sheet
43	Statement of Profit & Loss
44	Cash Flow Statement
46	Notes on Financial Statements
60	Schedule to Balance Sheet

Shareholders Information

63	Notice of Annual General Meeting
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Corporate Information

Board of Directors

Mr Minesh Doshi	Managing Director
Mr Kamalkant Keswani	Independent Director
Dr. Falguni Doshi	Independent Director
Mr. Vatsal Doshi	Director
Mr. Amit Doshi (Appointed on 19/03/2020)	Director
Ms. Ayushi Doshi (Appointed on 19/03/2020)	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
IDFC First Bank

Auditors

M/s. Vora & Associates
Chartered Accountants
(Firm Registration Number:
111612W)

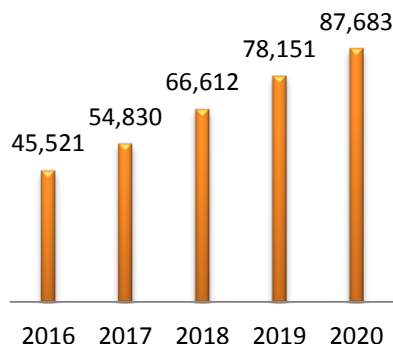
Share Transfer Service

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

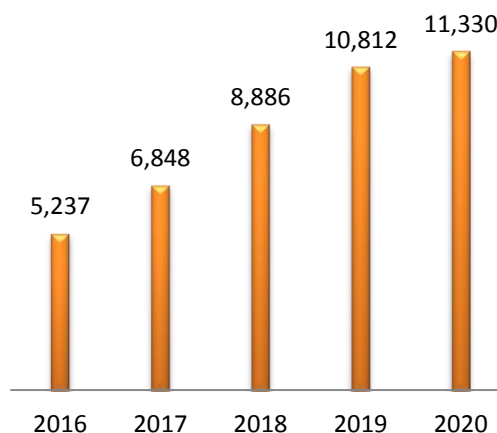
Key Performance Indicators

During FY 19-20, Total Income was 23.98 crores and Net profit after Tax was 5.81 crores. Company continued to maintain a high capital adequacy of about 36% as against the mandatory regulatory requirement of 15%.

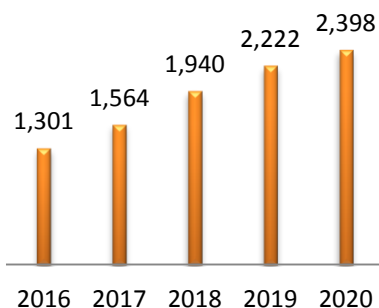
Number of Live Customers



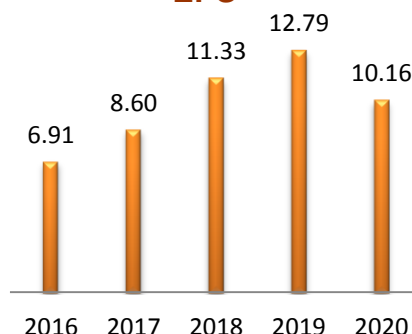
Asset Under Management (in lacs)



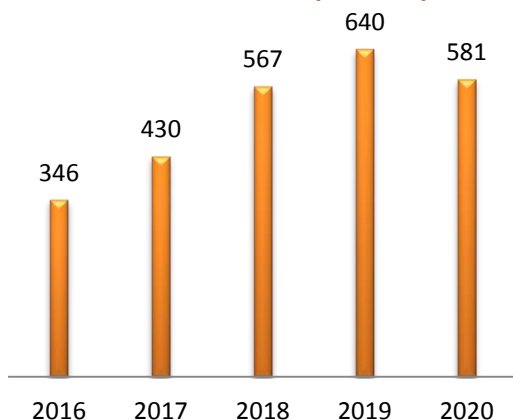
Total Income (in lacs)



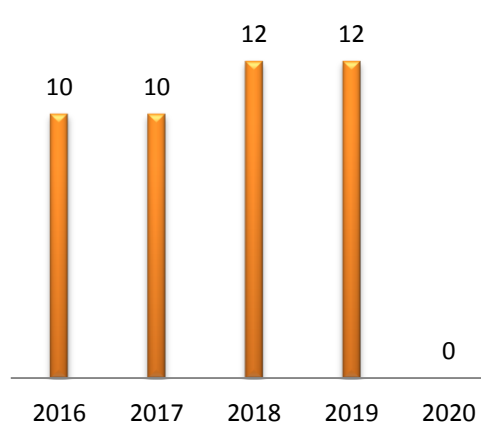
EPS



Net Profit After Tax (in lacs)

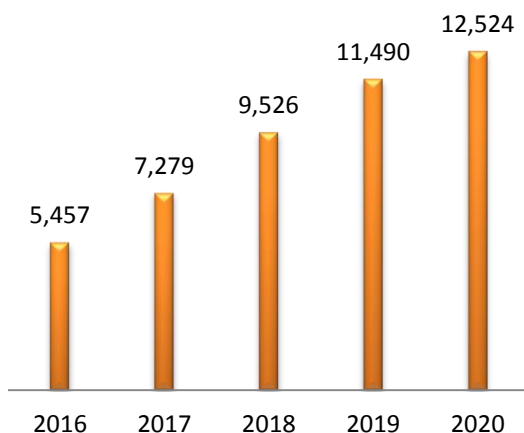


Dividend %

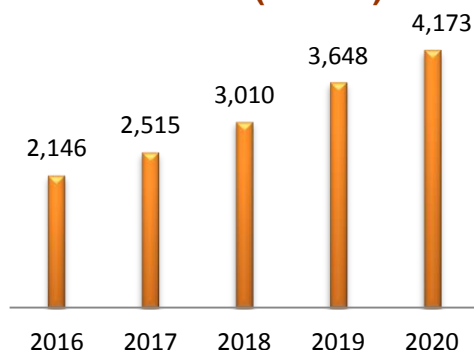


During FY 19-20, the portfolio reached 113 crores mark. Gross Interest spread was maintained at 9.32% and Return on Average Net worth at 14.85%

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 19-20, company expanded its network into the state of Madhya Pradesh. Number of branches increased from 36 to 40.

With a network of 40 branches, we currently serve a total of 33 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 20-21, 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
- Ratnagiri
- Sangamner
- Sangli
- Satara
- Shahpur
- Surgana

Madhya Pradesh

- Burhanpur
- Dewas
- Harda
- Khandva
- Khargone
- Ratlam
- Ujjain



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



Live customers

87,683

Growth in customer base

12.20%

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