



Shalibhadra

FINANCE LIMITED

Fulfilling Dreams



Annual Report

2020-21

Our Growth Story

Asset under Management

106 crores

Total Income

21 crores

Net Profit after Tax

3.5 crores

Branches

40

Live customers

94,857

Return on Average Net Worth

8.08%

Capital Adequacy Ratio

40.3%

Gross Interest Spread (%)

6.87%

Total assets

112 crores

Net Worth

45 crores

EPS

7.03

Dividend %

5%

Total Income/Average
Portfolio

19.29%

Expense to Avg. Portfolio
Ratio

7.18%

PAT / Total Income

16.6%

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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	Director
Ms. Ayushi 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
Bank of Baroda
State Bank of India
AU Small Finance Bank
IDFC First Bank

Auditors

M/s. Vora & Associates

Chartered Accountants
(Firm Registration Number:
111612W)

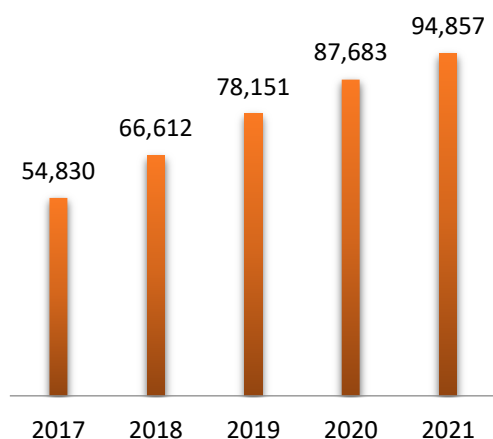
Share Transfer Service

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

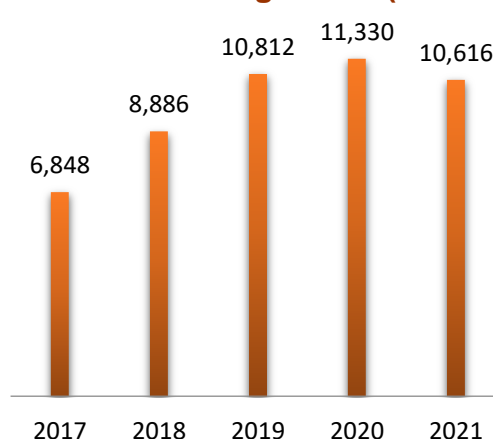
Key Performance Indicators

During FY 20-21, Total Income was 21.2 crores and Net profit after Tax was 3.51 crores. Company continued to maintain a high capital adequacy of about 40.3% as against the mandatory regulatory requirement of 15%.

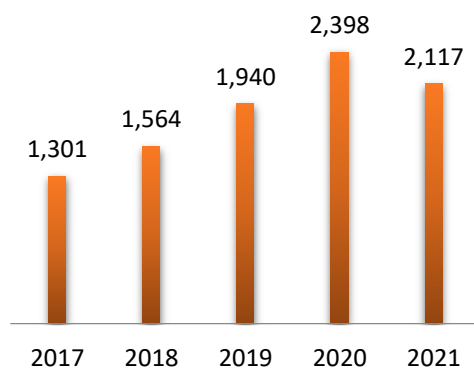
Number of Live Customers



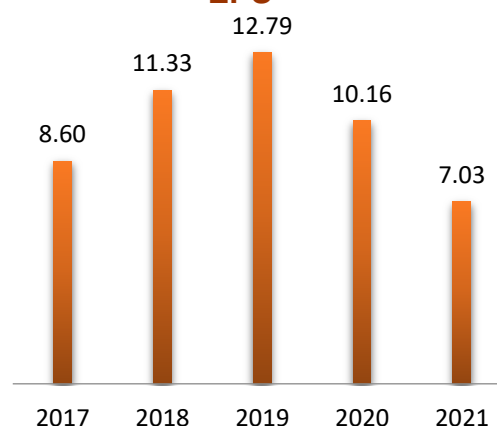
Asset Under Management (in lacs)



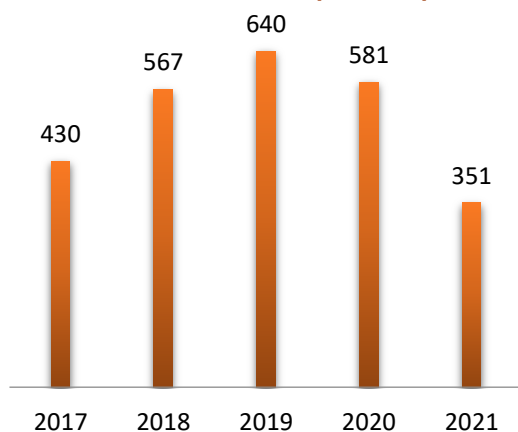
Total Income (in lacs)



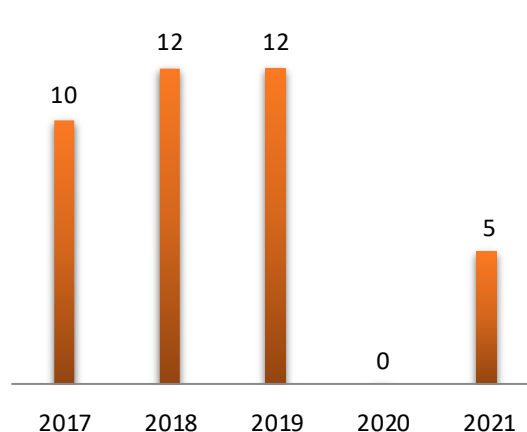
EPS



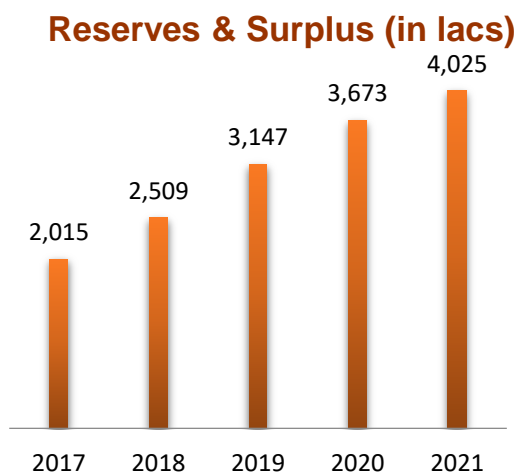
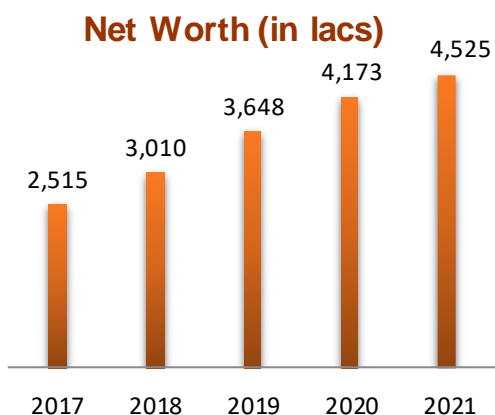
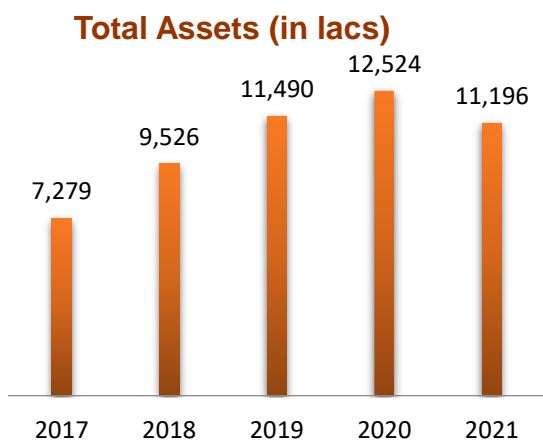
Net Profit After Tax (in lacs)



Dividend %



During FY 20-21, the portfolio reached 106 crores mark. Gross Interest spread was maintained at 6.87% and Return on Average Net worth at 8.08%



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

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 21-22, company is considering 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
- Shahapur
- 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

94,857

Growth in customer base

8.18%

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