







FINANCE LIMITED

Fulfilling Dreams





Our Growth Story

Asset under Management

Total Income

Net Profit after Tax

111 crores 22 crores

6.0 crores

Branches

Live customers

Return on Average Net Worth

40

1,00,343

13.20%

Capital Adequacy Ratio

Gross Interest Spread (%)

Total assets

49.8%

8.52%

119 crores

Net Worth

EPS

Dividend %

58 crores

11.54

8%

Total Income/Average Portfolio

20.54%

Expense to Avg. Portfolio Ratio

6.32%

PAT / Total Income

27.0%



Inside the Report

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Shareholders Information

Notice of Annual General Meeting



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)

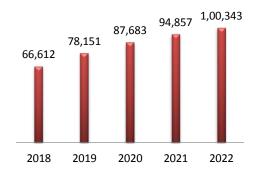
Share Transfer Service

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

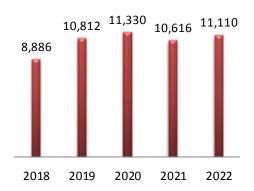
Key Performance Indicators

During FY 21-22, Total Income was 22.3 crores and Net profit after Tax was 6.02 crores. Company continued to maintain a high capital adequacy of about 49.8% as against the mandatory regulatory requirement of 15%.

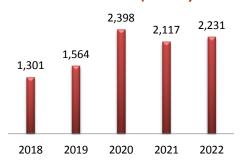
Number of Live Customers



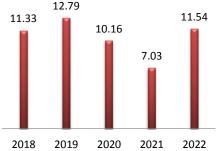
AUM (in lacs)



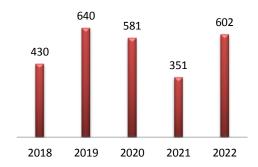
Total Income (in lacs)



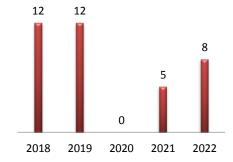
EPS 12.79 10.16



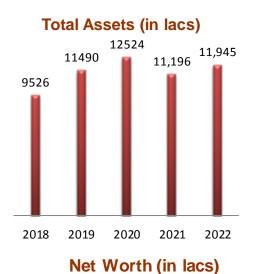
Net Profit After Tax (in lacs)

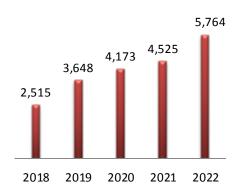


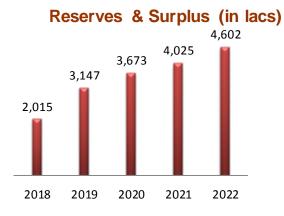
Dividend %



During FY 21-22, the portfolio reached 111 crores mark. Gross Interest spread was maintained at 8.52% and Return on Average Net worth at 13.20%











The Shalibhadra Advantage

Unique business model



Quick disbursement



Robust Credit assessment



Focus on "Difficult to reach areas"



Sufficient capital adequacy



Leveraging technology



Flexible repayment options



100% cashless disbursements



Strong workforce



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 22-23, 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

1,00,343

Growth in customer base

5.78%

