



Shalibhadra

FINANCE LIMITED

Fulfilling Dreams



Annual Report

2021-22

Our Growth Story

Asset under Management

111 crores

Total Income

22 crores

Net Profit after Tax

6.0 crores

Branches

40

Live customers

1,00,343

Return on Average Net Worth

13.20%

Capital Adequacy Ratio

49.8%

Gross Interest Spread (%)

8.52%

Total assets

119 crores

Net Worth

58 crores

EPS

11.54

Dividend %

8%

Total Income/Average
Portfolio

20.54%

Expense to Avg. Portfolio
Ratio

6.32%

PAT / Total Income

27.0%

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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)

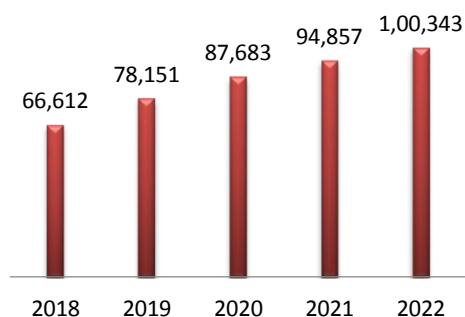
Share Transfer Service

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

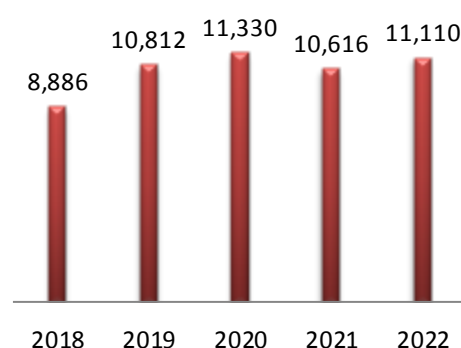
Key Performance Indicators

During FY 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%.

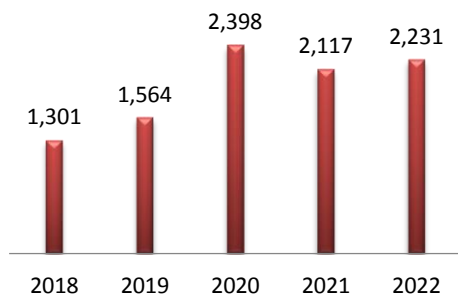
Number of Live Customers



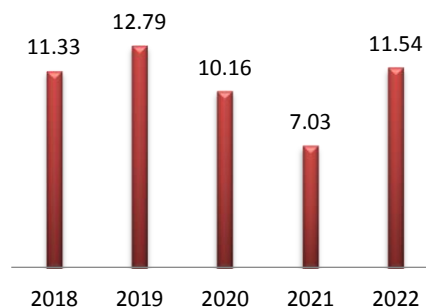
AUM (in lacs)



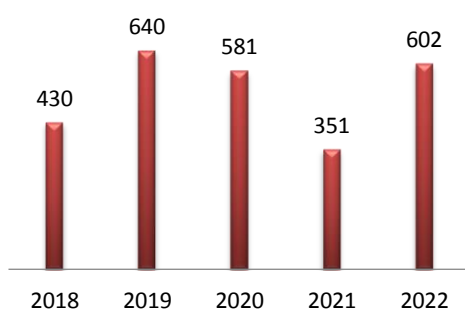
Total Income (in lacs)



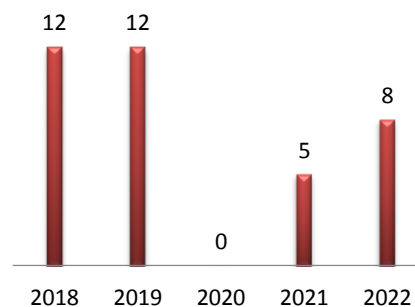
EPS



Net Profit After Tax (in lacs)

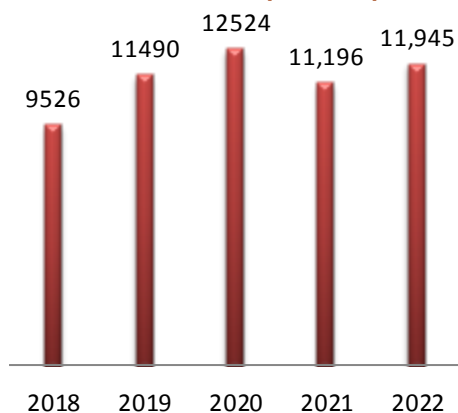


Dividend %

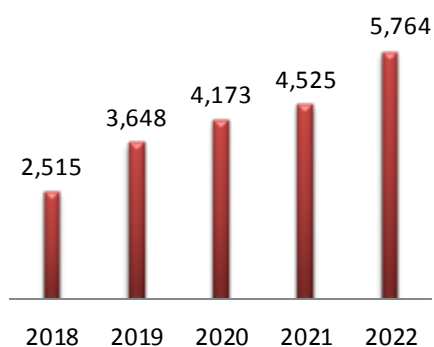


During FY 21-22, the portfolio reached 111 crores mark. Gross Interest spread was maintained at 8.52% and Return on Average Net worth at 13.20%

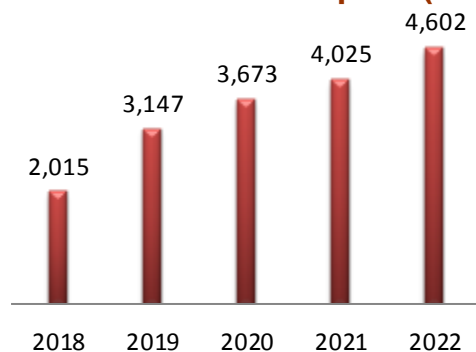
Total Assets (in lacs)



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

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%

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