



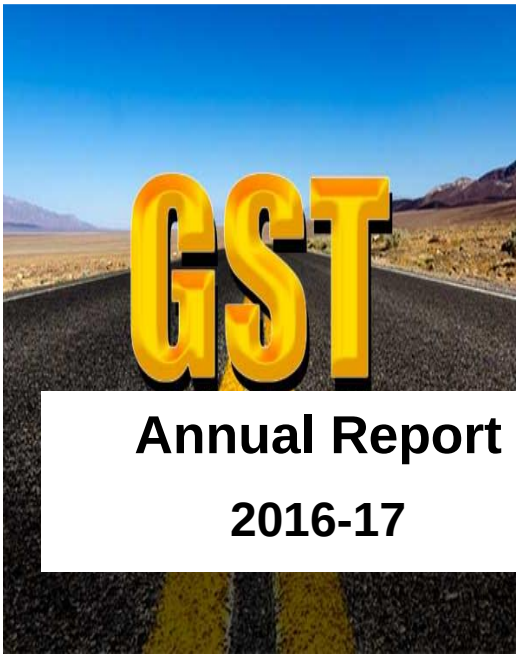


SHALIBHADRA

FINANCE LIMITED

Our Growth Story





Annual Report

2016-17

Our Growth Story

Asset under Management

68 crores

Total Income

15 crores

Net Profit after Tax

4.3 crores

Branches

28

Live customers

54,830

Return on Average Net Worth

18.46%

Growth in Net Profit after Tax

24%

Gross Interest Spread (%)

13.74%

Total assets

72 crores

Net Worth

25 crores

EPS

8.60

Dividend %

10%

Total Income/Average Assets

24.56%

Expense to Avg. Portfolio Ratio

7.94%

PAT / Total Income

27.5%

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Corporate Information

Board of Directors

Mr Mukund Doshi (Expired on July 2, 2016)	Chairman
Mr Minesh Doshi	Managing Director
Mr Govind Keswani	Independent Director
Mr Narotanmal Rampuria	Independent Director
Dr. Falguni Doshi	Independent Director

Registered Office

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

Auditors

M/s. K.S.Sanghvi & Co.

Chartered Accountants
(Firm Registration Number: 116714W)

Bankers

Bank of Maharashtra
Indian Overseas Bank
Dena Bank

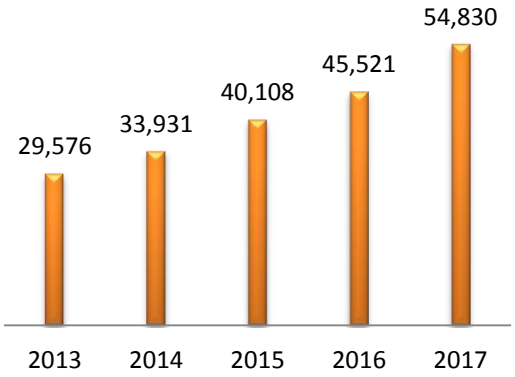
Share Transfer Service

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

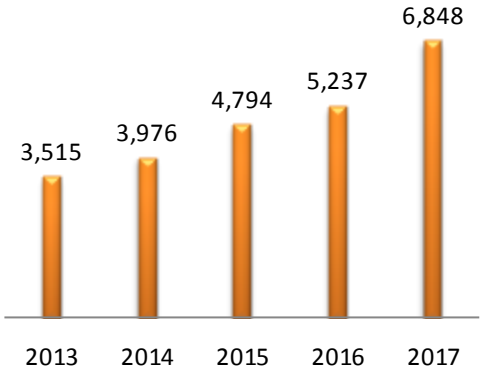
Key Performance Indicators

During FY 16-17, Net profit after Tax grew by over 24% from 3.46 crores to 4.30 crores. Company continued to maintain a high capital adequacy of about 40% as against the mandatory regulatory requirement of 15%.

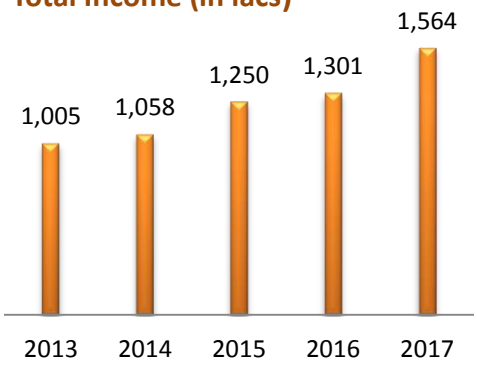
Number of Live Customers



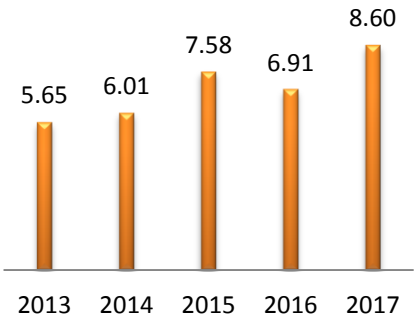
Asset Under Management (in lacs)



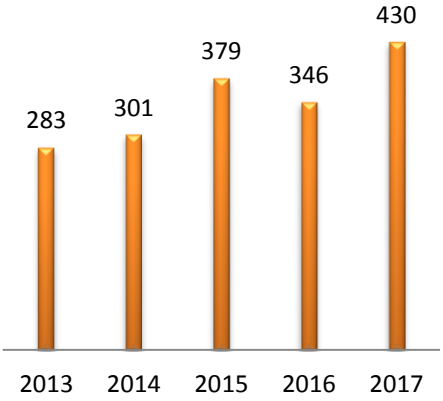
Total Income (in lacs)



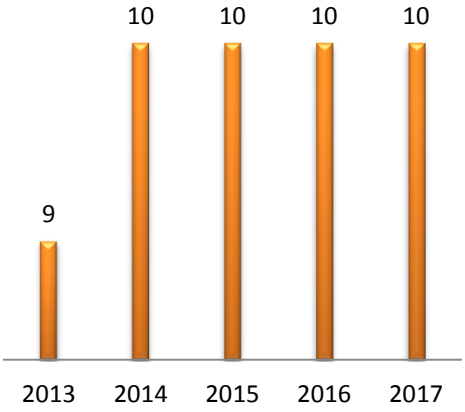
EPS



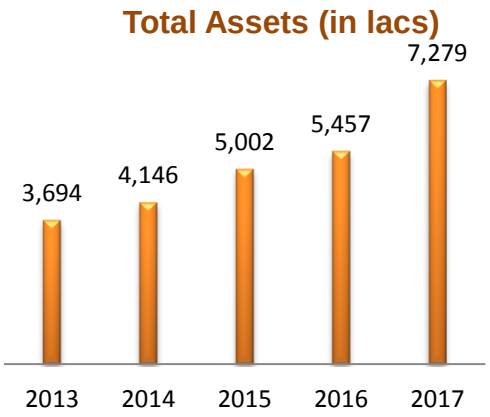
Net Profit After Tax (in lacs)

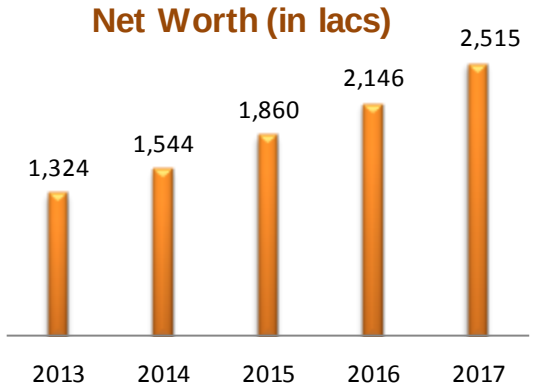


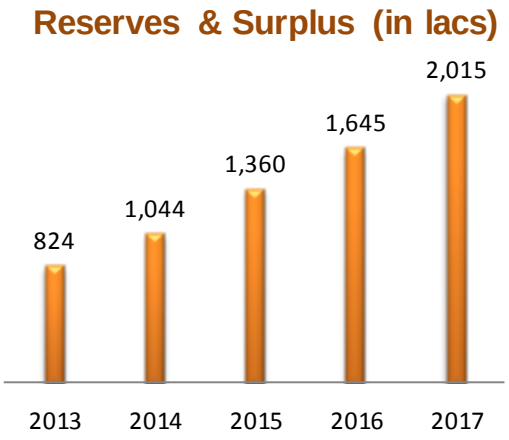
Dividend %



During FY 16-17, the portfolio crossed 65 crores mark. Gross Interest spread was maintained at 13.74% and Return on Average Net worth at 18.46%



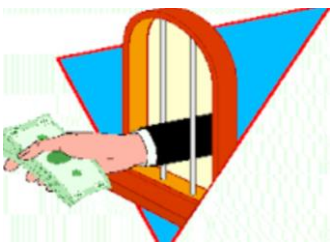
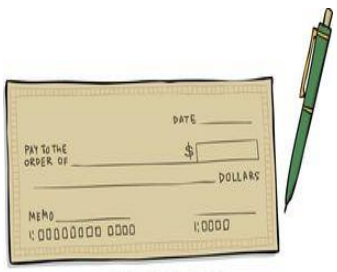








The Shalibhadra Advantage

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** 

GST Suvidha Provider: Foraying into new horizons

During FY 2016-17 we have set up a new division “Smile and File” to develop innovative and intuitive software solutions to assist users in complying with GST & other laws.

Company has been selected as a GST Suvidha Provider by Goods & Service Tax Network for providing GST related compliance services through software and IT based solutions.

Smile and File
Making Compliances and Taxes Friendlier

One of the 34 GSPs in the country

Discovering new geographies

During FY 16-17, company expanded its network into the state of Madhya Pradesh. Number of branches increased from 24 to 28.
With a network of 28 branches, we currently serve a total of 22 districts in the states of Gujarat, Maharsahtra & Madhya Pradesh. Such wide rural presence has enabled us to cater the diverse financial needs of our customers.
In FY 17-18, company is considering further expansion into the state of Rajasthan

Gujarat

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

Maharashtra

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

Madhya Pradesh

- Khandva







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



Live customers

54,830

Growth in customer base

20.45%