



Shalibhadra

FINANCE LIMITED

Fulfilling Dreams



Annual Report

2017-18

Our Growth Story

Asset under Management

89 crores

Total Income

19 crores

Net Profit after Tax

5.7 crores

Branches

32

Live customers

66,612

Return on Average Net Worth

20.5%

Growth in Net Profit after Tax

32%

Gross Interest Spread (%)

11.95%

Total assets

95 crores

Net Worth

30 crores

EPS

11.33

Dividend %

12%

Total Income/Average Assets

23.08%

Expense to Avg. Portfolio
Ratio

6.31%

PAT / Total Income

29.22%

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Corporate Information

Board of Directors

Mr Govind Keswani	Chairman
Mr Minesh Doshi	Managing Director
Mr Narotanmal Rampuria	Independent Director
Dr. Falguni Doshi	Independent Director
Mr. Vatsal 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
Dena Bank
State Bank of India
AU Small Finance Bank

Auditors

M/s. Vora & Associates

Chartered Accountants
(Firm Registration Number:
111612W)

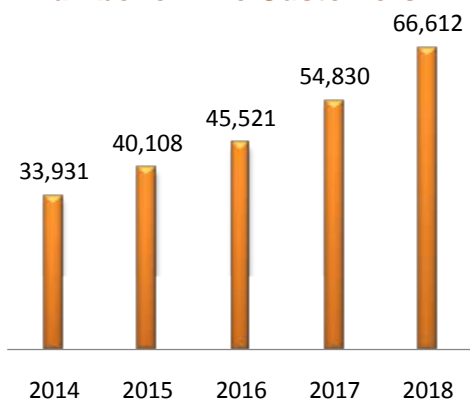
Share Transfer Service

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

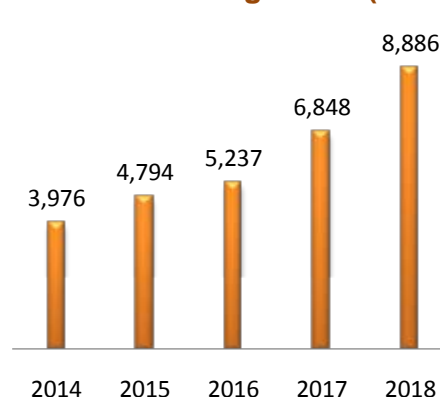
Key Performance Indicators

During FY 17-18, Net profit after Tax grew by over 32% from 4.30 crores to 5.67 crores. Company continued to maintain a high capital adequacy of about 35% as against the mandatory regulatory requirement of 15%.

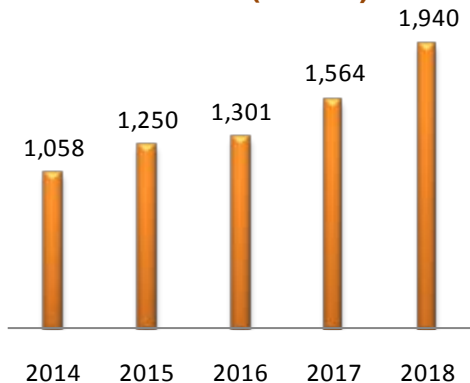
Number of Live Customers



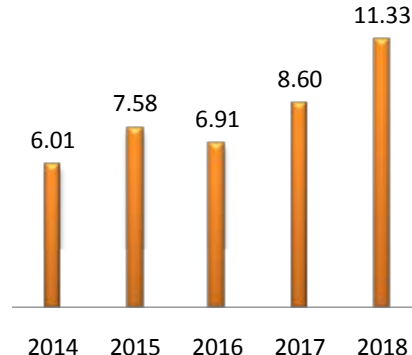
Asset Under Management (in lacs)



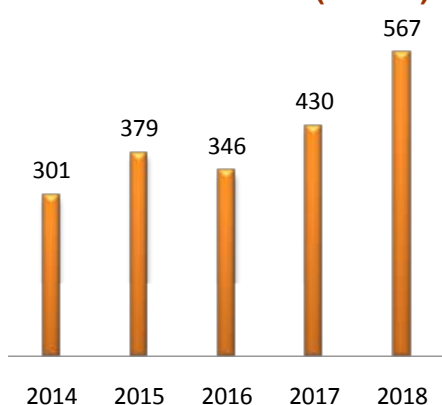
Total Income (in lacs)



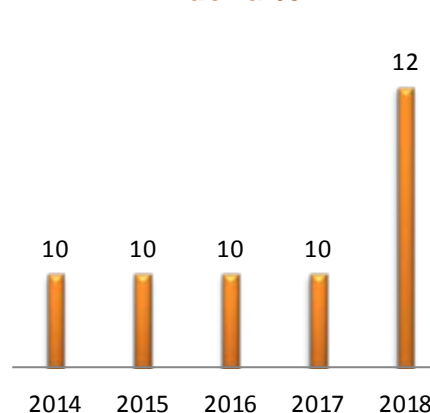
EPS



Net Profit After Tax (in lacs)

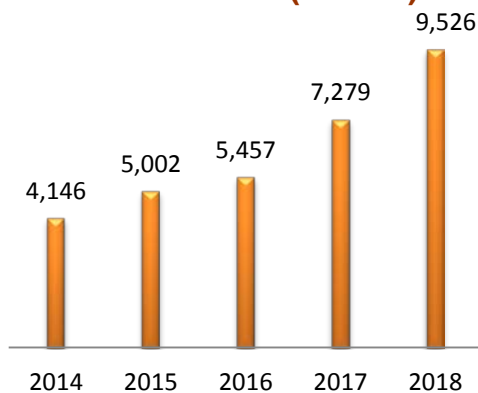


Dividend %

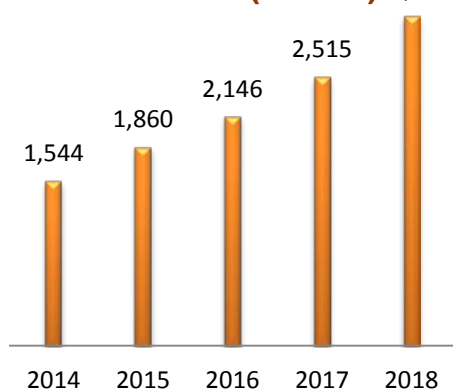


During FY 17-18, the portfolio reached 90 crores mark. Gross Interest spread was maintained at 11.95% and Return on Average Net worth at 20.52%

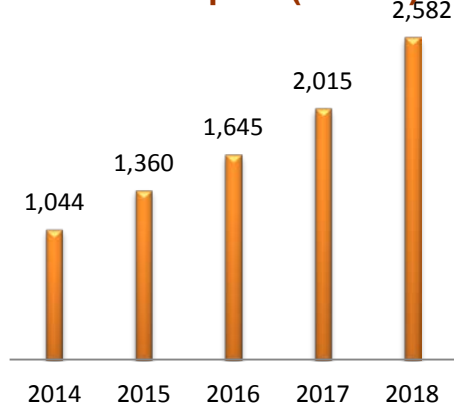
Total Assets (in lacs)



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> 

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.



***One of
the 34
GSPs
in the
country***

Discovering new geographies

During FY 17-18, company expanded its network into the state of Madhya Pradesh. Number of branches increased from 28 to 32.

With a network of 32 branches, we currently serve a total of 26 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 18-19, 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
- Mahad
- Malegaon
- Nandurbar
- Nashik
- Sangli
- Satara
- Shahpur
- Surgana

Madhya Pradesh

- Khandva
- Burhanpur



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



Live customers

66,612

Growth in customer base

21.5%