



**Shalibhadra**

FINANCE LIMITED

*Fulfilling Dreams*



**Annual Report**

**2018-19**

# Our Growth Story

Asset under Management

108 crores

Total Income

22 crores

Net Profit after Tax

6.4 crores

Branches

36

Live customers

78,151

Return on Average Net Worth

19.2%

Growth in Net Profit after Tax

13%

Gross Interest Spread (%)

10.46%

Total assets

115 crores

Net Worth

36 crores

EPS

12.79

Dividend %

12%

Total Income/Average  
Portfolio

22.56%

Expense to Avg. Portfolio  
Ratio

5.44%

PAT / Total Income

28.79%

# Inside the Report

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# Corporate Information

## Board of Directors

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)

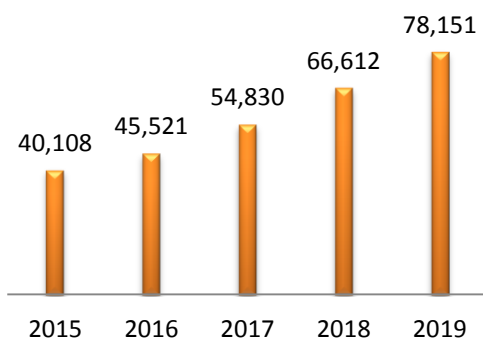
## Share Transfer Service

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

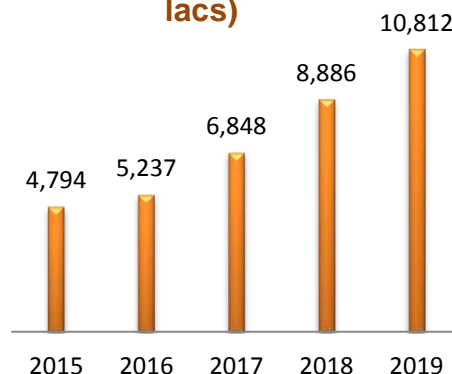
## Key Performance Indicators

During FY 18-19, Net profit after Tax grew by about 13% from 5.67 crores to 6.39 crores. Company continued to maintain a high capital adequacy of about 35% as against the mandatory regulatory requirement of 15%.

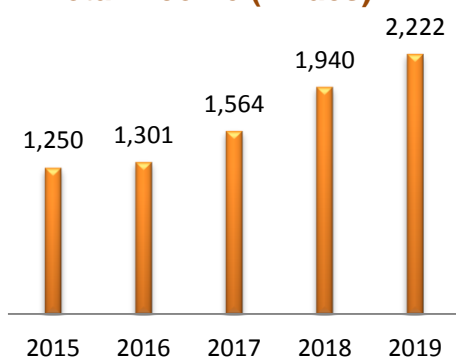
**Number of Live Customers**



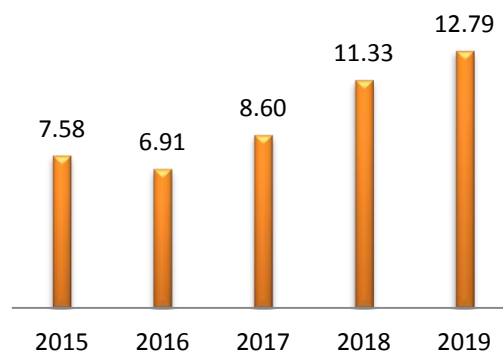
**Asset Under Management (in lacs)**



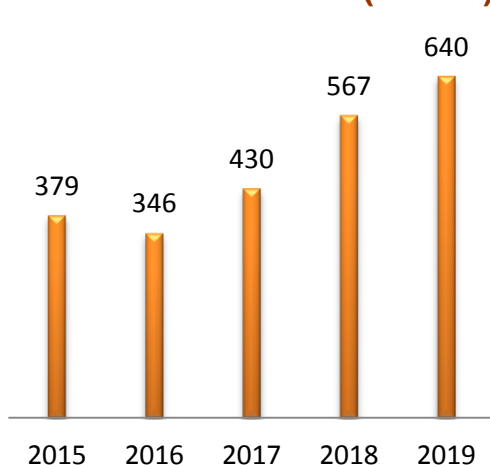
**Total Income (in lacs)**



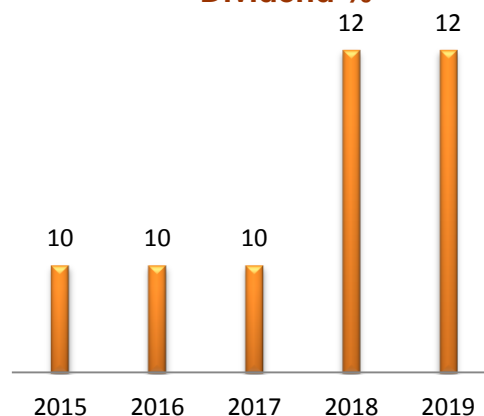
**EPS**



**Net Profit After Tax (in lacs)**



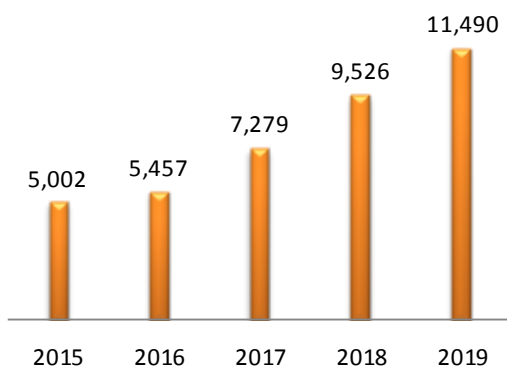
**Dividend %**



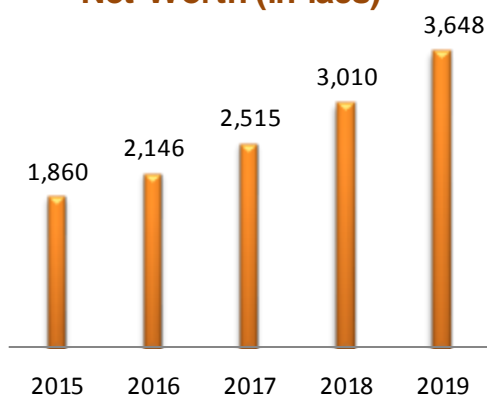


During FY 18-19, the portfolio reached 108 crores mark. Gross Interest spread was maintained at 10.46% and Return on Average Net worth at 19.22%

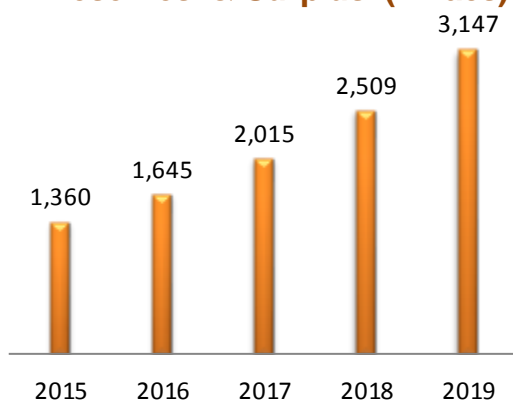
**Total Assets (in lacs)**



**Net Worth (in lacs)**



**Reserves & Surplus (in lacs)**



# The Shalibhadra Advantage

<p><b>Unique business model</b></p> 	<p><b>Quick disbursement</b></p> 	<p><b>Robust Credit assessment</b></p> 
<p><b>Focus on “Difficult to reach areas”</b></p> 	<p><b>Sufficient capital adequacy</b></p> 	<p><b>Leveraging technology</b></p> 
<p><b>Flexible repayment options</b></p> 	<p><b>100% cashless disbursements</b></p> 	<p><b>Strong workforce</b></p> 

## Discovering new geographies

During FY 18-19, company expanded its network into the state of Madhya Pradesh. Number of branches increased from 32 to 36.

With a network of 36 branches, we currently serve a total of 29 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 19-20, 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
- Kolhapur
- Mahad
- Malegaon
- Nandurbar
- Nashik
- Sangamner
- Sangli
- Satara
- Shahpur
- Surgana

### Madhya Pradesh

- Burhanpur
- Harda
- Khandva
- Khargone





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



Live customers

**78,151**

Growth in customer base

**17.3%**



## 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