

# Shalibhadra Finance Limited

*INVESTOR PRESENTATION*



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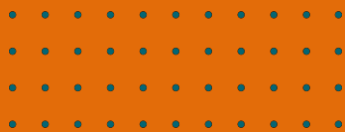
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# About us..



- ❖ *Shalibhadra Finance Limited is a BSE listed Non Banking Financial Company (NBFC) focusing on **rural, semi-urban & other under banked geographies of Gujarat, Maharashtra & Madhya Pradesh***
- ❖ *The company offers wide range of customized retail products such as **financing New & Used Two wheelers, Auto rickshaws, Four-wheelers & consumer durables.***
- ❖ *The company specializes in simple, speedy, small ticket **asset financing products with high yields.***
- ❖ *The company **has 42 branches** and head office in Mumbai.*
- ❖ *The company has asset under management (AUM) of over **128 crores** and a staff strength of about 170 employees.*
- ❖ *The company has active customer base of more than **100,000.***



# Business Segment



*Two Wheeler Loan*

- ✓ Offering loan for purchase of new two wheelers across manufacturers and brands
- ✓ Loan Tenure: 6 to 30 months
- ✓ Loan size: Rs. 60,000 to 90,000.



*Used Two Wheeler Loan*

- ✓ loan against pre-owned two wheeler's as well as for purchase of second hand two wheelers
- ✓ Loan Tenure: 6 to 24 months
- ✓ Loan size: Rs. 25,000 to 75,000



*Used Three/Four Wheeler Loan*

- ✓ loan against pre-owned three/four wheeler loan
- ✓ Loan Tenure: 6 to 30 months
- ✓ Loan size: Rs. 50,000 to 150,000



*Experienced Management*

# Key Management Personnel



## ***Minesh M Doshi***

*Managing Director*

- ❖ *Minesh M Doshi, is the founder and promoter of the Shalibhadra Finance Limited.*
- ❖ *He has more than 3 decades of experience in finance, and socio-economic development*
- ❖ *His vast reservoir of experience, coupled with a futuristic vision, has helped the entire company to work with a shared vision and values, resulting in a very satisfied workforce.*
- ❖ *He is a Chartered Accountant & Cost Accountant by education*

# Key Management Personnel



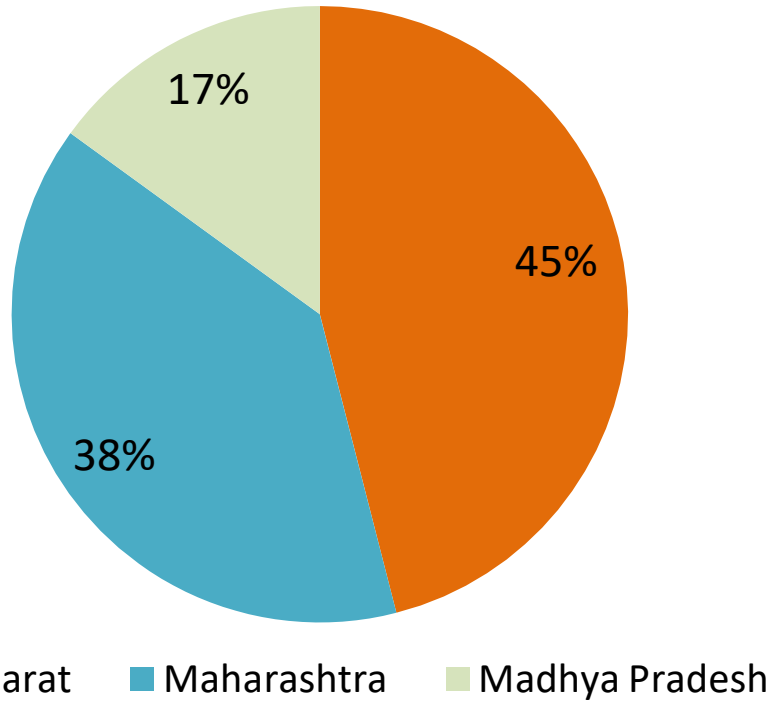
## ***Vatsal M Doshi***

### *Executive Director*

- ❖ *Vatsal M Doshi, is the Executive Director of the Shalibhadra Finance Limited.*
- ❖ *He has more than 5 years experience in finance, marketing and operation of Vehicle financing*
- ❖ *He takes care of entire operation of the company under the supervision of Mr. Minesh.*
- ❖ *He has helped the company to grow from 24 branches to 42 branches as on date.*
- ❖ *He is a Chartered Accountant and Chartered Financial Analyst by education*



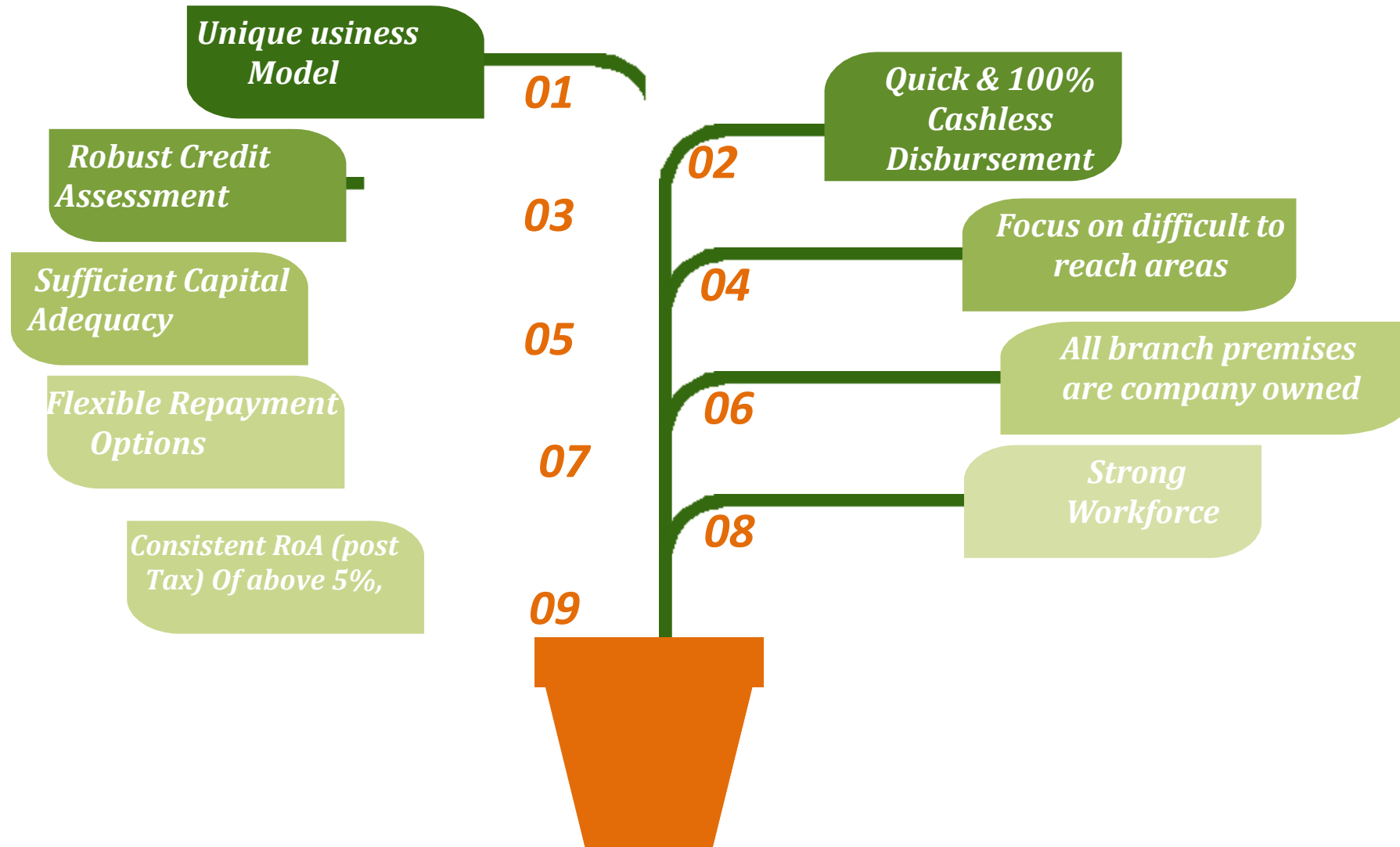
# Branch Network



State	No. Of Branches
Gujarat	19
Maharashtra	16
Madhya Pradesh	7

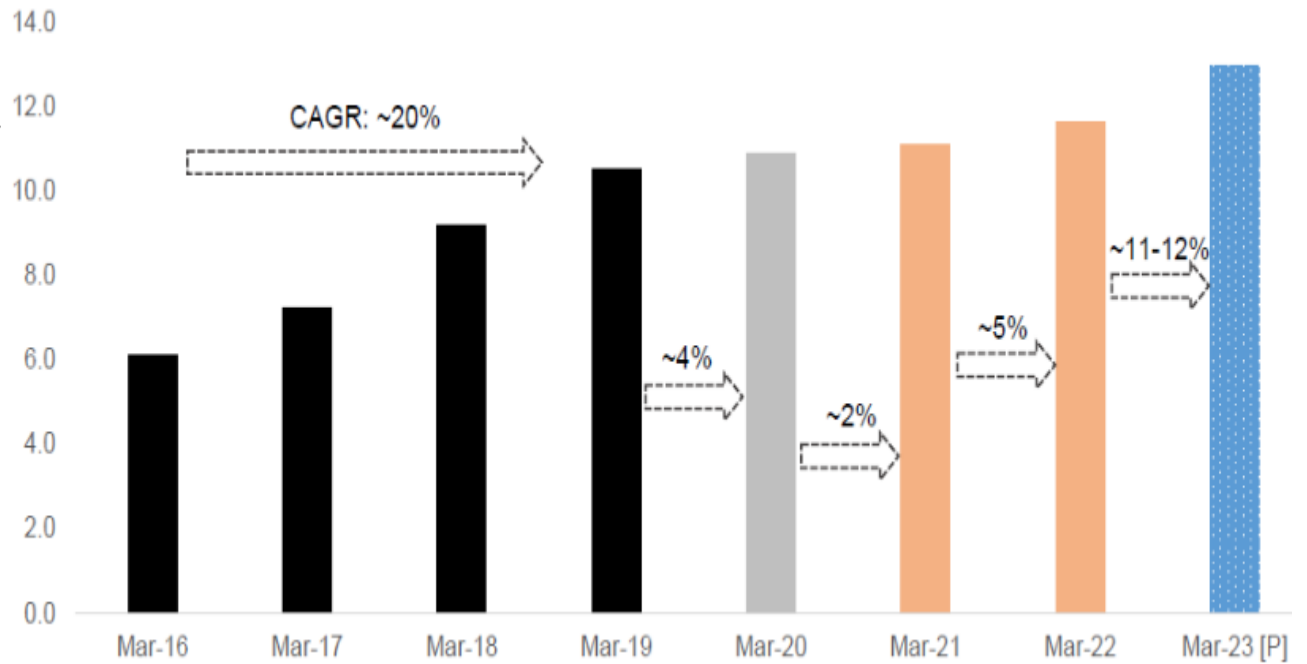


# Our Strengths



# Industry Update

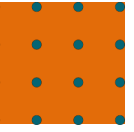
- ✓ After three years of single-digit growth, non-banking financial companies (NBFCs)<sup>1</sup> are expected to see their assets under management (AUM) grow 11-12% — a four-year high — to ~Rs. 13 lakh crore by the end of this fiscal.
- ✓ Vehicle finance, which has a lion's share (46-50%) in the NBFC AUM pie, will see growth reviving to 11-13% this fiscal from 3-4% in the past two
- ✓ Used vehicle financing, with its higher yields, will see higher growth and will drive the NBFC volume in vehicle finance. Improving underlying asset sales will also aid AUM growth in this segment



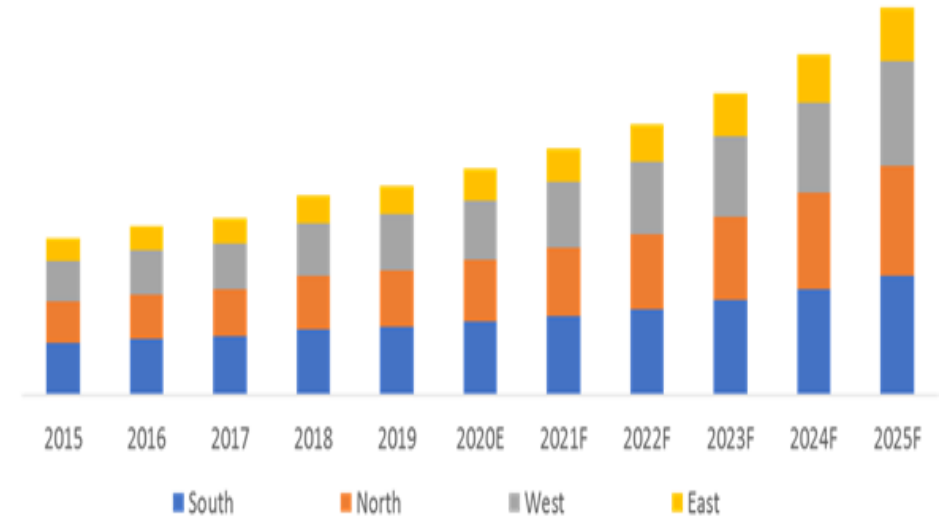
**AUM of NBFC**



# Industry Update



- ✓ *Two-wheeler loans are complementary products. The greater the demand for the former, the greater will be the demand for the latter too.*
- ✓ *In the Indian two-wheeler segment, 75% of the purchases are funded by loans.*
- ✓ *As per a Statista report, the Indian two-wheeler loan segment is expected to grow at a compounded rate of 11% or more annually.*
- ✓ *By 2025, you can expect this segment to be worth \$12.3 billion. Thus, the overall two-wheeler loan market outlook seems bullish*
  - ✓ Growth in the market is anticipated on account of
    - growing disposable income,
    - declining fuel prices and
    - increasing ownership of two wheelers



**India Two Wheeler Loan Market Size, By Region, By Value, 2015-2025F**

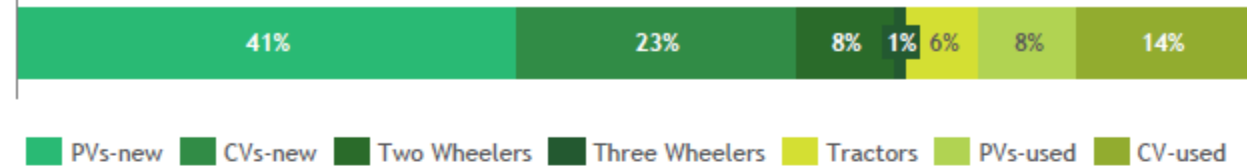


# Industry Update

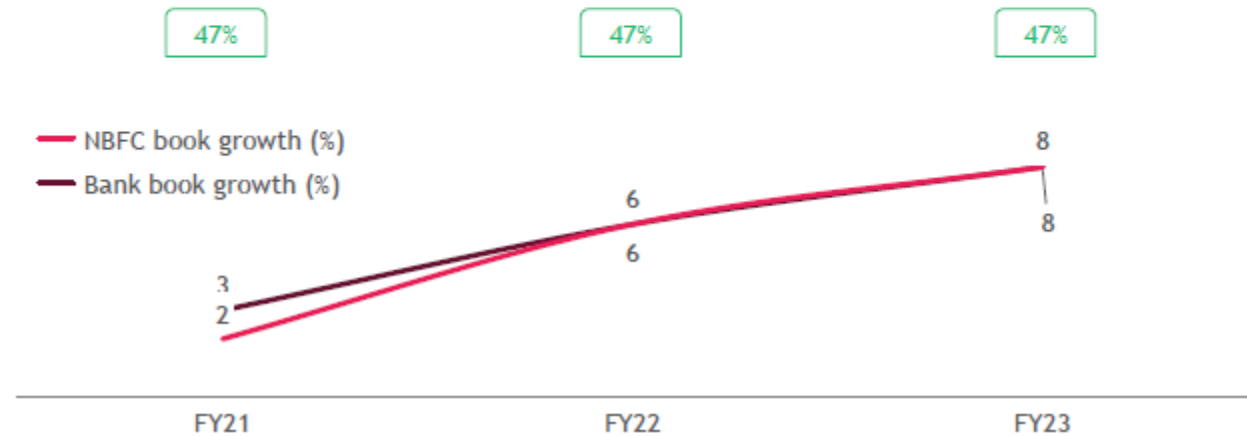
**Auto Finance:** New PVs and CVs continue to dominate the Auto finance book

✓ **Growth to Continue in FY23,**  
with retail segments continuing to  
perform and segment  
like CVs, 2-wheeler & 3-wheeler growing  
at faster pace compared to FY22

Auto finance outstanding ~Rs 9 lakh crore (FY22)



Share of NBFCs



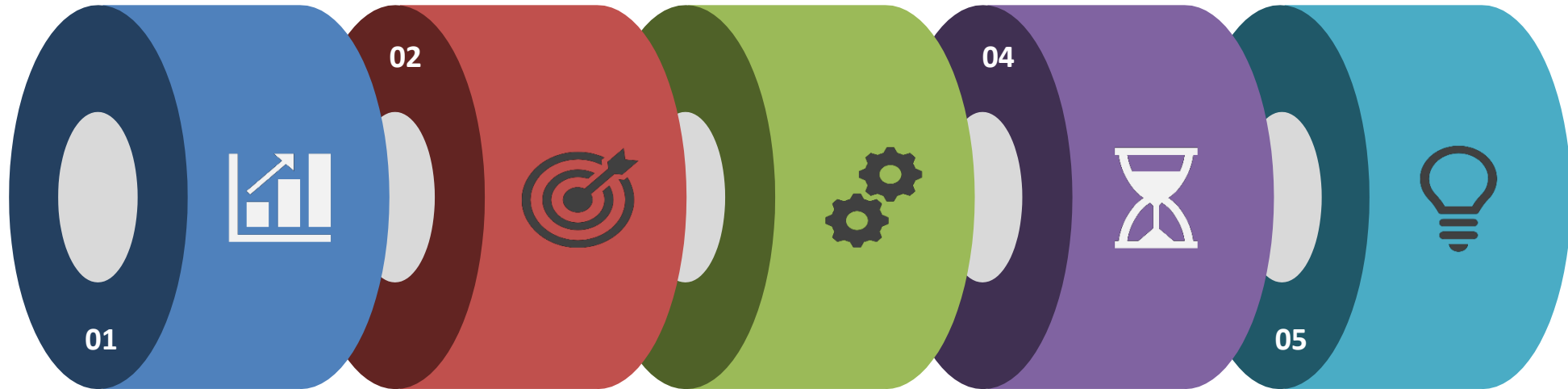
# Way Forward

## Open more branches

Targeting to reach to 100+ branch by 2027

## Better Borrowing Profile

To reduce cost of funds by increasing share of borrowing from Nationalised banks in total borrowing basket



## Increase in AUM

We are targeting to reach our AUM to Rs. 275 cr by 2027.

## Improving Product Mix

To increasing share of more profitable products like old two-wheeler finance in total AUM

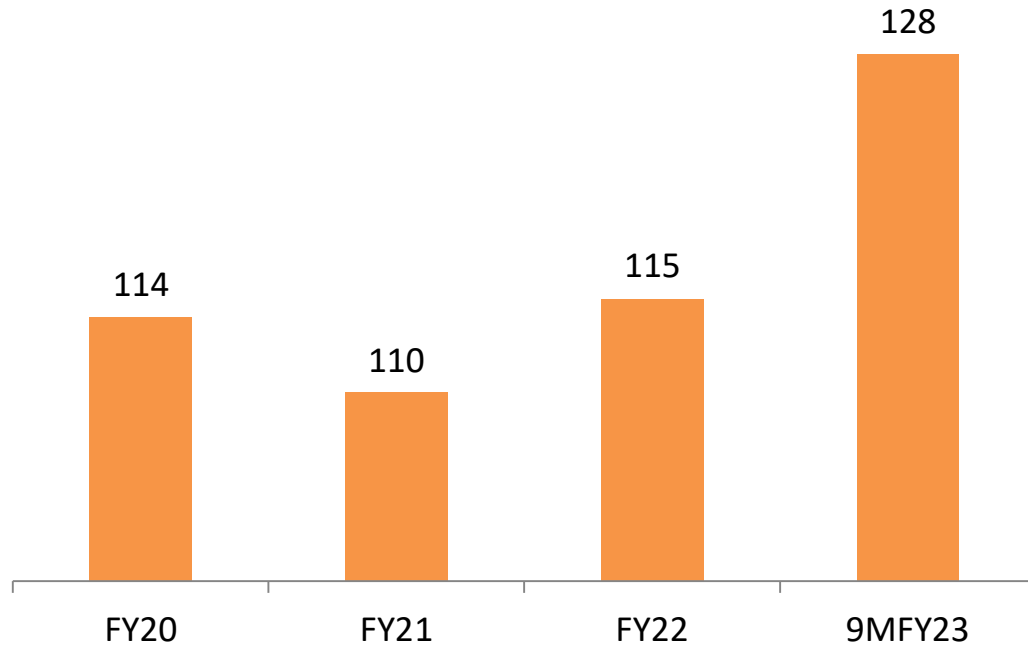
## Increasing Presence in other states

To enter states like Rajasthan, Karnataka, Goa

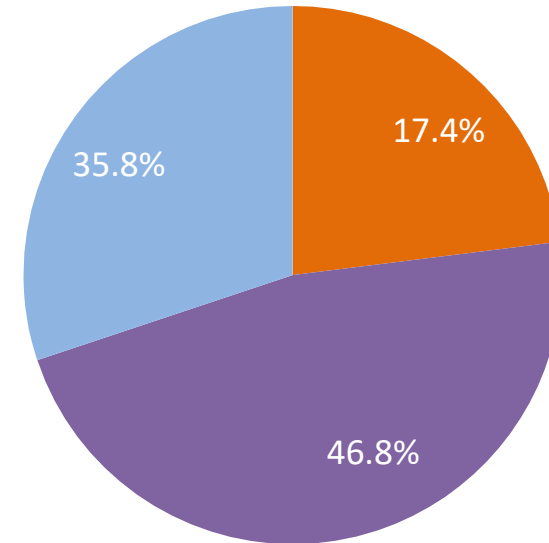


# Asset Under Management

Rs. In Cr



## Asset Under Management



■ Promoters ■ Banks ■ Financial Institution (NBFC)

## Borrowing Profile

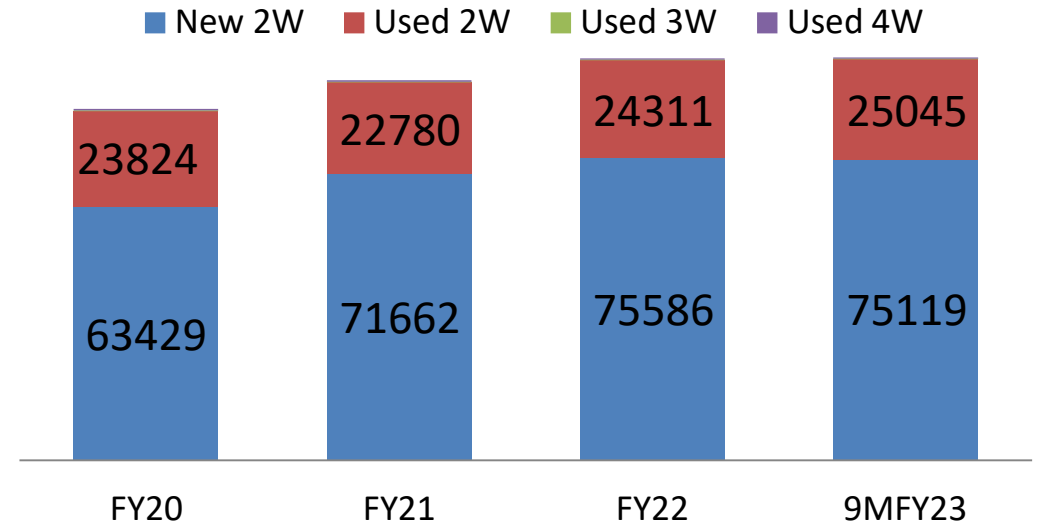
# Disbursement

Rs. In Cr



**Disbursement Amount**

In Nos.



**Total Vehicle Finance**

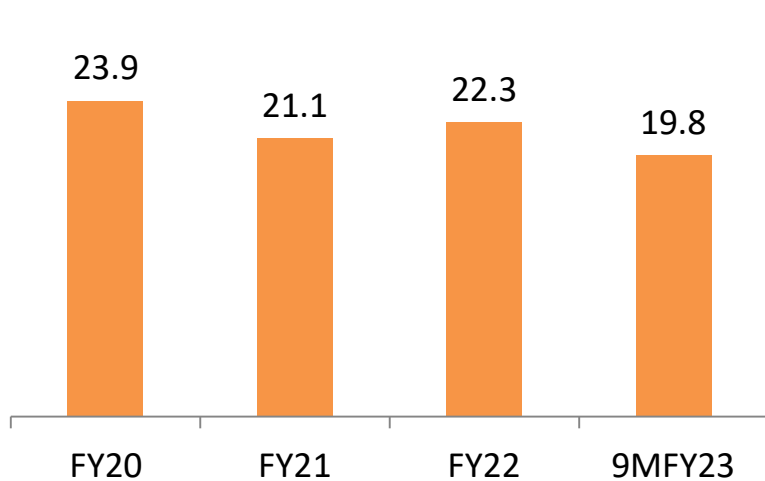




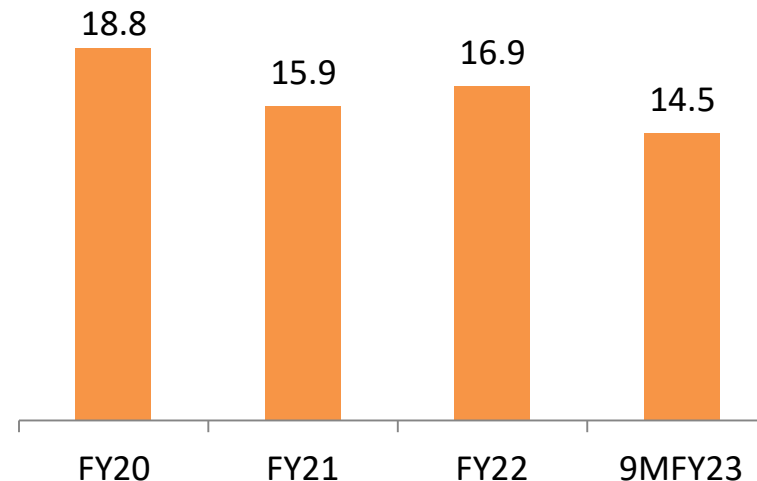
# Financial Highlight



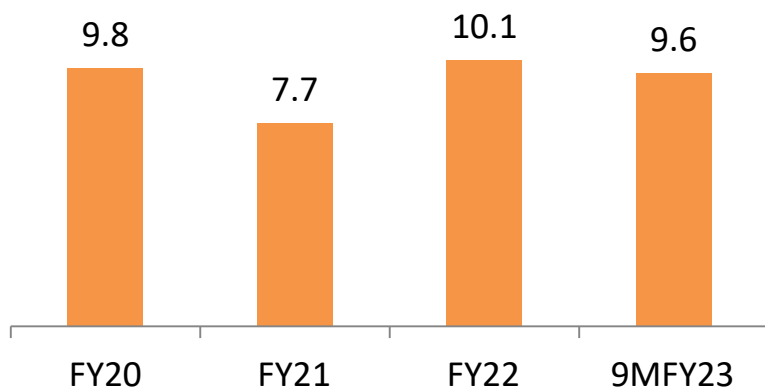
Rs. In Cr



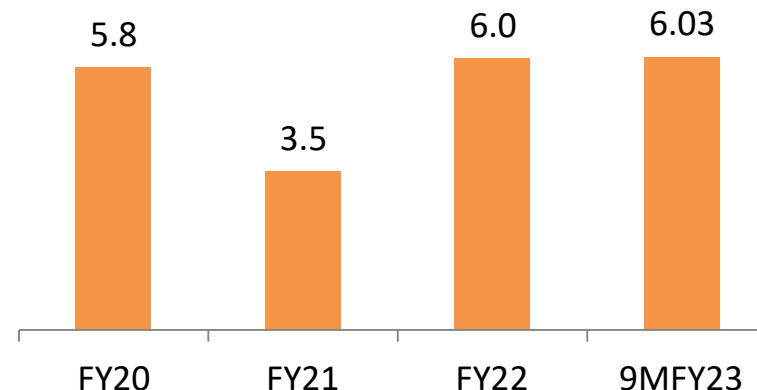
**Income From operations**



**Net Interest Income**



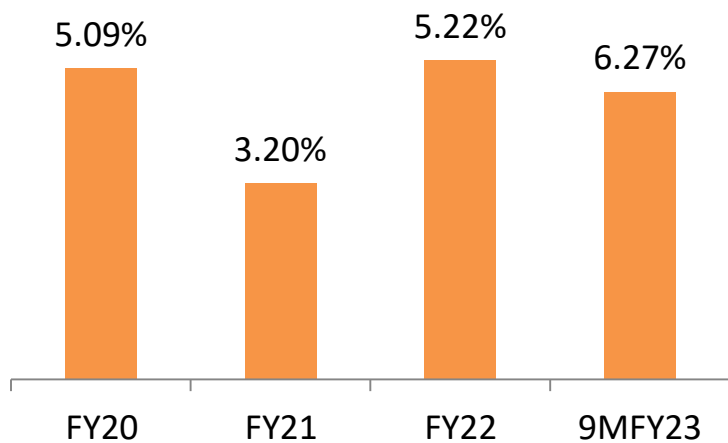
**Pre Provision Profit**



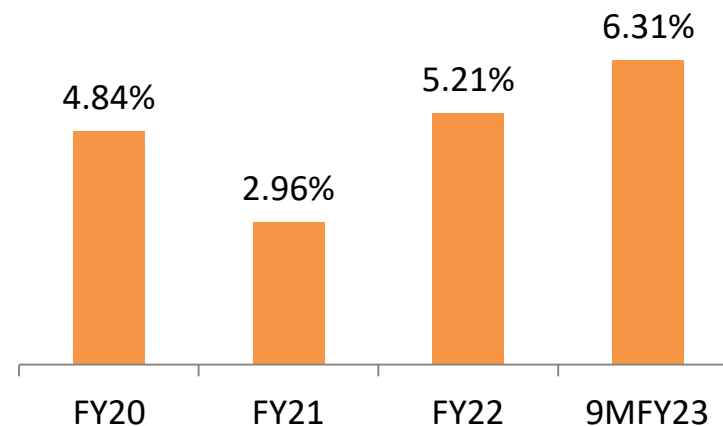
**Profit After Tax**



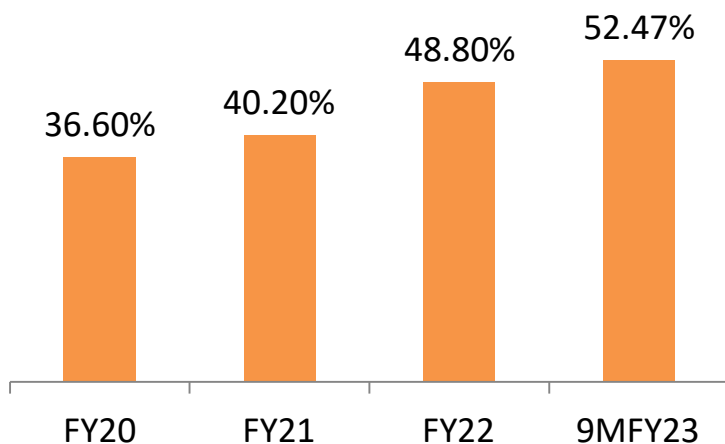
# Financial Highlight



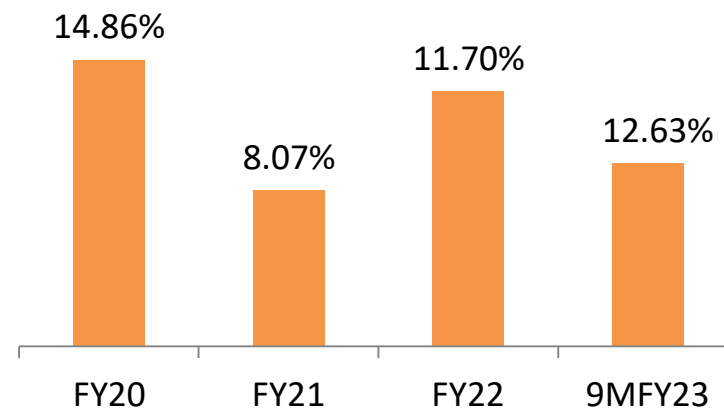
**Return on AUM**



**Return on Asset**



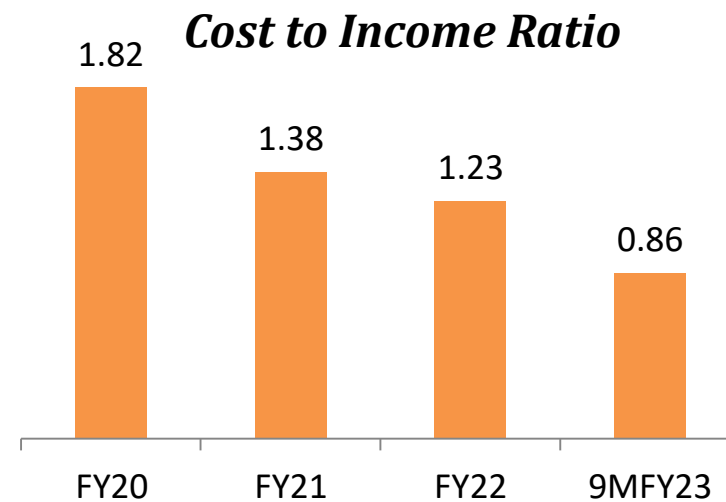
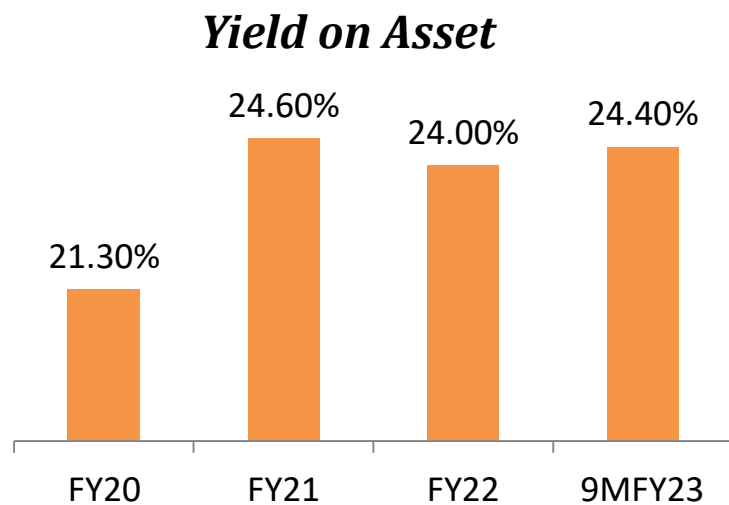
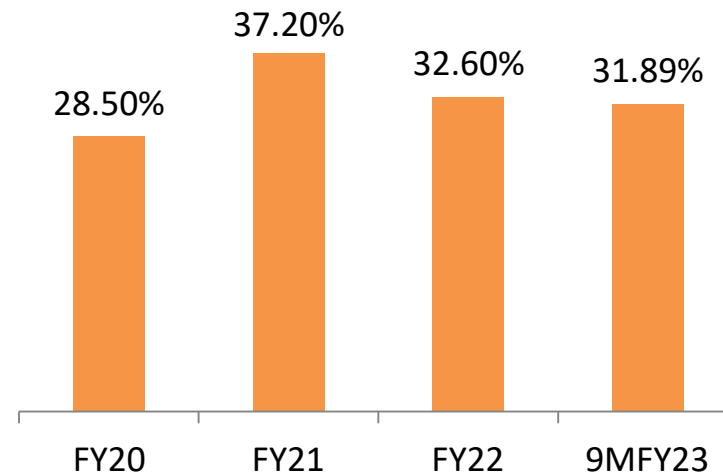
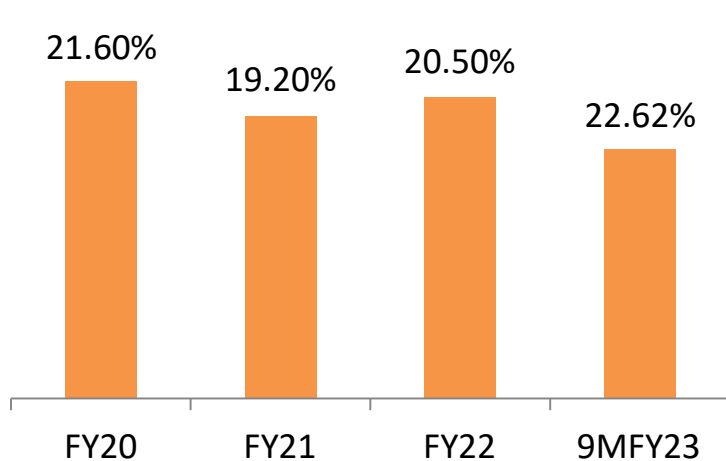
**CRAR**



**Return on Networth**



# Financial Highlight



**Interest Expense**

**Debt to Equity**





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