



ShaliBhadra FINANCE LIMITED

CIN : L65923MH1992PLC064886

Corporate Office :

3, Kamat Industrial Estate,

396, Veer Savarkar Marg,

Opp. Siddhi Vinayak Temple,

Next to Chintamani Jewellers,

Prabhadevi, Mumbai - 400 025.

Phone : 022-2432 2993 / 022-2432 2994

022-2422 4575 / 022-2432 3005

E-mail : shalibhadra_mum@yahoo.co.in

Date: 22/03/2022

To,

The Manager

BSE Limited

Phiroze Jeejeeboy Towers,

Dalal Street, Fort, Mumbai 400 001

Scrip Code: 511754

Sub: Investor Presentation for the Quarter ended December 31, 2021

Dear Sir/Madam,

Please find enclosed herewith Investor Presentation for the Quarter ended December 31, 2021

We request you to kindly take the same on record.

Thanking You

Yours Sincerely,

For Shalibhadra Finance Limited

Minesh Doshi

Managing Director

CORPORATE PRESENTATION

Q3 FY 22

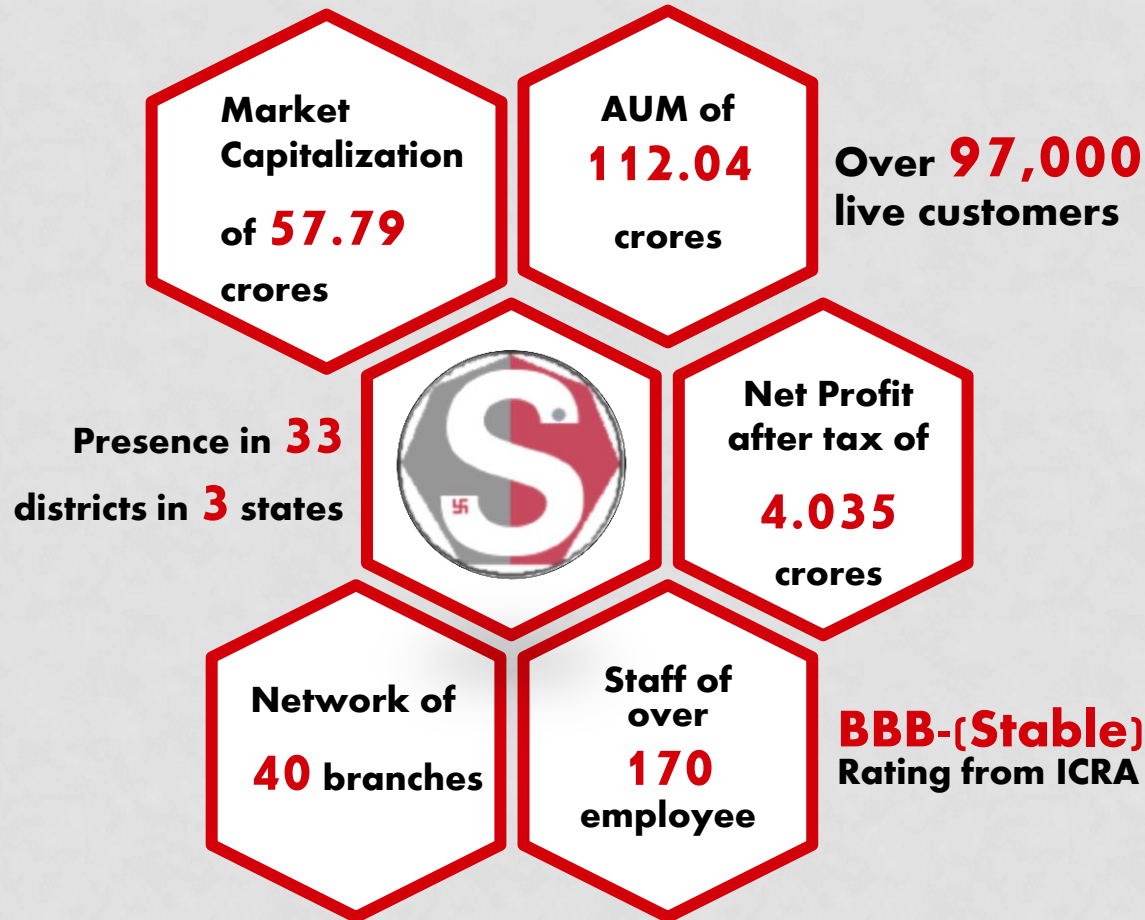


SHALIBHADRA

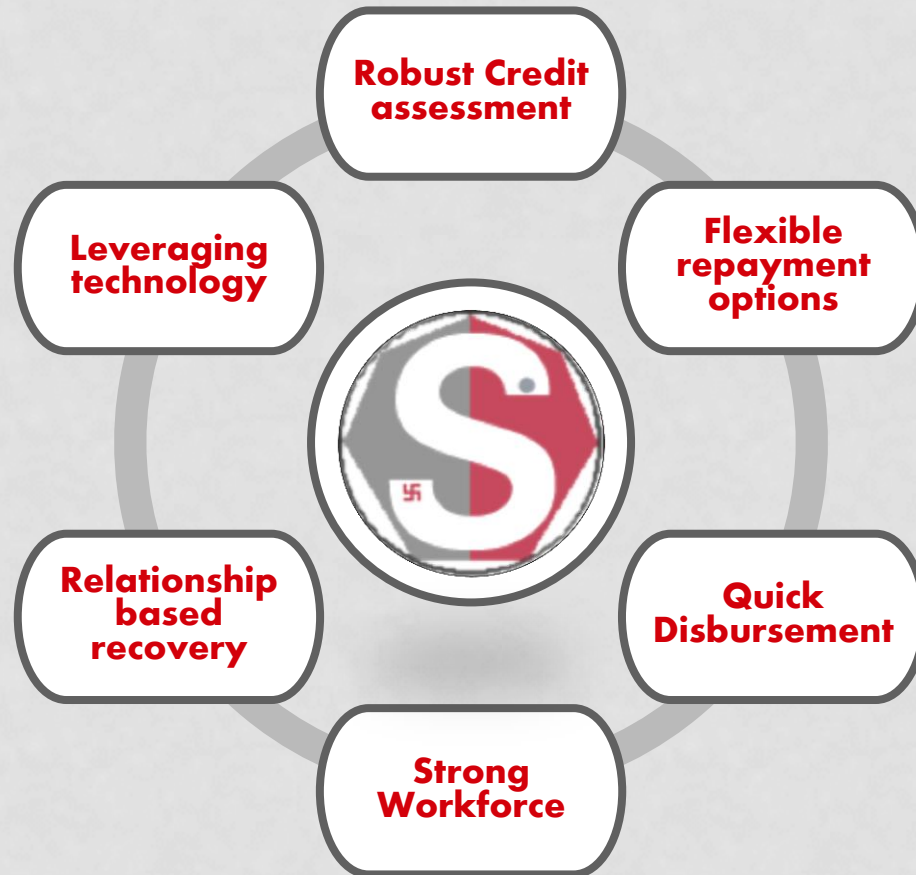
FINANCE LIMITED

fulfilling dreams

COMPANY AT GLANCE



SHALIBHADRA DNA



STRENGTHS

25

Long track record in two-wheeler financing: Over **25** years of experience



Established tie-ups with over **410** local dealers for business sourcing



Consistent profitability & returns: PAT of **4.035** crores



Comfortable capitalization with a CRAR of **43.91%**



Strong presence in **33** rural & semi-urban districts



Rating from ICRA **BBB-(Stable)**



PRODUCT PORTFOLIO

Customised products to meet diverse financial needs of rural India:



❖ New Two Wheeler Loans

Loan for purchase of new two wheelers across manufacturers and brands

Tenure: 24 months ; Avg. ticket size: INR 65,000

❖ Used Two wheeler Loans

Loan against purchase of second hand two wheelers

Tenure: 24 months ; Avg. ticket size: INR 30,000

❖ Used Three Wheeler Loans

Pre-owned three wheeler loans

Tenure: 30 months ; Avg. ticket size: INR 60,000

❖ Used Four Wheeler Loans

Pre-owned three wheeler loans

Tenure: 36 months ;

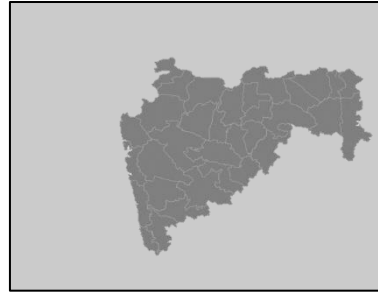
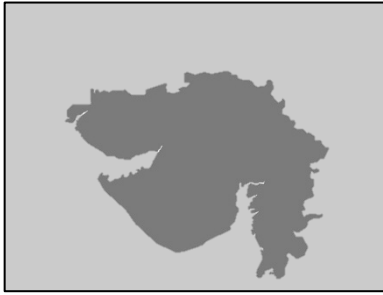
Avg. ticket size: INR 1,00,000



SHALIBHADRA

FINANCE LIMITED





GEOGRAPHICAL PRESENCE

GUJARAT

Ahmedabad Mehsana
Ahwa Nadiad
Anand Navsari
Bardoli Rajpipla
Bharuch Surat
Dabhoi Vadodara
Dahod Valsad
Halol Vapi
Himmatnagar

MAHARASHTRA

Ahmednagar Nandurbar
Alibaug Nashik
Boisar Ratnagiri
Dhule Sangamner
Jalgaon Sangli
Kolhapur Satara
Mahad Shahapur
Malegaon Surgana

MADHYA PRADESH

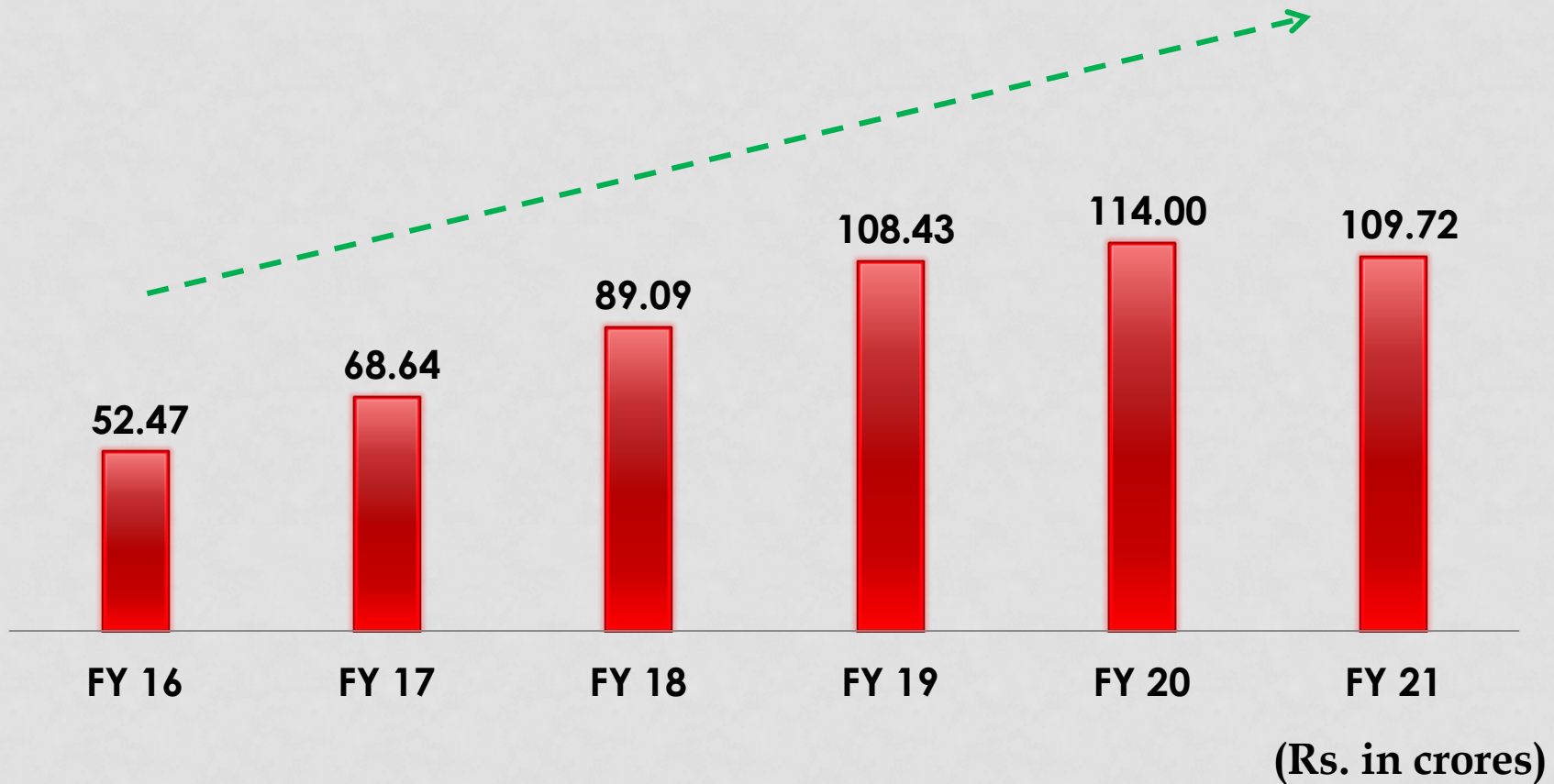
Burhanpur Khargone
Dewas Ratlam
Harda Ujjain
Khandva

5 YEAR FINANCIAL TRACK RECORD

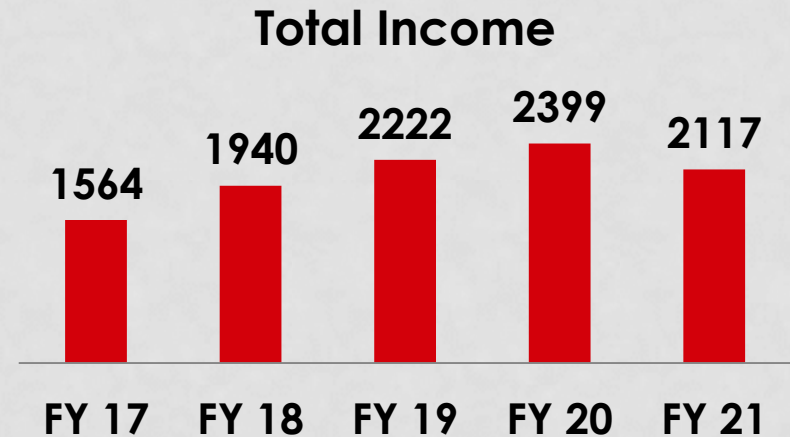
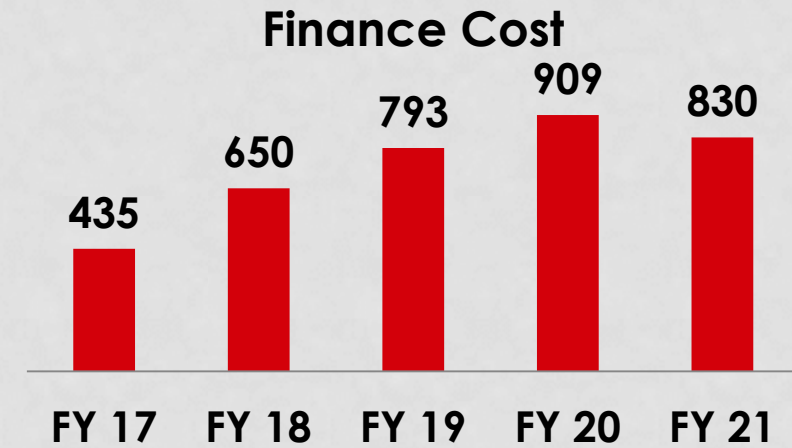
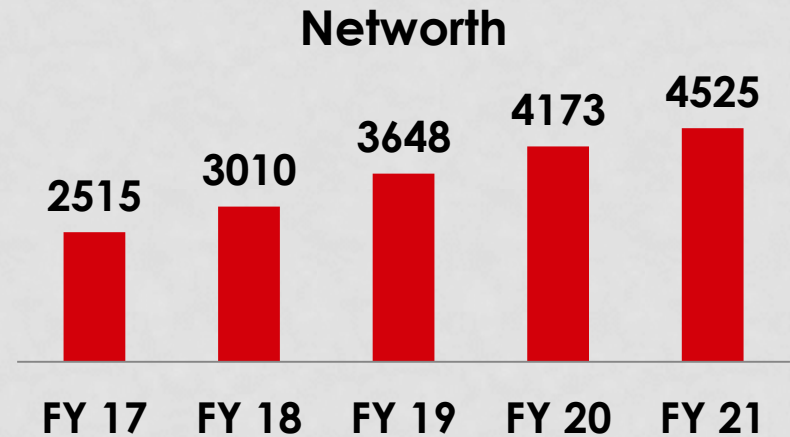
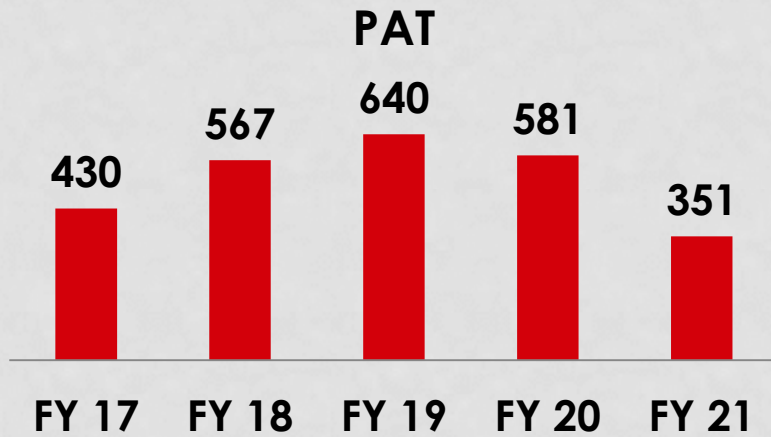
(Rs. In lakhs)

Particulars	FY 17	FY 18	FY 19	FY 20	FY 21
P&L Metrics					
Total Income	1,564	1,940	2,222	2,399	2,117
Profit Before Tax	649	793	894	804	499
Profit After Tax	430	567	640	581	351
EPS (Rs.)	8.60	11.33	12.79	10.16	7.03
Balance Sheet Metrics					
Net AUM	6,848	8,886	10,812	11,331	10,616
Net Worth	2,515	3,010	3,648	4,173	4,525
BVPS (Rs.)	50.28	60.15	72.91	83.42	90.44

GROWTH IN OVERALL AUM



(Rs. in crores)



WELL CAPITALIZED BALANCE SHEET

Particulars	FY 18	FY 19	FY 20	FY 21
Tier I CAR (%)	34.59%	33.79%	36.61%	41.24%
Tier II CAR (%)	0%	0%	0%	0%
Overall CAR	34.59%	33.79%	36.61%	41.24%

Capital Adequacy Ratio at 43.91% as on December 31, 2021 VS 15% mandated by RBI

PERFORMANCE HIGHLIGHTS

9 MONTHS ENDED DEC 2021

(Rs in Lakhs)

Particulars	9 months Ended		Growth % YOY
	Dec-20	Dec-21	
Asset Under Management	11,417	11,204	-2%
Total Revenue	1,581	1,594	1%
(-) Interest Expense	633	509	-20%
Net Interest Income	948	1,085	14%
(-) Personnel expenses	192	214	11%
(-) Operating & other expenses	342	325	-5%
Profit Before Tax	414	546	32%
(-)Tax	108	142	31%
Profit After Tax	306	404	32%





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Registered Office

3, Kamat Industrial Estate, 396, Veer Savarkar Marg,
Prabhadevi, Mumbai 400 025 Maharashtra, India

www.shalibhadrafinance.com/

Investor Contact

Mr. Vatsal Doshi

Director

(022) 24224575

shalibhadra_vatsal@yahoo.com

THANK YOU

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