



ShaliBhadra FINANCE LIMITED

CIN : L65923MH1992PLC064886

Corporate Office .

3, Kamal Industrial Estate,

396, Veer Savarkar Marg,

Opp. Siddhi Vinayak Temple,

Next to Chintamani Jewellers,

Prabhadevi, Mumbai - 400 025.

Phone : 2432 2993 / 2432 2994

2422 4575 / 2438 2607

Fax : 2432 3005

E-mail : shalibhadra_mumbai@yahoo.co.in

Date: 12/02/2018

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, 2017

Dear Sir/Madam,

Please find enclosed herewith Investor Presentation for the Quarter ended December 31, 2017

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 18



Shalibhadra

FINANCE LIMITED

fulfilling dreams

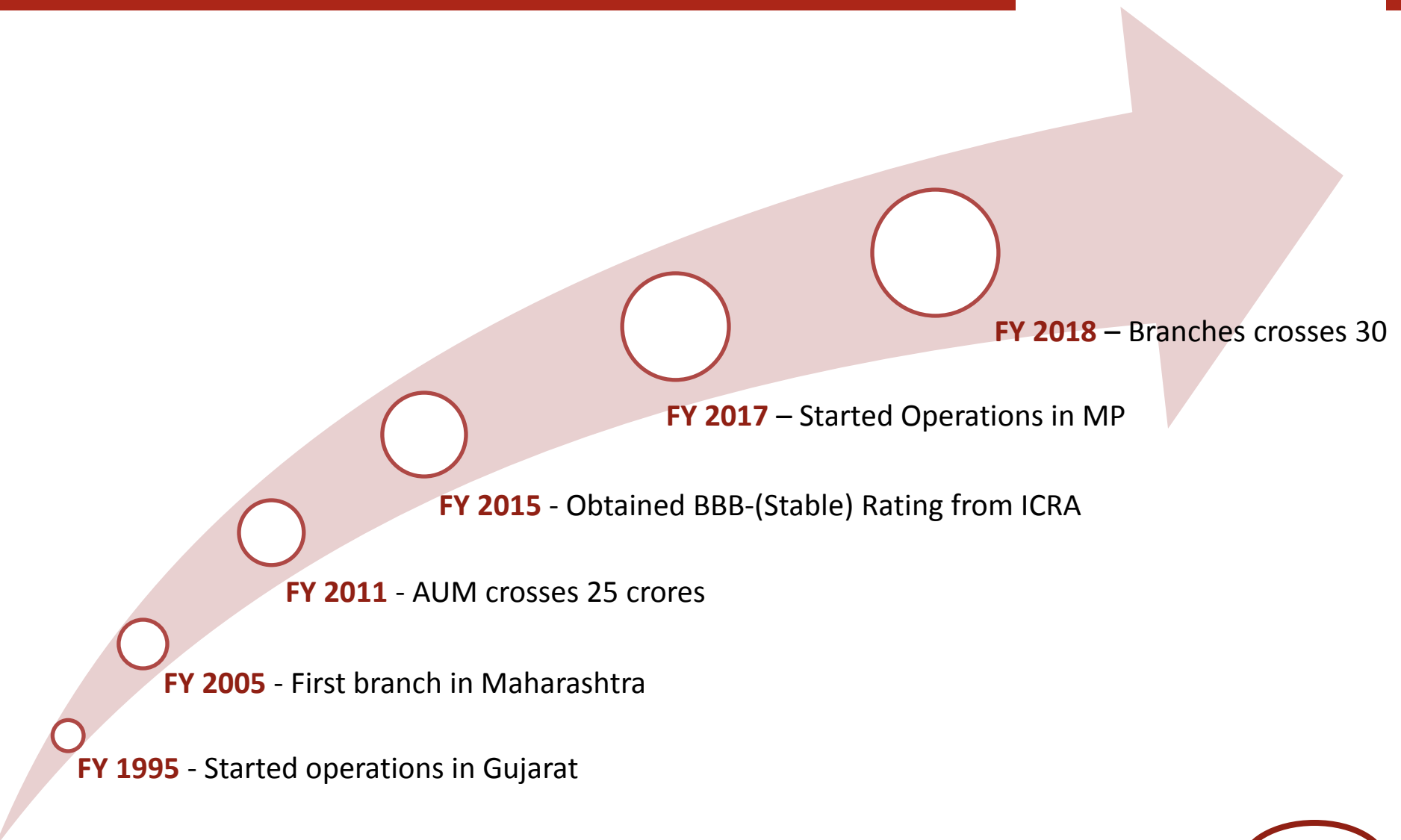


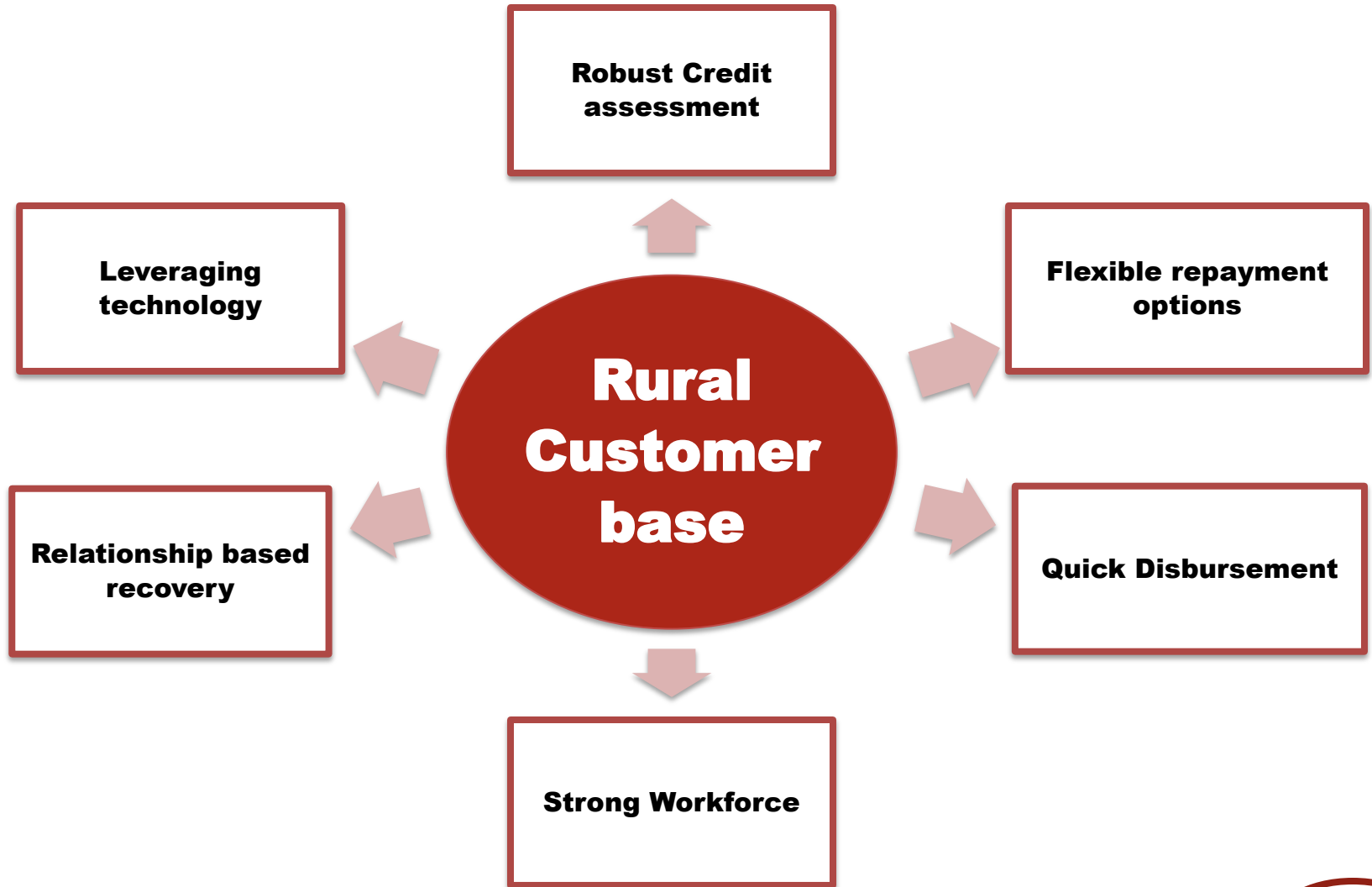
COMPANY OVERVIEW

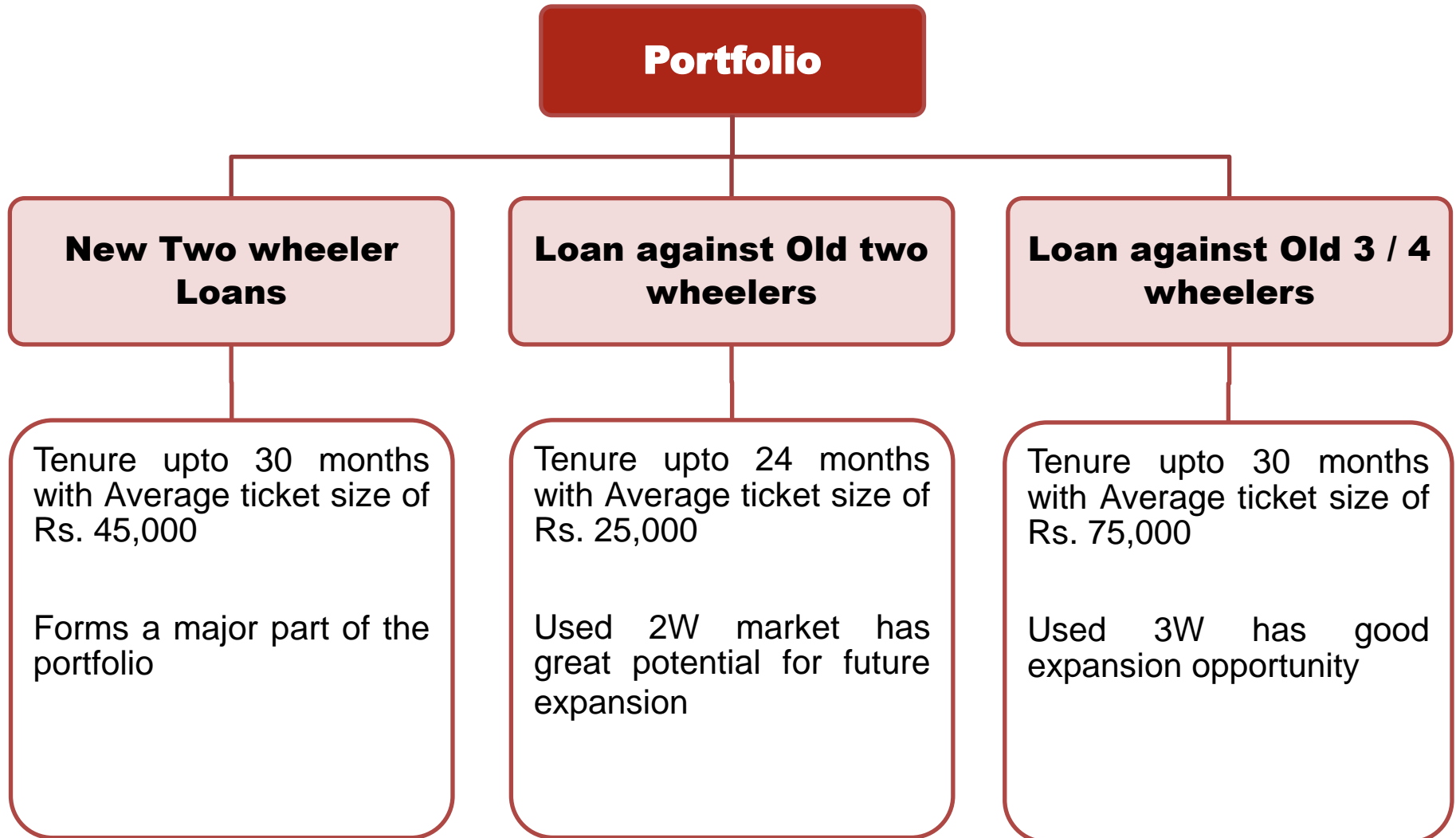
- AUM of **84.25 crores**
- Over **64,000** Active loan accounts
- Network of **31** branch offices
- Presence in **25** districts in **3** states
- Staff strength of over **115** employees
- Market Capitalisation of ~ **83 Crores**

Note: Figures as on 31st Dec, 2017

JOURNEY SO FAR







STRONG FINANCIAL TRACK RECORD

(Rs. In lakhs)

Particulars	FY 12	FY 13	FY 14	FY 15	FY 16	FY 17
P&L Metrics						
Total Income	823	1,005	1,058	1,250	1,301	1,564
Profit Before Tax	341	448	479	587	546	649
Profit After Tax	216	283	301	379	346	430
EPS (Rs.)	4.31	5.65	6.01	7.58	6.91	8.60
Balance Sheet Metrics						
AUM	3,077	3,515	3,976	4,794	5,237	6,848
Net Worth	1,081	1,324	1,544	1,860	2,146	2,515
Book Value (Rs.)	21.6	26.5	30.9	37.2	42.9	50.3

WELL CAPITALIZED BALANCE SHEET

Shalibhadra

FINANCE LIMITED

Particulars	FY 15	FY 16	FY 17
Tier I CAR (%)	37.9%	39.9%	35.8%
Tier II CAR (%)	0%	0%	0%
Overall CAR	37.9%	39.9%	35.8%

Capital Adequacy Ratio at 35.8% as on March 31, 2017 vs. 15% mandated by RBI



RECENT PERFORMANCE

Q3 FY18 vs. Q3 FY17

AUM	34% ↑	Q3 FY18	84.25 Crores
		Q3 FY17	62.7 Crores
Revenue	26% ↑	Q3 FY18	4.97 Crores
		Q3 FY17	3.94 Crores
Net Interest Income	18% ↑	Q3 FY18	3.26 Crores
		Q3 FY17	2.77 Crores
PAT	26% ↑	Q3 FY18	1.41 Crores
		Q3 FY17	1.12 Crores

PERFORMANCE HIGHLIGHTS - QUARTER ENDED DEC 2017

Shalibhadra

FINANCE LIMITED

(Rs in Lakhs)

Particulars	Quarter Ended			Growth %	
	Dec-16	Sep-17	Dec-17	YOY	QOQ
Asset Under Management	6,270	7,865	8,425	34%	7%
Income from Operations	394	454	497	26%	9%
(-) Interest Expense	117	143	171	46%	19%
Net Interest Income	277	310	326	18%	5%
(-) Personnel expenses	33	42	52	56%	24%
(-) Operating & other expenses	76	87	70	-9%	-20%
Profit Before Tax	168	181	205	22%	13%
(-)Tax	56	43	63	14%	49%
Profit After Tax	112	139	141	26%	2%

PERFORMANCE HIGHLIGHTS - 9 MONTHS ENDED DEC 2017

Shalibhadra

FINANCE LIMITED

(Rs in Lakhs)

Particulars	9 months Ended		Growth % YOY
	Dec-16	Dec-17	
Asset Under Management	6,270	8,425	34%
Income from Operations	1,115	1,372	23%
(-) Interest Expense	321	454	41%
Net Interest Income	793	918	16%
(-) Personnel expenses	85	126	48%
(-) Operating & other expenses	188	225	20%
Profit Before Tax	520	567	9%
(-)Tax	172	156	-9%
Profit After Tax	348	411	18%

ANALYSIS ON AVERAGE AUM

Shalibhadra

FINANCE LIMITED

Particulars	Quarter Ended*			9 months ended*	
	Dec-16	Sep-17	Dec-17	Dec-16	Dec-17
Income from Operations	26.4%	24%	24.4%	25.8%	24%
(-) Interest Expense	7.8%	7.6%	8.4%	7.4%	7.9%
Net Interest Income	18.5%	16.4%	16%	18.4%	16%
(-) Personnel expenses	2.2%	2.2%	2.5%	2%	2.2%
(-) Operating & other expenses	5.1%	4.6%	3.4%	4.4%	3.9%
Profit Before Tax	11.2%	9.6%	10%	12.1%	9.9%
(-)Tax	3.7%	2.3%	3.1%	4%	2.7%
Profit After Tax	7.5%	7.3%	6.9%	8.1%	7.2%

* Annualized



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FINANCE LIMITED



THANK YOU