

Shalibhadra Finance Limited

INVESTOR PRESENTATION



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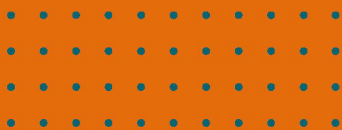
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About us..



- ❖ *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 about Rs. **130 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

A blue-tinted image showing the silhouettes of six business professionals (three men and three women) walking in a line across a globe. The globe is positioned at the bottom, and the background is a clear blue sky. The figures are walking towards the viewer, and their reflections are visible on the surface of the globe. A dark blue rectangular box with a white border is centered over the image, containing the text.

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



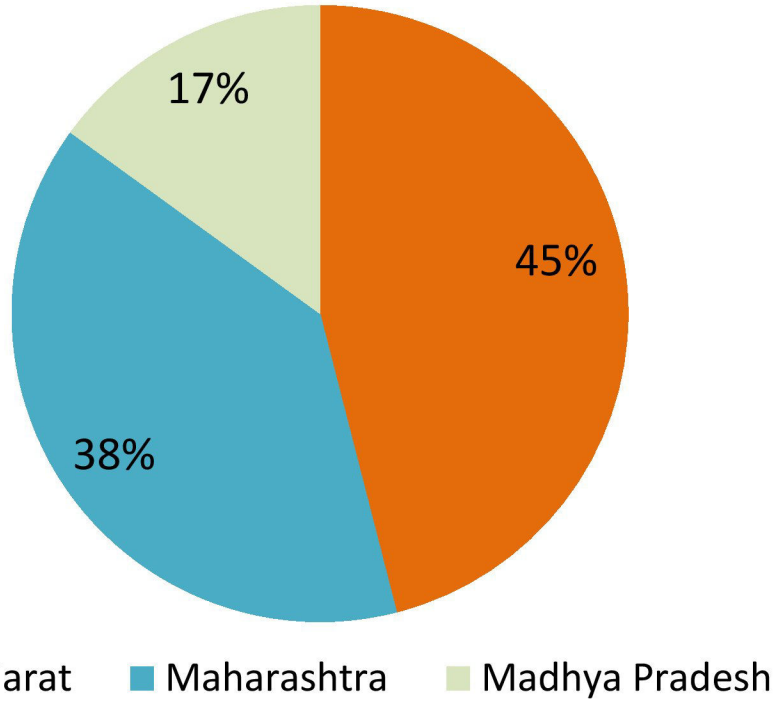
Vatsal M Doshi

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*



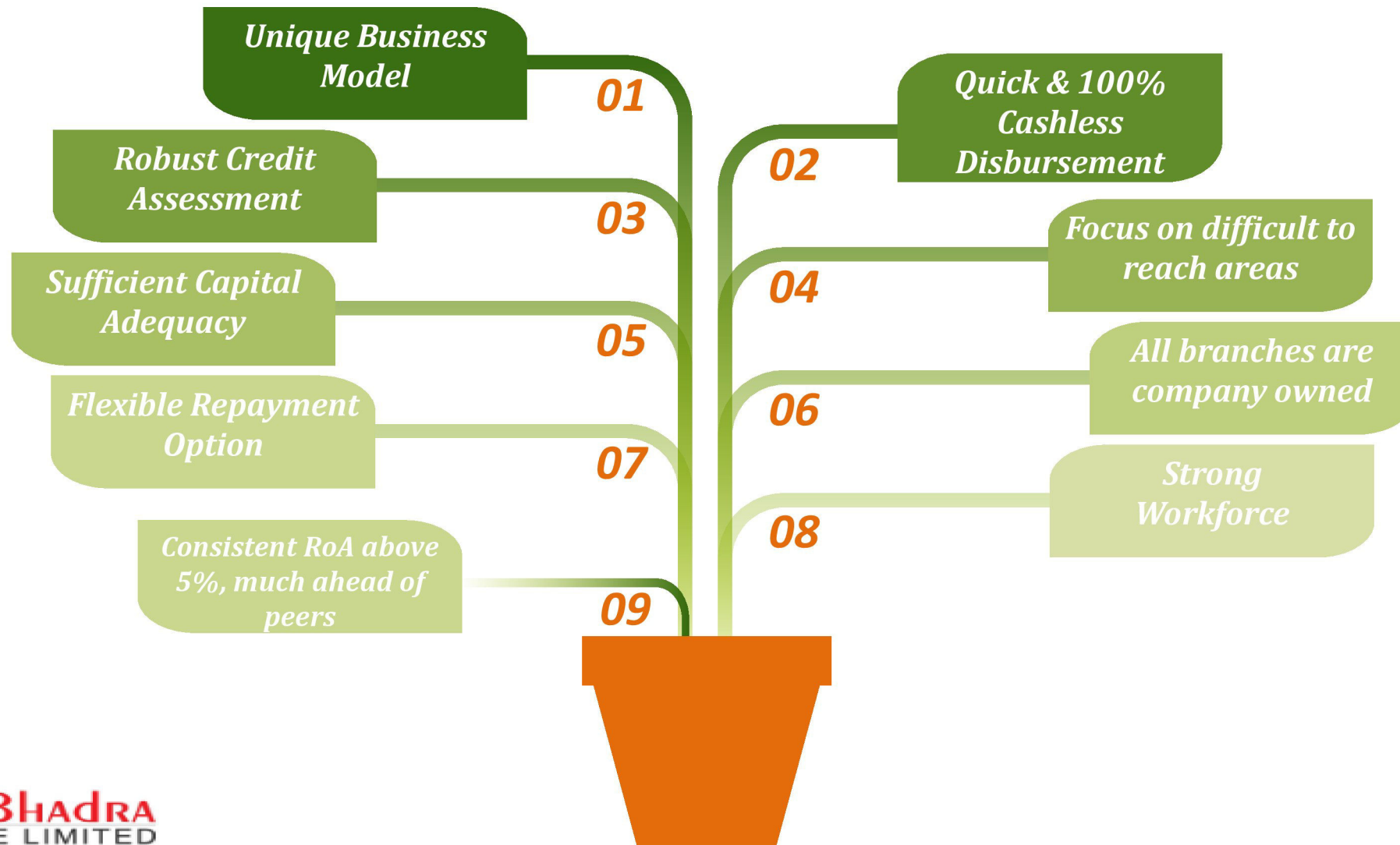
Branch Network



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

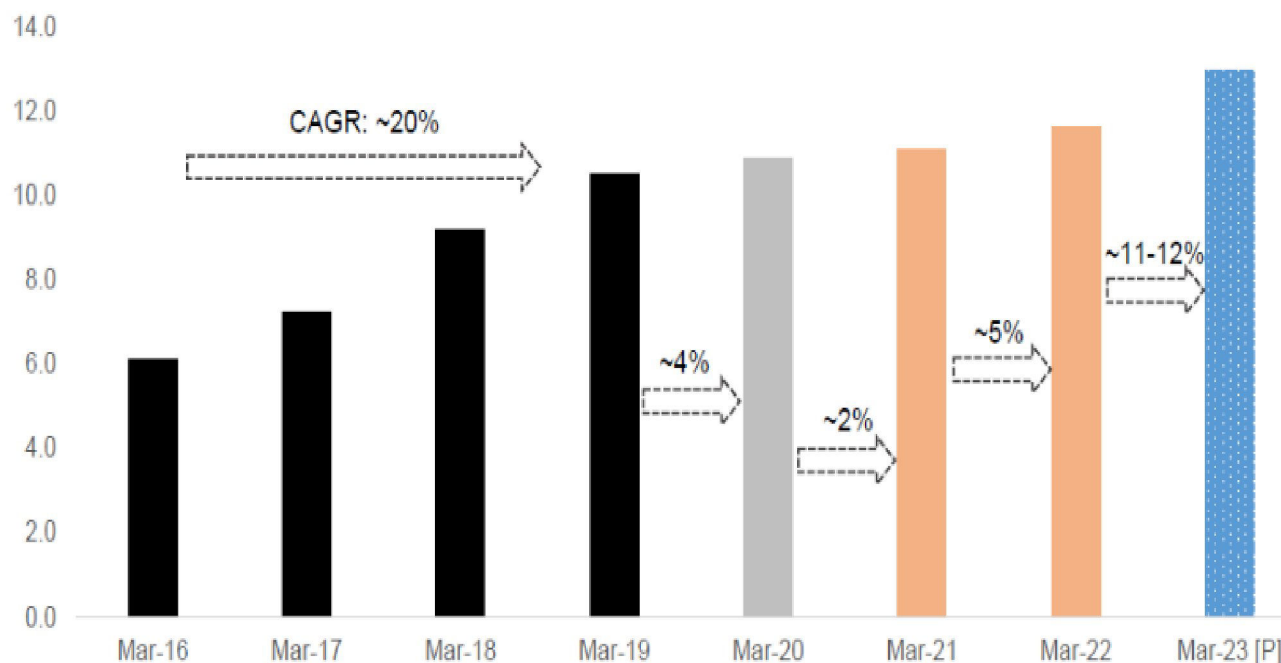


Our Strengths



Industry Update

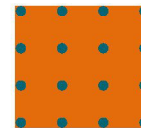
- ✓ After three years of single-digit growth, non-banking financial companies (NBFCs)¹ are expected to see their assets under management (AUM) grow 11-12% — a four-year high — to ~Rs. 13 lakh crore by the end of this fiscal.
- ✓ Vehicle finance, which has a lion's share (46-50%) in the NBFC AUM pie, 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



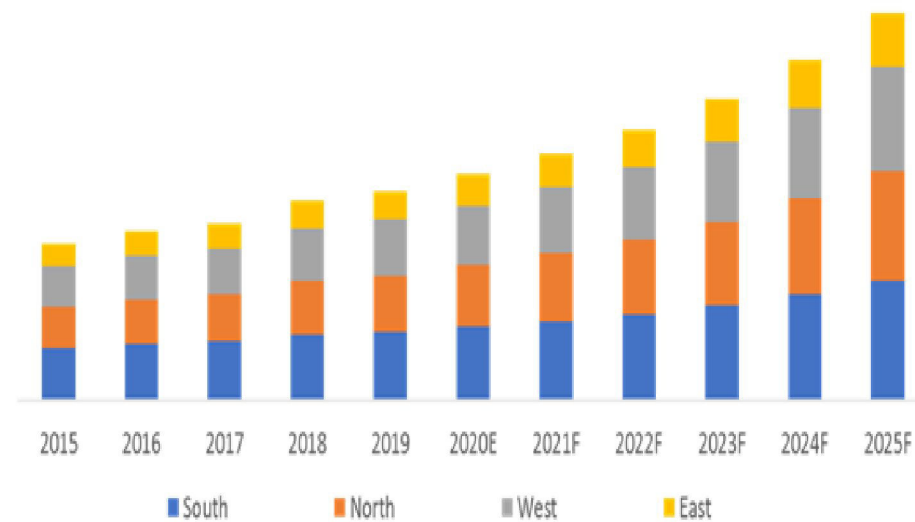
AUM of NBFC



Industry Update



- ✓ *Two-wheelers and 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

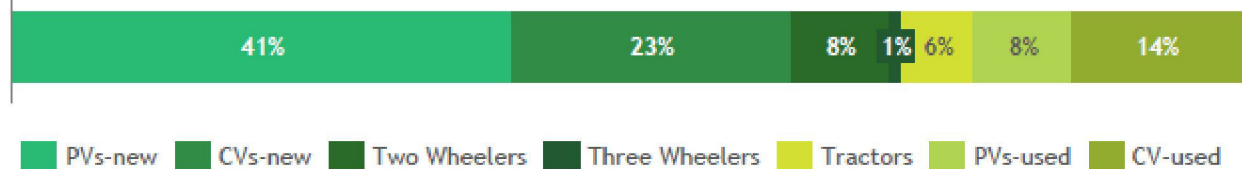


Industry Update

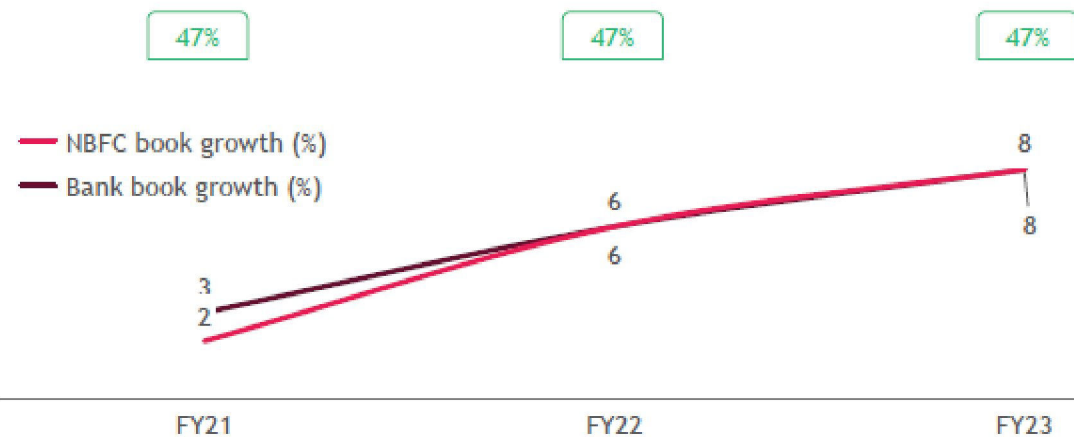
Auto Finance: New PVs and CVs continue to dominate the Auto finance book

✓ **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



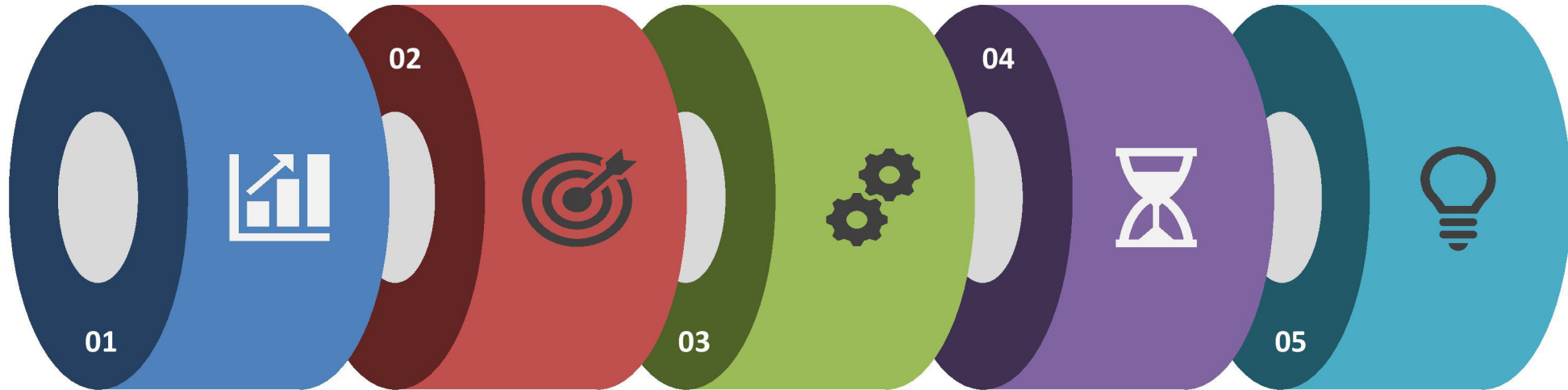
Way Forward

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

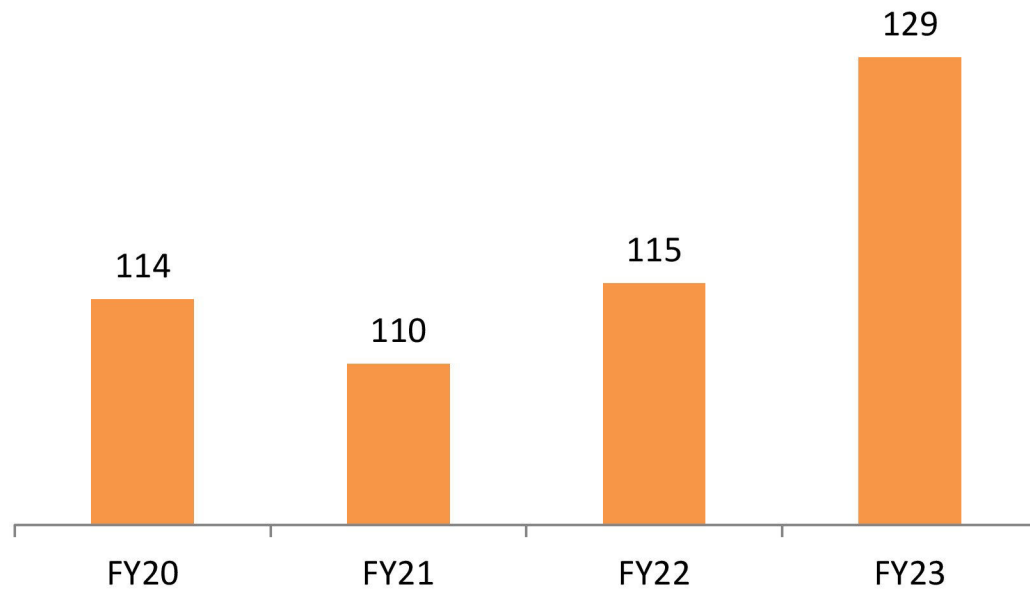
Increasing Presence in other states

To enter states like Rajasthan, Karnataka, Goa

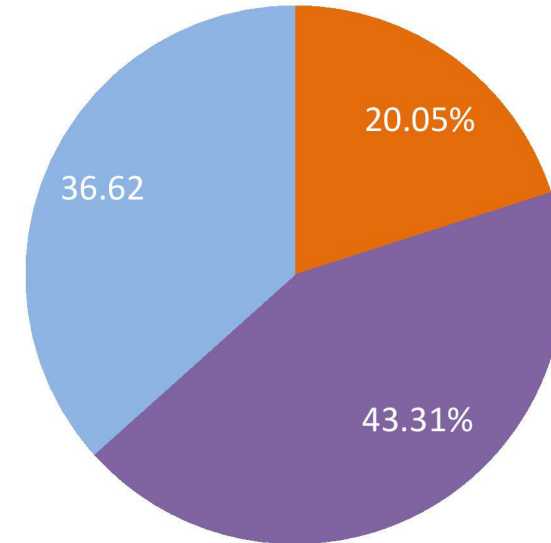


Asset Under Management

Rs. In Cr



Asset Under Management



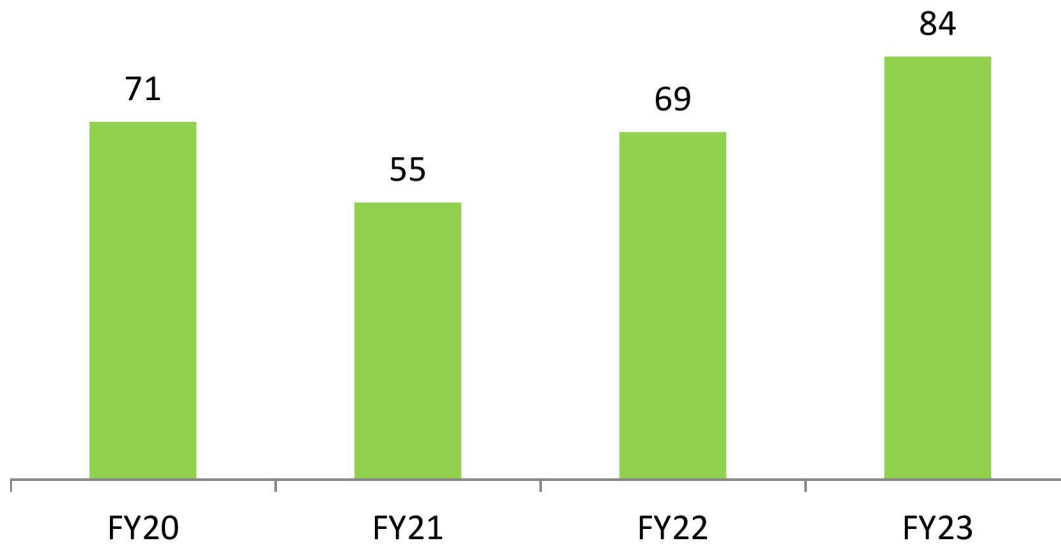
■ Promoters ■ Banks ■ Financial Institution (NBFC)

Borrowing Profile

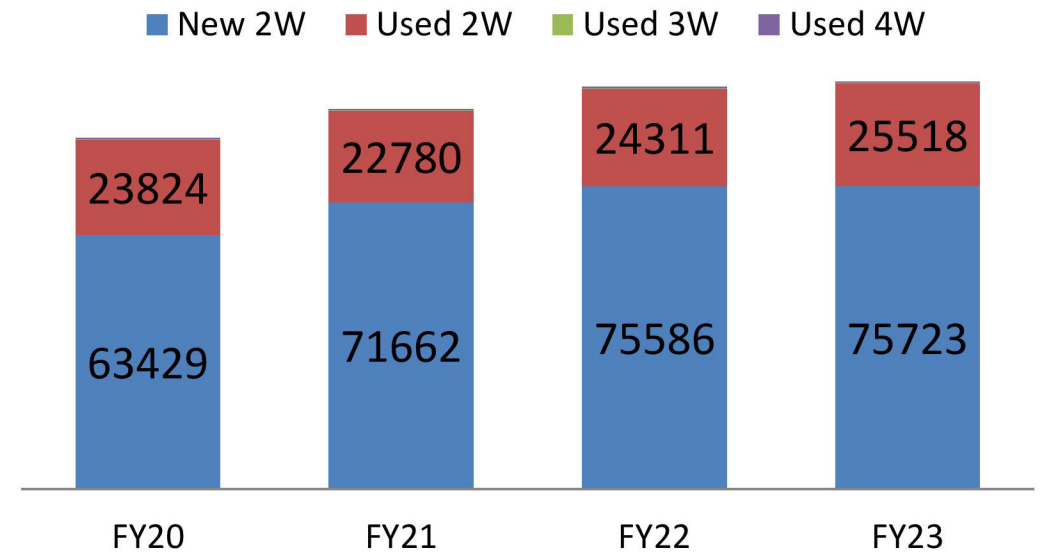
Disbursement

Rs. In Cr

In Nos.



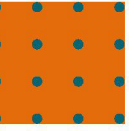
Disbursement Amount



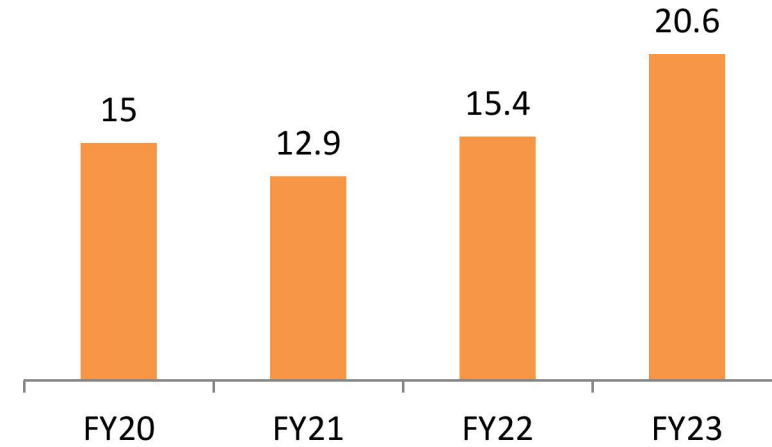
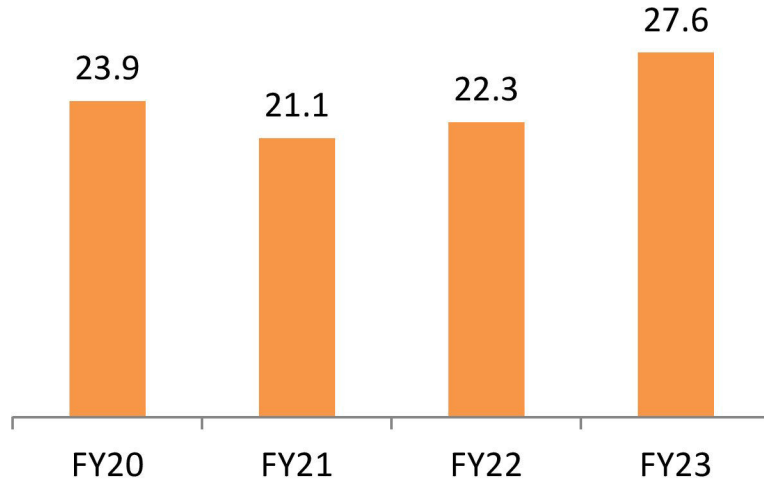
Total Vehicle Finance



Financial Highlight

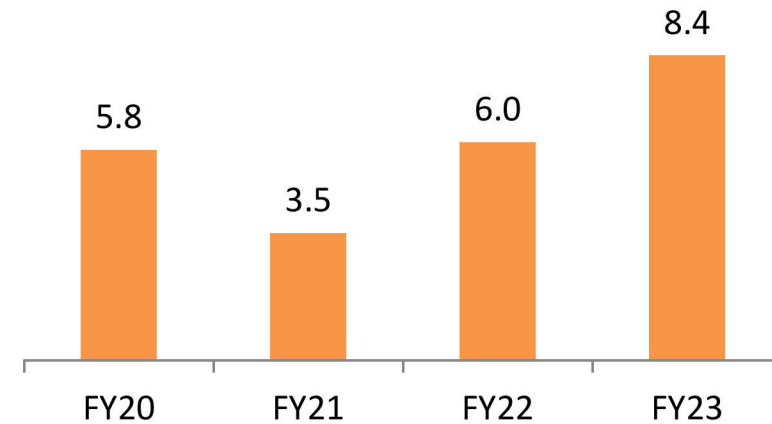
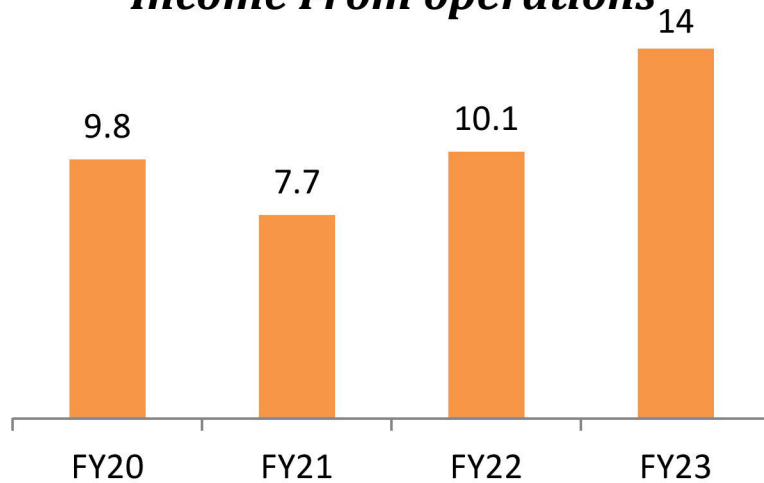


Rs. In Cr



Income From operations

Net Interest Income

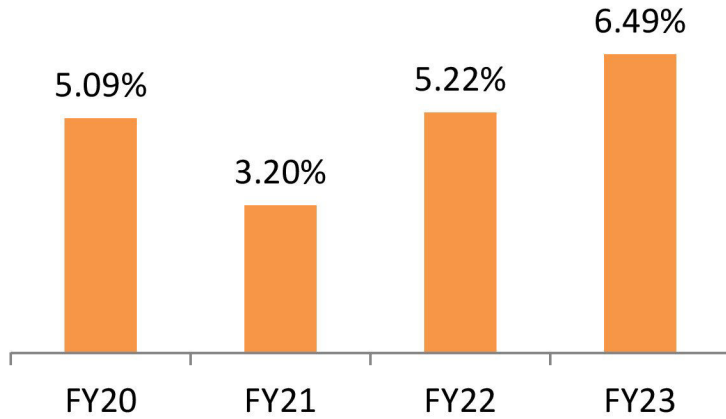


Pre Provision Profit

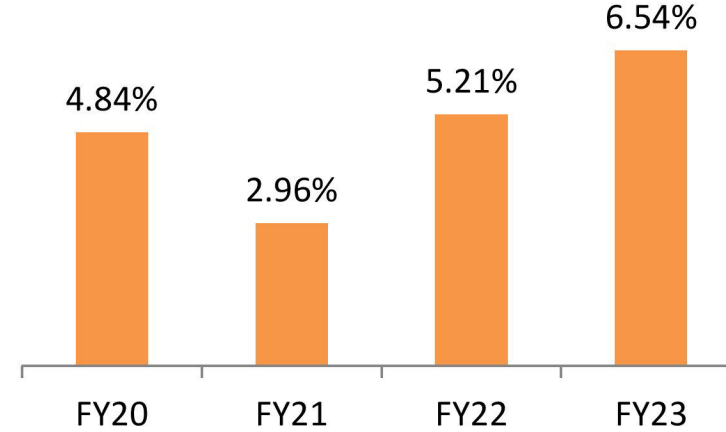
Profit After Tax



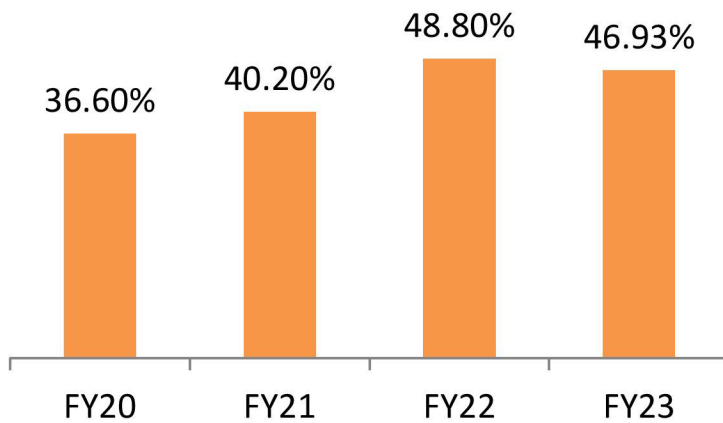
Financial Highlight



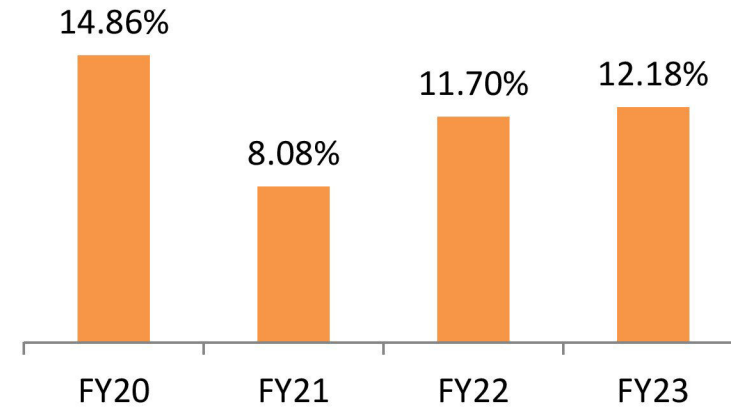
Return on AUM (Post Tax)



Return on Asset (Post Tax)

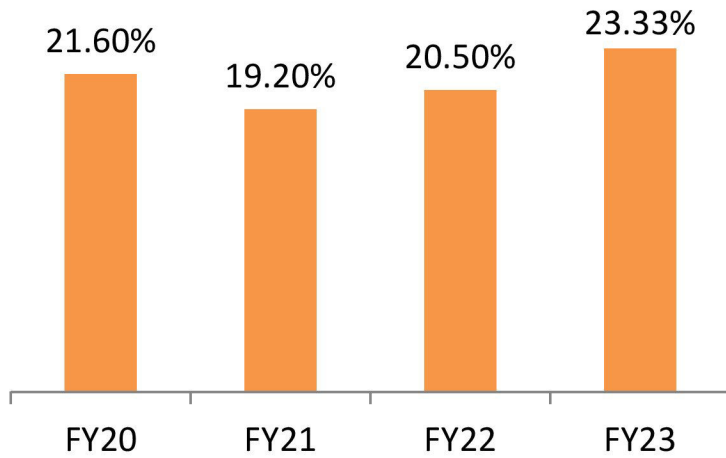


CRAR

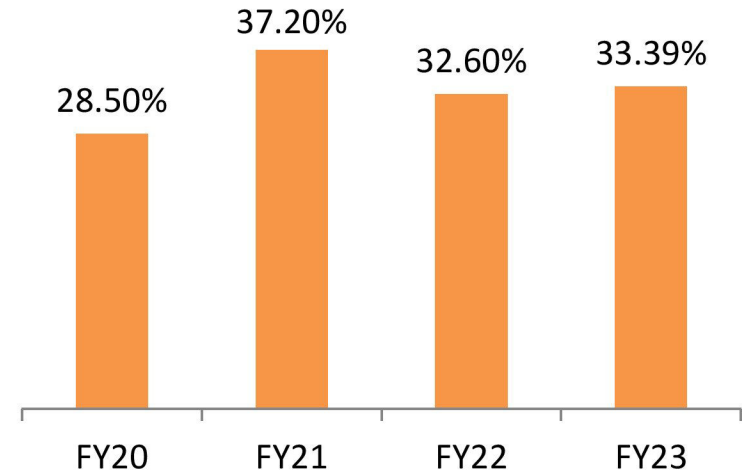


Return on Networth

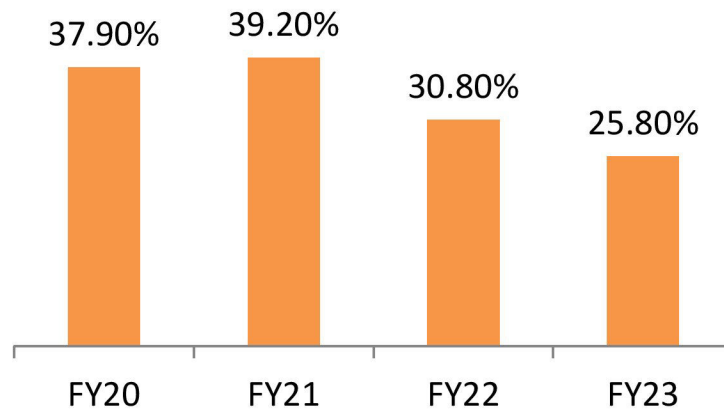
Financial Highlight



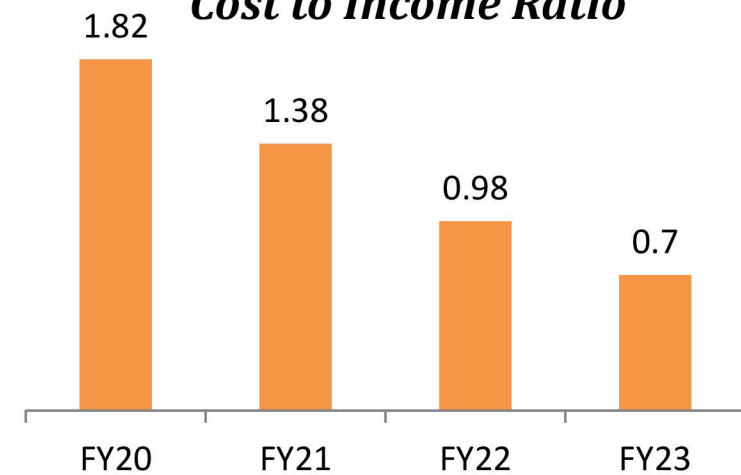
Yield on Asset



Cost to Income Ratio



Int. Expense to Int. Income



Debt to Equity



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