



ShaliBHADRA

FINANCE LIMITED

CIN: L65923MH1992PLC064886

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Date: 04th June 2025

To,
The Manager
BSE Limited
Phiroze Jeejeeboy Towers,
Dalal Street, Fort, Mumbai 400001
Scrip Code: 511754

Sub: Press Release – Consolidated Key Performance Highlights for Q4 FY25 and FY25

Dear Sir / Madam,

Please find enclosed herewith Press Release titled “**Consolidated Key Performance Highlights for Q4 FY25 and FY25**”.

Pursuant to the Company's Internal Code of Conduct to Regulate, Monitor and Report Trading by Insiders, the Trading Window for dealing in the securities of the Company for all the Designated Persons, Designated Employees, Specified Person and their immediate relatives, will remain closed with effect from 1st April, 2025 till the completion of 48 hours after declaration of the Audited Financial Results for the quarter ended on 31st March, 2025 become generally available information.

We request you to kindly take the same on record.

Thanking You
Yours Sincerely

For **Shalibhadra Finance Limited**

Minesh Mukund Doshi
Managing Director
DIN: 01032705



Consolidated Key Performance Highlights for Q4 FY25 and FY25

Robust FY25 Performance: Profit Surges 34% YoY, Capital Strength Supports Scalable Growth

Mumbai, June 4, 2025: Shalibhadra Finance Limited (BSE Code – 511754), a leading two-wheeler financier with a deep presence in the underbanked geographies of Gujarat, Maharashtra, and Madhya Pradesh, reported robust financials and operational performance for FY25, driven by disciplined lending, strong asset quality, and efficient cost control.

Financial Highlights: PAT rises 34% YoY to reach INR 160 million

o Improved Profitability: Net profit soared 34% YoY to INR 160 million in FY25. Q4 FY25 profit also grew 34% YoY to INR 44 million, reflecting strong cost management and scale.

o Core Lending Income: Net Interest Income (NII) grew by 13% YoY in FY25, reaching INR 295.8 million, and by 16% YoY in Q4 FY25 to INR 84.3 million.

o Stable Credit Costs: Credit costs remained steady at 1.6% for FY25, reflecting continued financial resilience.

o Strong Capital Position: Capital adequacy stood at a robust 85.7% as of March 2025, supported by a net worth of INR 1,543 million - offering ample headroom for future growth.

o Profitability Ratios: Return on Equity (ROE) stood at 9.2% for FY25, moderated by the increase in equity following the fundraising during the year, while Return on Assets (ROA) remained strong at 5.9%, reflecting continued operational efficiency.

Operational Highlights: Portfolio Growth, Network Expansion, and Stable Asset Quality

o Disbursements and Assets Under Management (AUM): Disbursements rose 16.1% YoY to INR 1,075.6 million, and AUM expanded 30.6% YoY to INR 1,799.9 million, underscoring strong demand despite headwinds in the auto sector.

o Asset Quality: As of March 2025, Gross NPA stood at 2.87% and Net NPA at 0.74% (on a 150 dpd basis), supported by robust borrower profiling and risk management practices.

o Network Expansion: The Company expanded its footprint to 53 branches, reinforcing its strategic goal of reaching deeper into underserved rural and semi-urban markets.

Founder & Managing Director, Mr. Minesh M Doshi Commented: “We are pleased to report another year of strong growth and profitability, underpinned by prudent cost management, disciplined lending, and a resilient business model. Our technology-led operations have enhanced efficiency, enabling us to maintain a solid profit margin of 44%.

Despite macro headwinds in the auto industry, we achieved a commendable 16% year-on-year increase in disbursements, driven by our deep rural reach and the steady rise in disposable incomes across semi-urban and rural regions. Our Gross NPA stood at 2.87% and Net NPA at 0.74%, underscoring continued strength in asset quality.

With a capital adequacy ratio of 85.7%, we enjoy substantial headroom to fund our growth plans without immediate capital infusion. As we enter a declining interest rate environment, we anticipate a reduction in our cost of borrowing, further supporting margin stability and earnings momentum.

Looking ahead, our expansion strategy remains firmly on track. We are progressing towards our guidance of 100 branches by FY27, focused on reaching underserved segments. Our target to grow the loan book to INR 2,750 million is well within reach. With these enablers in place and a continued focus on improving return on equity, we are confident in our ability to deliver sustained value to all stakeholders.”

Disclaimer: This press release is for information purposes only and does not constitute an offer, solicitation or advertisement with respect to the purchase or sale of any security of Shalibhadra Finance Limited (the “Company”) and no part of it shall form the basis of or be relied upon in connection with any contract or commitment whatsoever. This press release is not a complete description of the Company. Certain statements in this release contain words or phrases that are forward looking statements. All forward-looking statements are subject to risks, uncertainties and assumptions that could cause actual results to differ materially from those contemplated by the relevant forward-looking statement. Any opinion, estimate or projection herein constitutes a judgment as of the date of this press release, and there can be no assurance that future results or events will be consistent with any such opinion, estimate or projection. All information contained in this press release has been prepared solely by the Company. No information contained herein has been independently verified by anyone else. No representation or warranty (express or implied) of any nature is made nor is any responsibility or liability of any kind accepted with respect to the truthfulness, completeness or accuracy of any information, projection, representation or warranty (expressed or implied) or omissions in this press release. Neither the Company nor anyone else accepts any liability whatsoever for any loss, howsoever, arising from any use or reliance on this presentation or its contents or otherwise arising in connection therewith. The distribution of this document in certain jurisdictions may be restricted by law and persons into whose possession this press release comes should inform themselves about, and observe, any such restrictions.

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