



SHALIBHADRA

FINANCE LIMITED

CIN: L65923MH1992PLC064886

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Date: 29th May, 2026

To,
BSE Limited
Corporate Relationship Department,
PhirozeJeejeebhoy Towers,
Dalal Street, Fort,
Mumbai – 400001
Script Code: 511754

NSE Limited
Corporate Relationship Department,
Exchange Plaza, C-1, Block G,
Bandra Kurla Complex, Bandra (East),
Mumbai – 400051
Scrip Name: SAHLIBHFI

Sub: Press Release – Shalibhadra Finance Ltd Strong FY26 Performance, Poised for Next Phase of Growth

Dear Sir / Madam,

Please find enclosed herewith Press Release titled **Shalibhadra Finance Ltd Strong FY26 Performance, Poised for Next Phase of Growth.**

We request you to kindly take the same on record.

Thanking You
Yours Sincerely

For Shalibhadra Finance Limited

Vatsal Doshi
Managing Director
DIN: 07950770

Shalibhadra Finance Ltd Strong FY26 Performance, Poised for Next Phase of Growth

Expanding AUM Through New Products, Technology and Reach

Mumbai, 29th May 2026: Shalibhadra Finance Limited (BSE: 511754, NSE: SAHLIBHFI), a retail-focused NBFC catering to rural and semi-urban segments, has announced its Q4 FY26 and FY26 result.

AUM ₹219.66 Cr	Disbursements ₹138.52 Cr.
GNPA / NNPA 6.46 / 2.58 (2.94% / 1.17%)	Net Interest Income (NII) ₹35.43 Cr.

Q4 and FY26 Financials:

Particulars	FY 26	FY 25	YoY%
Total AUM	219.66	176	24.81%
Interest Earned	41.05	36.5	12.47%
Interest Expensed	5.15	5.29	(2.65%)
Net Interest Income	35.95	31.21	15.03%
Net Interest Margin %	18.17%	20.14%	-
PAT	19.48	16.01	21.67%
PAT%	47.40%	43.86%	-
EPS	6.31	17.29	-
Book Value	171.98	154.24	11.50%
Cost to Income %	28.77%	24.89%	-
Yield on Advances %	23.55%	20.75%	-
GNPA %	2.94%	2.87%	-
NNPA %	1.17%	0.74%	-
CRAR%	78.28%	85.7%	-
ROA%	8.65%	8.20%	-

Key Financial Highlights:

- AUM grew by 24.81% YoY to ₹ 219.66 crores.
- Net Interest Income grew by 15.03% YoY to ₹35.95 Crores.
- GNPA/NNPA increased to **2.94% and 1.17%** respectively.
- Profit After Tax (PAT) up 21.67% YoY to ₹19.48 crores.

Shalibhadra Finance: Expanding Horizons, Enhancing Value

Shalibhadra Finance Limited is entering a **new growth chapter** with a **sharper focus on AUM expansion**, driven by secured lending products, technology-led efficiency, and a stronger distribution footprint.

Entering a New Growth Phase:

1. Good Capitalisation Level
With a Net worth of **172** crores, AUM of Rs 1000 crores can be achieved without raising further equity. Raising debt through Term Loans / NCDs will fuel next phase of growth.
2. Expanding into High-Growth Micro LAP and other Segment
The Company is venturing into **Micro LAP of under ₹5 lakh**, a segment that offers meaningful potential to scale AUM with minimal competition from bigger NBFCs, while remaining aligned with its prudent, asset-backed lending philosophy. New products like **Home Loan, Property Loan, Salaried Personal Loan, Tractor Loan** etc. will contribute to future AUM growth.
3. Long Experience in retail lending
Backed by more than **three decades of experience** across **multiple economic cycles**, the Company has built a **resilient business model** that has stood the test of time, with **NNPA maintained at around 1%**, reflecting strong asset quality and disciplined underwriting.
4. Investment in Technology
The Company has made **smart investments in digitisation and automation** to strengthen its risk framework, improve process efficiency, and enable **faster handling of smaller ticket-size loans**, with further **AI-led initiatives** planned to enhance database churn and operational productivity.
5. On ground physical infrastructure
With 61 branches today, an **expansion plan to 70 branches in CY2026 and 100 branches over the next three years**, along with a database of **5 lakh+ customers** and strong AUM per mature branch, the Company is well positioned to achieve its target of **₹500 crore AUM over the next three years**. Entering new states of **Karnataka and Goa**. Further expansion into Rajasthan and Madhya Pradesh.

PRESS RELEASE



Commenting on this milestone, Mr. Vatsal M. Doshi, Managing Director, said, “FY26 has been a year of steady progress for Shalibhadra Finance Limited as we continued strengthening our retail-focused lending franchise across rural and semi-urban markets. Despite operating in a dynamic environment, we remained focused on disciplined growth, prudent underwriting, and maintaining asset quality while expanding our reach.

Our continued investments in technology, branch expansion, and operational efficiencies are gradually strengthening the foundation for the company’s next phase of growth. Over the years, we have built deep expertise in serving underserved customer segments, which continues to differentiate us in the market.

Looking ahead, we are entering a new growth cycle with a clear strategic roadmap. With a strong capital base, established distribution network, and planned expansion into newer geographies and products including Home Loans, Loan Against Property, Tractor Loans, and Salaried Personal Loans, we believe the company is well-positioned to scale meaningfully over the next few years.

We are targeting an AUM of ₹500 crores by FY29, driven by branch expansion, deeper penetration in existing markets, introduction of new secured lending products, and increasing productivity across our physical and digital infrastructure. We remain committed to delivering sustainable growth while maintaining strong governance, healthy asset quality, and long-term value creation for all stakeholders.”

About Shalibhadra Finance Limited:

SFL is an NBFC focusing on rural and semi-urban areas in Gujarat, Maharashtra & Madhya Pradesh. It has a network of over 60 branches where it offers a wide range of small ticket asset financing and customized retail products such as financing New & Used two wheelers, four wheelers & property loan. The company has an asset under management of ₹200+ crores and an active customer base of more than 1 Lakh. The Company follows a prudent, asset-backed lending model with a strong focus on risk management, asset quality, and sustainable growth, supported by robust governance and technology-enabled operations.

Our Website: shalibhadrafinance.com

For more information, contact:

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