

MANGAL

CREDIT & FINCORP LIMITED

(FORMERLY KNOWN AS "TAK MACHINERY AND LEASING LTD.")

19/09/2016

To,
Compliance Department
BSE Limited
Dalal Street
Mumbai-400001

Dear Sir,

Sub.: Investor Presentation

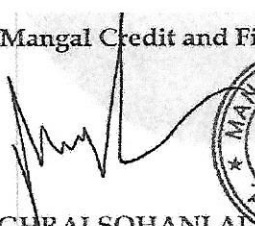
Security Code: 505850

Pursuant to Regulation 30 of SEBI (Listing Obligation and Disclosure Requirements), 2015, we are enclosing investor presentation of September, 2016.

We request all the stakeholders to refer the "investor presentation" available on BSE web site.

Yours Faithfully,

For Mangal Credit and Fincorp Limited


MEGHRAJ SOHANLAL
Managing Director
DIN:01311041





MANGAL

Mangal Credit and Fincorp Limited (MCFL)

Investor Presentation

September 2016





Index

03 Consolidated Business Overview

05 Mangal Compusolution

10 INDtrans Container Lines Pvt. Ltd.

14 SATCO Capital Markets

18 Mangal Entertainment

22 Mangal Buildhome

26 Way Forward



Consolidated Business Overview

We have interest in businesses spread across varied sectors which help us in diversifying sector-specific risks



Mangal Compusolution Pvt. Ltd.

Sector: IT Hardware Leasing

Description: Mangal Compusolution is in the business of leasing IT hardware.

Ownership of MCFL: 99.99%



INDtrans Container Lines Pvt. Ltd.

Sector: Logistics

Description: INDtrans Container Lines Private Limited is engaged in logistics business focusing on freight forwarding.

Ownership of MCFL: 60.00%



Satco Capital Markets Ltd.

Sector: Capital Markets

Description: MCFL conducts its capital market and insurance broking operations through its subsidiary SATCO Capital Markets Limited.

Ownership of MCFL: 53.61%



Mangal Entertainment Pvt. Ltd.

Sector: Events and Entertainment

Description: MCFL conducts events and entertainment activities through its subsidiary Mangal Entertainment Private Limited.

Ownership of MCFL: 99.99%



Mangal Buildhome Pvt. Ltd.

Sector: Real Estate

Description: Mangal Buildhome has been developing many projects in and around Mumbai, in some of the lucrative real estate hotspots.

Ownership of MCFL: 74.99%

Note - The above discussion includes select business segments / subsidiaries which contributes substantially to the company's consolidated performance.



Mangal

Compusolution

Our wholly-owned subsidiary, Mangal Compusolution, provides on lease an array of IT products of leading brands for varied time periods



Products for Rent



Server



Laptop



Desktop



Printers



Projectors



Router Switch



Workstations



Plasma / LCD TV



PA Systems



Being a Services Provider License Agreement (SPLA) partner of Microsoft, we rent Microsoft software for one day to 365 days.

Suitability

- ⇒ Short-term projects
- ⇒ Presentations, Special Events
- ⇒ Temporary Needs During Peak Workloads
- ⇒ Corporate Trainings
- ⇒ Animation Companies
- ⇒ Television and Movie Production (Back-office)
- ⇒ Business Travel
- ⇒ Emergency or Urgent Technical Needs

Key Customers



Premium brands on rent, strong distribution network and support service have ensured stable monthly rentals for our IT hardware leasing business



Benefits of Renting / Leasing Equipment for the End Users

Avoids technology obsolescence and manages the technology platform life-cycle

Helps to preserve scarce capital for other operating expenses

Allows to focus on core business as it removes hassle and cost of ownership

Business Dynamics

Annualised rental yield of about 50% of the gross asset value for an estimated asset life of 5 years.

This rental yield demonstrates the enormous revenue generation potential and profitability of the rental business, with a payback period of just two years.

Business Highlights

Rent products of premium brands such as IBM, Dell, HP, Lenovo, Sony, Compaq, Toshiba, etc. and is an authorised reseller for all the major brands.

Strong distribution network across the country.

Backed by on-site support and maintenance and 24/7 support line, clients are instantly provided technical assistance in case of any need which help us to build brand image and retain customers.

Elite clientele includes large multinational corporations like HUL and Cadbury's.

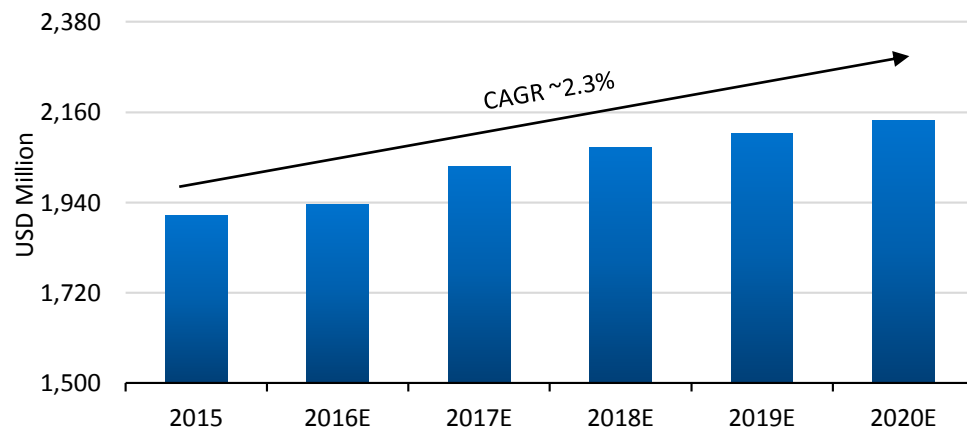
The company also has interest in IT software business, with the business being characterised by healthy profitability margins.



Steady performance of the Indian IT infrastructure business is expected to benefit our IT hardware leasing business

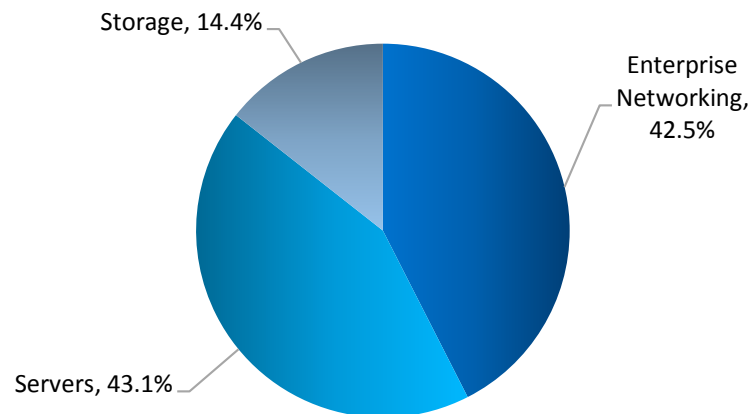


Indian IT Infrastructure Revenue



Source: Gartner, May 2016

Indian IT Infrastructure Revenue By Technology, 2015



Source: Gartner, May 2016

- The IT infrastructure market includes server, storage and enterprise networking equipment.
- According to Gartner, the Indian infrastructure market is expected to attract investments primarily fuelled by the modernisation of data centres aimed at delivering uninterrupted and better quality of service. This shall lead to greater emphasis on public cloud, DevOps and software defined networking.
- Additionally, the research agency has indicated that the emergence of bimodal IT has led to massive investments in Mode 1 and an increasing focus on building Mode 2 infrastructure.

Note -

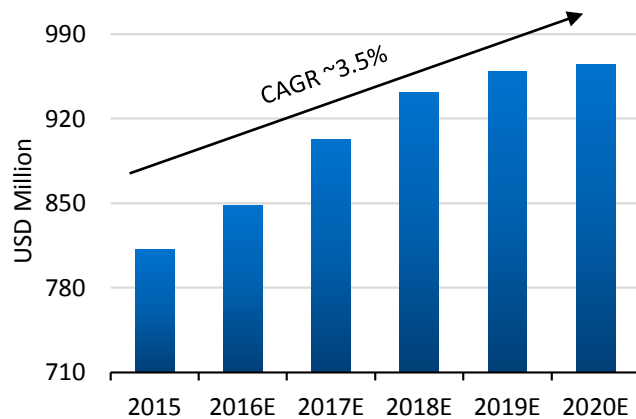
DevOps (a clipped compound of development and operations) is a culture, movement or practice that emphasises the collaboration and communication of both software developers and other information-technology (IT) professionals while automating the process of software delivery and infrastructure changes.

Bimodal IT is the practice of managing two separate coherent modes of IT delivery; one focused on stability and the other on agility. Mode 1 is traditional and sequential, emphasising safety and accuracy. Mode 2 is exploratory and nonlinear, emphasising agility and speed.

Our presence across all categories of the growing Indian IT infrastructure sector diversifies risks associated with different business segments

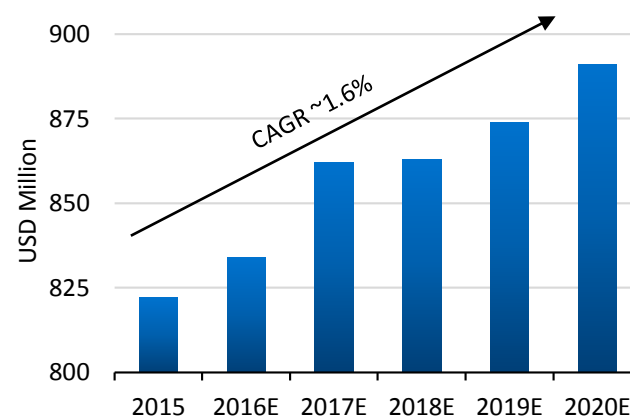


Enterprise Networking Revenue



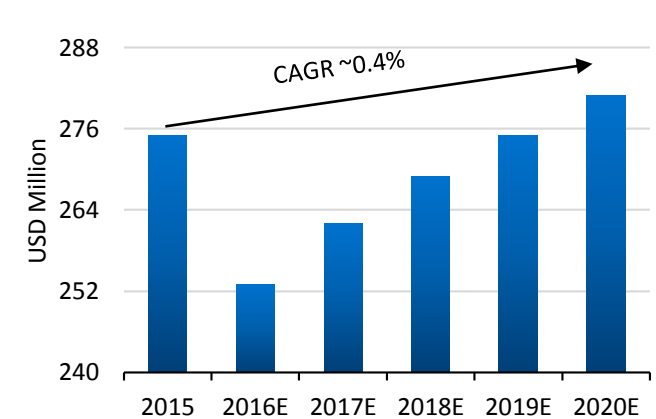
Source: Gartner, May 2016

Server Revenue



Source: Gartner, May 2016

Storage Revenue



Source: Gartner, May 2016

- Within the Indian IT infrastructure market, enterprise networking is the biggest segment, with revenue expected to touch USD848 million in 2016, an increase of 4.4% from 2015. With increased focus on mobility and big data activities in India, software defined networking is getting discussed and adopted by Indian enterprises. The enterprise networking segment’s revenue is expected to register a CAGR of 3.5% during the 2015-20 period.
- The server market revenue is forecast to reach USD834 million in 2016, a rise of 1.5% from 2015. The server segment’s revenue is expected to register a CAGR of 1.6% during the 2015-20 period.
- The storage market is projected to post an 8.0% decline in revenue to USD253 million in 2016 as enterprises are increasingly investing in software-defined storage and evaluating alternate & cheaper devices such as flash storage which is helping them to contain the ever increasing storage costs. The storage segment’s revenue is expected to register a meagre CAGR of 0.4% during the 2015-20 period.



INDtrans Container Lines Pvt. Ltd.

INDtrans Container Lines provides freight forwarding and other services in logistics segment to reputed clients through its asset-light business model



INDtrans Container Lines Private Limited is engaged in the logistics business focusing on freight forwarding

Business Segments

Sea Freight Forwarding

Our subsidiary provides end-to-end domestic/international shipment solutions for exporters/importers and follows a customised service approach to deliver shipments as per customer requirements regarding shape, size, destination, etc. Services are offered for all types of deliveries including Full Container Load (FCL), Less Container Load (LCL), break-bulk goods, etc.

Sea Freight Forwarding

Handles customs clearance process including documentation, licensing, legal, insurance & other requirements.

Customs Brokerage

Warehousing and Distribution

Develops customised warehousing and distribution solutions for various industries across the globe by offering a logistics package.

Business Highlights

The product portfolio includes standardised products, heavy loads, hazardous goods, the charter of FCL/LCL, as well as special transportation solutions for automotive, fashion and food industry.

Has offices in Mumbai, Singapore and Myanmar and is actively present in Nhava Sheva, Mundra and Chennai ports.

Leading clients include Cummins Group, Aditya Birla Group and MRF.

Delivers speedy, economical and timely air freight services backed by a vast global network and reliable carriers.

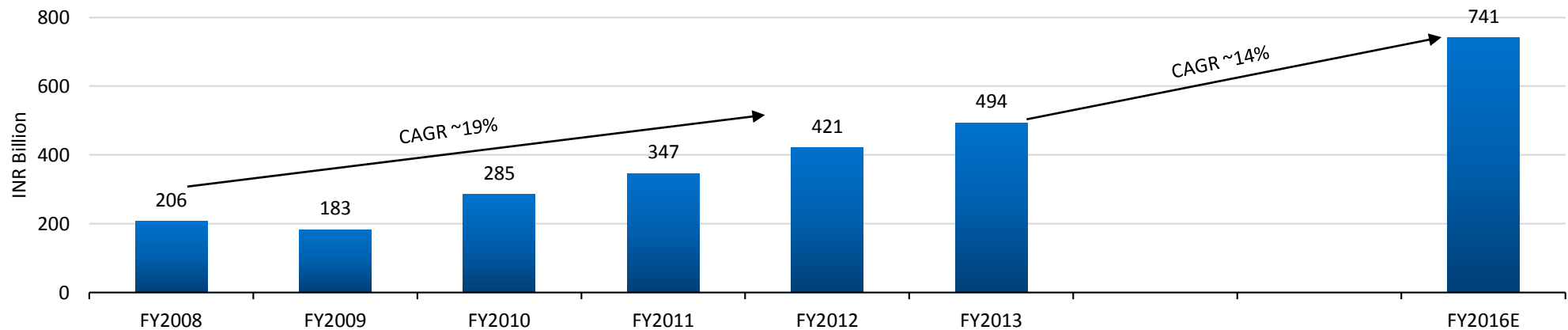
Clients can track their shipment from initiation to execution through our efficient IT system.



We are likely to benefit from paradigm change in Indian freight forwarding business due to rising Indian Exim trade and growing user requirements



Indian Freight Forwarding Industry Size



Source: Ministry of Commerce, EIU, World Bank, KPMG in India analysis

- Increasing international trade has not only helped in contributing towards the growth of the Indian economy but has also led to the necessary advancement of its logistics sector. As a spillover effect, this evolution has assisted freight forwarding to become an essential backbone of the Indian supply chain.
- Conventionally, the Indian freight forwarding companies concentrated on services such as freight arbitrage and customs house brokerage, but technological advancement and rising end user requirements have led many companies to venture into logistics related integrated services including warehousing, distribution and other value-added services.
- For FY2013, freight forwarding contributed around 8% to the total Indian logistics revenues, clocking around INR494 billion on a gross revenue basis. It is poised to touch around INR741 billion by FY2016, growing at a CAGR of ~14% for the period between FY2013-16.

Attractive fundamentals of the Indian freight forwarding sector is expected to benefit our business in the long term



Growth in Containerisation

The Indian container volume is expected to double by FY2020, with the traffic projected to touch around 421 million tonnes by FY2018 from projected 302 million tonnes in FY2016. This growth in containerisation is expected to be driven by rising container cargo traffic along with the development of new or capacity improvement of existing container terminals.

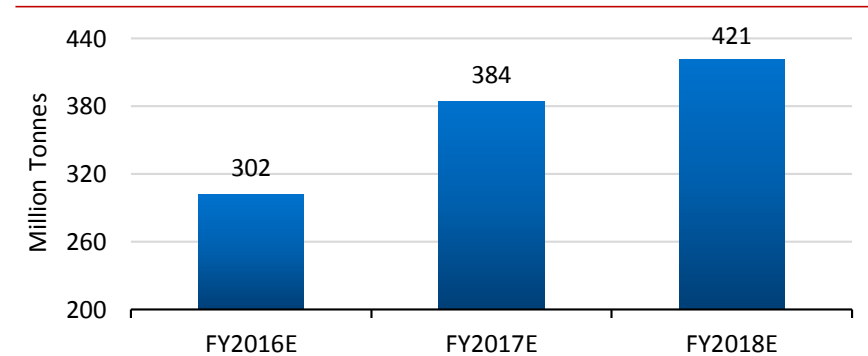
Rapid Economic Growth

Higher investments, changing regulations and improved investments in infrastructural projects backed by the government is not only promoting India's economic growth but has also positioned it as the next superlative manufacturing destination/hub. This is likely to prove beneficial for the Indian logistics market going forward.

Facilitation of Necessary Infrastructure

Increased interest in infrastructure development is helping to unplug infrastructural constraints and logistics specific inadequacies. The government has earmarked USD222 billion investments in the 12th Five Year Plan for infrastructural development. The plan includes the development of dedicated freight corridors, JNPT container terminal, inland waterways, etc.

Projected Indian Container Traffic



Source: Indian Ports Association



Satco

Capital Markets

Our subsidiary, SATCO, is a one-stop financial services organisation catering to diverse needs of clients



We conduct capital market and insurance broking operations through our subsidiary, SATCO Capital Markets

Services Offered

- Equity & Derivatives
- Currency Derivatives
- Commodity
- Institutional Broking
- Depository Services
- Insurance Services
- Portfolio Management Services
- Investment Options for NRIs

- ➔ Large base of over 1,20,000 satisfied clients consisting of High Net Worth Individuals (HNIs), Non-Resident Indians, Mutual Funds, Domestic Institutions and Retail Clients.
- ➔ Pan India presence across 20 locations including branches, sub-brokers and franchises.

Key Business Highlights

We hold 53.61% stake in SATCO which is promoted by Satguru’s Group of companies - a leader in construction, chemicals, pharmaceuticals and financial services.

Registered trading member of BSE, NSE, Multi Commodity Exchange of India (MCX) and MCX Stock Exchange of India. We are also registered with SEBI for the provision of portfolio management services.

In 2015, CARE Ratings assigned the company’s long-term loan facilities “CARE BB” rating and short-term loan facilities “CARE A4” rating.

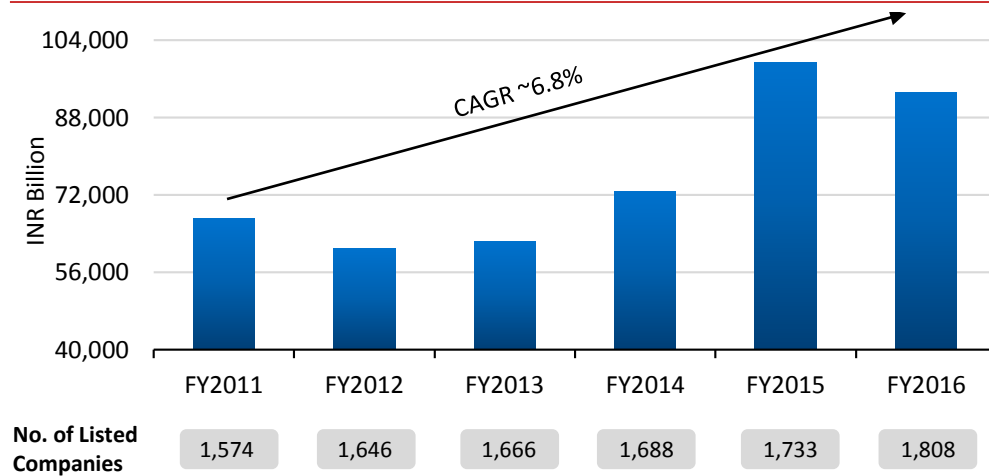
Financial services business to be driven by fast growing insurance broking business and catching up stock-broking business due to robust relationships with HNI and retail clients.



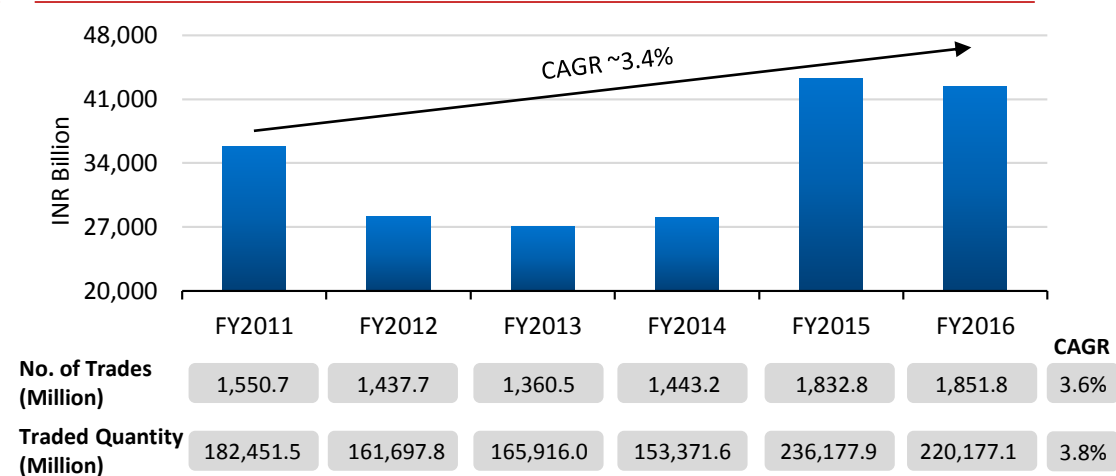
We are present across different market segments of the capital market that have witnessed handsome growth in the past



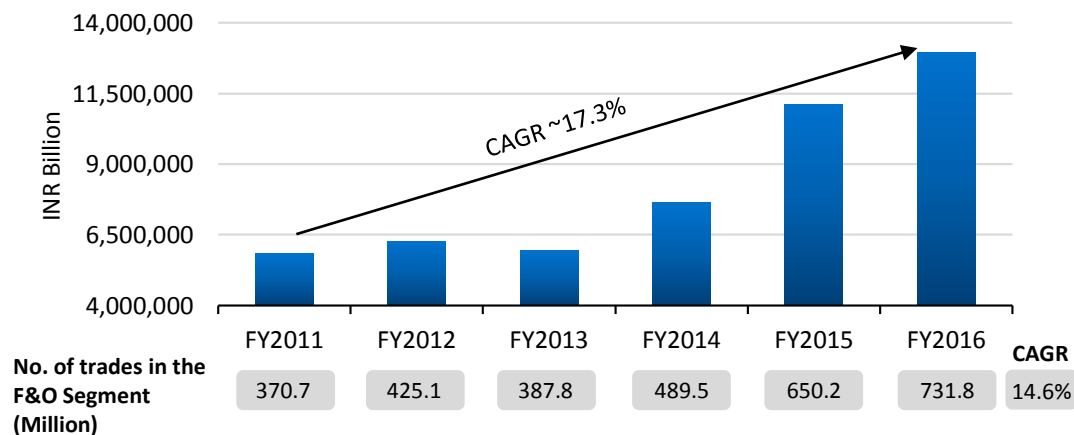
Market Cap. of Capital Markets Segment and Listed Companies on NSE



Business Growth of Capital Markets Segment



Business Growth of Equity Futures & Options Segment (Gross Value)



- The volume and trade metrics for both, capital markets and F&O segment, have witnessed healthy growth in the past.
- Apart from trading in the capital markets, primary fund raising as well as new fund raising vehicles like Alternative Investment Funds (AIFs), Real Estate Investment Trusts (REITs) and Infrastructure Investment Trusts (InvITs) are also witnessing increased interest from market participants.

Source: National Stock Exchange

Improving Indian macro fundamentals and strong structural drivers for capital markets instil confidence in our business prospects



Trading Value of Different Market Segments

Segment/Year (INR Billion)	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	CAGR
Capital Market	35,774.1	28,108.9	27,082.8	28,084.9	43,296.6	42,369.8	3.4%
Equity Futures & Options	292,482.2	313,497.3	315,330.0	382,114.1	556,064.5	648,258.3	17.3%
Wholesale Debt Market	5,594.5	6,331.8	7,922.1	8,514.3	7,723.7	5,695.0	0.4%
Currency F&O *	34,497.9	46,749.9	52,744.7	40,125.1	30,239.1	45,018.9	5.5%
Interest Rate Futures **	0.6	39.6	0.0	301.7	4,215.6	5,264.3	514.7%
Total	368,349.3	394,727.5	403,079.6	459,140.2	641,539.4	746,606.2	15.2%

Source: National Stock Exchange *Trading in Currency Futures commenced on August 28, 2008; ** Trading in Interest Rate Futures was relaunched on January 21, 2010

- ➔ Improved Indian macroeconomic parameters such as lower current account and fiscal deficit, improving economic growth, easing inflation and perceived pick-up in policy formulation have boosted investor confidence in the Indian capital market. Moreover, structural drivers such as rising income levels and under-penetration of equities in the retail segment are expected to fuel growth of capital markets in India going forward.
- ➔ Also, the new regulations like SEBI (Foreign Portfolio Investors) Regulations 2014 (FPIs), SEBI (Real Estate Investment Trusts) Regulations 2014 (REITs), and SEBI (Infrastructure Investment Trusts) Regulations 2014 (InvIT) are a few more welcome steps.



Mangal Entertainment

We are present in the events & entertainment related services industry and have successfully executed several projects in the past



MCFL conducts events and entertainment activities through its subsidiary, Mangal Entertainment Private Limited

Services Offered

Event Management

Organise conferences & seminars, brand & product launches, B2B & B2C events, networking events, concerts, award functions and media events. Has hosted events for Bajaj Allianz, Pidilite, Future Generali, etc.

Artiste Management

Service involves providing professional guidance to artists, monitoring their day-to-day business affairs, framing their long term plans and helping them in career decision making.

Film Financing and Media Aggregator

In 2014, we had financed the movie "Laya Bhari" - a Marathi blockbuster which made gross earnings of INR337.4 million in the first four weeks. We are now planning to finance additional movies on similar lines going forward. Additionally, we secure media space for our clients to enable outdoor advertising.

Key Business Highlights

MCFL holds 99.99% stake in the company.

Major clientele includes Coca-Cola, Gitanjali, Mid Day, Radio City, Sunrise, Maharashtra Tourism, Pidilite, etc.

In past, we have managed crowd pulling events like Navratri Utsav with Falguni Pathak and plan to venture into international events.

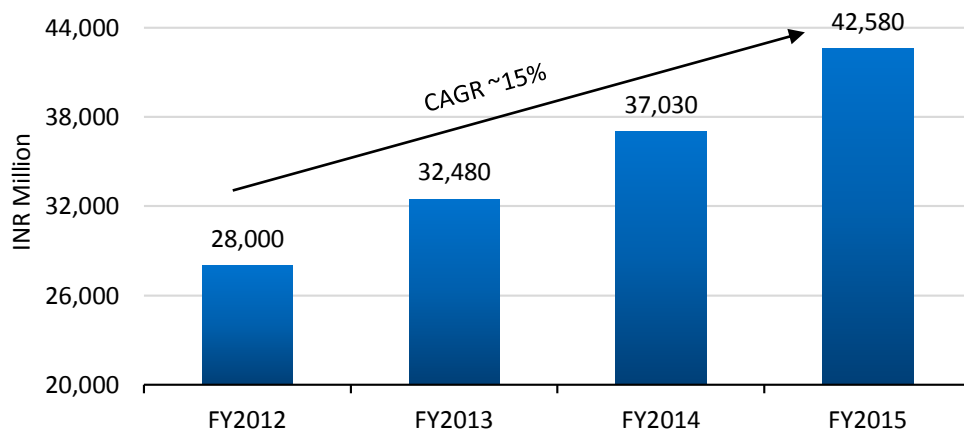
Partnership with Fame, Instinct Media, Bright, Big 92.7 FM, etc. gives us access to the best technology.



Organised events industry has benefitted from rising per capita disposable income and increased willingness of customers to showcase in grandeur

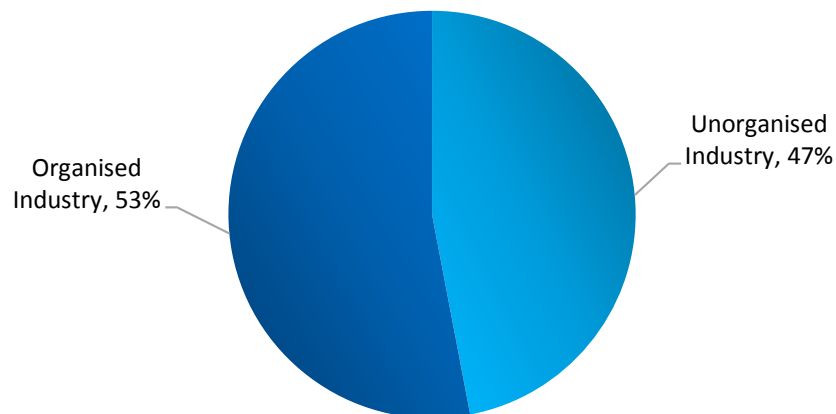


Organised Indian Events Industry



Source: EY analysis; secondary research

Events Industry Market Segmentation



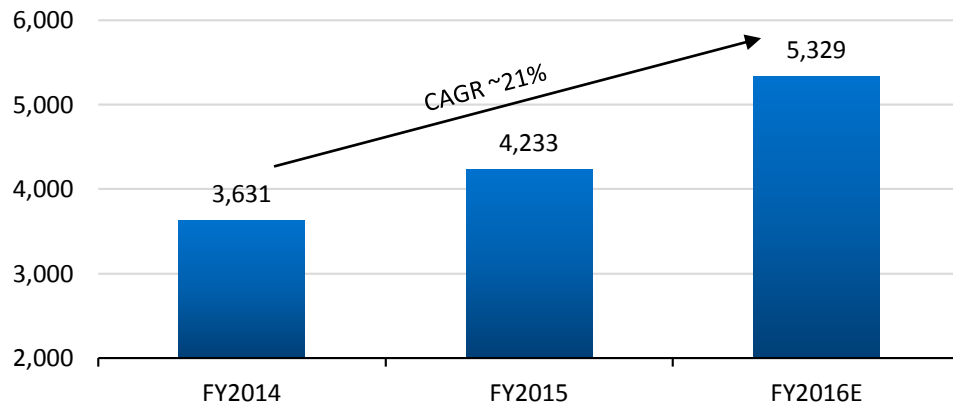
Source: EY analysis; secondary research

- The events industry in India is gaining increased focus, as growing per capita disposable income of Indians along with their increased willingness to spend has fuelled demand for such events irrespective of its scale. Even though the unorganised sector is large due to lower to none entry barriers, the organised industry still commands around 53% of the overall sector. The increased grandeur of large managed events and rising spend on smaller events such as promotion/sales of a product or service have bode well for the organised sector.
- The organised event industry has grown at a CAGR of 15% over FY2012-15, touching around INR42,580 million in FY2015. The rise in revenues from ticket sales and increasing inventive nature of events has helped garner increased investment for the event industry.

We are poised to benefit from the expected growth in the number of events and the overall size of the organised events sector

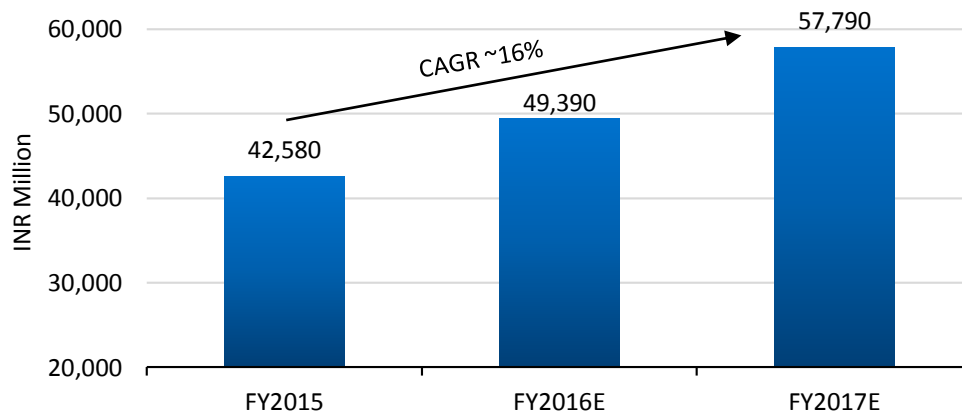


Number of Organised Events



Source: EY analysis; secondary research

Expected Size of Events Industry



Source: EY analysis; secondary research

- According to a survey conducted by EY in association with Event and Entertainment Management Association (EEMA), the total number of events conducted by the events industry is expected to grow from 3,631 events in FY2014 to 5,329 events in FY2016, a CAGR of around 21%. It has also forecast overall revenues from the organised events industry to grow at a CAGR of around 16% for the period FY2015-17, reaching INR57,790 million by FY2017.
- Companies in the events and entertainment industry have started targeting non-metro cities, as residents of tier II and tier III cities have witnessed a rise in per capita income and have started spending on events which could reflect on their social standing in the community. Rural India has also increasingly become a playing ground for these players. We have successfully conducted events for Hyundai India in around 20 districts of Maharashtra, proving our expertise in capitalising experience in events management for rural marketing, which could be a trigger to gain traction in non-metro/semi-urban cities.



Mangal Buildhome

Our subsidiary, Mangal Buildhome Private Limited, is a real estate developer having a portfolio of luxury projects primarily in Mumbai



Mangal Buildhome has been developing projects in some lucrative real estate hotspots in and around Mumbai focusing on areas characterised by space scarcity. We are leveraged on our previous project execution capabilities to establish ourselves as a leading real estate developer in Mumbai.

Previous Projects

Rajasthan

A completely sold out commercial plus residential project of around 25,000 sq. ft.

Mumbai

A 9-floor, 20 flat residential project measuring 25,000 sq. ft. in Andheri West.

Upcoming Projects (Till FY2018)

Versova, Andheri West

A premium luxury residential development measuring around 20,000 sq. ft. in Versova, involving 10 Premium flats, with delivery expected in FY2018.

INR1,000 million

Vile Parle West

A 7 floor, 9,500 sq. ft. project in prime Vile Parle West location.

INR400 million

Chembur

An 11-floor, 22-residential flat, project in Chembur of around 22,000 sq. ft.

INR300 million

Lonavala

Six bungalows residential project to be offered at a rate of INR10,000 per sq. ft.

INR200 million

Around INR2,000 million



Stable demand for real estate in and around Mumbai is expected to benefit our projects



Mumbai, considered as India's financial capital, has been one of the nation's prime real estate market and has always commanded a premium in comparison to many other metro cities of India. Bandra, Cuffe Parade, Andheri, Malabar Hill, etc. are few of the premium localities of Mumbai, but there are many upcoming locations such as Chembur, Vile Parle, Thane, BKC, etc. which are gaining popularity as sought after real estate locations.

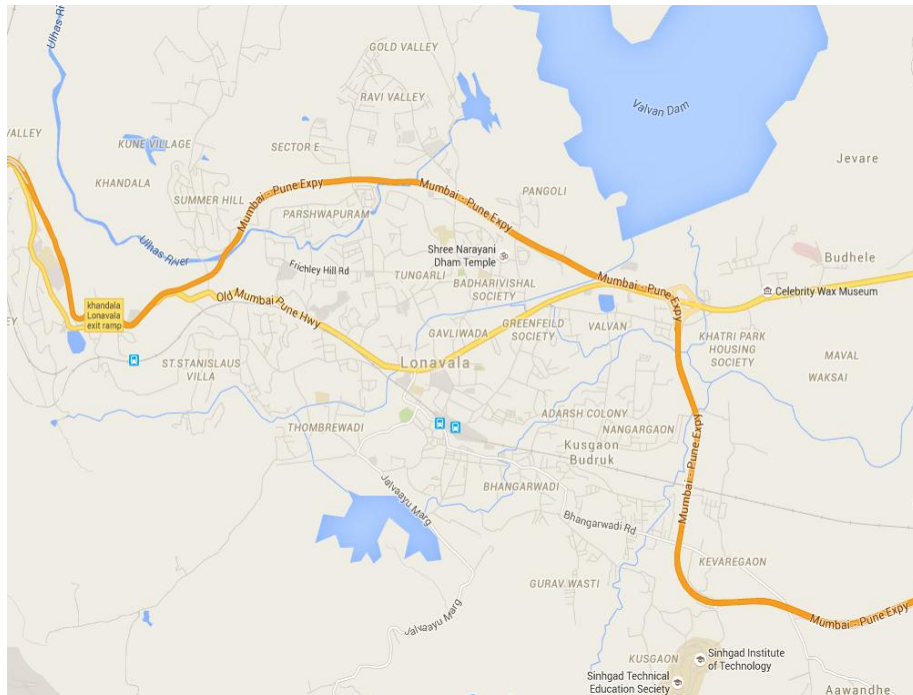
Overview

- Few property locations such as Bandra Kurla Complex (BKC) and Mahalaxmi have surprised all with their price appreciation recently. Lokhandwala, Juhu, Upper Juhu, Versova and Vile Parle are some other names which continue to catch the fancy of real estate buyers. These areas have limited supply of real estate due to space scarcity.
- Soaring demand for properties in areas such as Vile Parle and Versova itself have seen their prices appreciate in recent years. Bandra East is another location that is catching attention and is considered to be an upcoming residential property location in Mumbai due to an increase in rental demand in the area, as many offices have sprung up in and around BKC. This can be adjudged from the increasing redevelopment activity in the area.
- Andheri is not only an upcoming commercial hub in the making but has also been a residential real estate market due to a number of amenities offered to local residents and strong basic structure. Owning a home in localities of Andheri like Juhu and Lokhandwala has a pride value, as these areas are highly preferred destinations for Bollywood celebrities and several TV artists. Andheri is also favoured by many due to its excellent connectivity through all modes (road, metro, rail and air).
- Chembur is also gaining a reputation as one of the premier residential destination in Mumbai. Its geographically favourable location makes it a connecting suburb for Central Mumbai and Navi Mumbai. Further, it is benefiting from many infrastructural development projects undertaken by various Mumbai metropolitan authorities including the Santacruz-Chembur link road, Chembur-Wadala monorail and the Eastern Freeway. These projects have connected Chembur with many prime office areas of Mumbai.

Additionally, we are likely to benefit from our project in Lonavala which is a sought after destination for weekend getaways



Lonavala is an ideal investment option for luxury home buyers, with increasing demand for second homes and plots for investment purposes.



Overview

- Located at 64 km from Pune and 96 km from Mumbai, Lonavala is a popular weekend getaway for people residing in Pune and Mumbai.
- From a real estate perspective, Lonavala is a prominent avenue for second home buyers. The city is home to several hotels, holiday resorts, serviced apartments and unique dwelling places for people who consider Lonavala as a second home destination.
- Over the years, property prices have been on the rise, mainly due to increasing demand for holiday homes and attractive rental rates. Holiday home developers charge a premium, owing to exciting facilities including club houses, swimming pools, spa, yoga corners and other entertaining activities.
- Due to well-developed infrastructure (road and railways), the influx of a large number of tourists and growing demand for second homes, many builders have shown interest in Lonavala's real estate market. These factors have led to a strong rise in the overall real estate prices in Lonavala.



Way
Forward

Way Forward



Mangal Compusolution

We expect healthy customer pipeline and strong industry growth prospects to aid Mangal Compusolution's monthly rental run-rate going forward. Additionally, MCFL's IT software business provides benign growth outlook due to smaller revenue base, an opportunity to cross-sell services to the existing clientele of Compusolution and availability of adequate funding for venturing into the overseas market.

INDtrans Container Lines Pvt. Ltd.

Attractive fundamentals of the freight forwarding industry in India coupled with a revival in Indian economic growth is expected to provide the necessary tailwind to INDtrans Container Lines business.

Satco Capital Markets

Satco Capital Markets' business is projected to experience significant growth due to robust relationships with HNI and retail clients backed by established track record, experienced management and strong promoter support. Furthermore, the volume and trade metrics for both the Indian capital markets and its F&O segment have seen healthy growth in the past which bodes well for the outlook of our business.

Mangal Entertainment

Past relationship with customers and business learnings along with an expected pick-up in events industry growth are expected to drive Mangal Entertainment's revenues exponentially going forward.

Mangal Buildhome

We anticipate strong pipeline of luxury projects in and around Mumbai, focusing on the areas characterised by space scarcity, to drive Mangal Buildhome's business in the near future.

Disclaimer



Mangal Group

A-1701-1702, Lotus Corporate Park, Ram Mandir Road, Off Western Highway, Mumbai - 400 063, India. | Tel.: +91 22 4246 1300
Email: info@mangalfincorp.com

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