

MANGAL

CREDIT & FINCORP LIMITED

(Formerly known as "Tak Machinery and Leasing Ltd.")

Date: 12th November, 2020

To,
BSE Limited
Listing Department
Phiroze Jeejeebhoy Towers,
Dalal Street, Fort
Mumbai - 400 001

Scrip Code: 505850
Scrip Id: MANCREDIT

Sub.: Submission of Presentation on Unaudited Financial Results for the quarter and half year ended 30th September, 2020

Ref.: Regulation 30 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI LODR")

Pursuant to Regulation 30 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI LODR"), enclosed herewith please find the Presentation on Unaudited Financial Results for the quarter and half year ended 30th September, 2020.

Kindly take the same on your record and oblige.

Thanking you,
Yours faithfully,
For Mangal Credit and Fincorp Limited

Meghraj Sohanlal Jain
Managing Director
DIN: 01311041



CIN No.: L65990MH1961PLC012227

1701/1702, 17th Floor, 'A' Wing, Lotus Corporate Park, Western Express Highway,
Goregaon (E), Mumbai - 400 063.

Tel : 022 - 42461300 • Website: www.mangalfincorp.com • Email : info@mangalfincorp.com



MANGAL CREDIT & FINCORP LIMITED

Results Presentation
Q2&FY21



NNPA

Q2FY21

₹ 174 Lacs



ASSETS UNDER MANAGEMENT

Q2FY21

₹ 6,813 Lacs



CAPITAL ADEQUACY RATIO

Q2FY21

92.52%



RoA

Q2FY21

2.25%



GNPA

Q2FY21

226 Lacs



BASIC EARNINGS PER SHARE

Q2FY21

₹ 0.77



REVENUE

Q2FY21

₹ 258 Lacs

(The Company has adopted Indian Accounting Standards (Ind AS) with effect from 1st April, 2019 and consequently these financial results have been prepared in accordance with the recognition and measurement principles laid down in Ind AS 34 "Interim Financial Reporting" prescribed under section 133 of the Companies Act, 2013 read with relevant rules issued there under and other accounting principles generally accepted in India.)



No. of branches

Q2FY21

1



Total Disbursements

Q2FY21

₹ 272 Lacs



POS Gold

Q2FY21

₹ 342 Lacs



Number of Clients

Q2FY21

67



Number of Loans

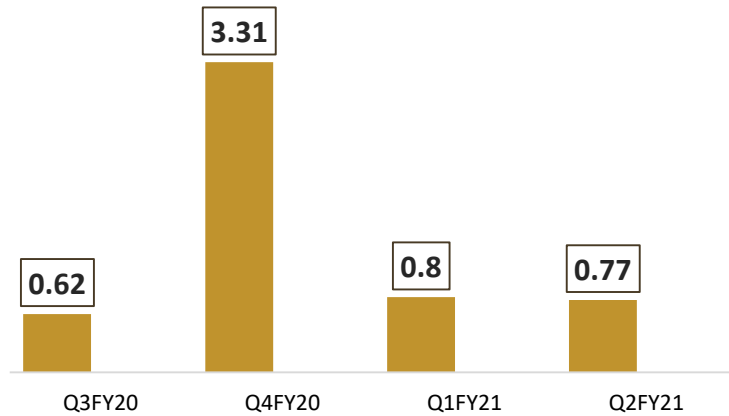
Q2FY21

90

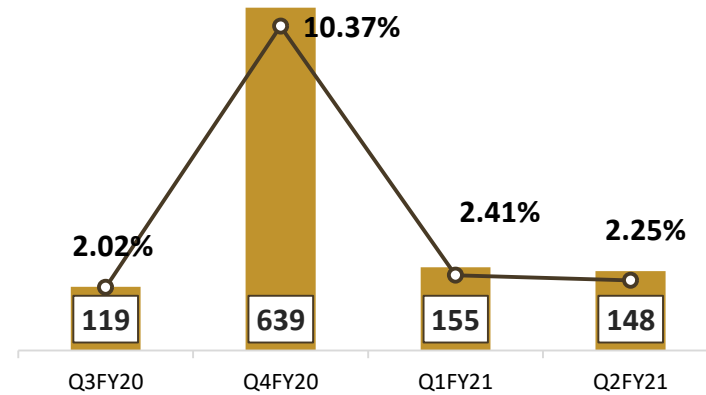
(in ₹ Lacs)

Particulars	Standalone (Quarterly)			Change	Standalone (Half-Yearly)		Change
	Q2FY21	Q4FY20	Q2FY20	YoY (%)	H1FY21	H1FY20	YoY (%)
Income from operations	254.88	251.41	202.08	26.13%	506.29	437.98	15.60%
Finance Expense	5.96	16.64	5.25	13.52%	22.61	12.96	74.46%
Net interest Income	248.92	234.77	196.83	26.46%	483.68	425.02	13.80%
Employee expense	32.68	13.26	21.96	-	45.94	40.19	-
Other operating expense	20.71	15.29	24.79	-	36.01	74.09	-
Pre provision profit	195.53	206.22	150.08	30.28%	401.73	310.74	29.28%
Provisions	-	-	-	-	-	-	-
Other Income	3.27	2.42	97.11	-	5.69	103.80	-
PBT	198.80	208.63	247.19	-19.58%	407.43	414.54	-1.72%
Tax	50.60	53.45	50.53	-	104.06	96.23	-
PAT	148.19	155.18	196.65	-24.64%	303.37	318.31	-4.70%

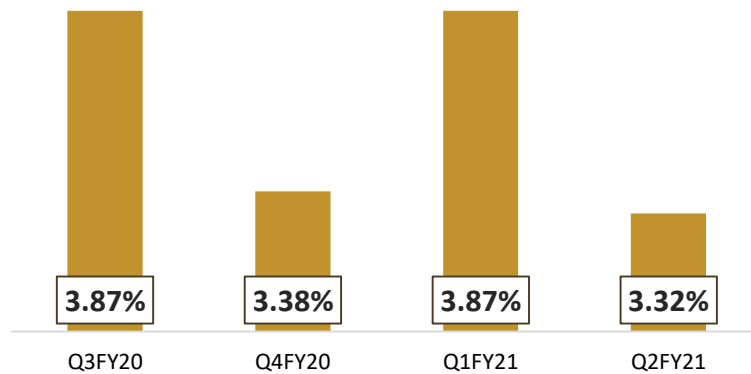
Basic EPS (in ₹ per share)



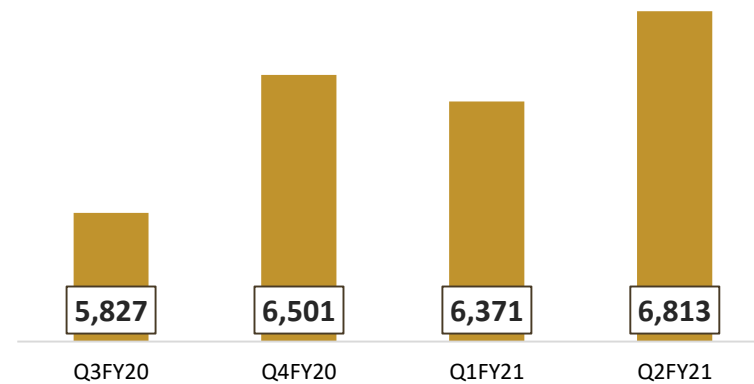
RoA & PAT (in ₹ Lacs)



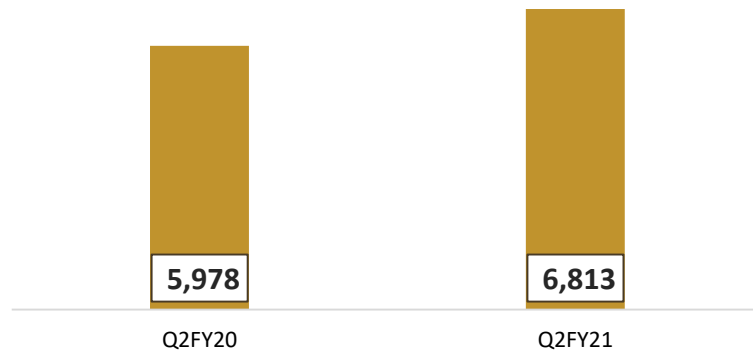
GNPA (in ₹ Lacs)



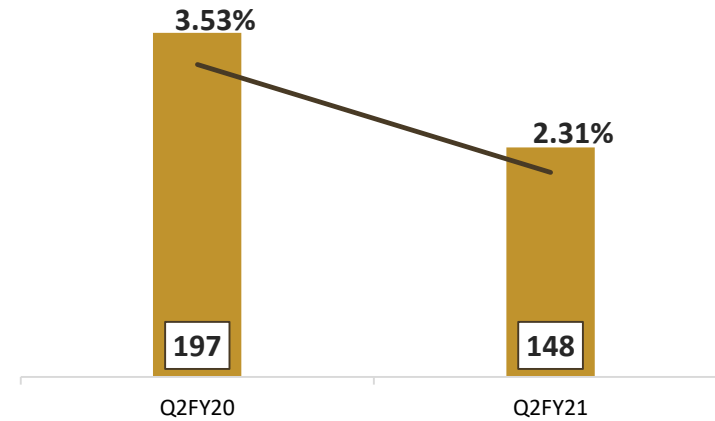
AUM (in ₹ Lacs)



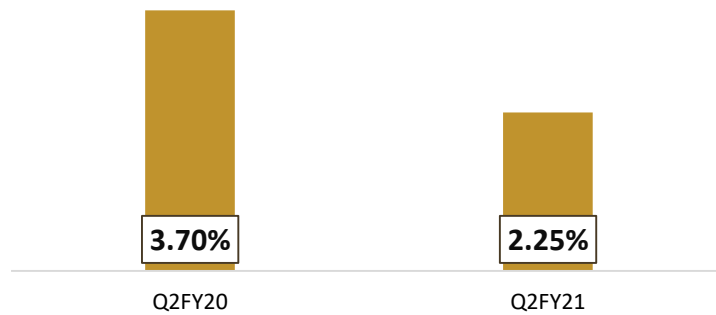
AUM (in ₹ Lacs)



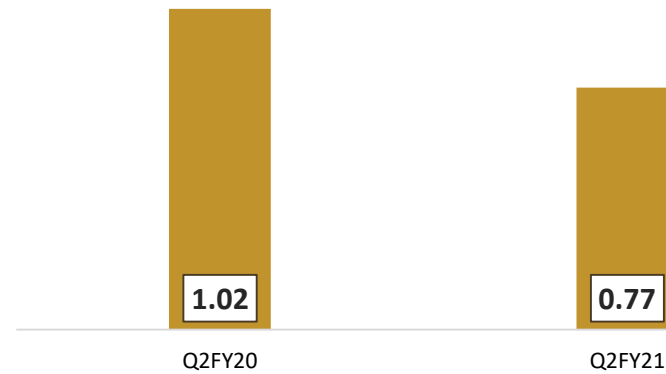
RoA & PAT (in ₹ Lacs)



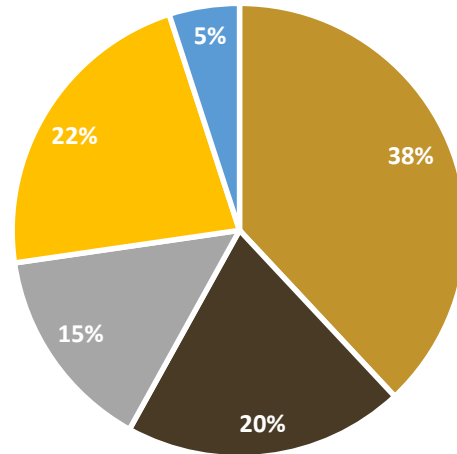
GNPA



Basic EPS (in ₹ per share)

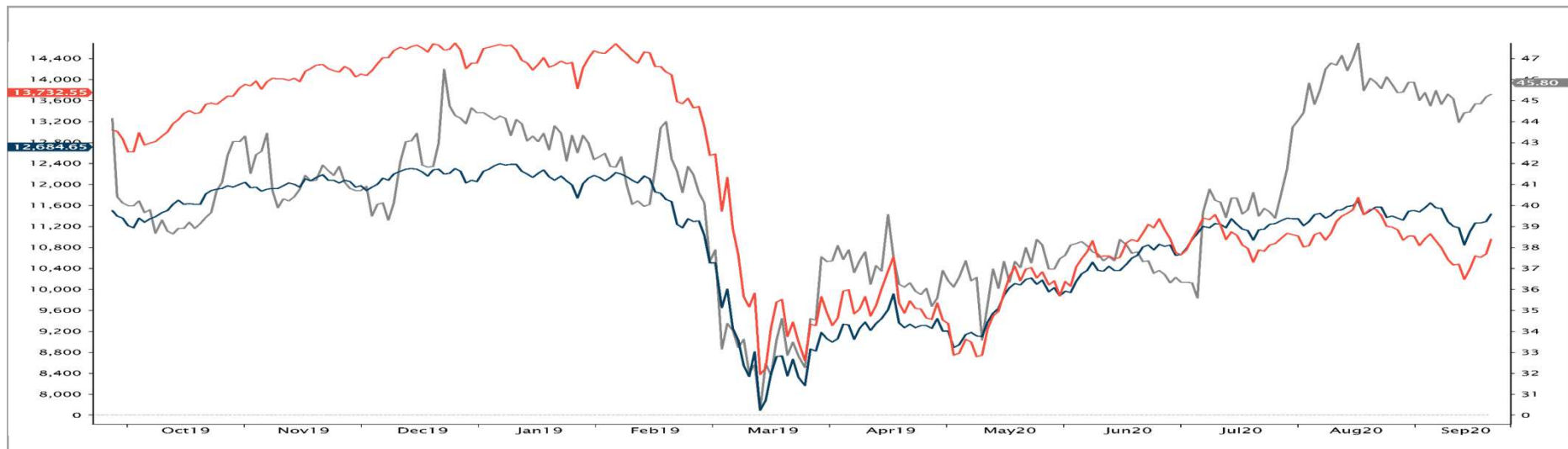


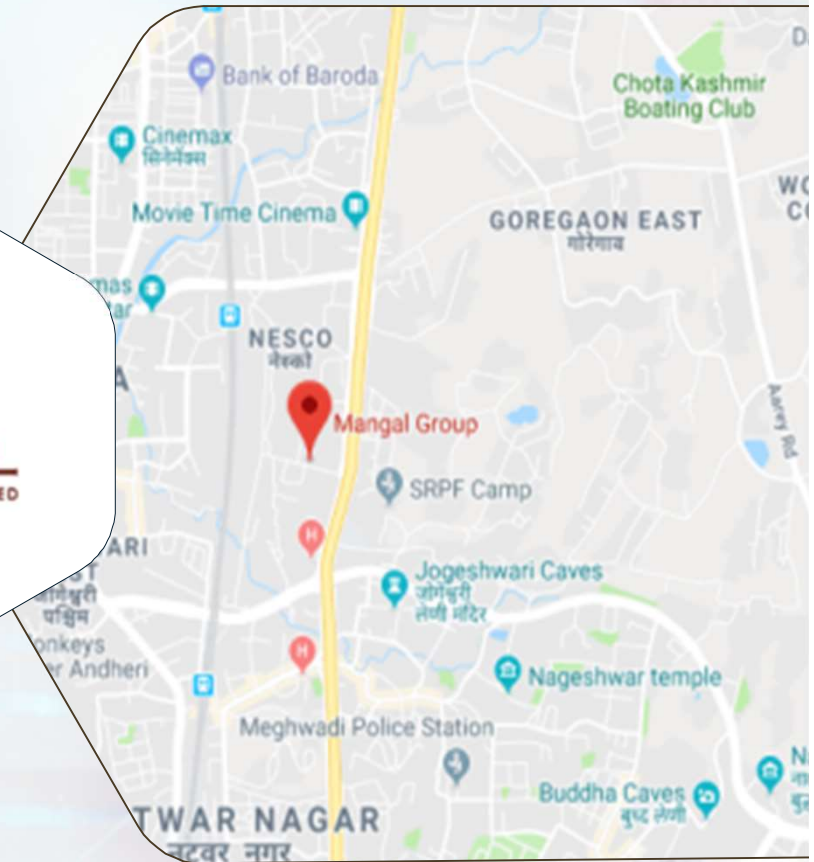
SHAREHOLDING PATTERN



- Individuals/Hindu undivided Family Promotor
- Other promoters
- Individual share capital upto Rs. 2 Lacs
- Individual share capital in excess of Rs. 2 Lacs
- Other non promotor

Stock Data





THANK YOU

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