

# MANGAL

**CREDIT & FINCORP LIMITED**

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

Date: 20<sup>th</sup> February, 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 nine months ended 31<sup>st</sup> December, 2019


**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 nine months ended 31<sup>st</sup> December, 2019.

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.

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# MANGAL CREDIT & FINCORP LIMITED

**Results Presentation**  
Q3&9M-FY20



## Key Highlights (Q3 & 9MFY20)



### Networth



9MFY20 — ₹ 8,837 Lacs

### Assets Under Management



9MFY20 — ₹ 5,827 Lacs

### Capital Adequacy Ratio



9MFY20 — 97.63%

### RoA



Q3FY20 — 2.02%

9MFY20 — 7.67%

### Non Performing Assets



9MFY20 — 2.96%

### Basic Earnings per share



Q3FY20 — ₹ 0.62

9MFY20 — ₹ 2.27

### Revenue



Q3FY20 — ₹ 230 Lacs

9MFY20 — ₹ 668 Lacs

(The Company has adopted Indian Accounting Standards (Ind AS) with effect from 1<sup>st</sup> 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.)



## Financial Performance (Q3 & 9M FY20) - Standalone



(in ₹ Lacs)

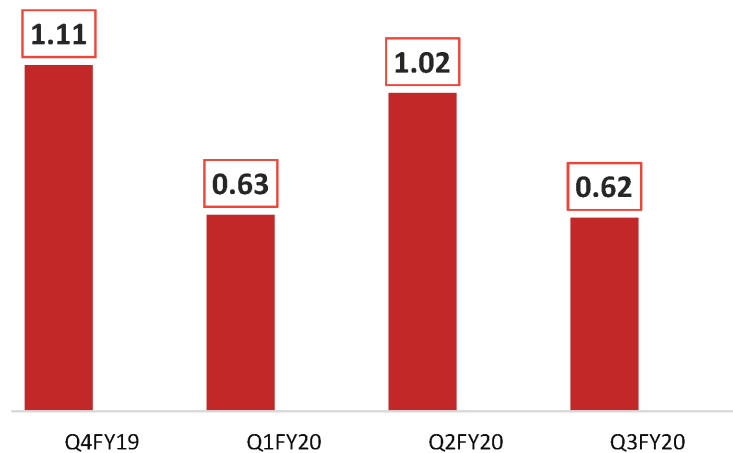
Particulars	Standalone (Quarterly)			Change	Standalone (Half-Yearly)		Change
	Q3FY20	Q2FY20	Q3FY19	YoY (%)	9MFY20	9MFY19	YoY (%)
Income from operations	229.67	202.08	212.67	7.99%	667.65	614.54	8.64%
Finance Expense	6.73	5.25	28.93	-76.74%	19.70	67.44	-70.79%
<b>Net interest Income</b>	<b>222.94</b>	<b>196.83</b>	<b>183.74</b>	<b>21.33%</b>	<b>647.95</b>	<b>547.10</b>	<b>18.43%</b>
Employee expense	26.49	21.96	20.44	-	66.68	67.93	-
Other operating expense	48.04	24.79	15.03	-	122.13	73.09	-
<b>Profit (excl. Other Income)</b>	<b>148.41</b>	<b>150.08</b>	<b>148.27</b>	<b>0.09%</b>	<b>459.14</b>	<b>406.08</b>	<b>13.07%</b>
Other Income	7.58	97.11	17.23	-	111.38	99.47	-
<b>PBT</b>	<b>155.99</b>	<b>247.19</b>	<b>165.50</b>	<b>-5.75%</b>	<b>570.52</b>	<b>505.55</b>	<b>12.85%</b>
Tax	36.70	50.53	48.60	-	132.94	118.03	-
<b>PAT</b>	<b>119.29</b>	<b>196.66</b>	<b>116.90</b>	<b>2.04%</b>	<b>437.58</b>	<b>387.52</b>	<b>12.92%</b>



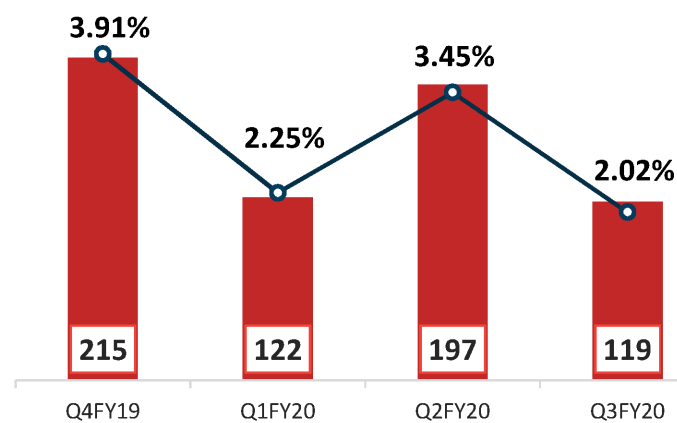
## Financial Performance (Q3 & 9MFY20) - Standalone



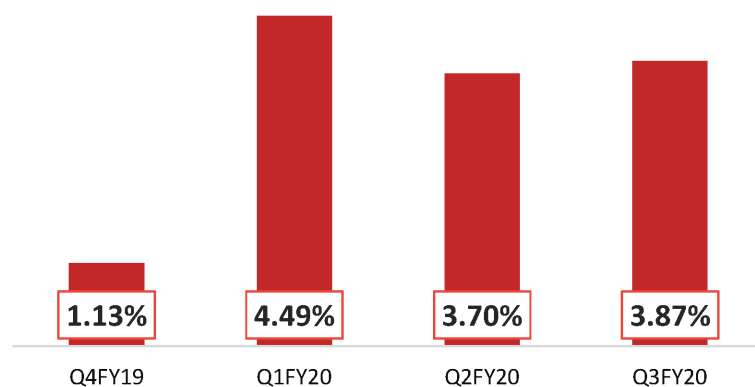
Basic EPS (in ₹ per share)



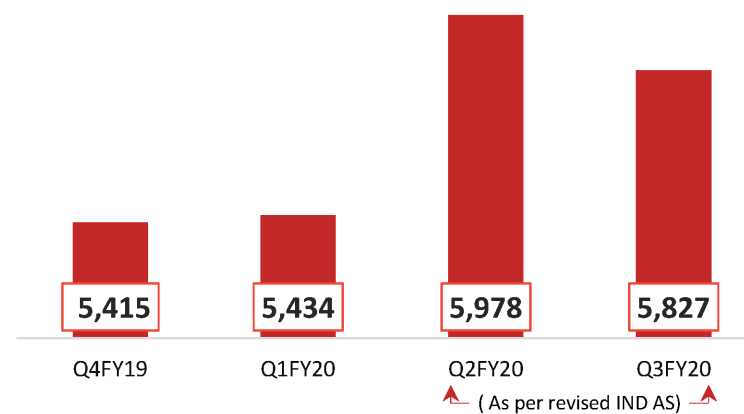
RoA & PAT (in ₹ Lacs)



GNPA (in ₹ Lacs)



AUM (in ₹ Lacs)



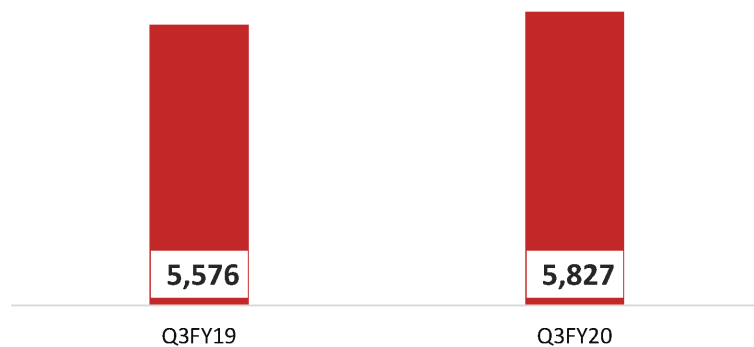
▲ (As per revised IND AS) ▲



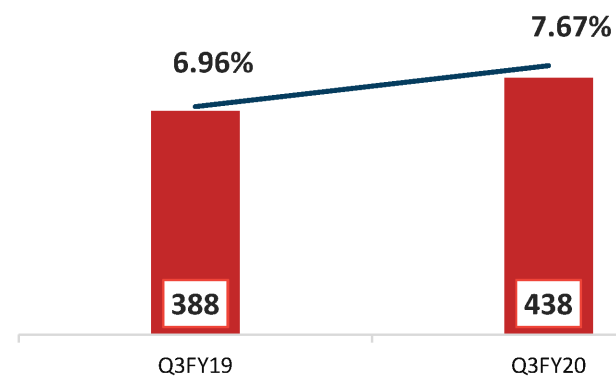
## Financial Performance (9MFY20 & 9MFY19) - Standalone



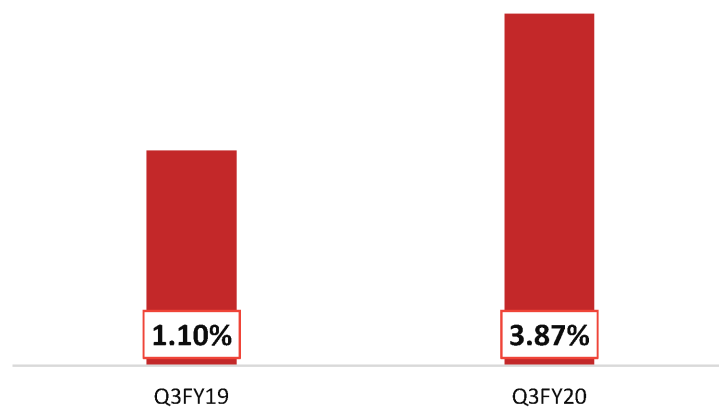
AUM (in ₹ Lacs)



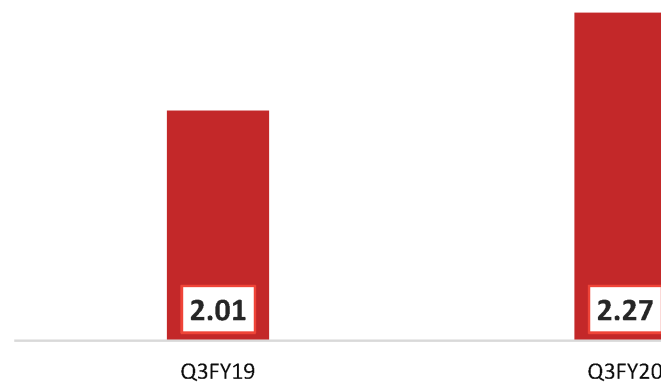
RoA & PAT (in ₹ Lacs)



GNPA

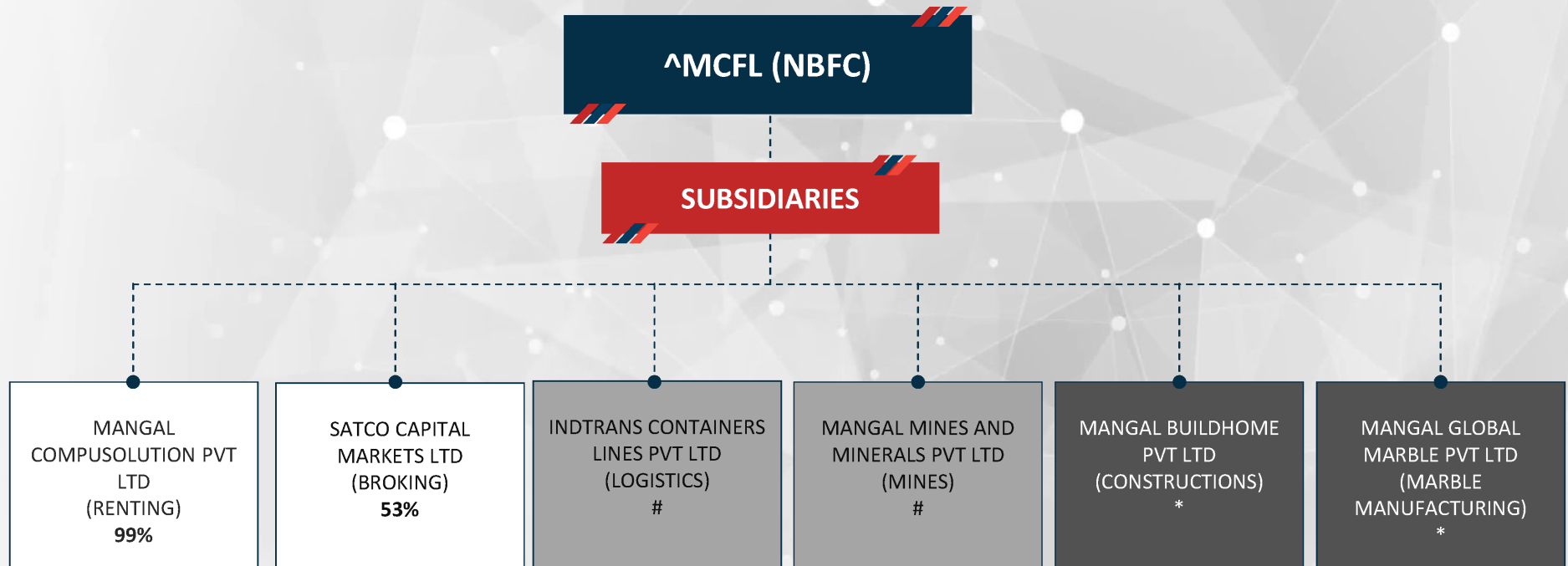


Basic EPS (in ₹ per share)





## Segmental Distribution



*^Currently Company is engaged in SME & PL Loans*

*# Disinvested from 30<sup>th</sup> September 2019*

*\*Exited in Q4-FY 19*





# THANK YOU

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