

MANGAL

CREDIT & FINCORP LIMITED

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

Date: 23rd December, 2019

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, 2019

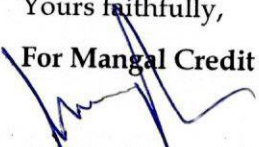
Ref.: Regulation 30 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI LODR")

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 half year ended 30th September, 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
Q2&H1-FY20

Key Highlights (Q2 & H1 FY20)



Networth



HY1FY20 — ₹ 8,827 Lacs

Assets Under Management



H1FY20 — ₹ 5,978 Lacs

Capital Adequacy Ratio



H1FY20 — 91.55%

RoA



Q2FY20 — 3.45%

H1FY20 — 5.59%

Non Performing Assets



H1FY20 — 3.70%

Basic Earnings per share



Q2FY20 — ₹ 1.02

H1FY20 — ₹ 1.65

Revenue



Q2FY20 — ₹ 202

H1FY20 — ₹ 438

- 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.

Financial Performance (Q2 & H1 FY19) - Standalone

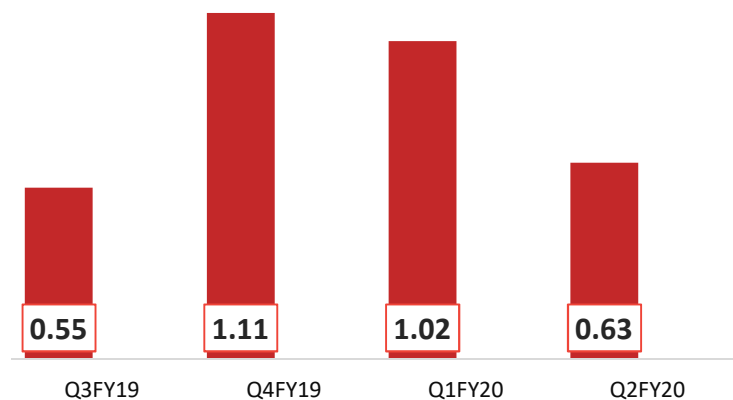


Particulars	Standalone (Quarterly)			Change	Standalone (Half-Yearly)		Change
	Q2FY20	Q1FY20	Q2FY19	YoY (%)	H1 FY20	H1 FY19	YoY (%)
Income from operations	202.08	235.90	208.79	-3.21%	437.98	401.87	8.99%
Finance Expense	5.25	7.71	16.79	-68.73%	12.96	38.51	-66.35%
Net interest Income	196.83	228.19	192.00	2.52%	425.02	363.36	16.97%
Employee expense	21.96	18.23	30.41	-	40.19	47.49	-
Other operating expense	24.79	49.29	29.30	-	74.09	58.06	-
Pre provision profit	150.08	160.67	132.29	13.45%	310.74	257.81	20.53%
Provisions	-	-	-	-	-	-	-
Other Income	97.11	6.69	31.12	-	103.80	82.23	-
PBT	247.19	167.36	163.41	51.27%	414.54	340.04	21.91%
Tax	50.53	45.70	35.69	-	96.23	69.43	-
PAT	196.66	121.66	127.72	53.98%	318.31	270.61	17.63%

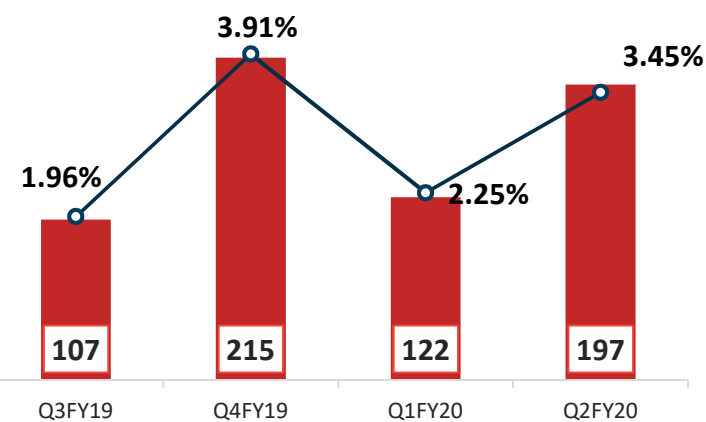
Financial Performance (Q2 & H1 FY20) - Standalone



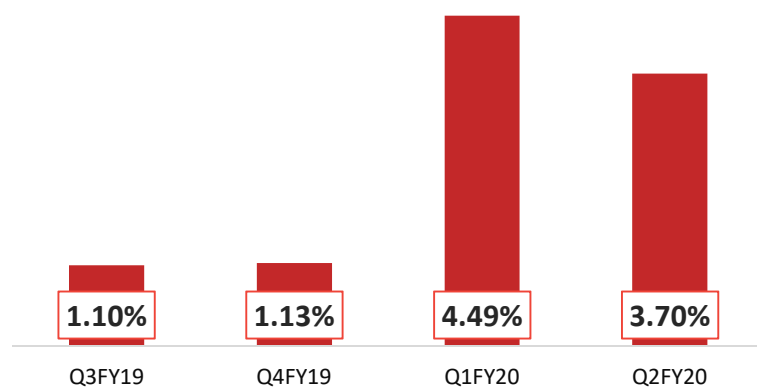
Basic EPS (in ₹ per share)



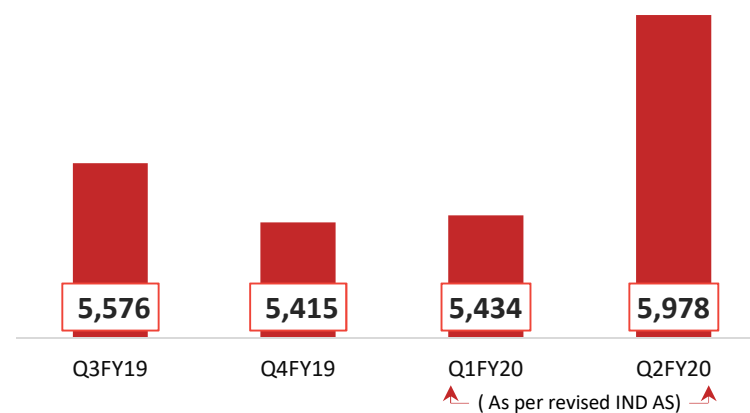
RoA & PAT (in ₹ Lacs)



GNPA (in ₹ Lacs)



AUM (in ₹ Lacs)

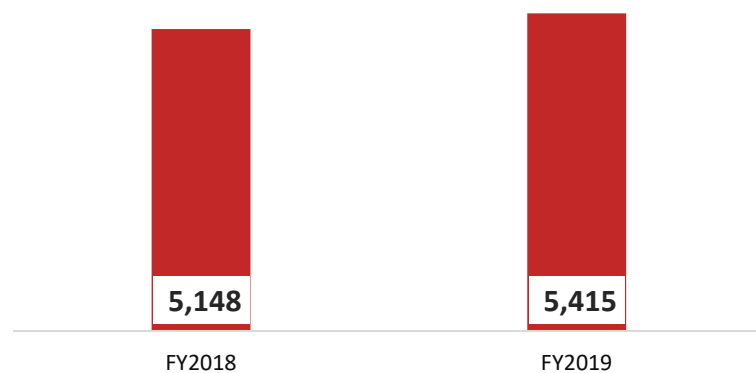


▲ (As per revised IND AS) ▲

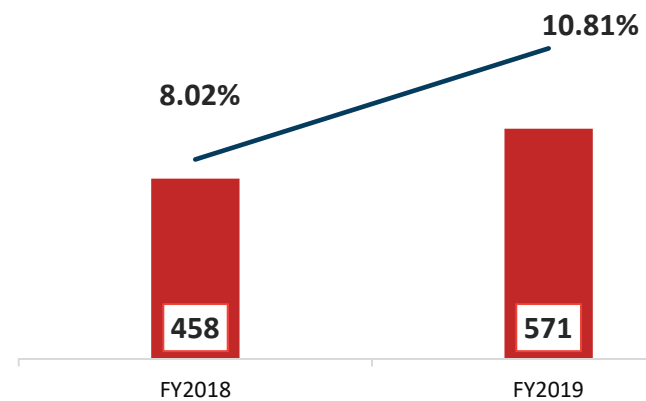
Financial Performance (FY2019) - Standalone



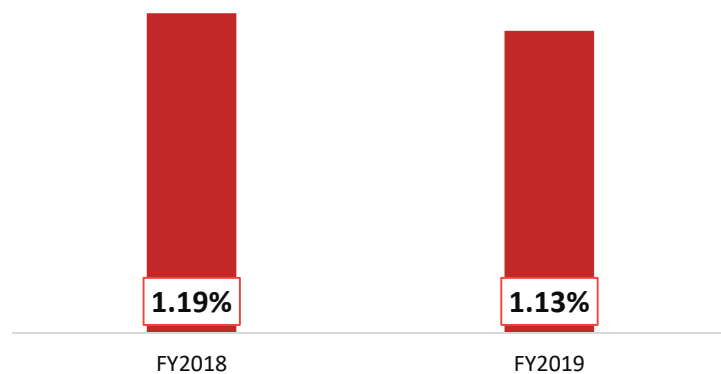
AUM (in ₹ Lacs)



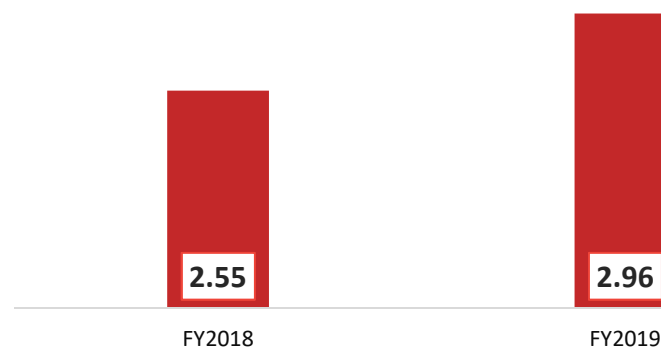
RoA & PAT (in ₹ Lacs)



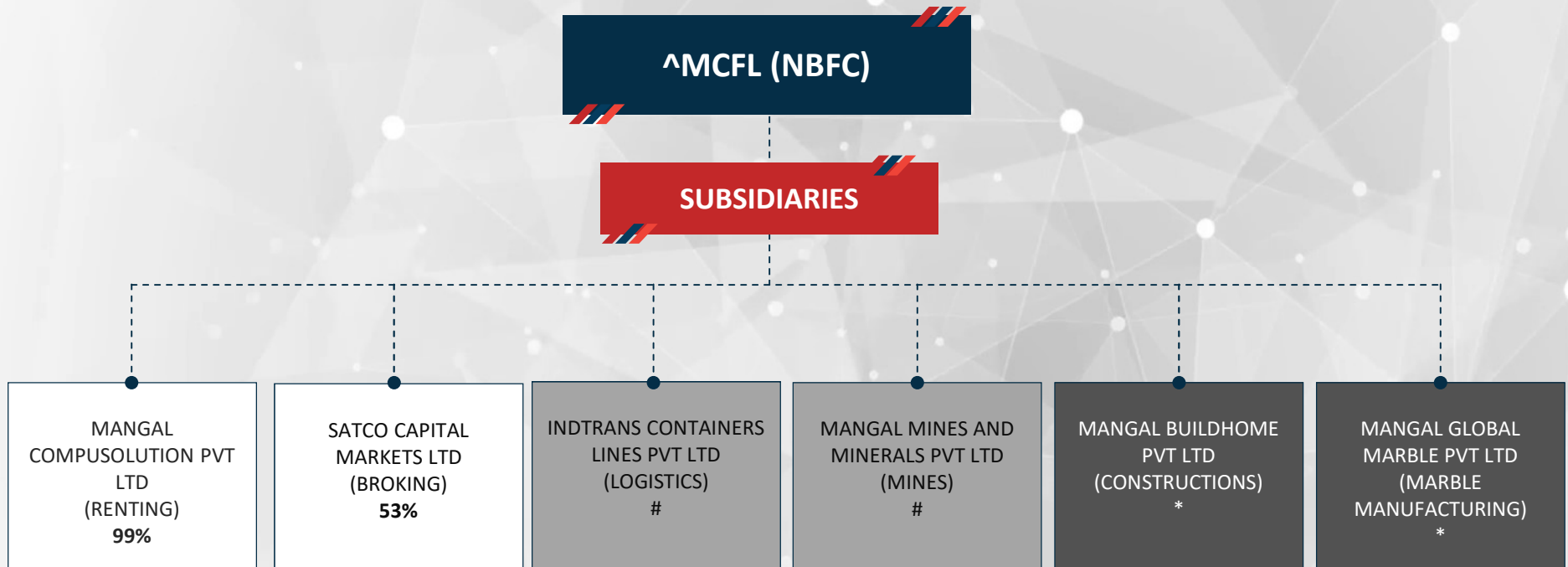
GNPA



Basic EPS (in ₹ per share)



Segmental Distribution



^Currently Company is engaged in SME & PL Loans

Disinvested from 30th September 2019

**Exited in Q4-FY 19*



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**THANK
YOU**