

MANGAL

CREDIT & FINCORP LIMITED

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

Date: 10th June, 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 Financial Results for the quarter and financial year ended 31st March, 2019

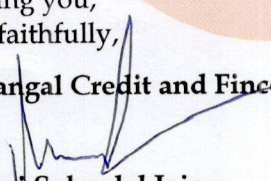
Ref.: Regulation 30 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI LODR")

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 Financial Results for the quarter and financial year ended 31st March, 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.

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



MANGAL CREDIT & FINCORP LIMITED

Results Presentation
Q4FY19

Key Highlights (Q4FY19 & FY19)



Network



FY19 — ₹ 8,470 Lacs

Assets Under Management



FY19 — ₹ 5,415 Lacs

Capital Adequacy Ratio



FY19 — 94.98%

RoA



Q4 — 3.91%
FY19 — 10.81%

Gross Non Performing Assets



FY19 — 1.13%

Basic Earnings per share



Q4 — ₹ 1.11
FY19 — ₹ 2.96

Dividend per Share



FY19 — ₹ 0.50

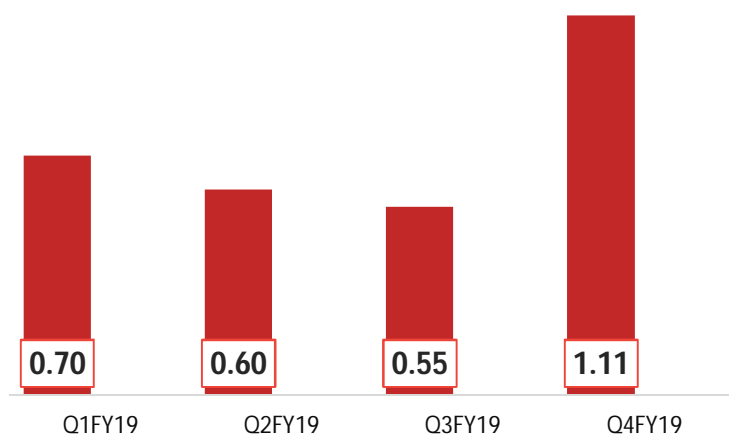
Financial Performance (Q4FY19 & FY19) - Standalone

Particulars	Standalone (Quarterly)			Change	Standalone (Yearly)		Change
	Q4FY19	Q3FY19	Q4FY18	YoY (%)	FY2019	FY2018	YoY (%)
Closing AUM (in lacs)	5,415.06	5,574.64	5,148.26	5.20%	5415.5	5148	5.20%
Income from operations	263.59	202.93	245.27	7.47%	846.69	946.73	-10.57%
Finance Expense	18.51	28.93	28.50	-35.05%	85.96	196.55	-56.27%
Net interest Income	245.08	174.00	216.77	13.06%	760.73	750.18	1.41%
Employee expense	14.92	20.43	20.59	-	82.85	74.94	-
Other operating expense	21.91	15.72	24.91	-	87.70	84.84	-
Pre provision profit	208.25	137.84	171.27	21.59%	590.18	590.40	-0.04%
Provisions	(0.28)	(1.88)	(4.72)	-	3.49	0.53	-
Other Income	73.12	15.95	14.00	-	169.07	36.00	-
PBT	281.65	155.67	189.98	48.24%	755.76	625.87	20.75%
Tax	66.50	48.75	38.53	-	184.45	167.62	-
PAT	215.14	106.93	151.45	42.05%	571.31	458.25	24.67%

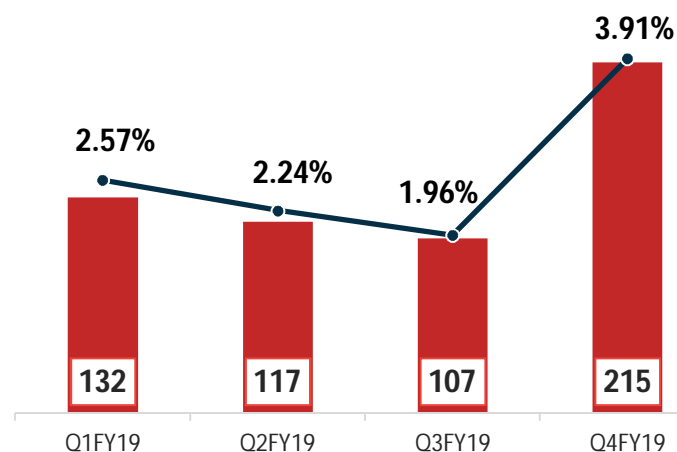
Financial Performance (Q4FY19) - Standalone



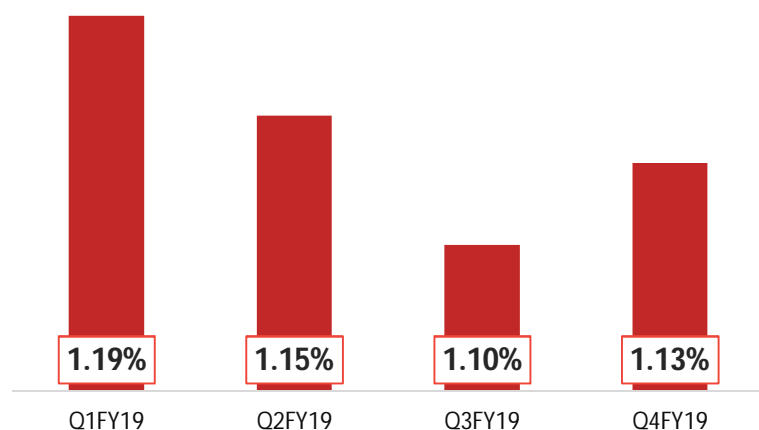
Basic EPS (in ₹ per share)



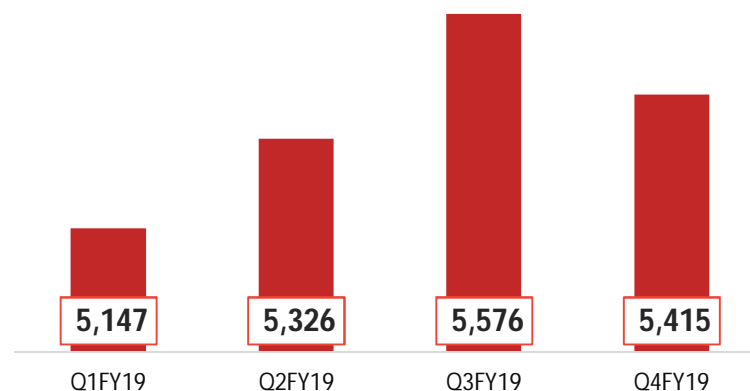
RoA & PAT (in ₹ Lacs)



GNPA (in ₹ Lacs)



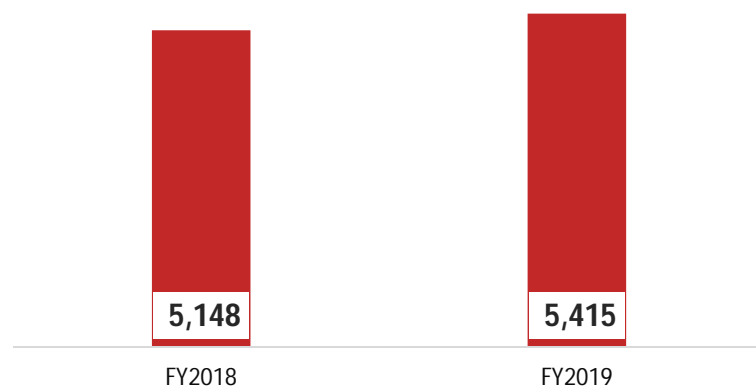
AUM (in ₹ Lacs)



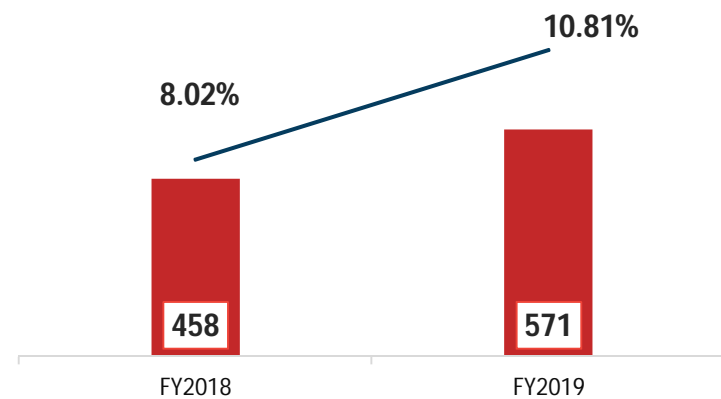
Financial Performance (FY2019) - Standalone



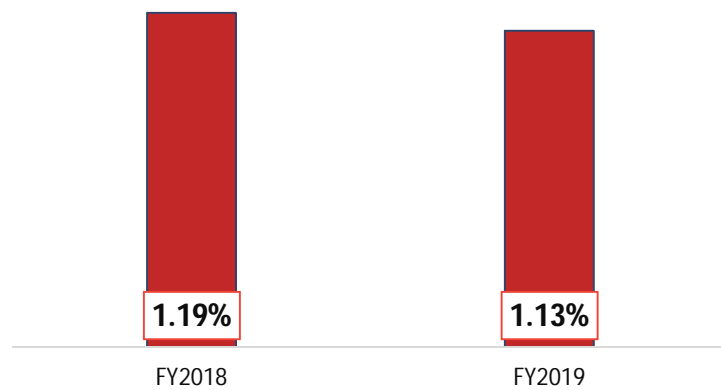
AUM (in ₹ Lacs)



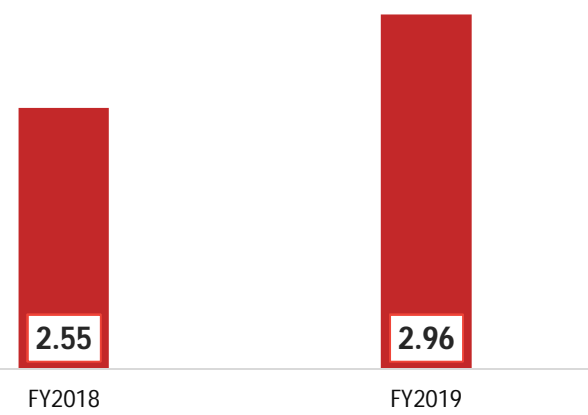
RoA & PAT (in ₹ Lacs)



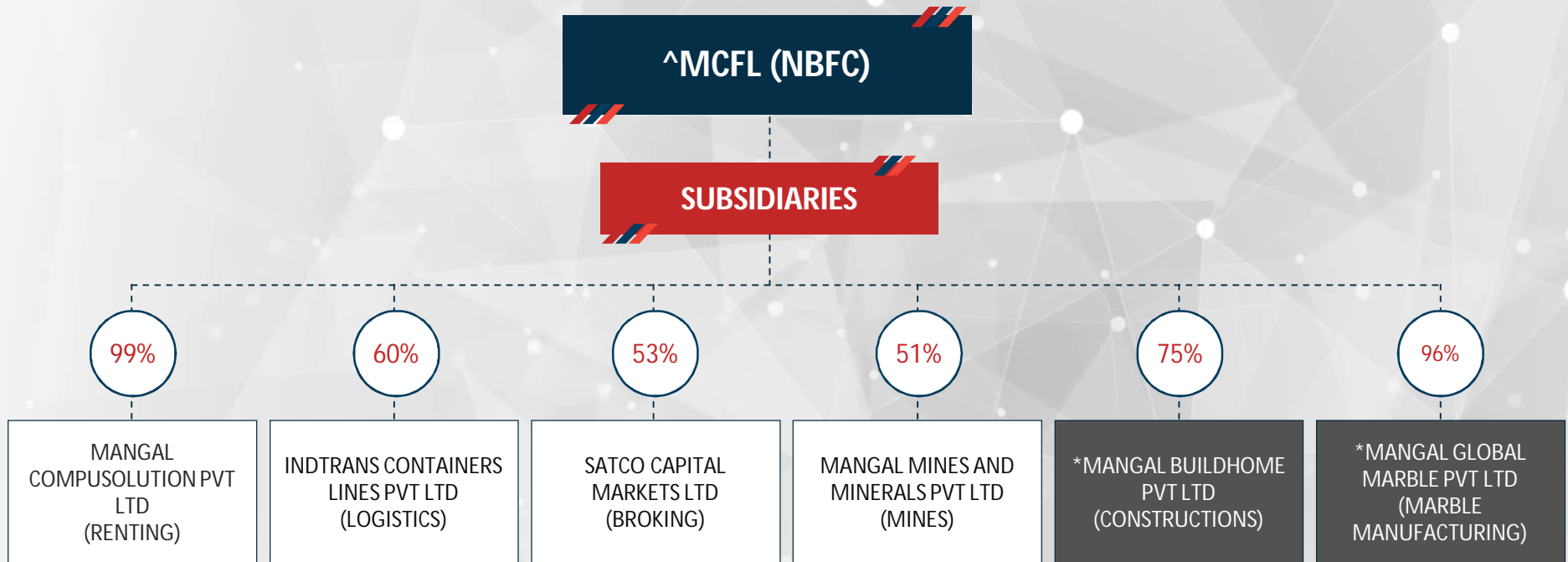
GNPA



Basic EPS (in ₹ per share)



Segmental Distribution



^Currently Company is engaged in SME & PL Loans

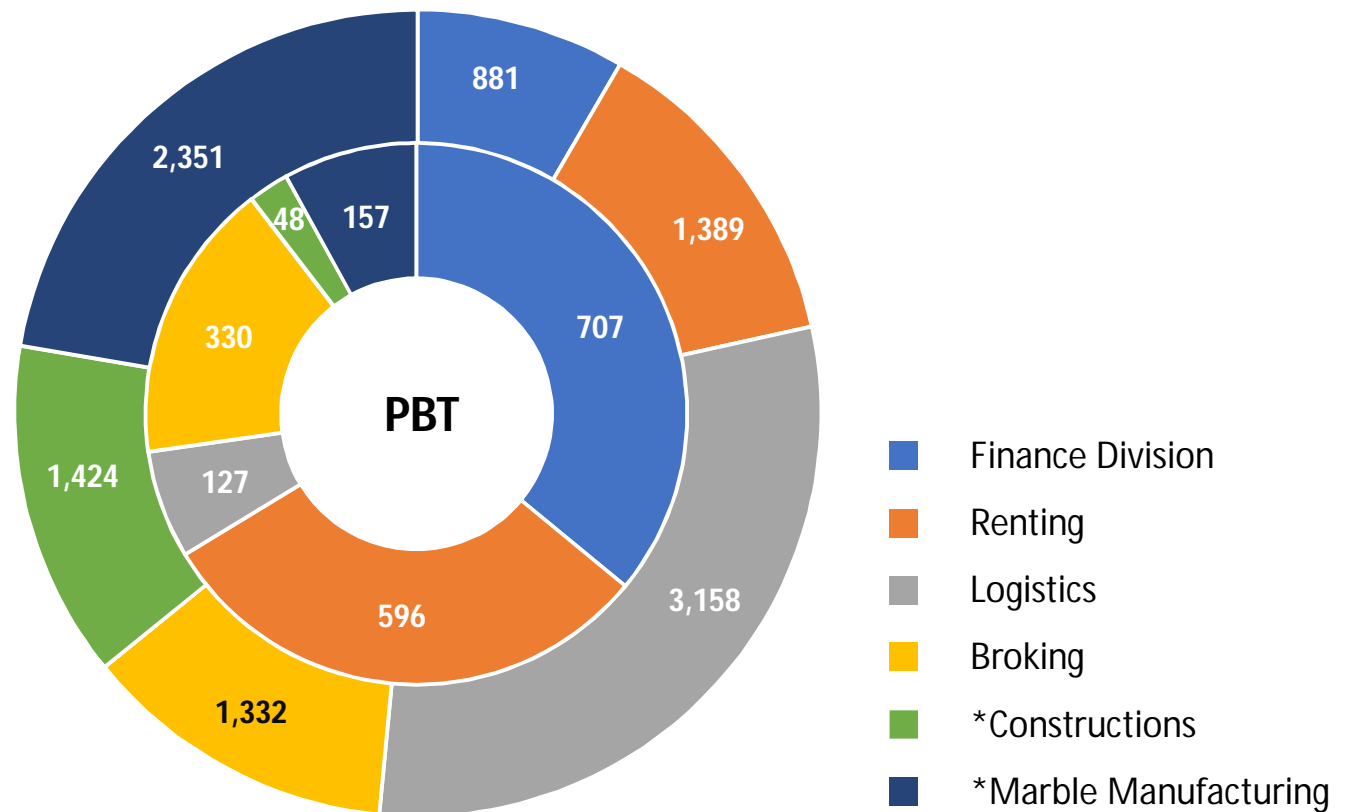
**Exited in Q4-FY 19*

Segmental Breakup



(₹ in Lacs)

Revenue



**Exited in Q4-FY 19*



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**THANK
YOU**