

# MANGAL

**CREDIT & FINCORP LIMITED**

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

Date: 20<sup>th</sup> November, 2018

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 second quarter ended 30<sup>th</sup> September, 2018

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

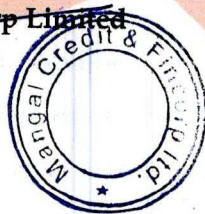
Pursuant to Regulation 30 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI LODR"), enclosed herewith please find the Presentation on Financial Results for the second quarter ended 30<sup>th</sup> September, 2018.

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: 01811041



**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 FY2019

## Key Highlights (Q2 FY2019 & FY2018)

## Standalone (Q2 FY2019)



## Standalone (Yearly 2017-18)



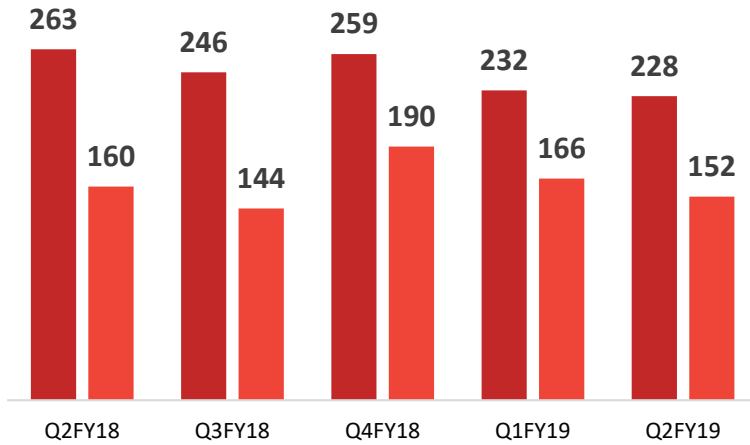
## Standalone (Q2 FY2019 & FY2018)

(in ₹ Lacs)

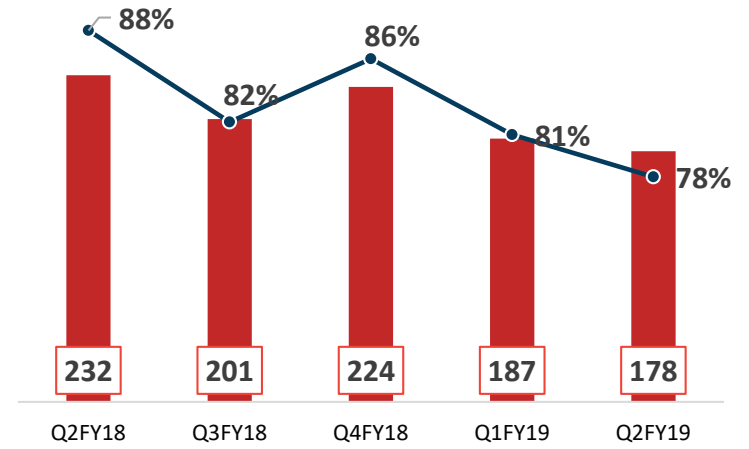
Particulars	Standalone (Quarterly)			Change YoY (%)	Yearly		YoY (%)
	Q2FY19	Q1FY19	Q2FY18		FY2018	FY2017	
<b>Total Revenue</b>	227.76	232.40	262.81	-13%	982.73	862.70	14%
<b>Operating Expenses</b>	49.55	45.16	30.46	63%	139.06	295.75	-53%
<b>EBITDA</b>	178.22	187.24	232.35	-23%	843.67	566.95	49%
<b>EBITDA Margin (%)</b>	78%	81%	88%	-	86%	66%	31%
<b>Depreciation</b>	4.34	4.14	5.24	-17%	21.25	31.35	-32%
<b>EBIT</b>	173.88	183.09	227.11	-23%	822.42	535.60	101%
<b>Finance Cost</b>	21.43	17.08	67.02	-68%	196.55	125.42	57%
<b>PBT</b>	152.45	166.01	160.09	-5%	625.86	410.18	53%
<b>Tax Expense</b>	35.40	33.80	44.16	-20%	167.62	140.30	19%
<b>PAT</b>	117.05	132.21	115.93	1%	458.25	269.88	70%
<b>PATM (%)</b>	51%	57%	44%	-	47%	31%	49%
<b>EPS (INR)</b>	0.06	0.07	0.07	-	0.26	0.17	-86%

# Standalone Quarterly Performance (Q2 FY19)

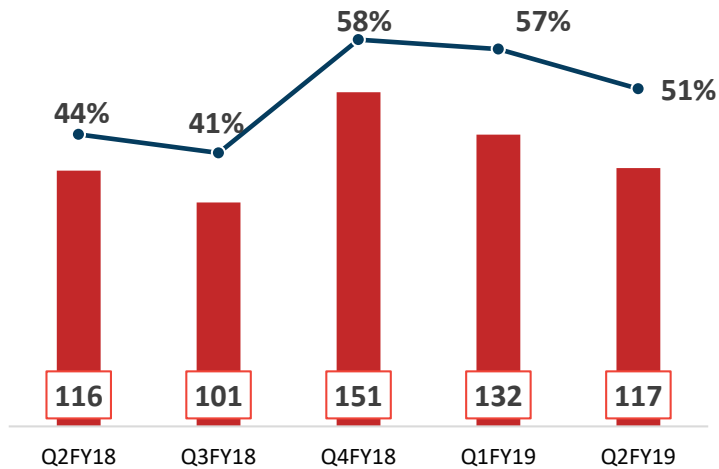
## Revenue & PBT (in ₹ Lacs)



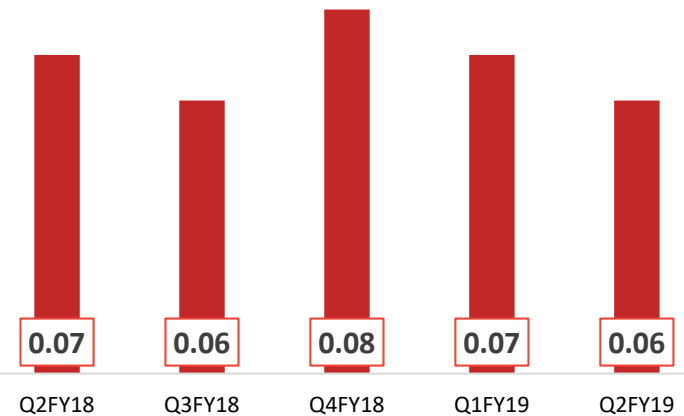
## EBITDA & EBITDA Margin (in ₹ Lacs)



## PAT & PAT Margin (in ₹ Lacs)



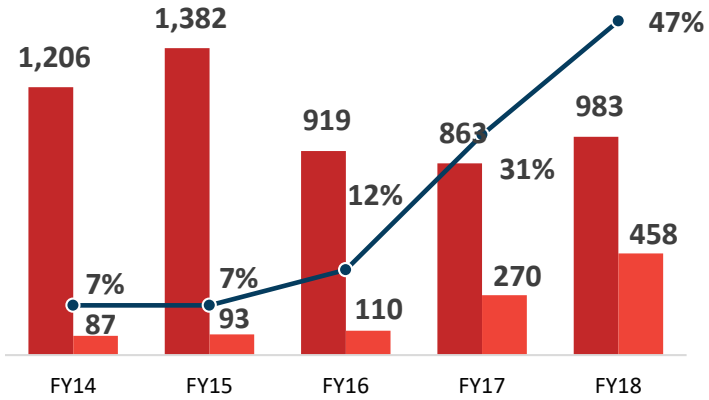
## Basic EPS (in ₹ per share)



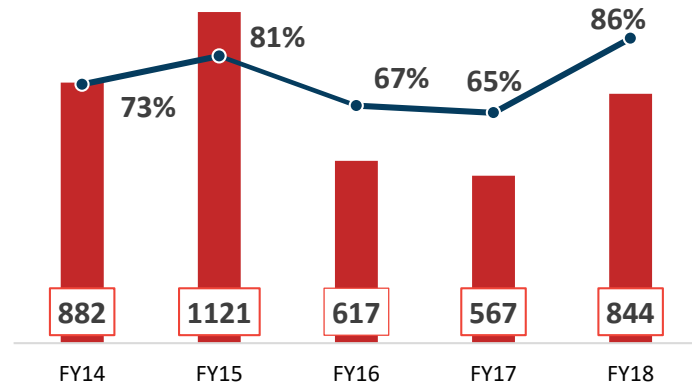
# Yearly Performance (Standalone)



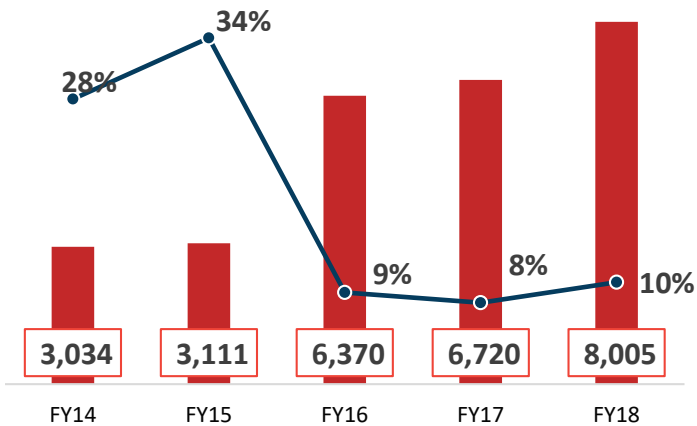
### Revenue, PAT & PAT Margin (in ₹ Lacs)



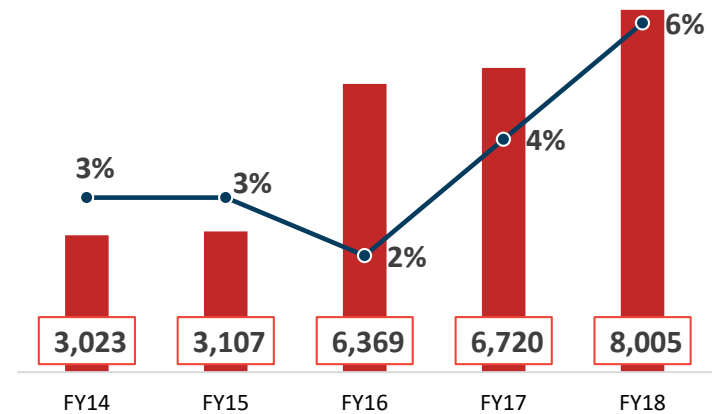
### EBITDA & EBITDA Margin (in ₹ Lacs)

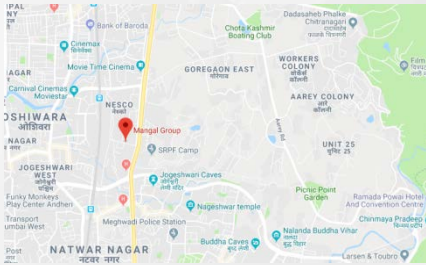


### Capital Employed & ROCE (in ₹ Lacs)



### Networth & ROE (in ₹ per share)





# THANK YOU

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