

MANGAL

CREDIT & FINCORP LIMITED

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

Date: 19th February, 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 third quarter and nine months ended 31st December, 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 third quarter and nine months ended 31st December, 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: 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
Q3FY19

Key Highlights (Q3FY19 & FY18)

Standalone (Q3FY19)



Total Revenue
₹ 218.88 Lacs.



Profit After Tax
₹ 106.93 Lacs.



Basic Earnings per
share **₹ 0.55**



Assets Under
Management
₹ 5,575 Lacs
(As on 31st Dec.2018)



Long Term Debt
Rating **BB+**

Standalone (Yearly 2017-18)



Assets Under
Management
₹ 5,148 Lacs



Capital Adequacy
Ratio **83%**



Non Performing
Assets **1.19%**

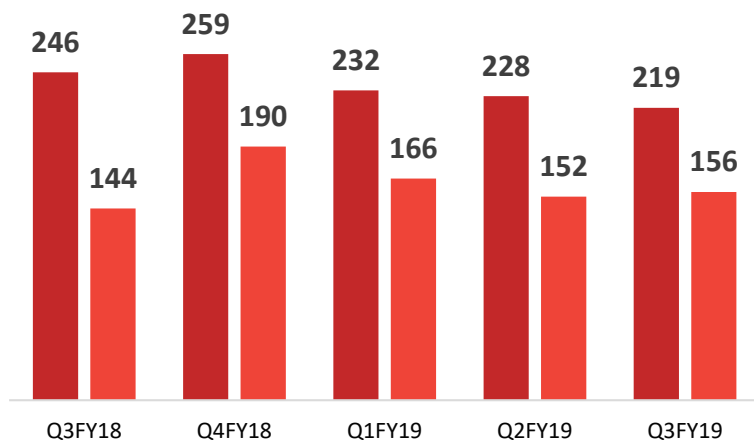
Financial Performance (Q3FY19 & FY18) - Standalone

(in ₹ Lacs)

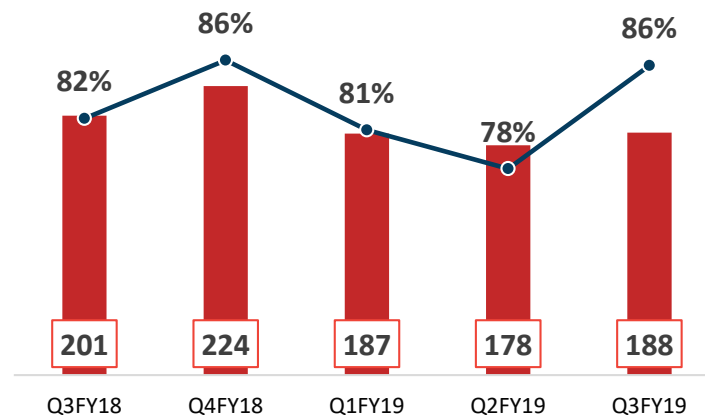
Particulars	Standalone (Quarterly)			Change	Standalone (Nine-Monthly)		Change	Yearly
	Q3FY19	Q2FY19	Q3FY18	YoY (%)	9MFY19	9MFY18	YoY (%)	FY2018
Total Revenue	218.88	227.76	245.59	-10.87%	679.05	723.46	-6.14%	982.73
Operating Expenses	30.4	49.55	44.45	-31.61%	125.13	112.19	11.53%	139.06
EBITDA	188.49	178.22	201.14	-6.29%	553.92	611.27	-9.38%	843.67
EBITDA Margin (%)	86%	78%	82%	-	82%	84%	-	86%
Depreciation	3.88	4.34	5.24	-25.95%	12.36	15.72	-21.37%	21.25
EBIT	184.6	173.88	195.90	-5.77%	541.56	595.55	-9.07%	822.42
Finance Cost	28.93	21.43	52.23	-44.61%	67.44	168.05	-59.87%	196.55
PBT	155.67	152.45	143.67	8.35%	474.12	427.50	10.91%	625.86
Tax Expense	48.75	35.40	42.21	15.49%	117.95	121.09	-2.59%	167.62
PAT	106.93	117.05	101.46	5.39%	356.17	306.41	16.24%	458.25
PATM (%)	49%	51%	41%	-	52%	42%	-	47%
EPS (INR)	0.55	0.60	0.60	-	1.84	1.80	-	2.56

Financial Performance (Q3FY19) - Standalone

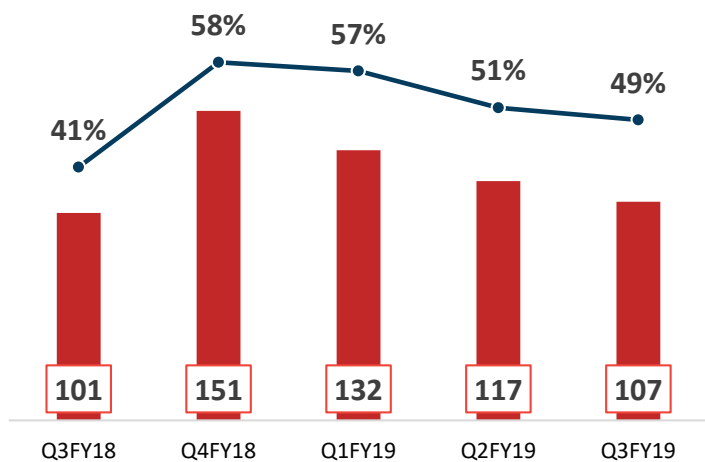
Revenue & PBT (in ₹ Lacs)



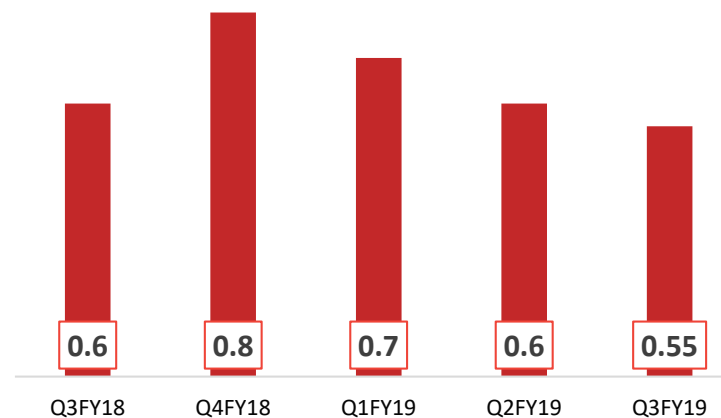
EBITDA & EBITDA Margin (in ₹ Lacs)



PAT & PAT Margin (in ₹ Lacs)

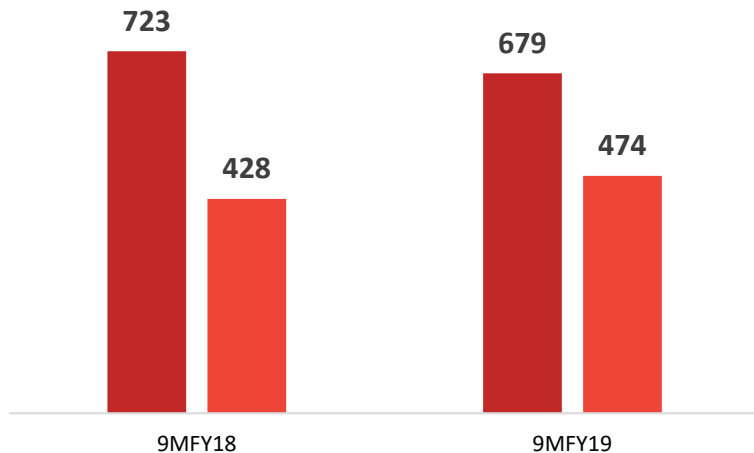


Basic EPS (in ₹ per share)

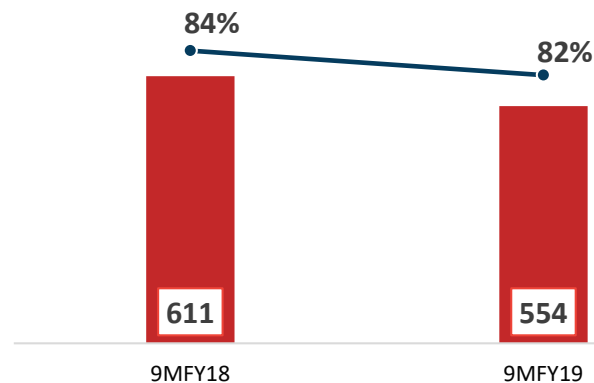


Financial Performance (9MFY19) - Standalone

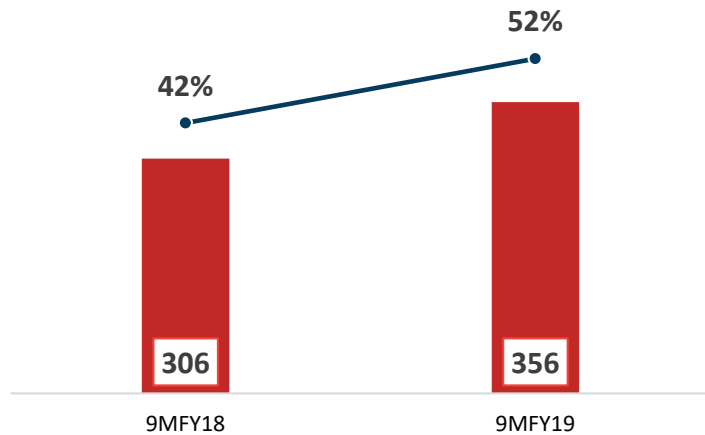
Revenue & PBT (in ₹ Lacs)



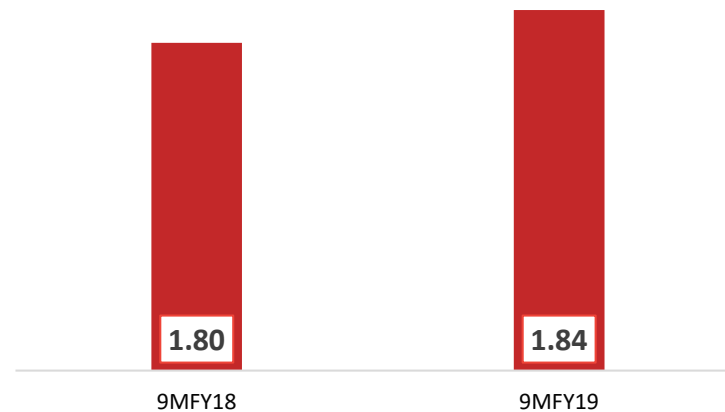
EBITDA & EBITDA Margin (in ₹ Lacs)



PAT & PAT Margin (in ₹ Lacs)

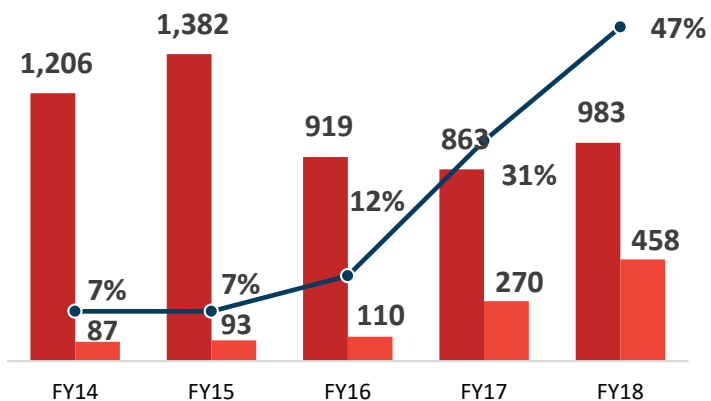


Basic EPS (in ₹ per share)

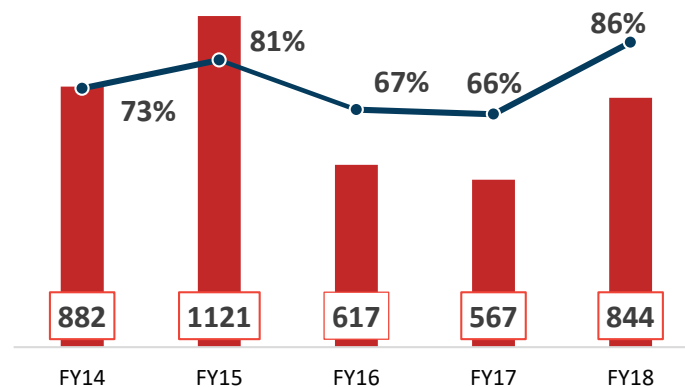


Yearly Performance (Standalone)

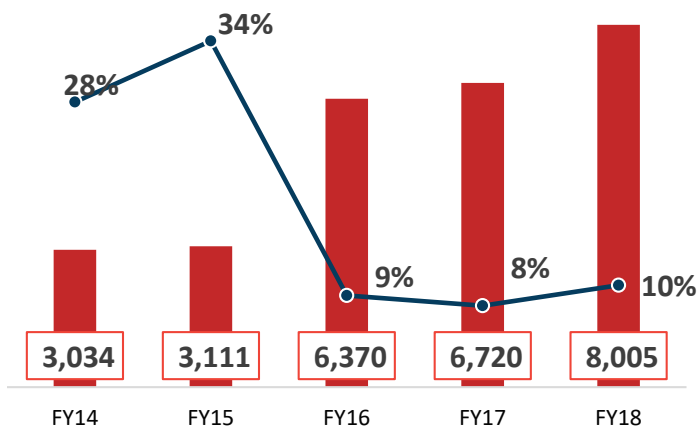
Revenue, PAT & PAT Margin (in ₹ Lacs)



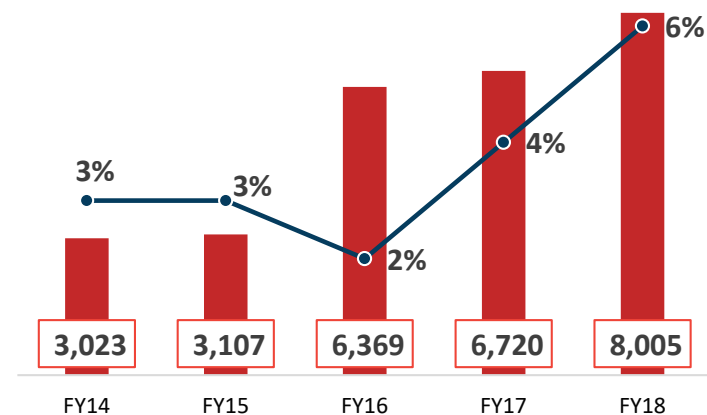
EBITDA & EBITDA Margin (in ₹ Lacs)



Capital Employed & ROCE (in ₹ Lacs)



Network & ROE (in ₹ per share)





THANK YOU

Address: A-1701-1702, Lotus Corporate Park,
Ram Mandir Road, Off Western Highway,
Goregaon (East), Mumbai - 400 063,
Phone: +91 22 4246 1300
Fax: +91 22 4246 1310
E-mail: info@mangalfincorp.com