

MANGAL

CREDIT & FINCORP LIMITED

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

Date: 12th November, 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 half year ended 30th September, 2020

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, 2020.

Kindly take the same on your record and oblige.

Thanking you, Yours faithfully,

Fo Mangal Credit and Incorp Limited

Meghaj Sohamal Jain Managing Director DIN: 01311041

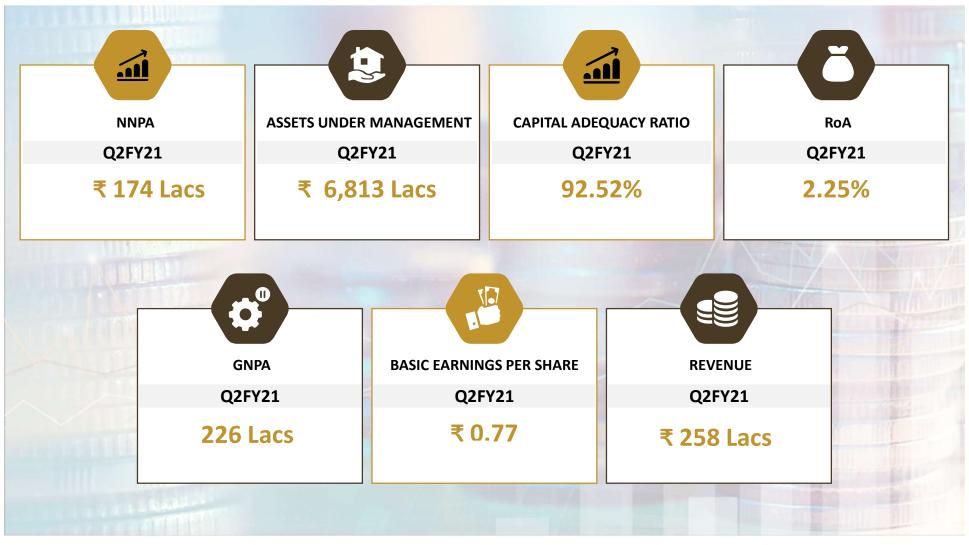


Tel: 022 - 42461300 • Website: www.mangalfincorp.com • Email: info@mangalfincorp.com



Key Highlights (Q2FY21)



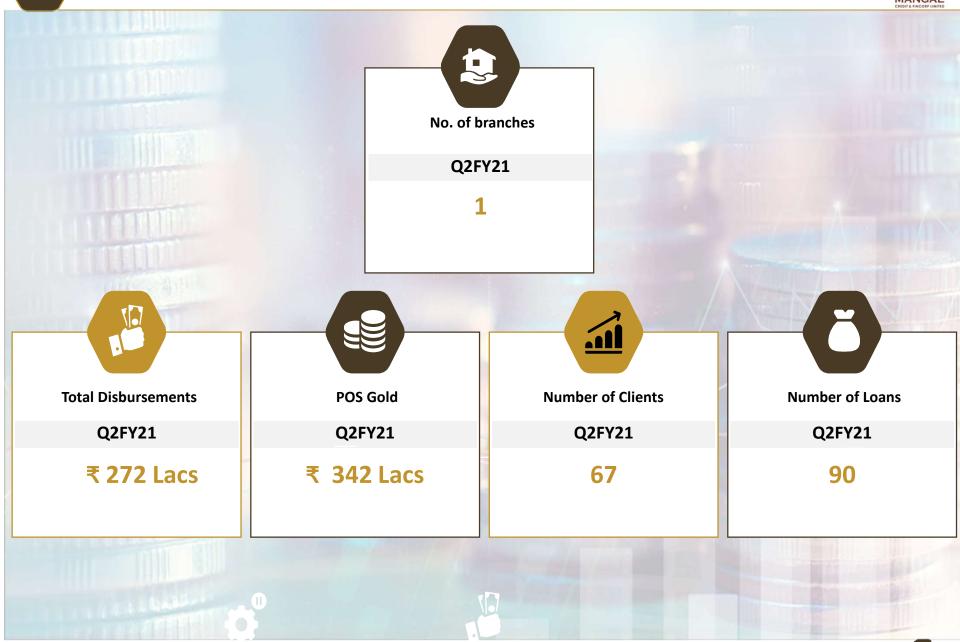


(The Company has adopted Indian Accounting Standards (Ind AS) with effect from 1° April, 2019 and consequently these financial results have been prepared in accordance with the recognition and measurement principles laid down in Ind AS 34 "Interim Financial Reporting" prescribed under section 133 of the Companies Act, 2013 read with relevant rules issued there under and other accounting principles generally accepted in India.)



Key Highlights – Gold Loans (Q2FY21)





Financial Performance (Q2FY21)



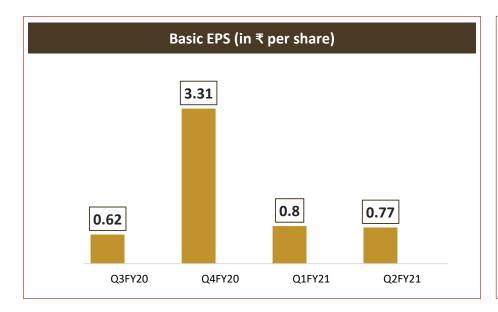
(in ₹ Lacs)

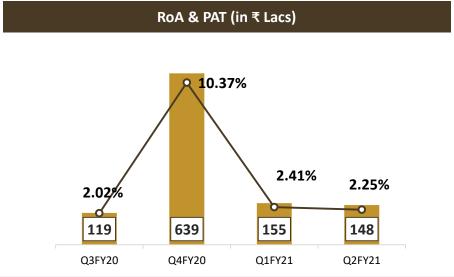
Particulars	Standalone (Quarterly)			Change	Standalone (Half-Yearly)		Change
	Q2FY21	Q4FY20	Q2FY20	YoY (%)	H1FY21	H1FY20	YoY (%)
Income from operations	254.88	251.41	202.08	26.13%	506.29	437.98	15.60%
Finance Expense	5.96	16.64	5.25	13.52%	22.61	12.96	74.46%
Net interest Income	248.92	234.77	196.83	26.46%	483.68	425.02	13.80%
Employee expense	32.68	13.26	21.96	-	45.94	40.19	-
Other operating expense	20.71	15.29	24.79	-	36.01	74.09	-
Pre provision profit	195.53	206.22	150.08	30.28%	401.73	310.74	29.28%
Provisions	_	_	_	-	<u>-</u>	-	<u>-</u>
Other Income	3.27	2.42	97.11	-	5.69	103.80	-
РВТ	198.80	208.63	247.19	-19.58%	407.43	414.54	-1.72%
Tax	50.60	53.45	50.53	-	104.06	96.23	-
PAT	148.19	155.18	196.65	-24.64%	303.37	318.31	-4.70%

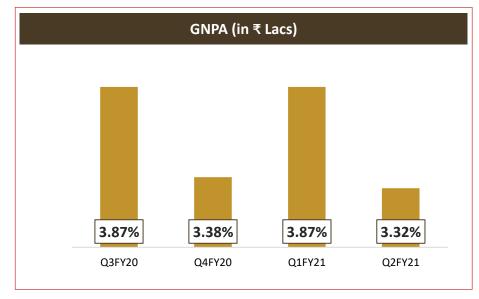


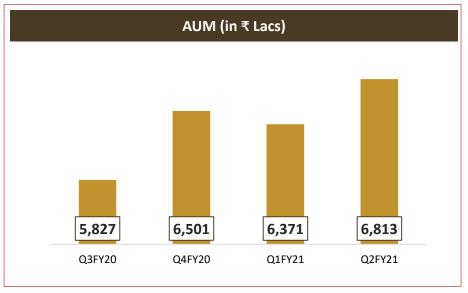
Financial Performance







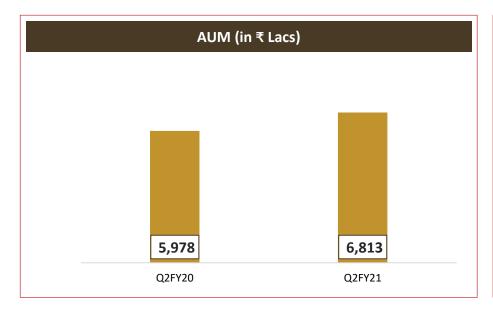


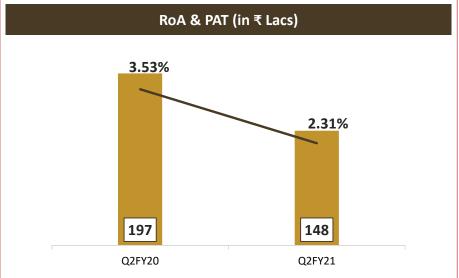


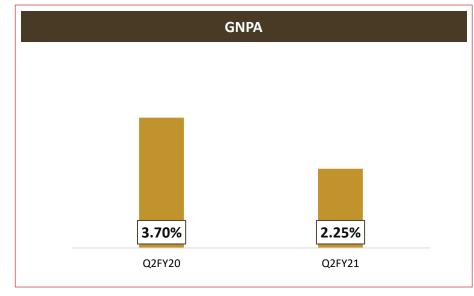


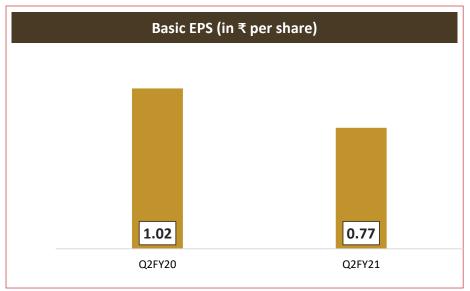
Financial Performance (Q2FY21 YoY)





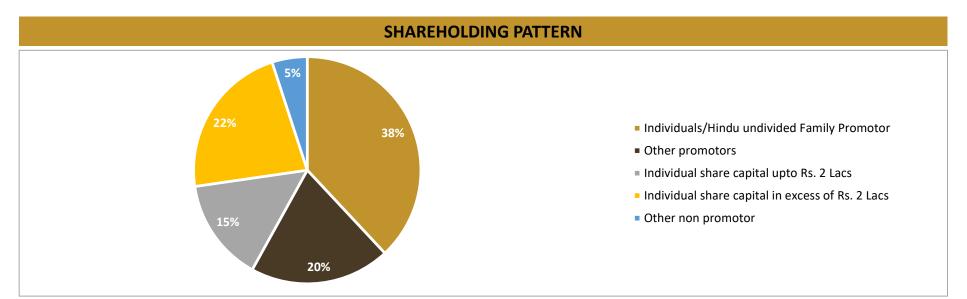


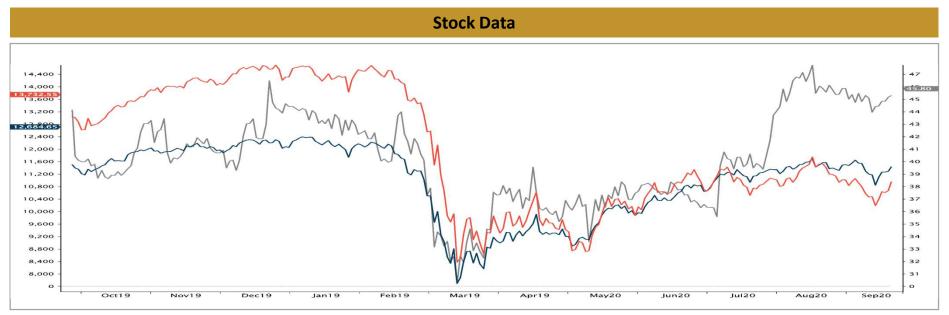




ShareHolding Pattern and Stock Data













THANK YOU

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