

MANGAL

CREDIT & FINCORP LIMITED

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

Date: 18th February, 2021

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 ended 31st December, 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 ended 31st December, 2020.

Kindly take the same on your record and oblige.

Thanking you,
Yours faithfully,

For Mangal Credit and Fincorp Limited



Naval Kamalkishor Maniyar
Director
DIN: 06657440

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

MANGAL CREDIT & FINCORP LIMITED

Results Presentation
Q3&FY21



Total Disbursement

Q3FY21

₹ 712 Lacs



POS Gold

Q3FY21

₹ 893 Lacs



Number of Clients

Q3FY21

161



Number of Loan

Q3FY21

343



NNPA

Q3FY21

₹ 185 Lacs



ASSETS UNDER MANAGEMENT

Q3FY21

₹ 7,198 Lacs



CAPITAL ADEQUACY RATIO

Q3FY21

88.92%



ROA

Q3FY21

1.85%



GNPA

Q3FY21

253 Lacs



BASIC EARNINGS PER SHARE

Q3FY21

₹ 0.67



REVENUE

Q3FY21

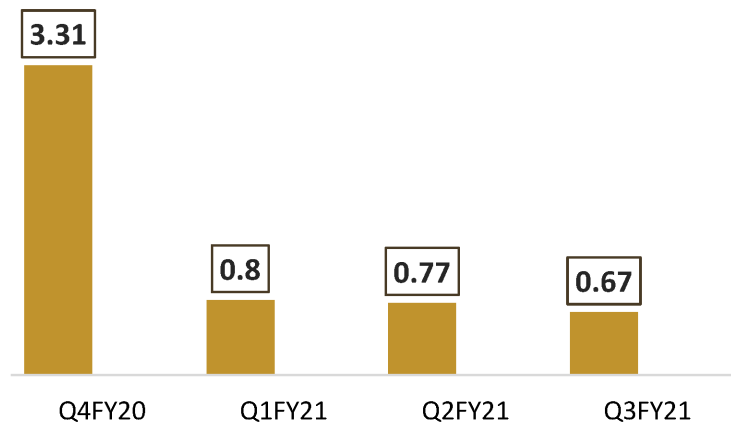
₹ 264 Lacs

(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.)

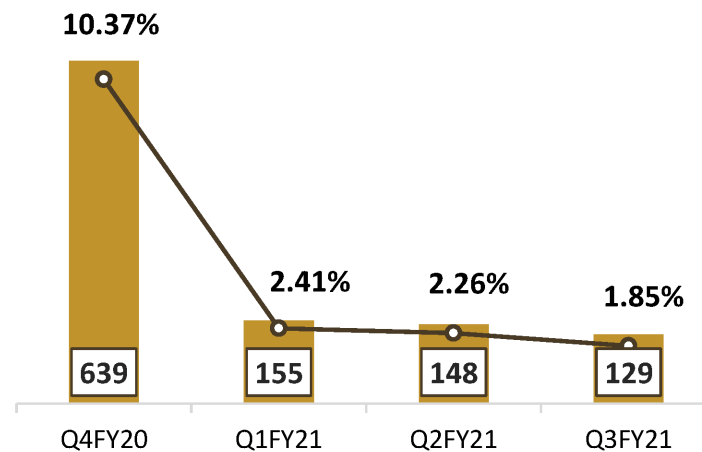
(in ₹ Lacs)

| Particulars | Standalone (Quarterly) | | | Change | Standalone (Nine Monthly) | | Change |
|-----------------------------|------------------------|---------------|---------------|---------------|---------------------------|---------------|---------------|
| | Q3FY21 | Q2FY21 | Q3FY20 | YoY (%) | 9MFY21 | 9MFY20 | YoY (%) |
| Income from operations | 263.81 | 254.88 | 229.67 | 14.86% | 770.10 | 667.65 | 15.34% |
| Finance Expense | 12.24 | 5.96 | 6.73 | 81.87% | 34.85 | 19.70 | 76.90% |
| Net interest Income | 251.57 | 248.92 | 222.94 | 12.84% | 735.25 | 647.95 | 13.47% |
| Employee expense | 39.75 | 32.68 | 26.49 | - | 85.69 | 66.68 | - |
| Other operating expense | 47.75 | 20.71 | 48.04 | - | 83.76 | 122.13 | - |
| Pre provision profit | 164.07 | 195.53 | 148.41 | 10.55% | 565.80 | 459.14 | 23.23% |
| Provisions | - | - | - | - | - | - | - |
| Other Income | 3.63 | 3.27 | 7.58 | - | 9.32 | 111.38 | - |
| PBT | 167.70 | 198.80 | 155.99 | 7.51% | 575.12 | 570.52 | 0.81% |
| Tax | 38.80 | 50.60 | 36.70 | - | 142.86 | 132.94 | - |
| PAT | 128.90 | 148.20 | 119.29 | 8.06% | 432.26 | 437.58 | -1.22% |

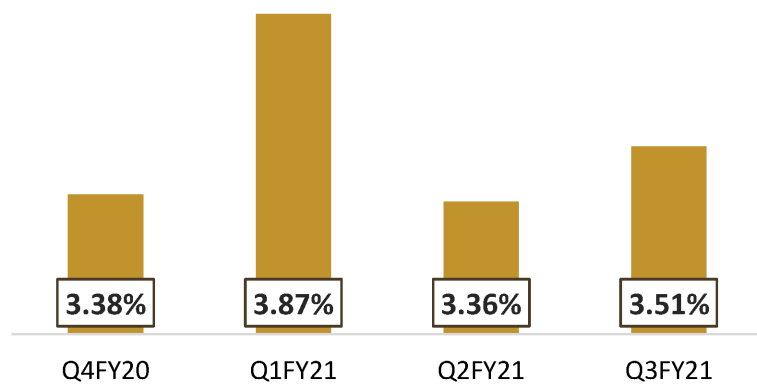
Basic EPS (in ₹ per share)



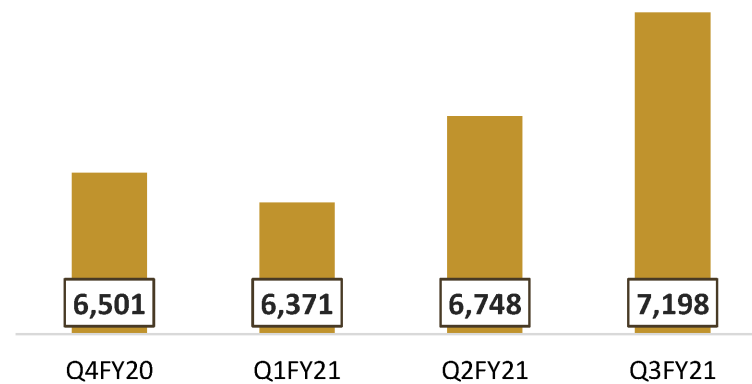
RoA & PAT (in ₹ Lacs)



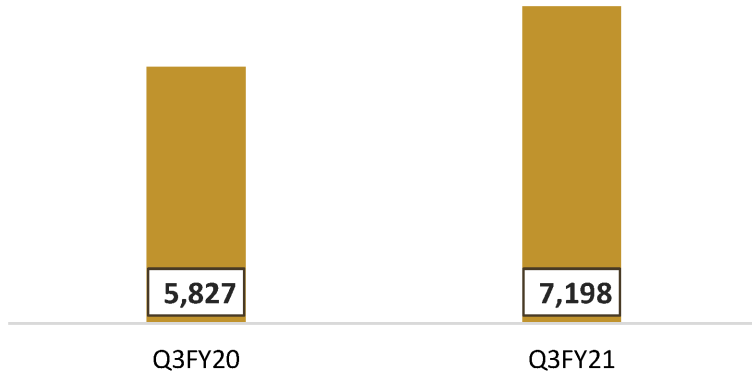
GNPA (in ₹ Lacs)



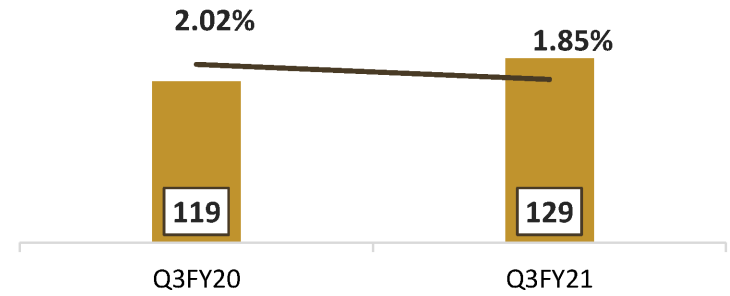
AUM (in ₹ Lacs)



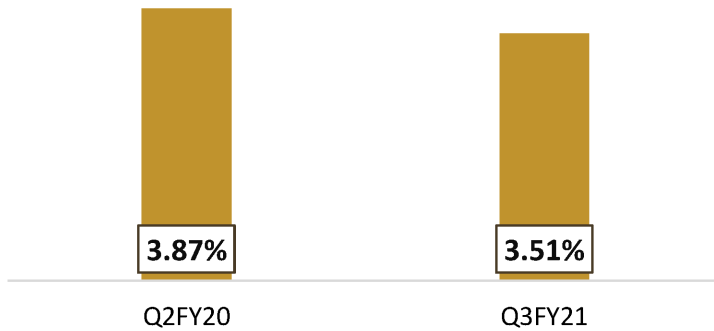
AUM (in ₹ Lacs)



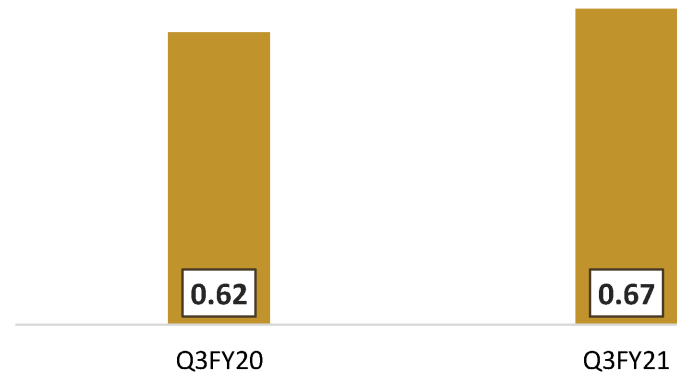
RoA & PAT (in ₹ Lacs)



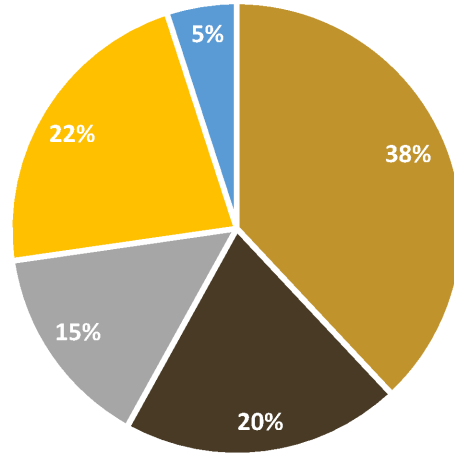
GNPA



Basic EPS (in ₹ per share)

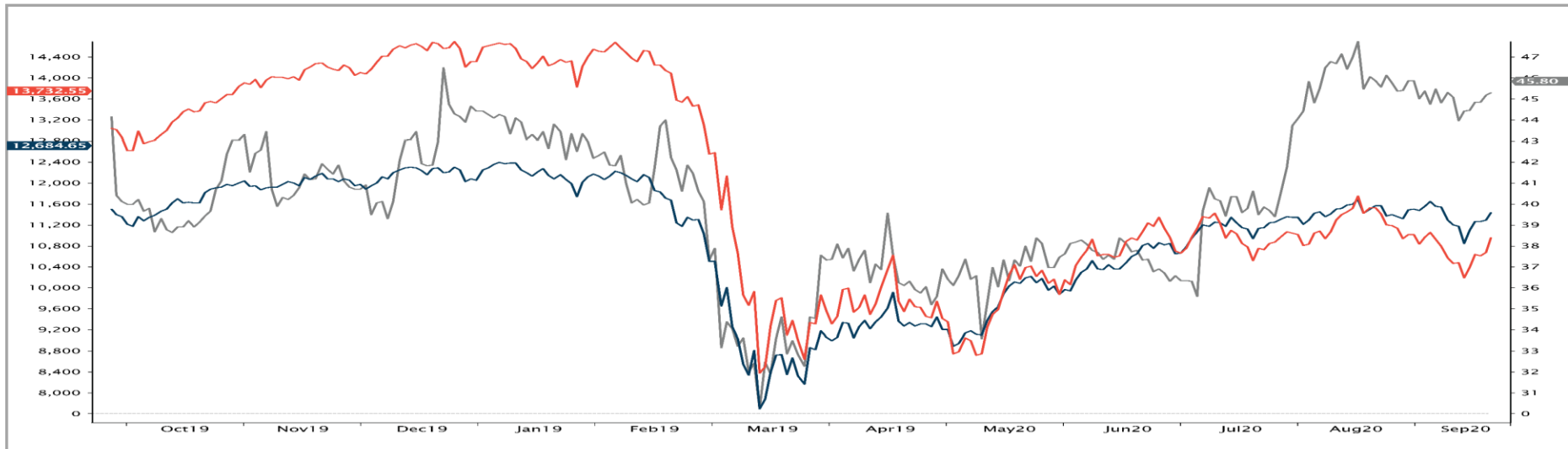


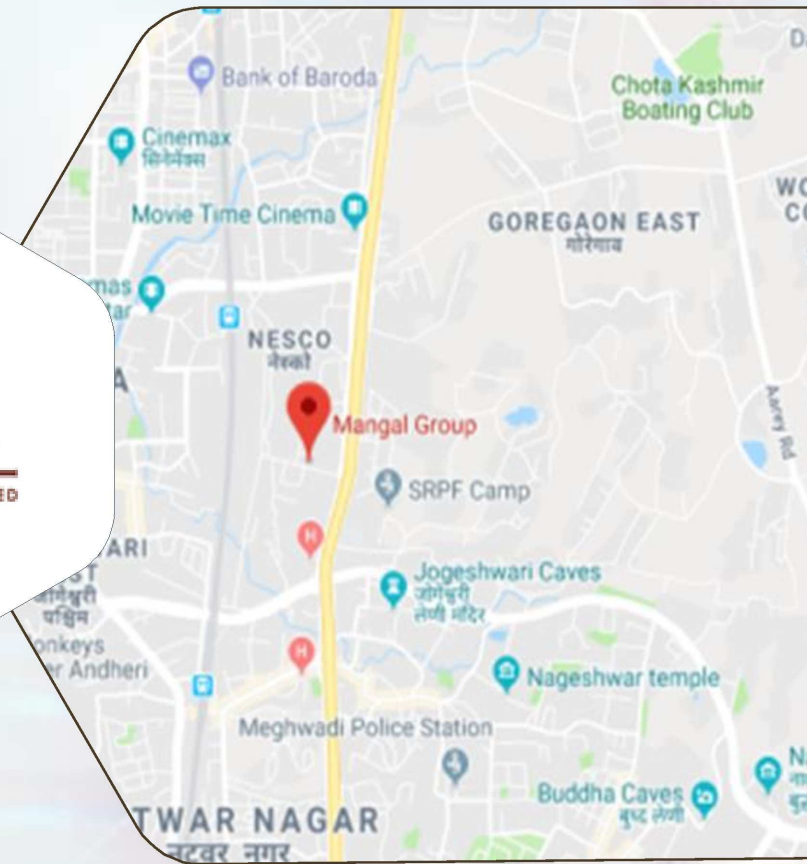
SHAREHOLDING PATTERN



- Individuals/Hindu undivided Family Promotor
- Other promoters
- Individual share capital upto Rs. 2 Lacs
- Individual share capital in excess of Rs. 2 Lacs
- Other non promotor

Stock Data





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