

<b>General information about company</b>	
Scrip code*	505850
NSE Symbol*	MANCREDIT
MSEI Symbol*	NOTLISTED
ISIN*	INE545L01039
Name of company	Mangal Credit and Fincorp Limited
Type of company	Main Board
Class of security	Equity
Date of start of financial year	01-04-2024
Date of end of financial year	31-03-2025
Date of board meeting when results were approved	15-05-2025
Date on which prior intimation of the meeting for considering financial results was informed to the exchange	12-05-2025
Description of presentation currency	INR
Level of rounding	Lakhs
Reporting Type	Half Yearly
Reporting Quarter	Yearly
Nature of report standalone or consolidated	Standalone
Whether results are audited or unaudited for the quarter ended	Audited
Whether results are audited or unaudited for the Year to date for current period ended/year ended	Audited
Segment Reporting	Single segment
Description of single segment	Finance
Start date and time of board meeting	15-05-2025 14:30
End date and time of board meeting	15-05-2025 16:50
Whether cash flow statement is applicable on company	Yes
Type of cash flow statement	Cash Flow Indirect
Declaration of unmodified opinion or statement on impact of audit qualification	Declaration of unmodified opinion
Whether the company has any related party?	Yes
Whether the company has entered into any Related Party transaction during the selected half year for which it wants to submit disclosure?	Yes
(I) We declare that the acceptance of fixed deposits by the bans/Non-Banking Finance Company are at the terms uniformly applicable/offered to all shareholders/public	NA
(II) We declare that the scheduled commercial bank, as per RBI circular RBI/DBR/2015-16/19 dated March 03, 2016, has allowed additional interest of one per cent per annum, over and above the rate of interest mentioned in the schedule of interest rates on savings or a term deposits of bank's staff and their exclusive associations as well as on deposits of Chairman, Chairman & Managing Director, Executive Director or such other Executives appointed for a fixed tenure.	NA
(III) Whether the company is a 'high value debt listed entity' according to regulation 15 (1A)?	No
(a) If answer to above question is Yes, whether complying with proviso to regulation 23 (9), i.e., submitting RPT disclosures on the day of results publication?	
(b) If answer to above question is No, please explain the reason for not complying.	
Whether the updated Related Party Transactions (RPT) Policy (in compliance with Reg. 23 of SEBI LODR) has been uploaded on the website of the Company?	Yes
Latest Date on which RPT policy is updated	13-02-2023
Indicate Company website link for updated RPT policy of the Company	<a href="https://mangalfincorp.com/investerZone.aspx">https://mangalfincorp.com/investerZone.aspx</a>
Whether statement on deviation or variation for proceeds of public issue, rights issue, preferential issue, qualified institutions placement etc. is applicable to the company for the current quarter?	No
No. of times funds raised during the quarter	
Whether the disclosure for the Default on Loans and Debt Securities is applicable to the entity?	Yes

<b>Financial Results – NBFC</b>		
Particulars	3 months/ 6 months ended (dd-mm-yyyy)	Year to date figures for current period ended (dd-mm-yyyy)
Date of start of reporting period	01-10-2024	01-04-2024
Date of end of reporting period	31-03-2025	31-03-2025
Whether results are audited or unaudited	Audited	Audited
Nature of report standalone or consolidated	Standalone	Standalone
<b>Part I</b>	<b>Blue color marked fields are non-mandatory. For Consolidated Results, if the company has no figures for 3 months / 6 months ended, in such case zero shall be inserted in the said column.</b>	
<b>1</b>	<b>Income</b>	
	Revenue from operations	
(i)	Interest Income	1300.59
(ii)	Dividend Income	0
(iii)	Rental Income	0
(iv)	Fees and commission Income	35.96
(v)	Net gain on fair value changes	0
(vi)	Net gain on derecognition of financial instruments under amortised cost category	0
(vii)	Sale of products (including Excise Duty)	0
(viii)	Sale of services	0
(ix)	<b>Other revenue from operations</b>	
	<b>Total other revenue from operations</b>	
	<b>Total Revenue From Operations</b>	<b>1336.55</b>
	Other income	0
	<b>Total income</b>	<b>1336.55</b>
<b>2</b>	<b>Expenses</b>	
	Cost of materials consumed	0
	Purchases of stock-in-trade	0
	Changes in inventories of finished goods, work-in-progress and stock-in-trade	0
	Employee benefit expense	198.78
	Finance costs	537.27
	Depreciation, depletion and amortisation expense	38.06
	Fees and commission expense	0
	Net loss on fair value changes	0
	Net loss on derecognition of financial instruments under amortised cost category	0
	Impairment on financial instruments	33.49
(f)	<b>Other expenses</b>	
1	Other Expenses	113.65
	<b>Total other expenses</b>	<b>113.65</b>
	<b>Total expenses</b>	<b>921.25</b>
<b>3</b>	<b>Total profit before exceptional items and tax</b>	<b>415.3</b>
4	Exceptional items	-33.31
<b>5</b>	<b>Total profit before tax</b>	<b>381.99</b>
<b>6</b>	<b>Tax expense</b>	
7	Current tax	130.13
8	Deferred tax	-9.9
<b>9</b>	<b>Total tax expenses</b>	<b>120.23</b>
<b>10</b>	<b>Net Profit Loss for the period from continuing operations</b>	<b>261.76</b>
11	Profit (loss) from discontinued operations before tax	0
12	Tax expense of discontinued operations	0
<b>13</b>	<b>Net profit (loss) from discontinued operation after tax</b>	<b>0</b>
14	Share of profit (loss) of associates and joint ventures accounted for using equity method	0

15	<b>Total profit (loss) for period</b>	261.76	1306.76	
16	<a href="#">Other comprehensive income net of taxes</a>	44.65	146.77	
17	<b>Total Comprehensive Income for the period</b>	306.41	1453.53	
18	<b>Total profit or loss, attributable to</b>			
	Profit or loss, attributable to owners of parent			
	Total profit or loss, attributable to non-controlling interests			
19	<b>Total Comprehensive income for the period attributable to</b>			
	Comprehensive income for the period attributable to owners of parent			
	Total comprehensive income for the period attributable to owners of parent non-controlling interests			
20	<b>Details of equity share capital</b>			
	Paid-up equity share capital	195639860	195639860	
	Face value of equity share capital	10	10	
21	Reserves excluding revaluation reserve		12114.73	
22	<b>Earnings per share</b>			
i	<b>Earnings per equity share for continuing operations</b>			
	Basic earnings per share from continuing operations	1.34	6.68	
	Diluted earnings per share from continuing operations	1.3	6.58	
ii	<b>Earnings per equity share for discontinued operations</b>			
	Basic earnings per share from discontinued operations	0	0	
	Diluted earnings per share from discontinued operations	0	0	
ii	<b>Earnings per equity share (for continuing and discontinued operations)</b>			
	<b>Basic earnings per share</b>	1.34	6.68	
	<b>Diluted earnings per share</b>	1.3	6.58	
23	Debt equity ratio	1.41	1.41	Textual Information( 1) &
24	Debt service coverage ratio			Textual Information( 2) &
25	Interest service coverage ratio			Textual Information( 3) &
26	<b>Disclosure of notes on financial results</b>			

<b>Statement of Asset and Liabilities</b>		
Particulars		Year ended (dd-mm-yyyy)
Date of start of reporting period		01-04-2024
Date of end of reporting period		31-03-2025
Whether results are audited or unaudited		Audited
Nature of report standalone or consolidated		Standalone
	<b>Assets</b>	
<b>1</b>	<b>Financial Asset</b>	
	Cash and cash equivalents	1183.54
	Bank Balance other than (a) above	1451.92
	Derivative financial instruments	0
	Receivables	
	(I) Trade Receivables	0
	(II) Other Receivables	6.79
	Loans	29165.25
	Investments	1400.52
	Other Financial assets	86.96
	<b>Total Financial Asset</b>	<b>33294.98</b>
<b>2</b>	<b>Non Financial Asset</b>	
	Inventories	0
	Current tax assets (Net)	0
	Deferred tax Assets (Net)	53.6
	Investment Property	1316.11
	Biological assets other than bearer plants	0
	Property, Plant and Equipment	71.95
	Capital work-in-progress	0
	Intangible assets under development	18.74
	Goodwill	0
	Other Intangible assets	158.94
	Other non-financial assets (to be specified)	25.89
	<b>Total Non-Financial Asset</b>	<b>1645.23</b>
	<b>Total assets</b>	<b>34940.21</b>
	<b>Equity and liabilities</b>	
<b>1</b>	<b>Equity</b>	
	<b>Equity attributable to owners of parent</b>	
	Equity share capital	1956.4
	Other equity	12114.73
	<b>Total equity attributable to owners of parent</b>	<b>14071.13</b>
	Non controlling interest	
	<b>Total equity</b>	<b>14071.13</b>
<b>2</b>	<b>Liabilities</b>	
<b>2.1</b>	<b>Financial Liabilities</b>	
(a)	Derivative financial instruments	0
(b)	Payables	
	(I) Trade Payables	
	(i) total outstanding dues of micro enterprises and small enterprises	0.07
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	74.7
	II) Other Payables	
	(i) total outstanding dues of micro enterprises and small enterprises	0
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	4.89
(C)	Debt Securities	0
(d)	Borrowings (Other than Debt Securities)	19884.64
(e)	Deposits	164.46
(f)	Subordinated Liabilities	0

(g)	Other financial liabilities	33.67
	<b>Total Financial Liabilities</b>	20162.43
<b>2.2</b>	<b>Non-Financial Liabilities</b>	
(a)	Current tax liabilities (Net)	427.66
(b)	Provisions	66.92
(C)	Deferred tax liabilities (Net)	0
(d)	Other non-financial liabilities	212.07
	<b>Total Non-Financial Liabilities</b>	706.65
	<b>Total liabilities</b>	20869.08
	<b>Total equity and liabilities</b>	34940.21
	<b>Disclosure of notes on assets and liabilities</b>	

<b>Other Comprehensive Income</b>				
		Date of start of reporting period	01-10-2024	01-04-2024
		Date of end of reporting period	31-03-2025	31-03-2025
		Whether results are audited or unaudited	Audited	Audited
		Nature of report standalone or consolidated	Standalone	Standalone
		Other comprehensive income [Abstract]		
1	Amount of items that will not be reclassified to profit and loss			
1	Amount of items that will not be reclassified to profit and loss	44.83	177.17	
	Total Amount of items that will not be reclassified to profit and loss	44.83	177.17	
2	Income tax relating to items that will not be reclassified to profit or loss	0.18	30.40	
3	Amount of items that will be reclassified to profit and loss			
	Total Amount of items that will be reclassified to profit and loss			
4	Income tax relating to items that will be reclassified to profit or loss	0.00	0.00	
5	Total Other comprehensive income	44.65	146.77	

<b>Cash flow statement, indirect</b>		
Particulars		Year ended (dd-mm-yyyy)
Date of start of reporting period		01-04-2024
Date of end of reporting period		31-03-2025
Whether results are audited or unaudited		Audited
Nature of report standalone or consolidated		Standalone
Part I	Blue color marked fields are non-mandatory.	
	Statement of cash flows	
	Cash flows from used in operating activities	
	Profit before tax	1820.54
	<b>Adjustments for reconcile profit (loss)</b>	
	Adjustments for finance costs	1840.2
	Adjustments for decrease (increase) in inventories	0
	Adjustments for decrease (increase) in trade receivables, current	40.7
	Adjustments for decrease (increase) in trade receivables, non-current	0
	Adjustments for decrease (increase) in other current assets	-9.59
	Adjustments for decrease (increase) in other non-current assets	-6435.82
	Adjustments for other financial assets, non-current	-9.54
	Adjustments for other financial assets, current	0
	Adjustments for other bank balances	0
	Adjustments for increase (decrease) in trade payables, current	-12.58
	Adjustments for increase (decrease) in trade payables, non-current	0
	Adjustments for increase (decrease) in other current liabilities	0
	Adjustments for increase (decrease) in other non-current liabilities	-1.53
	Adjustments for depreciation and amortisation expense	123.55
	Adjustments for impairment loss reversal of impairment loss recognised in profit or loss	0
	Adjustments for provisions, current	22.11
	Adjustments for provisions, non-current	0
	Adjustments for other financial liabilities, current	4.14
	Adjustments for other financial liabilities, non-current	0
	Adjustments for unrealised foreign exchange losses gains	0
	Adjustments for dividend income	0
	Adjustments for interest income	4796.02
	Adjustments for share-based payments	0
	Adjustments for fair value losses (gains)	0
	Adjustments for undistributed profits of associates	0
	Other adjustments for which cash effects are investing or financing cash flow	0
	Other adjustments to reconcile profit (loss)	0
	Other adjustments for non-cash items	106.06
	Share of profit and loss from partnership firm or association of persons or limited liability partnerships	0
	<b>Total adjustments for reconcile profit (loss)</b>	<b>-9128.32</b>
	<b>Net cash flows from (used in) operations</b>	<b>-7307.78</b>
	Dividends received	0
	Interest paid	1828.92
	Interest received	4581.28
	Income taxes paid (refund)	380.61
	Other inflows (outflows) of cash	0
	<b>Net cash flows from (used in) operating activities</b>	<b>-4936.03</b>
	<b>Cash flows from used in investing activities</b>	
	Cash flows from losing control of subsidiaries or other businesses	0
	Cash flows used in obtaining control of subsidiaries or other businesses	0
	Other cash receipts from sales of equity or debt instruments of other entities	0
	Other cash payments to acquire equity or debt instruments of other entities	0

	Other cash receipts from sales of interests in joint ventures	0
	Other cash payments to acquire interests in joint ventures	0
	Cash receipts from share of profits of partnership firm or association of persons or limited liability partnerships	0
	Cash payment for investment in partnership firm or association of persons or limited liability partnerships	0
	Proceeds from sales of property, plant and equipment	0
	Purchase of property, plant and equipment	80.82
	Proceeds from sales of investment property	0
	Purchase of investment property	0
	Proceeds from sales of intangible assets	0
	Purchase of intangible assets	0
	Proceeds from sales of intangible assets under development	0
	Purchase of intangible assets under development	0
	Proceeds from sales of goodwill	0
	Purchase of goodwill	0
	Proceeds from biological assets other than bearer plants	0
	Purchase of biological assets other than bearer plants	0
	Proceeds from government grants	0
	Proceeds from sales of other long-term assets	0
	Purchase of other long-term assets	0
	Cash advances and loans made to other parties	0
	Cash receipts from repayment of advances and loans made to other parties	0
	Cash payments for future contracts, forward contracts, option contracts and swap contracts	0
	Cash receipts from future contracts, forward contracts, option contracts and swap contracts	0
	Dividends received	0
	Interest received	61.11
	Income taxes paid (refund)	0
	Other inflows (outflows) of cash	-493.77
	<b>Net cash flows from (used in) investing activities</b>	<b>-513.48</b>
	<b>Cash flows from used in financing activities</b>	
	Proceeds from changes in ownership interests in subsidiaries	0
	Payments from changes in ownership interests in subsidiaries	0
	Proceeds from issuing shares	0
	Proceeds from issuing other equity instruments	0
	Payments to acquire or redeem entity's shares	0
	Payments of other equity instruments	0
	Proceeds from exercise of stock options	0
	Proceeds from issuing debentures notes bonds etc	0
	Proceeds from borrowings	6209.34
	Repayments of borrowings	0
	Payments of lease liabilities	90.08
	Dividends paid	117.38
	Interest paid	0
	Income taxes paid (refund)	0
	Other inflows (outflows) of cash	0
	<b>Net cash flows from (used in) financing activities</b>	<b>6001.88</b>
	<b>Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes</b>	<b>552.37</b>
	<b>Effect of exchange rate changes on cash and cash equivalents</b>	
	Effect of exchange rate changes on cash and cash equivalents	0
	<b>Net increase (decrease) in cash and cash equivalents</b>	<b>552.37</b>
	Cash and cash equivalents cash flow statement at beginning of period	631.17
	<b>Cash and cash equivalents cash flow statement at end of period</b>	<b>1183.54</b>

**Format for Disclosure of Related Party Transactions (applicable only for half**

Sr. No.	Details of the party (listed entity /subsidiary) entering into the transaction		Details of the counterparty			Type of related party transaction	Details of other related party transaction	Value of the related party transaction as approved by the audit committee	Remarks on approval by audit committee	Value of the related party transaction ratified by the audit committee	Date of Audit Committee Meeting where the ratification was approved	Value of transaction during the reporting period
	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary							
1	Mangal Credit and Fincorp Limited	AAACT4015F	Mangal Compusolution Ltd	AAGCP5321E	Significant Influence	Any other transaction	Computer Rental Paid	25	NA	25	02-02-2024	0.07
2	Mangal Credit and Fincorp Limited	AAACT4015F	Nilesh Jain	AKRPJ6327L	Key Managerial Person	Remuneration		200	NA	200	02-02-2024	10.54
3	Mangal Credit and Fincorp Limited	AAACT4015F	Meghraj Jain	ACYPJ0085E	Key Managerial Person	Remuneration		200	NA	200	02-02-2024	15
4	Mangal Credit and Fincorp Limited	AAACT4015F	Meghraj Jain	ACYPJ0085E	Key Managerial Person	Interest paid		2000	NA	2000	02-02-2024	96.31
5	Mangal Credit and Fincorp Limited	AAACT4015F	Meghraj Jain	ACYPJ0085E	Key Managerial Person	Loan		10000	NA	10000	02-02-2024	1132
6	Mangal Credit and Fincorp Limited	AAACT4015F	Meghraj Jain	ACYPJ0085E	Key Managerial Person	Loan		10000	NA	10000	02-02-2024	1209
7	Mangal Credit and Fincorp Limited	AAACT4015F	Vineeta Patel	AZRPP4928J	Independent Director	Any other transaction	Directors Sitting Fees	10	NA	10	02-02-2024	0.75
8	Mangal Credit and Fincorp Limited	AAACT4015F	Subramanyam Ganesh	AANPG1197P	Independent Director	Any other transaction	Directors Sitting Fees	10	NA	10	02-02-2024	0.75
9	Mangal Credit and Fincorp Limited	AAACT4015F	Ramanathan Annamalai	AEHPA1356C	Independent Director	Any other transaction	Directors Sitting Fees	10	NA	10	02-02-2024	0.75
10	Mangal Credit and Fincorp Limited	AAACT4015F	Sriram Shankarnarayan	AAOPS2643B	Independent Director	Any other transaction	Directors Sitting Fees	10	NA	10	02-02-2024	0.75
11	Mangal Credit and Fincorp Limited	AAACT4015F	Sujan Sinha	AIWPS9468A	Non Executive Director	Any other transaction	Directors Sitting Fees	10	NA	10	02-02-2024	0.5
12	Mangal Credit and Fincorp Limited	AAACT4015F	Sujan Sinha	AIWPS9468A	Non Executive Director	Any other transaction	Professional Fees	50	NA	50	02-02-2024	2.1
13	Mangal Credit	AAACT4015F	Hardik Jain	AGSPJ4075G	Key Managerial	Remuneration		200	NA	200	02-02-2024	36

	and Fincorp Limited				Person								
14	Mangal Credit and Fincorp Limited	AAACT4015F	Chirag Parmar	BYSP8228C	Key Managerial Person	Remuneration		200	NA	200	02-02- 2024	5.18	
15	Mangal Credit and Fincorp Limited	AAACT4015F	Mangal Charitable Trust	AADTM1379H	Significant Influence	Any other transaction	CSR Donation	24	NA	24	02-02- 2024	24	
Total value of transaction during the reporting period											2533.7		

<b>Details of Impact of Audit Qualification</b>			
Whether results are audited or unaudited		Audited	
Declaration of unmodified opinion or statement on impact of audit qualification		Declaration of unmodified opinion	
Auditor's opinion			
Declaration pursuant to Regulation 33 (3) (d) of SEBI (LODR) Regulation, 2015: The company declares that its Statutory Auditor/s have issued an Audit Report with unmodified opinion for the period on Standalone results		Yes	
	Audit firm's name	Whether the firm holds a valid peer review certificate issued by Peer Review Board of ICAI	Certificate valid upto
1	Bhagwagar Dalal & Doshi, Chartered Accountants	Yes	31-12-2025

**Format for Disclosing Outstanding Default on Loans and Debt Securities**

Sr. No.	Particulars	Amount	Remarks
1.	Loans / revolving facilities like cash credit from banks / financial institutions		
A	Total amount outstanding as on date	16800.73	
B	Of the total amount outstanding, amount of default as on date	0	
2.	Unlisted debt securities i.e. NCDs and NCRPS		
A	Total amount outstanding as on date	0	
B	Of the total amount outstanding, amount of default as on date	0	
3.	Total financial indebtedness of the listed entity including short-term and long-term debt	19884.64	

