

<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	01-04-2025
Date of end of financial year	31-03-2026
Date of board meeting when results were approved	13-11-2025
Date on which prior intimation of the meeting for considering financial results was informed to the exchange	06-11-2025
Description of presentation currency	INR
Level of rounding	Lakhs
Reporting Type	Quarterly
Reporting Quarter	Second quarter
Nature of report standalone or consolidated	Standalone
Whether results are audited or unaudited for the quarter ended	Unaudited
Whether results are audited or unaudited for the Year to date for current period ended/year ended	Unaudited
Segment Reporting	Single segment
Description of single segment	Finance
Start date and time of board meeting	13-11-2025 16:30
End date and time of board meeting	13-11-2025 18:30
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	05-08-2025
Indicate Company website link for updated RPT policy of the Company	<a href="https://www.mangalfincorp.com/investerZone.aspx">https://www.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?	Yes
No. of times funds raised during the quarter	2
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	01-07-2025	01-04-2025
Date of end of reporting period	30-09-2025	30-09-2025
Whether results are audited or unaudited	Unaudited	Unaudited
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	1523.97
(ii)	Dividend Income	0
(iii)	Rental Income	0
(iv)	Fees and commission Income	57.91
(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>1581.88</b>
	Other income	2.71
	<b>Total income</b>	<b>1584.59</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	227.5
	Finance costs	694.75
	Depreciation, depletion and amortisation expense	43.8
	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	39.95
(f)	<b>Other expenses</b>	
1	Other expenses	165.57
	<b>Total other expenses</b>	<b>165.57</b>
	<b>Total expenses</b>	<b>1171.57</b>
<b>3</b>	<b>Total profit before exceptional items and tax</b>	<b>413.02</b>
4	Exceptional items	0
<b>5</b>	<b>Total profit before tax</b>	<b>413.02</b>
<b>6</b>	<b>Tax expense</b>	
7	Current tax	120.42
8	Deferred tax	-6.85
<b>9</b>	<b>Total tax expenses</b>	<b>113.57</b>
<b>10</b>	<b>Net Profit Loss for the period from continuing operations</b>	<b>299.45</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>	299.45	599.39	
16	<a href="#">Other comprehensive income net of taxes</a>	14.89	10.8	
17	<b>Total Comprehensive Income for the period</b>	314.34	610.19	
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	2111.4	2111.4	
	Face value of equity share capital	10	10	
21	Reserves excluding revaluation reserve			
22	<b>Earnings per share</b>			
i	<b>Earnings per equity share for continuing operations</b>			
	Basic earnings per share from continuing operations	1.48	3.01	
	Diluted earnings per share from continuing operations	1.43	2.92	
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>	1.48	3.01	
	<b>Diluted earnings per share</b>	1.43	2.92	
23	Debt equity ratio	1.73	1.73	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		Half Year ended (dd-mm-yyyy)
	Date of start of reporting period	01-04-2025
	Date of end of reporting period	30-09-2025
	Whether results are audited or unaudited	Unaudited
	Nature of report standalone or consolidated	Standalone
	<b>Assets</b>	
<b>1</b>	<b>Financial Asset</b>	
	Cash and cash equivalents	5201.82
	Bank Balance other than (a) above	2574.22
	Derivative financial instruments	0
	Receivables	
	(I) Trade Receivables	0
	(II) Other Receivables	8.95
	Loans	33890.05
	Investments	1415.53
	<b>Other Financial assets</b>	
1	Other Financial assets	86.62
2		
3		
4		
5		
	<b>Details of other Financial assets</b>	
	<b>Total other Financial assets</b>	<b>86.62</b>
	<b>Total Financial Asset</b>	<b>43177.19</b>
<b>2</b>	<b>Non Financial Asset</b>	
	Inventories	0
	Current tax assets (Net)	0
	Deferred tax Assets (Net)	62.92
	Investment Property	1316.11
	Biological assets other than bearer plants	0
	Property, Plant and Equipment	87.16
	Capital work-in-progress	0
	Intangible assets under development	0
	Goodwill	0
	Other Intangible assets	269.99
	<b>Other non-financial assets</b>	
1	Other non-financial assets	96.81
2		
3		
4		
5		
	<b>Details of other non-financial assets</b>	
	<b>Total other non-financial assets</b>	<b>96.81</b>
	<b>Total Non-Financial Asset</b>	<b>1832.99</b>
	<b>Total assets</b>	<b>45010.18</b>
	<b>Equity and liabilities</b>	
<b>1</b>	<b>Equity</b>	
	<b>Equity attributable to owners of parent</b>	
	Equity share capital	2111.4
	Other equity	13690.32
	<b>Total equity attributable to owners of parent</b>	<b>15801.72</b>
	Non controlling interest	
	<b>Total equity</b>	<b>15801.72</b>

2	<b>Liabilities</b>	
2.1	<b>Financial Liabilities</b>	
(a)	Derivative financial instruments	0
(b)	Payables	0
	(I) Trade Payables	
	(i) total outstanding dues of micro enterprises and small enterprises	0.78
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	83.05
	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	3792.36
(d)	Borrowings (Other than Debt Securities)	23566.22
(e)	Deposits	0
(f)	Subordinated Liabilities	0
(g)	<b>Other financial liabilities</b>	
1	Other financial liabilities	420.79
2		
3		
4		
5		
	<b>Details of other financial liabilities</b>	
	<b>Total of other financial liabilities</b>	<b>420.79</b>
	<b>Total Financial Liabilities</b>	<b>27868.09</b>
2.2	<b>Non-Financial Liabilities</b>	
(a)	Current tax liabilities (Net)	671.1
(b)	Provisions	89
(C)	Deferred tax liabilities (Net)	0
(d)	<b>Other non-financial liabilities</b>	
1	Other non-financial liabilities	580.27
2		
3		
4		
5		
	<b>Details of other non-financial liabilities</b>	
	<b>Total of other non-financial liabilities</b>	<b>580.27</b>
	<b>Total Non-Financial Liabilities</b>	<b>1340.37</b>
	<b>Total liabilities</b>	<b>29208.46</b>
	<b>Total equity and liabilities</b>	<b>45010.18</b>
	<b>Disclosure of notes on assets and liabilities</b>	

<b>Other Comprehensive Income</b>				
		Date of start of reporting period	01-07-2025	01-04-2025
		Date of end of reporting period	30-09-2025	30-09-2025
		Whether results are audited or unaudited	Unaudited	Unaudited
		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	Items that will not be reclassified to profit or loss	15.65	12.38	
	Total Amount of items that will not be reclassified to profit and loss	15.65	12.38	
2	Income tax relating to items that will not be reclassified to profit or loss	0.76	1.58	
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			
5	Total Other comprehensive income	14.89	10.80	

<b>Cash flow statement, indirect</b>		
Particulars		Half Year ended (dd-mm-yyyy)
Date of start of reporting period		01-04-2025
Date of end of reporting period		30-09-2025
Whether results are audited or unaudited		Unaudited
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	821.13
	<b>Adjustments for reconcile profit (loss)</b>	
	Adjustments for finance costs	1336.32
	Adjustments for decrease (increase) in inventories	0
	Adjustments for decrease (increase) in trade receivables, current	-2.16
	Adjustments for decrease (increase) in trade receivables, non-current	0
	Adjustments for decrease (increase) in other current assets	0.34
	Adjustments for decrease (increase) in other non-current assets	-70.92
	Adjustments for other financial assets, non-current	-4760.17
	Adjustments for other financial assets, current	0
	Adjustments for other bank balances	0
	Adjustments for increase (decrease) in trade payables, current	9.06
	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	-11.01
	Adjustments for depreciation and amortisation expense	75.2
	Adjustments for impairment loss reversal of impairment loss recognised in profit or loss	80.94
	Adjustments for provisions, current	19.45
	Adjustments for provisions, non-current	0
	Adjustments for other financial liabilities, current	0.1
	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	2921.88
	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	0
	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>-6244.73</b>
	<b>Net cash flows from (used in) operations</b>	<b>-5423.6</b>
	Dividends received	0
	Interest paid	1281.77
	Interest received	3195.62
	Income taxes paid (refund)	30.87
	Other inflows (outflows) of cash	0
	<b>Net cash flows from (used in) operating activities</b>	<b>-3540.62</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	37.92
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	59.89
Income taxes paid (refund)	0
Other inflows (outflows) of cash	-1122.3
<b>Net cash flows from (used in) investing activities</b>	<b>-1100.33</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	1278.75
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	3792.36
Proceeds from borrowings	3681.58
Repayments of borrowings	0
Payments of lease liabilities	78.59
Dividends paid	14.87
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>8659.23</b>
<b>Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes</b>	<b>4018.28</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>4018.28</b>
Cash and cash equivalents cash flow statement at beginning of period	1183.54
<b>Cash and cash equivalents cash flow statement at end of period</b>	<b>5201.82</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	Meghraj Jain	ACYPJ0085E	Promotor Director	Loan		7000	NA	7000	10-02-2025	3440.25
2	Mangal Credit and Fincorp Limited	AAACT4015F	Meghraj Jain	ACYPJ0085E	Promotor Director	Remuneration		300	NA	300	10-02-2025	15
3	Mangal Credit and Fincorp Limited	AAACT4015F	Meghraj Jain	ACYPJ0085E	Promotor Director	Interest paid		770	NA	770	10-02-2025	60.06
4	Mangal Credit and Fincorp Limited	AAACT4015F	Hardik Jain	AGSPJ4075G	Promotor Director	Remuneration		300	NA	300	10-02-2025	24
5	Mangal Credit and Fincorp Limited	AAACT4015F	Chakshu Realtors Private Limited	AAECC4495L	Significant Influence	Purchase of goods or services		50	NA	50	10-02-2025	12
6	Mangal Credit and Fincorp Limited	AAACT4015F	Mangal Compusolutions Ltd	AAGCP5321E	Significant Influence	Purchase of goods or services		20	NA	20	10-02-2025	0.02
7	Mangal Credit and Fincorp Limited	AAACT4015F	Meghraj Jain	ACYPJ0085E	Promotor Director	Loan		7000	NA	7000	10-02-2025	4237.31
Total value of transaction during the reporting period											7788.64	

**Details of Impact of Audit Qualification**

Whether results are audited or unaudited		Unaudited	
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

<b>Statement on Deviation or Variation for proceeds of Public Issue, Rights Issue, Preferential Issue, Qualified Institutions Placement Etc. (1)</b>	
Mode of Fund Raising	Others
Description of mode of fund raising (Applicable in case of others is selected)	Issuance of 1,500 Non Convertible Debentures on a Private Placement basis
Date of Raising Funds	14-07-2025
Amount Raised	1500
Report filed for Quarter ended	30-09-2025
Monitoring Agency	Not applicable
Monitoring Agency Name, if applicable	
Is there a Deviation / Variation in use of funds raised	No
If yes, whether the same is pursuant to change in terms of a contract or objects, which was approved by the shareholders	
If Yes, Date of shareholder Approval	
Explanation for the Deviation / Variation	Not applicable
Comments of the Audit Committee after review	
Comments of the auditors, if any	

Sr.	Original Object	Modified Object, if any	Original Allocation	Modified allocation, if any	Funds Utilised	Amount of Deviation/Variation for the quarter according to applicable object	Remarks if any
1	Onward Lending and General Corporate Purpose	Not Applicable	1500	1500	1500	0	

**Signatory Details**

Name of signatory	Meghraj Sohanlal Jain
Designation of person	Managing Director
Place	Mumbai
Date	13-11-2025

<b>Statement on Deviation or Variation for proceeds of Public Issue, Rights Issue, Preferential Issue, Qualified Institutions Placement Etc. (2)</b>	
Mode of Fund Raising	Preferential Issues
Description of mode of fund raising (Applicable in case of others is selected)	
Date of Raising Funds	19-08-2025
Amount Raised	1278.75
Report filed for Quarter ended	30-09-2025
Monitoring Agency	Not applicable
Monitoring Agency Name, if applicable	
Is there a Deviation / Variation in use of funds raised	No
If yes, whether the same is pursuant to change in terms of a contract or objects, which was approved by the shareholders	
If Yes, Date of shareholder Approval	
Explanation for the Deviation / Variation	Not Applicable
Comments of the Audit Committee after review	
Comments of the auditors, if any	

Sr.	Original Object	Modified Object, if any	Original Allocation	Modified allocation, if any	Funds Utilised	Amount of Deviation/Variation for the quarter according to applicable object	Remarks if any
1	General Corporate Purpose	Not Applicable	1278.75	1278.75	1278.75	0	

**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	22053.66	
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	27858.58	

