



MANGAL

CREDIT & FINCORP LIMITED

Date: July 14, 2025

To, BSE Limited, Phiroze Jeejeebhoy Towers, Dalal Street, Fort, Mumbai-400001. Scrip Code: 505850 Debt Scrip Code: 976597	To, National Stock Exchange of India Limited, Exchange Plaza, C-1, Bandra-Kurla Complex, Bandra (East), Mumbai: 400051. Scrip Symbol : MANCREDIT
--	---

Dear Sir / Madam,

Sub: Intimation under Regulation 30 and Regulation 51 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 - Allotment of Secured, Listed, Rated, Taxable, Transferable Redeemable, Non-Convertible Debentures.

With reference to our intimation dated June 24, 2025 relating to raising funds by the issue of Non-Convertible Debentures ("NCDs") on Private Placement basis and in accordance with Regulation 30 and Regulation 51 read with Para A of Part A of Schedule III of the SEBI (Listing Obligations and Disclosure Requirements), Regulations 2015, we wish to inform that through resolution passed by Loans and Advance Committee ("Committee") at the meeting held on July 14, 2025 approved the allotment of 1,500 (One Thousand Five Hundred) fully paid, senior, secured, rated, listed, redeemable, taxable non-convertible debentures, each having a face value of INR 1,00,000/- (Indian Rupees One Lakh Only) at an issue price of INR 99,581.56/- (Indian Rupees Ninety Nine Thousand Five Hundred and Eighty One point Five Six Only), i.e., at a discount of INR 418.44/- (Indian Rupees Four Hundred and Eighteen point Four Four) per debenture, each aggregating to INR 15,00,00,000 (Indian Rupees Fifteen Crore only) on Private Placement basis in terms of the in principal listing approval of BSE Limited dated March 25, 2025.

The NCDs have been allotted by the Company on the following terms and conditions and the details as required under Regulation 30 of the Listing Regulations read with disclosures requirement stipulated in Section V-A of event based disclosures related to Issuance of Securities under SEBI Master Circular bearing reference number SEBI/HO/CFD/PoD2/CIR/P/0155 dated November 11, 2024, amended from time to time, are given below:

Sr. No	Particulars	Details
1.	Type of Securities proposed to be issued	Secured, Listed, Rated, Taxable, Transferable Redeemable, Non-Convertible Debentures having a Face Value of INR 1,00,000 (Indian Rupees One Lakhs Only) each ("NCDs").



MANGAL

CREDIT & FINCORP LIMITED

2.	Type of Issuance (further public offering, rights issue, depository receipts (ADR/GDR), qualified institutions placement, preferential allotment etc.)	Issue of NCD on Private Placement basis.
3.	Total Number of Securities proposed to be issued or the total amount for which the securities will be issued (approximately)	Issue of up to 1,500 (One Thousand Five Hundred) NCDs
4.	Size of Issue	1,500 (One Thousand Five Hundred) NCDs having a Face Value of INR 1,00,000 (Indian Rupees One Lakhs Only) each, aggregating to INR 15,00,00,000 (Indian Rupees Fifteen Crore Only).
5.	Proposed to be Listed	Yes
6.	Name of Stock Exchange(s)	To be on BSE Limited
7.	Tenure of the Instrument-Date of Allotment and Date of Maturity	Tenor – Reissuance (ISIN- INE545L07036) 2 years 2 months and 19 days Date of allotment : July 14, 2025 Date of Maturity: October 3, 2027
8.	Coupon/Interest offered	12.90% p.a. (subject to deduction of tax at source, a applicable)
9.	Schedule of payment of Coupon/Interest and Principal	Schedule interest payment : Monthly Schedule of Principal payment : <ul style="list-style-type: none">- 25% Repayment at the end of 18 Month from the deemed date of allotment- 25% Repayment at the end of 21 Month from the deemed date of allotment- 25% Repayment at the end of 24 Month from the deemed date of allotment- 25% Repayment at the end of 27 Month from the deemed date of allotment
10.	Charge / security, if any, created over the assets	Secured by a charge on the Hypothecated Assets of the Company Secured by way of a first ranking, exclusive and continuing charge on identified receivables which shall be at all times equal to 1.25 times or 125% of aggregate amount of principal outstanding.
11.	Special right/ interest/ privileges attached to the	None



MANGAL

CREDIT & FINCORP LIMITED

	instrument and changes thereof.	
12.	Delay in payment of interest/principal amount for a period of more than three months From due date or default in payment of interest / Principal.	Not Applicable
13.	Details of any letter or comments regarding payment/non-payment of interest, principal on due dates, or any other matter concerning the security and /or the assets along with its comments thereon, if any	Not Applicable
14.	Details of redemption of preference shares indicating the manner of redemption (whether out of profits or out of fresh issue) and debentures	As specified in Sr.No.9 of this table.

You are requested to take the above information on record.

Thanking you,

Yours faithfully,

For Mangal Credit and Fincorp Limited

Hardik Jain
Executive Director
DIN: 07871480