



Ref: MIFL/BSE/NEWSPAPER/AUGUST/2023

Date:- 07th August, 2023

To,
Department of Corporate Services,
BSE Ltd.,
Ground Floor, P.J Towers,
Dalal Street, Fort,
Mumbai – 400 001.

Ref: Mangalam Industrial Finance Ltd (Scrip Code: BSE 537800).

Sub: Submission of Newspaper publication under Regulation 47 of The SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Dear Sir/Madam,

Pursuant to Regulation 47 of The SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 please find enclosed herewith copies of Newspaper advertisement published in the Newspapers namely Financial Express (English Newspaper), Ahmedabad Edition and Kolkata Edition and Aarthik Lipi (Bengali Newspaper) on Sunday, 06th August, 2023 for "Standalone un-audited financial results for the quarter ended 30th June, 2023."

Please take the same on record.

Thanking you,
For Mangalam Industrial Finance Limited

Sakina Lokhandwala
Company Secretary & Compliance Officer



MANGALAM INDUSTRIAL FINANCE LTD.

Reg. Office: Old Nimta Road, Nandan
Nagar, Belghoria, Kolkata, West Bengal
700 083 India
Corporate Office: HALL NO-1, M R ICON,
NEXT TO MILESTONE VASNA BHAYLI
ROAD, VADODARA 391410 Gujarat India

Mobile No: +91 7203948909
Website : www.miflindia.com
E-mail : compliance@miflindia.com
CIN : L65993WB1983PLC035815

MANGLAM INDUSTRIAL FINANCE LIMITED

Table with 4 columns: Particulars, 3 months ended 30/06/2023, 3 months ended 31/03/2023, 3 months ended 30/06/2022, and Year ended 31/03/2023. Rows include Revenue from Operations, Net Profit, and Earnings Per Share.

Notes: 1. The Statement of Unaudited Financial Results for the Quarter Ended 30th June, 2023 have been reviewed by the Audit Committee and approved by the Board of Directors at their meeting held on 05.08.2023.

FORM A PUBLIC ANNOUNCEMENT

Table with 2 columns: Sr. No. and Name of the creditor. Lists various creditors and their respective claims against Manglam Industrial Finance Limited.

EPIGRAL LIMITED (Formerly known as MEGHANI FINECHEM LIMITED)

Registered Office: 'Meghani House', B-1 Safal Prolifer, Corporate Road, Pralahadnagar, Ahmedabad - 380015. E-mail: info@meghani-finechem.com

STATEMENT OF UNAUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2023

Table with 5 columns: Sr. No., Particulars, 3 months ended 30/06/2023, 3 months ended 31/03/2023, 3 months ended 30/06/2022, and Year ended 31/03/2023. Rows include Revenue from Operations, Net Profit, and Earnings Per Share.

Notes: 1. The above financial results, have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on 5th August, 2023.

2. The above is an extract of the detailed form of the Financial Result for the Quarter ended 30th June, 2023, filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

3. The stand alone financial results for the quarter ended June 30, 2023 are summarized below:

Table with 5 columns: Sr. No., Particulars, 3 months ended 30/06/2023, 3 months ended 31/03/2023, 3 months ended 30/06/2022, and Year ended 31/03/2023. Rows include Revenue from Operations, Net Profit, and Earnings Per Share.

4. The above results are in compliance with Indian Accounting Standards (Ind AS) notified by the Ministry of Corporate Affairs.

Date : 05.08.2023 Place : Ahmedabad

For and on behalf of Board of Directors Maulik Patel (DIN 0206947) Chairman and Managing Director

Advertisement for The Indian Express featuring a woman's portrait and the text 'I get the inside information and get inside the information. Inform your opinion with investigative journalism.'

Large advertisement for Punjab National Bank featuring a 'Statutory Sale Notice Under Rule 6(b) of the SARFAESI Act, 2002'. It includes details about the date of auction (22.08.2023), time of inspection (17.08.2023), and a list of 15 properties for sale with their respective details and bids.

NET INTEREST INCOME LIFTED BY GROWTH IN ADVANCES

Bank of Baroda net profit rises 88% on strong NII

The lender posted a bottomline of ₹4,070 crore in the quarter

by AJAY RAMANATHAN, Mumbai, August 5

THE NET PROFIT of Bank of Baroda rose 88% year-on-year in April-June due to growth in its net interest income. The public sector bank posted a bottomline of ₹4,070 crore in the quarter under review. The net profit was lower than ₹4,775 crore in the March quarter.

Net interest income, difference between interest earned and interest expended rose 24.4% year-on-year to ₹10,997 crore in the quarter under review.

The bank's net interest margin rose to 3.4% in April-June from 3.07% a year ago.



REPORT CARD



was lifted by a growth in the bank's advances.

Domestic advances rose nearly 17% year-on-year to ₹8.1 trillion on June 30.

Among specific categories, personal loans rose nearly 83% year-on-year, the highest among all categories.

Similarly, gold loans rose 64% year-on-year, and automobile loans rose 22.1% year-on-year on June 30.

Of the overall loans, retail loan portfolio rose 25% year-on-year to ₹1.8 trillion as on June 30.

Retail loans comprise 27.3% of the bank's loan book. Corporate loans comprise nearly 43% of the bank's overall loan book.

Punjab & Sind Bank Q1 net profit falls 25% to ₹152.6 cr

by FE BUREAU, New Delhi, August 5

PUBLIC SECTOR LENDER, Punjab & Sind Bank on Saturday reported a net profit of ₹152.6 crore for the June quarter. The profits were lower partly because the bank made provisions of ₹57 crore towards wage revision, currently under negotiation, and for fresh slippages. The lender had reported a net profit of ₹205 crore in the April-June quarter of 2022-23.

The total income rose to ₹2,494 crore in the first quarter of 2023-24 against ₹1,915



said the bank has made a ₹57 crore provision towards the wage revision under negotiation and ₹450 crore in fresh slippages, including a mid-corporate of ₹92 crore in the quarter.

The bank has made a provision of ₹4.2 crore for that particular account, which is in the logistics business, he said. On the asset quality side, there was an improvement in gross non-performing assets (NPAs) of the total advances, easing to 6.80% at June-end from 11.34% a year earlier.

Similarly, net NPAs declined to 1.95% in June 2023 against 2.56%.

BLS E-Services files draft papers with Sebi to garner funds via IPO

BLS E-SERVICES HAS filed draft papers with capital markets regulator Sebi to mobilise funds through an initial public offering (IPO).

The company is a subsidiary of BLS International Services, which offers visa and consular services.

The IPO comprises a fresh issue of 2.41 crore equity shares with no offer for sale (OFS) component, according to the draft red herring prospectus (DRHP) filed on Friday. PTI

Cabinet clears ₹1.39 trn for last mile fiber connectivity

by JATIN GROVER, New Delhi, August 5

THE UNION CABINET on Friday approved ₹1.39 trillion for modernising the BharatNet project that involves changing the execution strategy and providing fiber connections to the last mile through village level entrepreneurs, as per official sources. With this, the govt is looking to speed up its process in connecting all 64,000 villages in next 2.5 years. Just like private telcos, who involve local cable operators to provide fixed home broadband services, the government under the revamped model of BharatNet, will involve village level entrepreneurs or Udyamits to take the fiber connections to the homes on a 50:50 revenue sharing basis.

POSSESSION NOTICE (for immovable property)
SAMI KOKATA
SAMI LARGA BRANCH, 14 FLOOR, 14 PROSA EXCHANGE PLAZA, KOKATA-700011
Email: samikokata@indianbank.co.in, sr.samikokata@gmail.com

MANGLAM INDUSTRIAL FINANCE LIMITED

Statement of Unaudited Financial Results for the quarter ended 30th June 2023

Particulars	Q1 2023	Q1 2022	Q1 2023	Q1 2022
	(₹ in Lakhs)	(₹ in Lakhs)	(₹ in Lakhs)	(₹ in Lakhs)
Total Income from Operations	18,611	17,152	26,792	26,173
Net Profit / (Loss) for the period before Tax, Exceptional and/or Extraordinary Items	11,835	486,754	7,358	481,893
Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary Items)	17,575	486,754	7,358	481,893
Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary Items)	17,229	481,525	7,219	481,541
Total Comprehensive Income for the period (after tax and after Other Comprehensive Income after tax)	17,229	481,525	7,219	481,541
Equity Share Capital (at the end of the period)	30,648	30,648	30,648	30,648
Free Reserves (at the end of the period)	1,197	1,197	1,197	1,197
Reserves including Retention Reserve (as at the end of the period)	31,845	31,845	31,845	31,845
Shareholders' Funds (at the end of the period)	33,042	33,042	33,042	33,042
Long Term Debt (at the end of the period)	2,828	2,828	2,828	2,828
Total Liabilities (at the end of the period)	35,870	35,870	35,870	35,870

Note: 1. The Statement of Unaudited Financial Results for the Quarter Ended 30th June 2023 have been reviewed by the Audit Committee and approved by the Board of Directors of the Company on 05.08.2023.
2. These Financial Results have been prepared in accordance with the Indian Accounting Standards (Ind AS) prescribed under Section 133 of the Companies Act, 2013 read together with the Companies (Indian Accounting Standards) Rules, 2015 as amended and the Companies (Accounts) Regulations, 2015 and the Securities and Exchange Board of India (SEBI) Listing Obligations and Disclosure Requirements Regulations, 2015, as amended.
3. The previous period figures have been re-presented wherever answer required to conform to the current year presentation.
4. There are no qualifications in the Audit Report issued by the Auditor.
5. The figures of the quarter ended 31-03-2023 are annualised as the difference between audited figures in respect of Q1 Financial Year and Unaudited audited figures up to the month of the relevant Financial Year.
6. The Statutory Auditors of the Company have carried out a "Limited Review Report" of the above results as per Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. There are no qualifications in the audit report.
7. Based on the auditing practices given in the A2-CR on "Company Governance", the Company's business is likely to attract a single category rating, namely 'Financially Stable' (FS).
8. No investor complaints remain pending at the quarter ended on 30 June, 2023.
9. The above financial results are also available on the Company's website www.mifml.com and BSE Limited's website www.bseindia.com.

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Un-Audited Standalone/Consolidated Financial Results for the Quarter Ended 30th June 2023

Sr No.	Particulars	Standalone			Consolidated		
		Quarter Ended	Year Ended	Quarter Ended	Year Ended	Quarter Ended	Year Ended
		30.06.2023	30.06.2022	31.03.2023	30.06.2023	30.06.2022	31.03.2023
1	Total Income from operations	2987807	2011952	9961438	3331813	2157676	11077798
2	Net Profit / (Loss) for the period (before Tax, Exceptional and / or Extraordinary items)	587754	284272	1972664	621749	287149	2056454
3	Net Profit / (Loss) for the period before tax (after Exceptional and / or Extraordinary items)	587754	284272	1972664	621749	287149	2056454
4	Net Profit / (Loss) for the period after tax (after Exceptional and / or Extraordinary items) (Refer Note 2)	407007	216813	1410962	445210	194390	1490520
5	Refer note 3						
6	Paid-up Equity Share Capital	103553	103553	103553	103553	103553	103553
7	Reserves (excluding Revaluation Reserve)			9132662			9813076
8	Securities Premium Account	3131215	3131215	3131215	3143095	3143095	3143095
9	Net worth	8128296	6368404	7695107	6665124	6805039	8218643
10	Paid up Debt Capital/ Outstanding Debt **	2311150	2198751	2311150	2347194	2248795	2347194
11	Outstanding Redeemable Preference Shares						
12	Debt Equity Ratio*	0.37	0.48	0.43	0.42	0.52	0.47
13	Earning Per Share (of ₹2/- each) (for continuing and discontinued operations) - (not annualised) Basic (in ₹.) Diluted (in ₹.)	7.87	4.19	27.28	8.61	3.76	28.82
14	Capital Redemption Reserve						
15	Debenture Redemption Reserve						

*Debt represents borrowings with residual maturity of more than one year. **Paid up Debt Capital/ Outstanding Debt represents Tier-I & Tier-II bonds issued by Bank.

Note:

- The above is an extract of the detailed format of Quarterly Financial Results filed with the Stock Exchanges under Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly Financial Results are available on the Stock Exchanges websites www.bseindia.com, www.nseindia.com and on bank's website www.bankofbaroda.in
- Net Profit / (Loss) for the period after Tax is including Share of earnings from associates & excluding minority interest
- Information relating to Total Comprehensive Income and Other Comprehensive Income is not furnished, as Ind AS not yet made applicable to the bank.

Place: Mumbai
Date: 05.08.2023

Lalit Tyagi
Executive Director

Joydeep Datta Roy
Executive Director

Ajay K Khurana
Executive Director

Debadatta Chand
Managing Director & CEO

Regd Office: Baroda House, P.B.No. 506, Mandvi, Baroda-390 006 | Corporate Office: C-26, G-Block, Bandra Kurla Complex, Bandra (E), Mumbai-400 051

মেডিকা কলকাতা এবং ইউনিসেফ এবার একসাথে কাজ করবে কর্মরত মায়াদের জন্য

কলকাতা জন্মস্থান সহায় উদ্যোগের অধীনে, মেডিকা এফ অ্যান্ড সার্ভিসেস, পুর্ন ভারতের অন্যতম অন্যতম স্বাস্থ্য সেবা প্রদানকারী সংস্থা মেডিকা কলকাতা এবং ইউনিসেফের মধ্যে একটি বিশেষ সহযোগিতা চুক্তি স্বাক্ষর করা হয়েছে। এই চুক্তির অধীনে মেডিকা কলকাতা এবং ইউনিসেফের মধ্যে একটি বিশেষ সহযোগিতা চুক্তি স্বাক্ষর করা হয়েছে। এই চুক্তির অধীনে মেডিকা কলকাতা এবং ইউনিসেফের মধ্যে একটি বিশেষ সহযোগিতা চুক্তি স্বাক্ষর করা হয়েছে।

কর্মরত মায়াদের জন্য মেডিকা কলকাতা এবং ইউনিসেফের মধ্যে একটি বিশেষ সহযোগিতা চুক্তি স্বাক্ষর করা হয়েছে। এই চুক্তির অধীনে মেডিকা কলকাতা এবং ইউনিসেফের মধ্যে একটি বিশেষ সহযোগিতা চুক্তি স্বাক্ষর করা হয়েছে। এই চুক্তির অধীনে মেডিকা কলকাতা এবং ইউনিসেফের মধ্যে একটি বিশেষ সহযোগিতা চুক্তি স্বাক্ষর করা হয়েছে।

মেডিকা কলকাতা এবং ইউনিসেফের মধ্যে একটি বিশেষ সহযোগিতা চুক্তি স্বাক্ষর করা হয়েছে। এই চুক্তির অধীনে মেডিকা কলকাতা এবং ইউনিসেফের মধ্যে একটি বিশেষ সহযোগিতা চুক্তি স্বাক্ষর করা হয়েছে। এই চুক্তির অধীনে মেডিকা কলকাতা এবং ইউনিসেফের মধ্যে একটি বিশেষ সহযোগিতা চুক্তি স্বাক্ষর করা হয়েছে।

পূর্ণ রেশন ওয়া

পূর্ণ রেশন ওয়া... মেডিকা কলকাতা এবং ইউনিসেফের মধ্যে একটি বিশেষ সহযোগিতা চুক্তি স্বাক্ষর করা হয়েছে। এই চুক্তির অধীনে মেডিকা কলকাতা এবং ইউনিসেফের মধ্যে একটি বিশেষ সহযোগিতা চুক্তি স্বাক্ষর করা হয়েছে।

জে. ভার্ণারিয়া গ্রোজেন্সিস লিমিটেড... Financial statement table with columns for various items and amounts.

উজ্জ্বল স্কুল ফিন্যান্স ব্যাংক... Financial statement table with columns for various items and amounts.

মদনম ইন্ডাস্ট্রিয়াল ফিন্যান্স লিমিটেড... Financial statement table with columns for various items and amounts.

পূর্ণ রেশন ওয়া

পূর্ণ রেশন ওয়া... Detailed financial statement table with multiple columns for various items and amounts.

মেডিকা কলকাতা... Financial statement table with columns for various items and amounts.

উজ্জ্বল স্কুল ফিন্যান্স ব্যাংক... Financial statement table with columns for various items and amounts.

মদনম ইন্ডাস্ট্রিয়াল ফিন্যান্স লিমিটেড... Financial statement table with columns for various items and amounts.

মেডিকা কলকাতা... Additional text or notes related to the financial statement.

উজ্জ্বল স্কুল ফিন্যান্স ব্যাংক... Additional text or notes related to the financial statement.

মদনম ইন্ডাস্ট্রিয়াল ফিন্যান্স লিমিটেড... Additional text or notes related to the financial statement.

পূর্ণ রেশন ওয়া... Additional text or notes related to the financial statement.