

General information about company	
Scrip code*	537800
NSE Symbol*	NOTLISTED
MSEI Symbol*	NOTLISTED
ISIN*	INE717C01025
Name of company	Mangalam Industrial Finance 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	10-11-2025
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 & related activities
Start date and time of board meeting	13-11-2025 17:15
End date and time of board meeting	13-11-2025 17:45
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	Not applicable
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 banks/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	10-03-2025
Indicate Company website link for updated RPT policy of the Company	https://www.miflindia.com/
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

Financial Results – NBFC			
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
Part I	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.		
1	Income		
	Revenue from operations		
(i)	Interest Income	90.52	179.88
(ii)	Dividend Income	0	0
(iii)	Rental Income	0	0
(iv)	Fees and commission Income	1.22	2.52
(v)	Net gain on fair value changes	0	0
(vi)	Net gain on derecognition of financial instruments under amortised cost category	0	0
(vii)	Sale of products (including Excise Duty)	0	0
(viii)	Sale of services	0	0
(ix)	Other revenue from operations		
	Total other revenue from operations		
	Total Revenue From Operations	91.74	182.4
	Other income	25	25
	Total income	116.74	207.4
2	Expenses		
	Cost of materials consumed	0	0
	Purchases of stock-in-trade	0	0
	Changes in inventories of finished goods, work-in-progress and stock-in-trade	0	0
	Employee benefit expense	7.15	15.5
	Finance costs	0	0
	Depreciation, depletion and amortisation expense	1.13	2.25
	Fees and commission expense	0	0
	Net loss on fair value changes	0	0
	Net loss on derecognition of financial instruments under amortised cost category	0	0
	Impairment on financial instruments	11.7	21.53
(f)	Other expenses		
1	Other Expenses	41.79	57.52
2	Reversal of Interest Income	0	9.84
	Total other expenses	41.79	67.36
	Total expenses	61.77	106.64
3	Total profit before exceptional items and tax	54.97	100.76
4	Exceptional items	0	0
5	Total profit before tax	54.97	100.76
6	Tax expense		
7	Current tax	14.29	26.19
8	Deferred tax	-0.12	-0.22
9	Total tax expenses	14.17	25.97
10	Net Profit Loss for the period from continuing operations	40.8	74.79
11	Profit (loss) from discontinued operations before tax	0	0
12	Tax expense of discontinued operations	0	0

13	Net profit (loss) from discontinued operation after tax	0	0	
14	Share of profit (loss) of associates and joint ventures accounted for using equity method	0	0	
15	Total profit (loss) for period	40.8	74.79	
16	<u>Other comprehensive income net of taxes</u>	0	0	
17	Total Comprehensive Income for the period	40.8	74.79	
18	Total profit or loss, attributable to			
	Profit or loss, attributable to owners of parent			
	Total profit or loss, attributable to non-controlling interests			
19	Total Comprehensive income for the period attributable to			
	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	Details of equity share capital			
	Paid-up equity share capital	9616.44	9616.44	
	Face value of equity share capital	1	1	
21	Reserves excluding revaluation reserve			
22	Earnings per share			
i	Earnings per equity share for continuing operations			
	Basic earnings per share from continuing operations	0	0.01	
	Diluted earnings per share from continuing operations	0	0.01	
ii	Earnings per equity share for discontinued operations			
	Basic earnings per share from discontinued operations	0	0	
	Diluted earnings per share from discontinued operations	0	0	
ii	Earnings per equity share (for continuing and discontinued operations)			
	Basic earnings per share	0	0.01	
	Diluted earnings per share	0	0.01	
23	Debt equity ratio	0	0	Textual Information(1) &
24	Debt service coverage ratio	0	0	Textual Information(2) &
25	Interest service coverage ratio	0	0	Textual Information(3) &
26	Disclosure of notes on financial results	Textual Information(4)		

Text Block

Textual Information(4)	<p>1. The Statement of Unaudited Financial Result for the Quarter and Half year ended 30th September 2025 have been reviewed by the Audit Committee and approved by the Board of Directors at their meeting held on 13/11/2025.</p> <p>2. These unaudited financial results have been prepared in accordance with the Indian Accounting Standard (Ind-AS) prescribed under Section 133 of the Company Act, 2013, read together with the Companies (Indian Accounting Standards) Rules ,2015 (as amended) and requirement of Regulation 33 of the Securities and Exchange Board of India (SEBI) (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.</p> <p>3. The previous period figures have been regrouped/reclassified wherever required to confirm to the current year's presentation.</p> <p>4. 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 Obligation and Disclosure Requirement) Regulations, 2015. There are no qualifications in the audit report.</p> <p>5. Based on the guiding principles given in Ind AS-108 on 'Operating Segments', the Company's business activity fall within a single operating segment, Namely Finance & related activities.</p> <p>6. No Investors complaint remains pending at the quarter ended on 30th September, 2025.</p> <p>7. The Company has proposed a Rights Issue of up to 48.08 crore equity shares of Rs 1 each at par, aggregating Rs 48.08 crore, in the ratio of 1 Right Equity Share for every 2 fully paid-up equity shares to existing shareholders as on September 23, 2025. The Board, at its meeting held on October 30, 2025, extended the issue closure date to November 14, 2025, and the trading period for Rights Entitlements to November 10, 2025 and still issue is going on</p> <p>8. The above financial results are also available on the Company's website www.miflindia.com and BSE Limited's website www.bseindia.com.</p>
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Statement of Asset and Liabilities		
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
Assets		
1	Financial Asset	
	Cash and cash equivalents	30.78
	Bank Balance other than (a) above	0
	Derivative financial instruments	0
	Receivables	
	(I) Trade Receivables	0
	(II) Other Receivables	8.14
	Loans	2994.05
	Investments	0
	Other Financial assets	0
	Total Financial Asset	3032.97
2	Non Financial Asset	
	Inventories	0
	Current tax assets (Net)	49.64
	Deferred tax Assets (Net)	4.32
	Investment Property	0
	Biological assets other than bearer plants	0
	Property, Plant and Equipment	3.12
	Capital work-in-progress	0
	Intangible assets under development	0
	Goodwill	0
	Other Intangible assets	7.7
	Other non-financial assets (to be specified)	38.11
	Total Non-Financial Asset	102.89
	Total assets	3135.86
Equity and liabilities		
1	Equity	
	Equity attributable to owners of parent	
	Equity share capital	9616.44
	Other equity	-6599.9
	Total equity attributable to owners of parent	3016.54
	Non controlling interest	
	Total equity	3016.54
2	Liabilities	
2.1	Financial Liabilities	
(a)	Derivative financial instruments	0
(b)	Payables	0
	(I) Trade 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	0
	II) Other Payables	
	(i) total outstanding dues of micro enterprises and small enterprises	20.53
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	9.4
(C)	Debt Securities	0

(d)	Borrowings (Other than Debt Securities)	0
(e)	Deposits	0
(f)	Subordinated Liabilities	0
(g)	Other financial liabilities	0
	Total Financial Liabilities	29.93
2.2	Non-Financial Liabilities	
(a)	Current tax liabilities (Net)	81.47
(b)	Provisions	6.25
(C)	Deferred tax liabilities (Net)	0
(d)	Other non-financial liabilities	1.67
	Total Non-Financial Liabilities	89.39
	Total liabilities	119.32
	Total equity and liabilities	3135.86
	Disclosure of notes on assets and liabilities	

Other Comprehensive Income			
	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		
	Total Amount of items that will not be reclassified to profit and loss		
2	Income tax relating to items that will not be reclassified to profit or loss		
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		

Cash flow statement, indirect		
	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	100.76
	Adjustments for reconcile profit (loss)	
	Adjustments for finance costs	0
	Adjustments for decrease (increase) in inventories	0
	Adjustments for decrease (increase) in trade receivables, current	-4.78
	Adjustments for decrease (increase) in trade receivables, non-current	0
	Adjustments for decrease (increase) in other current assets	0
	Adjustments for decrease (increase) in other non-current assets	-13.08
	Adjustments for other financial assets, non-current	-68.7
	Adjustments for other financial assets, current	8.87
	Adjustments for other bank balances	0
	Adjustments for increase (decrease) in trade payables, current	2.34
	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	-1.62
	Adjustments for depreciation and amortisation expense	2.25
	Adjustments for impairment loss reversal of impairment loss recognised in profit or loss	21.53
	Adjustments for provisions, current	2.92
	Adjustments for provisions, non-current	0
	Adjustments for other financial liabilities, current	0
	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	0
	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
	Total adjustments for reconcile profit (loss)	-50.27
	Net cash flows from (used in) operations	50.49
	Dividends received	0
	Interest paid	0
	Interest received	0
	Income taxes paid (refund)	26.15
	Other inflows (outflows) of cash	0
	Net cash flows from (used in) operating activities	24.34
	Cash flows from used in investing activities	
	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	0
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	0
Income taxes paid (refund)	0
Other inflows (outflows) of cash	0
Net cash flows from (used in) investing activities	
Cash flows from used in financing activities	
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	0
Repayments of borrowings	0
Payments of lease liabilities	0
Dividends paid	0
Interest paid	0
Income taxes paid (refund)	0
Other inflows (outflows) of cash	0
Net cash flows from (used in) financing activities	
Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	
Effect of exchange rate changes on cash and cash equivalents	
Effect of exchange rate changes on cash and cash equivalents	0
Net increase (decrease) in cash and cash equivalents	
Cash and cash equivalents cash flow statement at beginning of period	6.44
Cash and cash equivalents cash flow statement at end of period	
	30.78

Format for Disclosure of Related Party Transactions (applicable only for half-yearly financial statements)

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 as approved by the audit committee	Value of the related party transaction ratified 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	In case of a change in the composition of the Audit Committee, the value of the transaction during the reporting period will be the opening balance as on the date of the previous Audit Committee meeting.
	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary								
1	Mangalam Industrial Finance Limited	AABCM7875P	Samoil Lokhanwala	ASLPL1495M	Company Secretary and compliance officer	Remuneration		6	Approved by Audit Committee			2.45	0.36
2	Mangalam Industrial Finance Limited	AABCM7875P	Arun Pillai	BMZPP9042B	Chief Financial Officer	Remuneration		20	Approved by Audit Committee			7.9	1.19
3	Mangalam Industrial Finance Limited	AABCM7875P	WardWizard Solutions India Private Limited	AABCW7891F	Promoter	Advance		1500	Approved by Audit Committee			87	355.3
4	Mangalam Industrial Finance Limited	AABCM7875P	WardWizard Solutions India Private Limited	AABCW7891F	Promoter	Any other transaction	Recovery of Loan	1500	Approved by Audit Committee			119	355.3
5	Mangalam Industrial Finance Limited	AABCM7875P	WardWizard Solutions India Private Limited	AABCW7891F	Promoter	Interest received		1500	Approved by Audit Committee			25.7	355.3
6	Mangalam Industrial Finance Limited	AABCM7875P	WardWizard Solutions India Private Limited	AABCW7891F	Promoter	Any other transaction	Processing Fees & Documentation Charges	1500	Approved by Audit Committee			0.47	1.47
7	Mangalam Industrial Finance Limited	AABCM7875P	WardWizard Solutions India Private Limited	AABCW7891F	Promoter	Purchase of goods or services		1500	Approved by Audit Committee			1.06	0.68
8	Mangalam Industrial Finance Limited	AABCM7875P	Wardwizard Medicare Pvt. Ltd	AADCW0963E	Director having Interest in Company	Advance		1500	Approved by Audit Committee			48.78	363.0
9	Mangalam Industrial Finance Limited	AABCM7875P	Wardwizard Medicare Pvt. Ltd	AADCW0963E	Director having Interest in Company	Any other transaction	Recovery of Loan	1500	Approved by Audit Committee			37.61	363.0
10	Mangalam Industrial Finance Limited	AABCM7875P	Wardwizard Medicare Pvt. Ltd	AADCW0963E	Director having Interest in Company	Interest received		1500	Approved by Audit Committee			22.6	363.0
11	Mangalam Industrial Finance Limited	AABCM7875P	Wardwizard Medicare Pvt. Ltd	AADCW0963E	Director having Interest in Company	Any other transaction	Processing Fees & Documentation Charges	1500	Approved by Audit Committee			0.25	1.47
12	Mangalam Industrial Finance Limited	AABCM7875P	Wardwizard Foods & Beverages Ltd	AABCV0433G	Director having Interest in Company	Advance		1500	Approved by Audit Committee			15	202.5
13	Mangalam Industrial Finance Limited	AABCM7875P	Wardwizard Foods & Beverages Ltd	AABCV0433G	Director having Interest in Company	Any other transaction	Recovery of Loan	1500	Approved by Audit Committee			98.78	202.5

14	Mangalam Industrial Finance Limited	AABCM7875P	Wardwizard Foods & Beverages Ltd	AABCV0433G	Director having Interest in Company	Interest received		1500	Approved by Audit Committee			12.16	202.5
15	Mangalam Industrial Finance Limited	AABCM7875P	Wardwizard Foods & Beverages Ltd	AABCV0433G	Director having Interest in Company	Any other transaction	Processing Fees & Documentation Charges	1500	Approved by Audit Committee			0.09	0
16	Mangalam Industrial Finance Limited	AABCM7875P	Wardwizard Foods & Beverages Ltd	AABCV0433G	Director having Interest in Company	Purchase of goods or services		1500	Approved by Audit Committee			1.26	0.53
17	Mangalam Industrial Finance Limited	AABCM7875P	I Secure Credit & Capital Services Ltd	AAACO3039N	Director having Interest in Company	Interest received		1500	Approved by Audit Committee			15.44	270.3
Total value of transaction during the reporting period													495.55

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	0	
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	0	

