



Regency Fincorp Limited

(Formerly Known as: -Regency Investments Limited)

Corp. & Regd. Office :Unit No.57-58, 4th Floor, Sushma Infinium,
Chandigarh-Ambala Highway, Zirakpur -140603

Contact No.: +91 77175 93645 Web.: www.regencyfincorp.com

E-mail : regencyinvestmentsltd@gmail.com

Date: 7th November, 2023

To
The Deputy Manager,
Department of Corporate Services,
BSE Limited
Floor 25, Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai - 400 001

SUB: OUTCOME OF BOARD MEETING HELD TODAY I:E ON TUESDAY, 7TH NOVEMBER, 2023

Ref: REGENCY FINCORP LIMITED (SCRIP CODE: 540175)

Meeting Commencement Time: 03: 00 P.M

Meeting Conclusion Time: 04:15 P.M

Dear Sir/Ma'am,

We would like to inform you that pursuant to Regulation 30 read with Schedule III of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("**SEBI Listing Regulations**"), the Board of Directors of the Company at their meeting held Today i:e, on **Tuesday, the 7th day of November, 2023** at the Registered Office of the Company situated at **Unit No 57-58, 4th Floor, Sushma Infinium, Chandigarh-Ambala Highway, Zirakpur-140603** has *inter alia*, considered and approved the following:

- a) The un-audited financial results of the company for the quarter and half year ended on 30th September, 2023; and
- b) The Limited Review Report on the un-audited financial results for the quarter and half year ended on 30th September, 2023.

This is for your information and record.

Thanking You,
For **REGENCY FINCORP LIMITED**

GAURAV KUMAR
MANAGING DIRECTOR
DIN: 06717452

Enclosed as above



SUNIL K SHARMA & ASSOCIATES

CHARTERED ACCOUNTANTS

Independent Auditor's Review Report on the Quarterly and Year to Date Unaudited Standalone Financial Results of the Company Pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosures Requirement) Regulations, 2015, as amended

Review Report to
The Board of Directors
M/s Regency Fincorp Limited (Formerly known as Regency Investments Limited)
Unit No.57-58, 4TH Floor Sushma Infinium,
Chandigarh Ambala Highway Zirakpur Mohali Punjab 140603

We have reviewed the accompanying statement of unaudited financial results of M/s Regency Fincorp Limited for the Quarter ended 30th September, 2023. This statement is the responsibility of company's management and has been approved by Board of Directors/ Committee of Board of Directors. Our responsibility is to issue report on these financial statement based on our review.

We conducted our review in accordance with the Standard on Review Engagement (SRE) 2400, "Engagements to Review Financial Statements" issued by the Institute of Chartered Accountants of India. This standard requires that we plan & perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatements. A review is limited primarily to inquire of company personnel & analytical procedures applied to financial data and thus, provide less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement of unlimited financial results prepared in accordance with applicable accounting standards and other recognized accounting practices and policies has not disclosed the information required to be based in terms of Regulation 33 of SEBI (Listing Obligations & Disclosures Requirements) Regulations 2015 including the manner in which it is to be disclosed, or that it contains any material misstatement.

For Sunil K Sharma & Associates
Chartered Accountants
FRN: 029335N



(CA Sunil Kumar)
Proprietor
M. No. 536370
UDIN: 23536370BGXTAA2582
Place: Chandigarh
Date: 07/11/2023



casunilsharma3@gmail.com



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Chandigarh



01725000728, 9988707899

REGENCY FINCORP LIMITED

CIN: L67120PB1993PLC013169

Unit No. 57-58, 4th Floor, Sushma Infinium, Chandigarh-Ambala Highway, Zirakpur-140603, PB (IN)

Email Id: regencyinvestmentsltd@gmail.com

STATEMENT OF UNAUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED ON 30.09.2023

(Rs. In Lacs)

S.No.	Particulars	Quarter Ended			Half year ended		Year ended
		30.09.2023 (Unaudited)	30.06.2023 (Unaudited)	30.09.2022 (Unaudited)	30.09.2023 (Unaudited)	30.09.2022 (Unaudited)	31.03.2023 (Audited)
1	Income						
	(a) Revenue from operations						
	Interest Income	392.82	336.21	331.71	729.03	615.33	1332.92
	Fees and commission income	2.80	3.51	5.09	6.31	5.09	16.08
	Net gain on fair value changes	-	-	-	-	-	-
	Sales of services	-	-	-	-	-	-
	Other Operating Income	-	-	0	-	0	0
	Total revenue from operations	395.62	339.72	336.80	735.34	620.42	1,349.00
	(b) Other Income	11.75	2.28	0.55	14.03	2.83	3.19
	Total Income	407.37	342.00	337.35	749.37	623.25	1,352.19
2	Expenses						
	(a) Finance costs	240.12	227.14	235.09	467.26	448.69	938.49
	(b) Fees and commission expense	32.95	16.14	-	49.09	-	43.28
	(c) Impairment on financial instruments	-	-	-	-	-	-
	(d) Employee benefits expenses	40.03	36.68	31.22	76.71	59.66	131.73
	(e) Depreciation and amortisation exp.	20.71	15.79	9.63	36.50	19.26	40.92
	(f) Other expenses	17.33	9.2	22.94	26.53	37.81	70.40
	Total Expenses	351.14	304.95	298.88	656.09	565.42	1,224.82
3	Profit before tax (1-2)	56.23	37.05	38.47	93.28	57.83	127.37
4	Tax Expense						
	(a) current tax	14.62	9.63	10.00	24.25	15.03	33.12
	(b) deferred tax (credit)/change	0	0	-	-	-	1.76
	Total tax expense	14.62	9.633	10.00	24.2528	15.03	34.88
5	Profit/(Loss) after tax (3-4)	41.61	27.42	28.47	69.03	42.80	92.49
6	Other comprehensive income						
	a (i) Items that will not be reclassified to profit or loss	-	-	-	-	-	-
	(ii) Income tax related to item that will not be reclassified to profit or loss	-	-	-	-	-	-
	b (i) items that will be reclassified to profit or loss	-	-	-	-	-	-
	(ii) Income tax related to items that will be reclassified to profit or loss	-	-	-	-	-	-
	Total other comprehensive income, net of tax	-	-	-	-	-	-
7	Total other comprehensive income for period (5+6)	41.61	27.42	28.47	69.03	42.80	92.49
8	Paid-up equity share capital (Face value Rs. 10/- per share)	3633.57	1068.57	534.29	3633.57	534.29	1068.57
9	Other equity						
10	Earning per Share (not annualised)						
	Basic	0.11	0.26	0.53	0.19	0.80	0.87
	Diluted	0.11	0.26	0.53	0.19	0.80	0.87

On behalf of the Board Of Directors

Regency Fincorp Ltd.

Gaurav Kumar

GAURAV KUMAR

MANAGING DIRECTOR

Director

DIN: 06717452

Place: Zirakpur

Date : 7th November, 2023

Disclosure of Standalone Assets & Liabilities (Balancesheet) as per regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015			
STATEMENT OF UNAUDITED STANDALONE BALANCESHEET FOR THE HALF YEAR ENDED ON 30.09.2023			
(Figure in Lakhs)			
PARTICULARS	As on 30.09.2023	As on 30.09.2022	31.03.2023
A. ASSETS			
(1) Financial Assets			
(a) Cash & Cash Equivalents	3.40	4.55	4.40
(b) Bank balance other than (a) above	656.61	113.08	216.98
(c) Derivative Financial Instruments	-	-	-
(d) Receivables	-	-	-
(i) Trade Receivables	-	-	-
(ii) Other Receivables	-	-	-
(e) Loans	11,784.17	10,314.11	9,960.10
(f) Investments	6.12	71.15	5.97
(g) Other Financial assets	126.91	104.25	113.04
Total Financial Assets	12,577.21	10,607.15	10,300.49
(2) Non Financial Assets			
(a) Current Tax Assets (Net)	42.66	54.34	36.26
(b) Deferred tax Assets	-	2.10	-
(c) Investment Property	-	-	-
(d) Property, Plant and Equipment	683.26	233.59	289.82
(e) Right-of-use assets	-	-	-
(f) Intangible assets under development	-	-	-
(g) Goodwill	-	-	-
(h) Other Intangible assets	-	-	-
(i) Other non-financial assets	-	-	-
Total Non Financial Assets	725.92	290.02	326.08
Total Assets	13,303.13	10,897.17	10,626.58
LIABILITIES AND EQUITY			
LIABILITIES			
(1) Financial Liabilities			
(a) Payables			
(i) Trade Payables			
(i) total outstanding dues of micro enterprises and small enterprises	-	-	-
(ii) total outstanding dues of creditors other than micro enterprises and small	-	-	-
(ii) Other Payables			
(i) total outstanding dues of micro enterprises and small enterprises	-	-	-
(ii) total outstanding dues of creditors other than micro enterprises and small	-	-	-
(b) Debt Securities	-	-	-
(c) Borrowings	8,490.49	9,350.32	8,973.28
(d) Deposits	-	-	-
(e) Subordinated Liability	-	-	-
(f) Lease Liability	-	-	-
(g) Other financial liabilities	-	-	-
Total Financial Liabilities	8,490.49	9,350.32	8,973.28
(2) Non-Financial Liabilities			
(a) Current tax liabilities (Net)	38.48	53.87	95.19
(b) Provisions	58.94	18.60	34.68
(c) Deferred tax liabilities	10.92	11.26	10.92
(d) Other non-financial liabilities	40.86	131.37	146.10
Total Non Financial Liabilities	149.20	215.10	286.89
(3) EQUITY			
(a) Equity Share capital	3,633.57	534.29	1,068.58
(b) Other Equity	879.87	797.46	297.83
(c) Money Received Against Share Warrants	150.00	-	-
Total Equity	4,663.44	1,331.75	1,366.42
Non-Controlling Interest	-	-	-
Total Liabilities	13,303.13	10,897.17	10,626.58
Significant Accounting Policies	0.00	-	-
Notes forming part of Accounts	0.00	-	-

Notes:

- The above financial results have been reviewed by the Audit Committee and approved by the Board of Directors in their respective meetings held on 7th November, 2023.
- The company does not have any exceptional items to report for the above period.
- The figures of the previous period/ year have been regrouped/ reclassified, whenever considered necessary.
- This statement is as per Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Regency Fincorp Ltd.

Regency Fincorp Limited

GAURAV KUMAR

MANAGING DIRECTOR

DIN : 06717452

Director

Place : Zirakpur

Date : 7th November, 2023

Disclosure of Standalone Statement of Cash Flow as per regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) regulations, 2015

STATEMENT OF UNAUDITED STANDALONE CASH FLOW STATEMENT FOR THE HALF YEAR ENDED ON 30.09.2023

Particulars	HALF YEAR ENDED		(figures in lakhs)
			YEAR ENDED
	As On 30.09.2023	As On 30.09.2022	As On 31.03.2023
Cash flow from operating activities			
Net profit before tax	93.29	57.83	127.38
Adjustments for:			
Depreciation and amortisation	36.50	19.26	40.91
Interest income			
Exchange fluctuation Loss/(Gain) (net)			
Finance costs			
Provision for tax previous year			-18.72
Previous Year Adjustment			
(Profit)/ Loss on sale of fixed assets (net)			
Operating profit before working capital changes	129.79	77.1	149.58
Changes in working capital:			
Adjustments for (increase) / decrease in operating assets:			
(Increase)/ Decrease in Non Financial Liabilities	-137.69	33.18	
(Increase)/ Decrease in other current assets			-250.33
(Increase)/ Decrease in other financial assets	-1838.08	-8.61	
(Increase)/ Decrease in other non financial assets	-6.40	-22.41	
(Increase)/ Decrease in provisions		24.05	
Adjustments for increase (decrease) in trade payables			
Adjustments for increase (decrease) in other current liabilities			47.91
Adjustments for Short Term provisions			
Adjustments for (increase)/decrease in Short Term Loan and Advances	-1,982.18		
Cash generated from operations	-1,852.39	103.31	-202.42
Net income tax (paid)/refunds	(24.25)		
Net cash from operating activities	-1,876.65	103.31	-52.85
Cash flow from investing activities			
Sale (purchase) of fixed assets		-28.33	35.68
Sale (purchase) of Investments		0.1	65.28
Purchase/ construction of fixed assets (including capital advances)	(429.93)		
Proceeds from sale of fixed assets (incld TDS)			
Long Term Loans and Advances			
Other Long Term Advances			
Interest received			
Net cash used in investing activities	(429.93)	-28.23	100.96
Cash flow from financing activities			
Increase/ (Decrease) in Long Term Borrowings	-482.79	1679.62	1302.56
(Increase)/ Decrease in Long Term Loans and advances		-1,768.40	-1414.39
Foreign Exchange Gain / (Loss)			
Increase/decrease in Share Capital	2,565.00		1302.56
Share Premium and Share warrants	663.00		
Proceeds from long term borrowings (net)			
Increase/ (Decrease) in capital reserve			10
Proceeds from short term borrowings (net)			
Finance costs			
Net cash (used in)/generated from Financing activities	2,745.21	-88.78	913.3
Net increase/(decrease) in cash and cash equivalents	438.63	-13.7	961.41
Cash and cash equivalents at the beginning of the year	221.38	131.34	131.34
Cash and cash equivalents at the end of the year	660.01	117.63	1092.75

On behalf of Board of Directors

Regency Fincorp Ltd.

Gaurav Kumar

Director

Place : Zirakpur
Date : 7th November, 2023

GAURAV KUMAR
MANAGING DIRECTOR
DIN : 06717452