



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 Disclosure Requirements) Regulations, 2015, as amended

Review Report to
The Board of Directors
M/s Regency Fincorp Limited (Formerly known as Regency Investments Limited)
Unit No. 49 B, 3rd 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, 2021. 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 unaudited 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 & Disclosure 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: 21536370AAAACH7398

Place: Chandigarh

Date: 29/10/2021



casunilsharma3@gmail.com



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Chandigarh



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REGENCY FINCORP LIMITED

CIN:L67120PB1993PLC013169

Unit No. 49 B, 3rd 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 30.09.2021

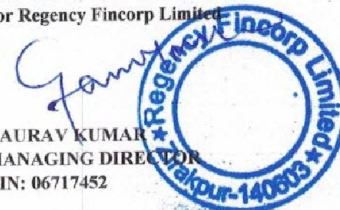
(Rs. In Lacs)

S.No.	Particulars	Quarter Ended			Half year ended		Year ended
		30.09.2021 (Unaudited)	30.06.2021 (Unaudited)	30.09.2020 (Unaudited)	30.09.2021 (Unaudited)	30.09.2020 (Unaudited)	31.03.2021 (Audited)
1	Income						
	(a) Revenue from operations						
	Interest Income	129.70	113.87	76.68	243.57	155.2	356.92
	Fees and commission income	6.12	3.21	40.96	9.33	40.96	160.56
	Net gain on fair value changes	-	-	-	-	-	-
	Sales of services	-	-	-	-	-	-
	Other Operating Income	-	-	4.29	-	4.43	16.79
	Total revenue from operations	135.82	117.08	121.93	252.90	200.59	534.27
	(b) Other Income	0.03	0.36	0.22	0.39	0.61	2.10
	Total Income	135.85	117.44	122.15	253.29	201.20	536.37
2	Expenses						
	(a) Finance costs	65.46	65.40	56.88	130.86	109.62	229.89
	(b) Fees and commission expense	-	-	3.43	-	3.43	21.00
	(c) Impairment on financial instruments	-	-	-	-	-	-
	(d) Employee benefits expenses	27.72	25.77	16.60	53.49	23.43	75.14
	(e) Depreciation and amortisation exp.	8.21	7.76	4.57	15.97	8.98	21.39
	(f) Other expenses	18.00	15.89	8.82	33.89	19.9	128.71
	Total Expenses	119.38	114.82	90.30	234.20	165.36	476.13
3	Profit before tax (1-2)	16.47	2.62	31.85	19.09	35.84	60.24
4	Tax Expense						
	(a) current tax	4.28	0.68	8.28	4.96	9.32	15.97
	(b) deferred tax (credit)/change	0	0	-	-	-	2.45
	Total tax expense	4.28	0.68	8.28	4.96	9.32	18.42
5	Profit/(Loss) after tax (3-4)	12.19	1.94	23.57	14.13	26.52	41.82
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	12.19	1.94	23.57	14.13	26.52	41.82
8	Paid-up equity share capital (Face value Rs. 100/-)	534.29	410.14	410.14	410.14	410.14	410.14
9	Other equity						
10	Earning per Share (not annualised)						
	Basic	0.23	0.05	0.57	0.34	0.64	1.02
	Diluted	0.23	0.05	0.57	0.34	0.64	1.02

Place: Zirakpur
Date: - 29-October-2021

On behalf of the Board Of Directors
For Regency Fincorp Limited

GAURAV KUMAR
MANAGING DIRECTOR
DIN: 06717452



Notes:

1. Disclosure of Standalone Assets & liabilities (Balance Sheet) as per regulation 33 of the SEBI (Listing Obligations and Disclosure (Rs. In Lacs)				
S.No.	Particulars	As on 30.09.2021	As on 30.09.2020	31.03.2021
A	Assets			
1	Financial Assets			
	Cash and Cash equivalents	2.78	0.53	2.98
	Bank Balances other than cash and cash eq	30.78	74.7	64.41
	Trade receivables	0.00	-	-
	Investment in Subsidiaries and joint venture	0.00	-	-
	Loans	3853.37		3492.13
	Other investments	65.12	78.08	65.15
	Other financial assets		3243.72	0
	Sub total	3952.04	3397.03	3624.67
2	Non-Financials assets			
	Current tax assets (net)	29.98	-	82.88
	Deferred tax assets (net)	0.00	-	-
	Investment property	0.00	-	-
	Property, plant & equipment	206.21	125.06	206.57
	Capital work in progress	0.00	-	-
	Other non-financial Assets	68.83	69.44	-
	Sub total	305.02	194.5	289.45
	TOTAL ASSETS	4257.06	3591.53	3914.12
B	Liabilities and equity			
1	Financial liabilities	0.00	0	0
	Trade payables	0.00	9.43	-
	Other financial liabilities	2800.37	2583.78	2783.60
		0.00	0.00	0.00
2	Non financial Liabilities	0.00	0.00	0.00
	Current tax liabilities (net)	26.42	21.86	21.46
	Provisions	17.54	15.72	17.54
	Deferred tax liabilities	11.26	8.81	11.26
	Other non -financial liabilities	168.80	13.71	131.73
	Sub total	3024.39	2653.31	2965.59
3	Equity			
	Equity Share capital	534.29	410.14	410.15
	Other equity	698.39	528.08	497.36
	Money Received Against Share Warrants	0.00	0	41.03
	Sub total	1232.67	938.22	948.54
	TOTAL LIABILITIES AND EQUITY	4257.06	3591.53	3914.12

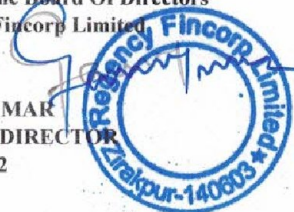
NOTES :

- The above financial results have been reviewed by the Audit Committee and approved by the Board of Directors in their respective meetings held on 29-October-2021
- 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, wherever considered necessary
- This statement is as per Regulation 33 of SEBI(Listing Obligations And Disclosure Requirements) Regulations, 2015.

On behalf of the Board Of Directors
For Regency Fincorp Limited

GAURAV KUMAR
MANAGING DIRECTOR
DIN: 06717452

Place:Zirakpur
Date: 29-October-2021



Notes(contd):

2. Disclosure of Standalone statement of Cash Flow as per regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) regulations,

(In Laacs)

STATEMENT OF UNAUDITED STANDALONE CASH FLOW STATEMENT FOR THE HALF YEAR ENDED ON 30.09.2021

PARTICULARS	Half Year Ended		Year Ended
	As on 30th Sept 2021	As on 30th Sept 2020	As on 31st March 2021
A. Cash Flow From Operating Activities			
Net Profit before tax and extraordinary items (as per Statement of Profit and Loss)	19.09	26.52	60.24
Adjustments to reconcile profit before tax to net cash flows:			
Depreciation & Amortization Expenses	15.96	-	21.38
Loss on sale of Assets	-	-	-
Profit on Sale of Investments Net	-	-	-
Interest on TDS	-	-	-
Dividend Distribution Tax	-	-	-
Provision for tax Previous year	-	-	(14.16)
Interest on DDT	-	-	-
Operating Profits before Working Capital Changes Adjusted for:	35.06	26.52	67.47
Change in Assets & Liabilities			
Increase /(Decrease) in other Current Assets			(15.71)
Increase /(Decrease) in other Current Liabilities			117.66
Increase /(Decrease) in Non Financial Liabilities	37.07	13.71	-
Increase /(Decrease) in Trade Payables		9.43	-
Increase /(Decrease) in Provisions		21.86	-
(Increase) /Decrease in Other Financial Assets	16.77	-	-
(Increase) /Decrease in Other Non Financial Assets	(15.93)	(69.44)	-
Cash generated from Operations	72.97	2.08	169.42
Income Tax Paid/ Refund	-	-	-
Interest on TDS	-	-	-
Net Cash Used in Operating Activities (A)	72.97	2.08	169.42
B. Cash Flow From Investing Activities			
sale (purchase) of Fixed Assets	(15.60)	24.14	(85.25)
sale (purchase) of Investments		(44.84)	(31.92)
Cash Flow From Investing Activities (B)	(15.60)	(20.70)	(117.17)
C. Cash Flow From Financing Activities			
(Increase)/ Decrease in Long term Loan & Advances	(361.24)	96.53	(219.06)
Increase/ Decrease in Equity Share Capital	124.14	-	-
Increase/ (Decrease) in Long term Borrowings		(195.78)	39.56
Increase/ Decrease in Security Premium	176.90	-	1.53
Increase/ Decrease in Capital reserve	10.00	-	-
Increase/ Decrease in Share application Money		-	-
Increase/ Decrease in Share warrant	(40.99)	-	-
Interest on DDT	-	-	-
Dividend on Distribution tax paid	-	-	-
Dividend Paid	-	-	-
D Net Cash Used in Financing Activities (C)	(91.19)	(99.25)	(177.97)
E Net Increase /(Decrease) in Cash & Cash Equivalents (A+B+C)	(33.82)	(117.87)	(125.72)
F Cash & Cash Equivalents at the beginning of period	67.38	193.10	193.10
G Cash & Cash Equivalents at the end of period	33.56	75.23	67.38

