



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: 30.04.2024

To
The Listing Department
BSE Limited,
25th Floor, Phiroze Jeejeebhoy Towers,
Dalal Street Mumbai, Maharashtra – 400001

Sub: Disclosure Under Regulation 30 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

Ref: Regency Fincorp Limited (Scrip Code: 540175)

Meeting Conclusion Time: 05:30 (P.M)

Dear Sir/Madam,

Pursuant to Regulation 30 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby inform that the Meeting of Board of Directors of the Company was held on today i.e. Tuesday, 30th April, 2024 commenced at 12:30 P.M. through Video Conferencing and concluded at 05:30 P.M. inter alia to considered and approved the following:

- 1) The Audited Financial Results along with the Audit Report for the Quarter and Year ended 31st March, 2024. The same is marked as **Annexure-1**.
- 2) Opening of the Branch Offices of the Company in the State of Rajasthan and Uttar Pradesh.
- 3) On the Recommendation of Audit Committee, the Board considered and approved the Appointment of Ms. Anuradha Malik (Mem No. 60626, CP No. 27205), Practicing Company Secretary as Secretarial Auditor of the Company for the Financial Year 2023-24. The disclosure pursuant to SEBI Circular dated 13th July 2023 is marked as **Annexure-2**.
- 4) On the Recommendation of Audit Committee and subject to the approval of the Members of the Company in the ensuing General Meeting, the Board considered and approved the appointment of M/s Sunil K Sharma & Associates, Chartered Accountants, Chandigarh (Firm Reg. No. 029335N) as Statutory Auditors of the Company for the 2nd term of 5 Financial Years i.e. from the conclusion of the ensuing Annual General Meeting of the Company to be held for the financial year 2023-24 till the 36th Annual General Meeting of the Company.
- 5) The Board took note of the Listing Approval received from BSE Limited dated 18th April, 2024 for preferential issue of 1894734 Equity Shares to the Promoters/Non-Promoters Category shareholders of the Company.

This is for your kind information and record.

Thanking You

FOR REGENCY FINCORP LIMITED

GAURAV KUMAR
MANAGING DIRECTOR
(DIN: 06717452)



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: 30.04.2024

To
The Listing Department
BSE Limited,
25th Floor, Phiroze Jeejeebhoy Towers,
Dalal Street Mumbai, Maharashtra – 400001

Sub: Declaration with respect to Auditors Report with Unmodified Opinion for the Annual Audited Financial Results for the year ended March 31, 2024 - Regulation 33(3)(d) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Ref: Regency Fincorp Limited (Scrip Code: 540175)

Dear Sir/Madam,

I, Gaurav Kumar, Managing Director of Regency Fincorp Limited (“Company”) do hereby declare and confirm that M/s Sunil K Sharma & Associates, Chartered Accountants, Chandigarh (Firm Reg. No. 029335N), the Statutory Auditors of the Company, have issued an audit report with unmodified opinion on Audited Financials Results for the financial year ended March 31, 2024.

This declaration is made pursuant to clause 33(3)(d) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with SEBI circular no. CIR/CFD/CMD/56/2016 dated May 27, 2016.

This is for your kind information and record.
Thanking You

FOR REGENCY FINCORP LIMITED

**GAURAV KUMAR
MANAGING DIRECTOR
(DIN: 06717452)**



SUNIL K SHARMA & ASSOCIATES

CHARTERED ACCOUNTANTS

INDEPENDENT AUDITOR'S REPORT

To

The Members of **Regency Fincorp Limited**
(Previously known as Regency Investment Limited)
Report on the Financial Statements

Opinion

We have audited the accompanying standalone financial statements of Regency Fincorp Limited (previously known as Regency Investment Limited) for the year ended as at March 31, 2024, which comprise the Balance Sheet as at 31st March 2024, and the Statement of Profit and Loss (including Other Comprehensive Income), the Statement of Cash Flows and the Statement of Changes in Equity for the year then ended, and a summary of significant accounting policies and other explanatory information, attached herewith, being submitted by the company pursuant to the requirements of regulation 33 of the SEBI (Listing Obligation and Disclosure Requirements) Regulation, 2015, as amended ("Listing Regulation").

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid standalone financial statements give the information required by the Companies Act, 2013 (the Act") in the manner so required and give a true and fair view in conformity with the Indian Accounting Standards prescribed under section 133 of the Act read with the Companies (Indian Accounting Standards) Rules, 2015, as amended, (Ind AS") and other accounting principles generally accepted in India, of the state of affairs of the Company as at 31st March 2024, and its profit, total comprehensive income, its cash flows and the changes in equity for the year ended on that date.

In our opinion and to the best of our information and according to the explanations given to us these standalone financial results:

- i. are presented in accordance with the requirements of Regulation 33 of the Listing Regulations in this regard; and
- ii. give a true and fair view in conformity with the recognition and measurement principles laid down in the applicable accounting standards and other accounting principles generally accepted in India of the net profit/loss and other comprehensive income and other financial information for the period from April 1st 2023 to March 31, 2024.



Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Companies Act, 2013 (the Act). Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Standalone Financial Results section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial results under the provisions of the Companies Act, 2013 and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the standalone financial statements of the current year. These matters were addressed in the context of our audit of the standalone financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters. We have determined the matters described below to be the key audit matters to be communicated in our report.

Sr. No.	Key audit matter	Auditor's Response
1	• Judgments used in projecting economic scenarios and probability weights applied to reflect future economic conditions; and	• completeness, accuracy and appropriateness of information used in the estimation of the PD and LGD for the different stages depending on the nature of the portfolio
2	Information Technology and General Controls: The Company is dependent on its Information Technology (IT) systems due to the significant number of transactions that are processed daily across such multiple and discrete IT systems. Also, IT application controls are critical to ensure that changes to applications and underlying data are made in an appropriate manner and under controlled environments.	With the assistance of our IT specialists, we obtained an Understanding of the Company's IT applications, databases and operating systems relevant to financial reporting and the control environment. For these elements of the IT infrastructure the areas of our focus included access security (including controls over privileged access), program change controls, database management and network operations. In particular:
	Appropriate controls contribute to mitigating the risk of potential fraud or errors as a result of changes to applications and data. On account of the pervasive use of its IT systems, the testing of the general computer controls of the IT systems used in financial Reporting was considered to be a Key Audit Matter.	• We tested the design, implementation, and operating effectiveness of the Company's general IT controls over the IT systems relevant to financial reporting. This included evaluation of Company's controls over segregation of duties and access rights being provisioned / modified based on duly approved requests, access for exit cases being revoked in a timely manner and access of all users being recertified during the period of audit.
		• We also tested key automated business cycle controls and Logic for the reports generated through the IT infrastructure that were relevant for financial reporting or were used in the exercise of internal financial controls with reference to financial statements. Our tests included testing of the compensating controls or alternate procedures to assess whether there were

		any unaddressed IT risks that would materially impact the Financial Statements.
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Management's Responsibility for the Standalone Financial Statements

The Company's Board of Directors are responsible for the matters stated in Section 134(5) of the Companies Act, 2013 ("The Act") with respect to the preparation of these standalone financial statements that give a true and fair view of the financial position, financial performance and cash flows of the Company in accordance with the accounting principles generally accepted in India, including the Accounting Standards specified under Section 133 of the Act, read with Rule 7 of the Companies (Accounts) Rules, 2014. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding the assets of the Company and for preventing and detecting frauds and other irregularities, selection and application of appropriate accounting policies, making judgments and estimates that are reasonable and prudent, and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the standalone financial results, the Board of Directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors are also responsible for overseeing the Company's financial reporting process.

Auditor's Responsibility

Our objectives are to obtain reasonable assurance about whether the standalone financial results as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these standalone financial results.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- i. Identify and assess the risks of material misstatement of the standalone financial results, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- ii. Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the company's internal control.
- iii. Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.
- iv. Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- v. Evaluate the overall presentation, structure and content of the standalone financial results, including the disclosures, and whether the financial results represent the underlying transactions and events in a manner that achieves fair presentation.

Information Other than the Financial Statements and Auditor's Report Thereon

The Company's Board of Directors is responsible for the other information. The other information comprises the information included in the Board's Report (including annexure thereto), Business Responsibility and sustainability report and Management Discussion and Analysis (MD&A") (collectively referred to as other information"), but does not include the financial statements and our auditor's report thereon. The Other Information is expected to be made available to us after the date of our auditor's report.

- Our opinion on the standalone financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.
- In connection with our audit of the standalone financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the standalone financial statements or our knowledge obtained during the course of our audit or otherwise appears to be materially misstated.
- When we read the other information included in the above reports, if we conclude that there is material misstatement therein, we are required to communicate the matter to those charged with governance and determine the actions under the applicable Laws and regulations.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

FOR SUNIL K SHARMA & ASSOCIATES.
CHARTERED ACCOUNTANTS
FIRM REG NO. 029335



(CA SUNIL KUMAR)
PROPRIETOR

M.NO. 536370

PLACE: CHANDIGARH

DATE: 30.04.2024

UDIN: 245363708KCFV59307

Annexure - A to Independent Auditors' Report

(Referred to in paragraph 1 under 'Report on Other Legal and Regulatory Requirements' section of our report of even date)

- i) In Respect of its Fixed Assets :
The Company has maintained proper records showing full particulars, including quantitative details and situation of fixed assets. In our opinion the fixed assets covering significant value have been physically verified by the Management during the year at reasonable intervals and having regard to the size of the Company and the nature of its assets and on the basis of the information and explanations given by the Management, no material discrepancies have been noticed on such verification. No substantial part of fixed assets has been disposed off during the year, which has affected the going concern.
- ii) In Respect of its Inventory :
The company has no inventories; therefore the para no 3(i) of the Companies (Auditor's Report) Order, 2016 are not applicable to the Company
- iii) In our opinion and according to information and explanations given to us, the company has not granted any loans, secured or unsecured to companies, firms or other parties listed in the register maintained under Section 189 of the Companies Act, 2013.
- iv) In our opinion and according to the information and explanations given to us, the company has complied with the provisions of section 185 and 186 of the Act, with respect to the loans and investments made.
- v) In our opinion and according to the information and explanations given to us, the Company has not accepted any deposits within the meaning of Sections 73 to 76 of the Act and the Companies (Acceptance of Deposits) Rules, 2014 (as amended).
- vi) To the best of our knowledge, the Central Government has not prescribed the maintenance of cost records under sub section (1) of section 148 of the Companies Act, 2013.
- viii) The Company has not raised money by way of further public offer during the year.
- ix) According to the information and explanations given to us, no material fraud by the Company or on the Company by its officers or employees has been noticed or reported during the course of our audit.
- x) According to the information and explanations given to us and based on our examination of the records of the Company, the Company has provided managerial remuneration during the year.

- xi) In our opinion and according to the information and explanations given to us, the Company is not a Nidhi Company. Accordingly, paragraph 3(xii) of the Order is not applicable.
- xii) According to the information and explanations given to us and based on our examination of the records of the Company, transactions with the related parties are in compliance with section 188 of the Act where applicable and details of such transactions have been disclosed in the financial statements as required by the applicable accounting standards.
- xiii) According to the information and explanations given to us and based on our examination of the records of the Company, the Company has not entered into non-cash transactions with directors or persons connected with him. Accordingly, paragraph 3(xv) of the Order is not applicable
- xiv) The Company has obtained the requisite registration under section 45-IA of the Reserve Bank of India Act, 1934.

**FOR SUNIL K SHARMA & ASSOCIATES.
CHARTERED ACCOUNTANTS
FIRM REG NO. 029335N**



**(CA SUNIL KUMAR)
PROPRIETOR
M.NO. 536370
PLACE: CHANDIGARH
DATE: 30.04.2024
UDIN: 245363708KCFV59307**

Annexure - B to the Auditors' Report

(Referred to in paragraph 2(f) under 'Report on Other Legal and Regulatory Requirements' section of our report of even date)

Report on the Internal Financial Controls under Clause (i) of Sub-section 3 of Section 143 of the Companies Act, 2013 ("the Act")

We have audited the internal financial controls over financial reporting of Regency Investments Limited ("the Company") as of 31st March, 2024 in conjunction with our audit of the financial statements of the Company for the year ended on that date.

Management's Responsibility for Internal Financial Controls

The Company's management is responsible for establishing and maintaining internal financial controls based on the internal control over financial reporting criteria established by the Company considering the essential components of internal control stated in the Guidance Note on Audit of Internal Financial Controls over Financial Reporting issued by the Institute of Chartered Accountants of India ('ICAI'). These responsibilities include the design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the orderly and efficient conduct of its business, including adherence to company's policies, the safeguarding of its assets, the prevention and detection of frauds and errors, the accuracy and completeness of the accounting records, and the timely preparation of reliable financial information, as required under the Companies Act, 2013.

Auditors' Responsibility

Our responsibility is to express an opinion on the Company's internal financial controls over financial reporting based on our audit. We conducted our audit in accordance with the Guidance Note on Audit of Internal Financial Controls over Financial Reporting (the "Guidance Note") and the Standards on Auditing, issued by ICAI and deemed to be prescribed under section 143(10) of the Companies Act, 2013, to the extent applicable to an audit of internal financial controls, both applicable to an audit of Internal Financial Controls and, both issued by the Institute of Chartered Accountants of India. These Standards and the Guidance Note require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether adequate internal financial controls over financial reporting was established and maintained and if such controls operated effectively in all material respects.

Our audit involves performing procedures to obtain audit evidence about the adequacy of the internal financial controls system over financial reporting and their operating effectiveness. Our audit of internal financial controls over financial reporting included obtaining an understanding of internal financial controls over financial reporting, assessing the risk that a material weakness exists, and testing and evaluating the design and operating effectiveness of

internal control based on the assessed risk. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the Company's internal financial controls system over financial reporting.

Meaning of Internal Financial Controls over Financial Reporting

A company's internal financial control over financial reporting is a process designed to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with generally accepted accounting principles. A company's internal financial control over financial reporting includes those policies and procedures that (1) pertain to the maintenance of records that, in reasonable detail, accurately and fairly reflect the transactions and dispositions of the assets of the company; (2) provide reasonable assurance that transactions are recorded as necessary to permit preparation of financial statements in accordance with generally accepted accounting principles, and that receipts and expenditures of the company are being made only in accordance with authorisations of management and directors of the company; and (3) provide reasonable assurance regarding prevention or timely detection of unauthorised acquisition, use, or disposition of the company's assets that could have a material effect on the financial statements.

Inherent Limitations of Internal Financial Controls over Financial Reporting

Because of the inherent limitations of internal financial controls over financial reporting, including the possibility of collusion or improper management override of controls, material misstatements due to error or fraud may occur and not be detected. Also, projections of any evaluation of the internal financial controls over financial reporting to future periods are subject to the risk that the internal financial control over financial reporting may become inadequate because of changes in conditions, or that the degree of compliance with the policies or procedures may deteriorate.

Opinion

In our opinion, the Company has, in all material respects, an adequate internal financial controls system over financial reporting and such internal financial controls over financial reporting were operating effectively as at 31 March 2024, based on the internal control over financial reporting criteria established by the Company considering the essential components of internal control stated in the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting issued by the Institute of Chartered Accountants of India.

FOR SUNIL K SHARMA & ASSOCIATES.
CHARTERED ACCOUNTANTS
FIRM REG NO. 029335N



(CA SUNIL KUMAR)

PROPRIETOR

M.NO. 536370

PLACE: CHANDIGARH

DATE: 30.04.2024

UDIN: 24536370BKCFVS9307

REGENCY FINCORP LIMITED
(FORMERLY KNOWN AS REGENCY INVESTMENTS LIMITED)
CIN: A67120PB1993PLC013169

Unit No. 57-58, 4th Floor, Sushma Infinium, Chandigarh-Ambala Highway, Zirakpur-140603, PB (IN)
Email Id: regencyinvestmentsltd@gmail.com

STATEMENT OF AUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER AND FINANCIAL YEAR ENDED ON 31.03.2024

(Rs. In Lacs)

S.No.	Particulars	Quarter Ended			Year ended	
		31.03.2024 (Audited)	31.12.2023 (Unaudited)	31.03.2023 (Audited)	31.03.2024 (Audited)	31.03.2023 (Audited)
1	Income					
	(a) Revenue from operations	384.44	405.95	361.46	1519.43	1,332.92
	Interest Income	0.07	1.70	3.74	8.09	16.08
	Fees and commission income					
	Net gain on fair value changes					
	Sales of services					
	Other Operating Income					
	Total revenue from operations	384.51	407.65	365.20	1,527.51	1,349.00
	(b) Other income	20.06	10.78	2.33	45.77	3.10
	Total Income	404.57	418.43	367.53	1,573.28	1,352.10
2	Expenses					
	(a) Finance costs	105.32	243.74	245.12	697.32	938.49
	(b) Fees and commission expense	4.75	6.96		60.79	43.28
	(c) Impairment on financial Instruments					
	(d) Employee benefits expenses	42.00	40.88	36.07	159.60	181.73
	(e) Depreciation and amortisation exp.	23.45	24.82	11.94	84.75	40.92
	(f) Other expenses	57.36	31.07	60.25	114.95	70.40
	Total Expenses	313.88	347.45	353.38	1,317.42	1,224.82
3	Profit before tax (1-2)	91.60	70.98	14.15	255.86	127.37
4	Tax Expense					
	(a) current tax	23.81	18.45	3.68	66.52	33.12
	(b) deferred tax (credit)/change	-7.35		1.76	(7.35)	1.76
	Total tax expense	16.46	18.45	5.44	59.16	34.88
5	Profit/(Loss) after tax (3-4)	75.14	52.52	8.71	196.69	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	75.14	52.52	8.71	196.69	92.49
7	Total other comprehensive income for period (5+6)	3823.05	3635.57	1068.58	3823.05	1068.58
8	Paid-up equity share capital (Face value Rs. 10/- per share)					
9	Other equity				0.51	0.87
10	Earning per Share (not annualised)	0.20	0.14	0.08	0.51	0.87
	Basic	0.20	0.14	0.08	0.51	0.87
	Diluted					

As per our report of even date attached

FOR SUNIL K SHARMA & ASSOCIATES
CHARTERED ACCOUNTANTS
FIRM REG NO.: 0295835N
Chartered Accountant
M.No. 536370
Chandigarh

PLACE: ZIRAKPUR
DATE: 30th April, 2024
UDIN: 24536370BKCFVS9307

Regency Fincorp Ltd.

Gaurav Kumar
(GAURAV KUMAR)
MANAGING DIRECTOR
DIN: 06717452

Kangana
(KANGANA DRAMUA)
COMPANY SECRETARY
M.NO.: 24009

Regency Fincorp Ltd.

Vishal Rai Sarin
(VISHAL RAI SARIN)
WHOLE TIME DIRECTOR
DIN: 08758350

Hancy Sharma
(HANCY SHARMA)
CHIEF FINANCIAL OFFICER
PAN: HUVPA1597E

REGENCY FINCORP LTD

Registered Address :Unit No. 57-58, 4th Floor, Sushma Infinium, Chandigarh Ambala Highway Zirakpur 140603 PB IN
CIN L67120PB1993PLC013169

Balance Sheet as at 31st March 2024

(Figure In Lakhs)

PARTICULARS	NOTE	For the year ended 31.03.2024	For the year ended 31.03.2023
A. ASSETS			4.40
(1) Financial Assets	1	3.01	216.98
(a) Cash & Cash Equivalents	2	1,420.09	-
(b) Bank balance other than (a) above		-	-
(c) Derivative Financial Instrments		-	-
(d) Receivables		-	9,960.10
(i) Trade Receivables		12,469.62	5.97
(ii) Other Receivables	3	0.12	113.04
(e) Loans	4	123.03	-
(f) Investments	5	-	-
(g) Other Financial assets		-	-
		14,016.67	10,300.49
Total Financial Assets			
(2) Non Financial Assets		93.34	36.26
(a) Current Tax Assets (Net)	6	-	-
(b) Deferred Tax Assets	7	-	-
(c) Investment Property		604.35	289.82
(d) Property, Plant and Equipment	8	-	-
(e) Right-of-use assets		-	-
(f) Intangible assets under development		-	-
(g) Goodwill		-	-
(h) Other Intangible assets		-	-
(i) Other non-financial assets		-	-
		697.69	326.08
Total Non Financial Assets			
		14,714.36	10,626.58
Total Assets			
LIABILITIES AND EQUITY			
LIABILITIES			
(1) Financial Liabilities			
(a) Payables			
(i) Trade Payables			
(ii) total outstanding dues of micro enterprises and small enterprises		-	-
(iii) total outstanding dues of creditors other than micro enterprises and small enterprises		-	-
(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 enterprises		-	-
(b) Debt Securities		9,464.95	8,973.28
(c) Borrowings (Other than Debt Securities)	9	-	-
(d) Deposits		-	-
(e) Subordinated Liabilities		-	-
(f) Lease Liabilities		-	-
(g) Other financial liabilities		-	-
		9,464.95	8,973.28
Total Financial Liabilities			

(12) Non-Financial Liabilities
(13) Current tax liabilities
(14) Provisions

(2) Non-Financial Liabilities				
(a) Current tax liabilities (Net)	10	11.95		95.19
(b) Provisions	11	68.03		34.68
(c) Deferred tax liabilities	12	3.56		10.92
(d) Other non-financial liabilities	13	107.14		146.10
Total Non Financial Liabilities		190.74		286.89
(3) EQUITY				
(a) Equity Share capital	14	3,823.05		1,068.58
(b) Other Equity	15	1,085.63		297.83
(c) Money Received Against Share Warrants	16	150.00		-
Total Equity		5,058.67		1,366.42
Non-Controlling Interest		-		-
Total Liabilities		14,714.36		10,626.58
Significant Accounting Policies		(0.00)		-
Notes forming part of Accounts	1 to 23	(0.00)		-

As per our report of even date attached

FOR SUNIL K SHARMA & ASSOCIATES
 CHARTERED ACCOUNTANTS
 FIRM REG. NO. 029335N
 No. 536370
 (G. SUNIL KUMAR)
 PROPRIETOR
 M.NO. 536370

PLACE : ZIRAKPUR
 DATE : 30th April 2024

UDIN : 24536370BKCFVS9307

Regency Fincorp Ltd.

Gaurav Kumar
 Director
 (GAURAV KUMAR)
 MANAGING DIRECTOR
 DIN 06717452

Kangan Durmija
 (KANGAN DURMIJA)
 COMPANY SECRETARY
 M.NO. : A30672

Regency Fincorp Ltd.

Vishal Rai Sarin
 Director
 (VISHAL RAI SARIN)
 WHOLE TIME DIRECTOR
 DIN 08758350

Nancy Sharma
 (NANCY SHARMA)
 CHIEF FINANCIAL OFFICER
 PAN : HUVPA1597E

Statement of Profit and Loss Account
For the period ended 31st March 2024

(Figure in Lakhs)

Particulars	NOTE		For the year ended 31.03.2024		For the year ended 31.03.2023
I. REVENUE FROM OPERATIONS	17				
(i) Interest Income			1,519.43		1,332.92
(ii) Dividend Income					
(iii) Rental Income			8.09		16.08
(iv) Fees and commission Income					
(v) Net gain on fair value changes					
(vi) Net gain on derecognition of financial instruments under amortised cost category					
(vii) Other Operating income					
(I) Total Revenue from operations			1,527.51		1,349.00
Other Income	18		45.77		3.19
(II) Total Revenue from other income			45.77		3.19
(III) Total Income (I + II)			1,573.28		1,352.19
Expenses					
(i) Finance Costs	19		897.32		938.49
(ii) Fees and commission expense	21		60.79		41.24
(iii) Impairment on financial instruments					
(iv) Employee Benefits Expenses	20		159.60		131.73
(v) Depreciation, amortization and impairment	8		84.76		40.92
(vi) Others expenses	22		114.95		72.43
IV Total Expenses			1,317.42		1,224.82
V Profit/(Loss) before exceptional items and tax (III - IV)			255.86		127.37
VI Exceptional Items					
VII Profit before Tax (V + VI)					
VIII Tax Expense :					
- Current Tax		66.52		33.12	
- Deferred Tax		(7.36)		1.76	
- Tax Adjustment for Earlier years			59.16		34.88
IX Profit for the year from continuing operations (VII - VIII)			196.69		92.49
X Less: Dividend Paid					
XI Earnings Available to Shareholders			196.69		92.49
Earning per share (Nominal value of share '10/-)	23				
Basic			0.51		0.87
Diluted			0.51		0.87
Significant Accounting Policies	1				
Notes forming part of Accounts	2 to 23				

As per our report of even date attached

FOR SUNIL K SHARMA & ASSOCIATES
CHARTERED ACCOUNTANTS
FIRM REG NO. 029335N
(CA SUNIL KUMAR)
PROPRIETOR
M.NO. 536370

PLACE :ZIRAKPUR
DATE : 30th April, 2024

UDIN: 24536370BKCFVS9307

Regency Fincorp Ltd.

Gaurav Kumar
Director
(GAURAV KUMAR)
MANAGING DIRECTOR
DIN 06717452

Kangan Dhamija
(KANGAN DHAMIJA)
COMPANY SECRETARY
M.NO. : A30672

Regency Fincorp Ltd.

Vishal Rai Sarin
Director
(VISHAL RAI SARIN)
WHOLE TIME DIRECTOR
DIN 08758350

Nancy Sharma
(NANCY SHARMA)
CHIEF FINANCIAL OFFICER
PAN : HUVPA1597E

Lakhs

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

STATEMENT OF STANDALONE CASH FLOW STATEMENT FOR THE YEAR ENDED ON 31.03.2024

Particulars	Figures in Lakhs		Figures in Lakhs	
	YEAR ENDED As on 31.03.2024		YEAR ENDED As on 31.03.2023	
Cash flow from operating activities				
Net profit before tax				
Adjustments for:				
Depreciation and amortisation		255.86		127.37
Interest income	81.76		40.92	
Exchange fluctuation Loss/(Gain) (net)	-37.81		-	-
Finance costs			938.40	
Provision for tax previous year	897.32			
Previous Year Adjustment				
(Profit)/ Loss on sale of fixed assets (net)	-2.03			
Operating profit before working capital changes	15.27	957.32		977.05
Changes in working capital:		1,212.00		1,104.42
Adjustments for (increase)/ decrease in operating assets				
(Increase)/ Decrease in Non financial liabilities			129.03	
(Increase)/ Decrease in other current assets	-96.15		-2.23	
(Increase)/ Decrease in other financial assets	-57.03		-17.39	
(Increase)/ Decrease in other non financial assets	-9.99			
(Increase)/ Decrease in provisions				
Adjustments for increase (decrease) in trade payables				
Adjustments for increase (decrease) in other current liabilities				
Adjustments for Short Term provisions				
Adjustments for (increase)/decrease in Short Term Loan and Advances		-163.23		109.42
Cash generated from operations		1,099.75		1,213.84
Net income tax (paid)/refunds		(59.16)		(34.38)
Net cash from operating activities		990.59		1,178.96
Cash flow from investing activities				
Sale (purchase) of fixed assets				
Sale (purchase) of investments				
Purchase/ construction of fixed assets (including capital advances)	(432.79)		(106.25)	
Proceeds from sale of fixed assets (held TDS)	10.21			
Long Term Loans and Advances	(2,509.52)		(1,014.39)	
Other Long Term Advances	5.85		65.20	
Interest received	37.03	(2,890.42)	2.37	(1,453.00)
Net cash used in investing activities		(2,890.42)		(1,453.00)
Cash flow from financing activities				
Increase/ (Decrease) in Long Term Borrowings				
(Increase)/ Decrease in Long Term Loans and advances				
Foreign Exchange Gain / (Loss)	2,754.47		534.28	
Increase/decrease in Share Capital	743.53		534.28	
Share Premium and Share warrants	1,684.34		1,302.57	
Proceeds from long term borrowings (net)				
Increase/ (Decrease) in capital reserve	-1,192.66		(338.49)	364.09
Proceeds from short term borrowings (net)	(807.32)	3,092.35		364.09
Finance costs		3,092.35		
Net cash (used in)/generated from financing activities				90.04
Not increase/(decrease) in cash and cash equivalents		1,202.52		131.34
Cash and cash equivalents at the beginning of the year		221.38		221.38
Cash and cash equivalents at the end of the year		1,423.90		221.38
Reconciliation of Cash & Cash Equivalent with balance sheet				
Cash and cash equivalents at the end of the year				
Cash in hand	3.01		4.40	
Balances with Banks	390.89		16.58	
- On Current Accounts	1,030.00	1,423.90	200.00	221.38
- On Term deposits				

As per our report of even date attached

FOR SUNIL K SHARMA & ASSOCIATES
 CHARTERED ACCOUNTANTS
 FIRM REG. NO. 102945K
 (CA SUNIL KUMAR)
 PROPRIETOR
 M.NO. 116179
 Chandigarh

Regency Fincorp Ltd.

Gaurav Kumar
 Director
 (GAURAV KUMAR)
 MANAGING DIRECTOR
 DIN 0217452
Kangana
 COMPANY SECRETARY
 M.NO. : A30672

Regency Fincorp Ltd.

Vishal Katarun
 Director
 (VISHAL KATARUN)
 WHOLE TIME DIRECTOR
 DIN 00750350
Nancy Sharma
 CHIEF FINANCIAL OFFICER
 PAN : HUVPAL597E

PLACE : CHANDIGARH
 DATE : 30th April, 2024
 UDIN : 24536370BKCFVS9307



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: 30th April, 2024

To
The Listing Department
BSE Limited,
25th Floor, Phiroze Jeejeebhoy Towers,
Dalal Street Mumbai, Maharashtra – 400001

Sub: Clarification on SEBI Circular No. SEBI/HO/DDHS/DDHS-RACPOD1/CIR/ 2023/172 dated October 19, 2023 related to Large Companies

With Reference to Captioned Subject, as required we are Providing the following details of Company along with the Annual Financial Result being filed with Stock Exchange for the Financial Year ended March 31, 2024.

Sr. No.	Particular	Details
1	Outstanding Qualified Borrowings at the Start of the Financial Year (Rs.in Crores)	NIL
2	Outstanding Qualified Borrowings at the end of the Financial Year (Rs.in Crores)	NIL
3	Highest credit rating of the Company relating to the unsupported bank borrowing or plain vanilla bond, which have no structuring/support built.in.	IVR BBB-/STABLE (IVR Triple B Minus with stable outlook)
4	Incremental borrowing done during the year (qualifies borrowing) (Rs.in Crores)	NIL
5	Borrowing by way of issuance of debt securities during the year (Rs.in Crore)	Rs. 4.77 Crores

This is for your kind information and record.

Thanking You

FOR REGENCY FINCORP LIMITED

GAURAV KUMAR
MANAGING DIRECTOR
(DIN: 06717452)



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

ANNEXURE-2

DISCLOSURE FOR CHANGE (APPOINTMENT) IN AUDITOR PURSUANT TO SEBI CIRCULAR NO. SEBI/HO/CFD/CFD-PoD-1/P/CIR/2023/123 DATED 13TH JULY, 2023

S.N	PARTICULARS	DETAILS
1	Name of the Auditor	Name: Anuradha Malik Title: Secretarial Auditor M.No: 60626, CoP: 27205
2	Reason for change viz, appointment, re-appointment, resignation, removal or death or otherwise	Appointment
3	Date of Appointment/ Re-appointment / Cessation (as applicable) and terms of appointment/ re-appointment	Date of Appointment: 30 th April, 2024 Terms of Appointment: For the financial year 2023-24
4	Brief Profile	She is having rich experience in corporate laws
5	Disclosure of relationship between directors (in case of appointment of a director)	N.A