



Regency Fincorp Limited

(Formerly Known as:- Regency Investments Limited)

CIN : L67120PB1993PLC013169

Corp. & Regd. Office :UnitNo.49B, 3rd Floor,Chandigarh-Ambala Highway, Zirakpur,Punjab-140603

Contact No.: +91-1762-424697 | Web.: www.regencyinvestments.co.in |

E-mail : regencyinvestmentsltd@gmail.com

23rd May, 2022

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

**Sub.: AUDITED FINANCIAL RESULTS WITH INDEPENDENT AUDITORS REPORT FOR THE
QUARTER AND YEAR ENDED 31ST MARCH, 2022**

Ref: Regency Fincorp Limited (Scrip Code: 540175)

Meeting Conclusion Time: 07:00 P.M.

Dear Sir/Madam,

Pursuant to Regulation 33 of the 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 today, i.e. **Monday, 23rd May, 2022**, commenced at 03:00 P.M. through Video Conferencing and concluded at 07:00 P.M., to consider and approve the Audited Financial Results along with Independent Auditors' Report for the Quarter and year ended on 31st March, 2022.

A copy of the Audited Financial Results alongwith Independent Auditors' Report for the quarter and year ended 31st March, 2022 is enclosed herewith.

This is for your kind information and record.

Thanking You.

FOR REGENCY FINCORP LIMITED

**MANISHA SHARMA
COMPANY SECRETARY AND COMPLIANCE OFFICER
M. NO. A58430**



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

We have audited the accompanying standalone financial statements of **Regency Fincorp Limited** (previously known as Regency Investment Limited) which comprise the Balance Sheet as at March 31, 2022 the Statement of Profit and Loss, the Cash Flow Statement for the year then ended, and a summary of significant accounting policies and other explanatory information.

Management's Responsibility for the Standalone Financial Statements

The Company's Board of Directors is 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.

Auditor's Responsibility

Our responsibility is to express an opinion on these standalone financial statements based on our audit.

We have taken into account the provisions of the Act, the accounting and auditing standards and matters which are required to be included in the audit report under the provisions of the Act and the Rules made there under.

We conducted our audit in accordance with the Standards on Auditing specified under Section 143(10) of the Act. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. 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. In making those risk assessments, the auditor considers internal financial control relevant to the Company's preparation of the financial statements that give a true and fair view in order to design audit procedures that are appropriate in the circumstances; but not for the purpose of expressing an opinion on whether the Company has in place an adequate internal financial control system over financial reporting and the operating effectiveness of such controls. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by the Company's directors, as well as evaluating the overall presentation of the financial statements.



We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the standalone financial statements.

Opinion

Following are observation and qualification:-

(I) During the course of our audit, the following observations were observed with respect to compliances under the Companies Act, 2013:

a) TDS deducted on interest paid pending as on date due to non-reconciliation among the parties.

Report on Other Legal and Regulatory Requirements

1. As required by the Companies (Auditor's Report) Order, 2016 ("the Order") issued by the Central Government of India in terms of sub-section (11) of section 143 of the Act, we give in the Annexure A, a statement on the matters specified in paragraphs 3 and 4 of the Order, to the extent applicable.
2. As required by Section 143 (3) of the Act, we report that:
 - a) We have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit;
 - b) In our opinion proper books of accounts as required by law have been kept by the Company so far as appears from our examination of those books;
 - c) The Balance Sheet, Statement of Profit and Loss, and Cash Flow Statement dealt with by this Report are in agreement with the books of accounts;
 - d) In our opinion, the aforesaid Standalone Financial Statements comply with the Accounting Standards specified under Section 133 of the Act, read with Rule 7 of the Companies (Accounts) Rules, 2014.
 - e) On the basis of written representations received from the directors, and taken on record by the Board of Directors, none of the directors is disqualified as on March 31, 2022, from being appointed as a director in terms of section 164 (2) of the Act.
 - f) With respect to the adequacy of internal financial controls over financial reporting of the company and the operating effectiveness of such control, refer to our separate report in "Annexure B"; and
 - g) With respect to the other matters to be included in the Auditor's Report in accordance with Rule 11 of the Companies (Audit and Auditors) Rules, 2014, in our opinion and to the best of our information and according to the explanations given to us:
 - (i) The Company does not have any pending litigation as on 31.03.2022.
 - (ii) The Company did not have any long-term contracts including derivative contracts for which there were any material foreseeable losses.
 - (ii) There were no amounts which were required to be transferred to the Investor Education and Protection Fund.

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

(CA SUNIL KUMAR)
PROPRIETOR
M.NO. 536370
PLACE: CHANDIGARH
DATE: 23.05.2022
UDIN : 22538370AJLSVI7133



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.
- vii) According to the information and explanations given to us, in respect of statutory dues :
 - a) The Company has not been regular in depositing undisputed dues including Income Tax and any other statutory dues applicable to it with the appropriate authorities and there were no undisputed dues in arrears as at 31st March, 2021 for a period of more than six months from the date they become payable.
 - b) According to the information and explanations given to us, there were no disputed dues of income tax or sales tax or wealth tax or service tax or duty of customs or duty of excise or value added tax or cess.
- viii) The Company has issued and allotted unsecured non convertible debentures during the year.
- ix) The Company has not raised money by way of further public offer during the year.
- x) 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.
- xi) 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.
- xii) 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.



- xiii) 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.
- xiv) 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
- xv) 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: 23.05.2022
UDIN : 22536370AJLSVI7133**

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 (l) 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, 2022 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 2022, 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: 23.05.2022
UDIN : 22536370AJLSVI7133**

REGENCY FINCORP LIMITED

CIN:LAT1NP0190PLC021109

Unit No. 49 B, 3rd Floor, Sector 16B, Chandigarh-Ambala Highway, Zirakpur-140603, PB (IN)

Email Id: regencyinvestments@regency.com

STATEMENT OF AUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER AND FINANCIAL YEAR ENDED ON 31.03.2022

S.No.	Particulars	Quarter Ended			Year ended	
		31.03.2022 (Audited)	31.03.2021 (Unaudited)	31.03.2021 (Unaudited)	31.03.2022 (Audited)	31.03.2021 (Audited)
1	Income					
	(a) Revenue from operations					
	Interest Income	136.73	146.18	101.47	536.48	156.92
	Fees and commission income	1.42	1.65	86.66	12.40	160.34
	Net gain on fair value changes	-	-	-	-	-
	Sales of services	-	-	-	-	-
	Other Operating Income	-	-	7.35	-	16.79
	Total revenue from operations	138.15	147.83	188.48	548.88	334.27
	(b) Other Income	4.52	2.68	0.93	7.59	2.10
	Total Income	142.67	150.51	189.41	556.47	336.37
2	Expenses					
	(a) Finance costs	77.09	52.32	58.59	161.27	229.89
	(b) Fees and commission expense	-	-	4.75	-	21.00
	(c) Impairment on financial instruments	-	-	-	-	-
	(d) Employee benefits expenses	26.80	29.68	28.25	111.97	75.14
	(e) Depreciation and amortisation exp.	8.47	9.42	7.54	33.85	21.39
	(f) Other expenses	10.35	22.15	86.14	57.40	128.71
	Total Expenses	124.68	115.62	184.67	474.49	476.13
3	Profit before tax (1-2)	17.99	34.90	11.44	71.99	68.24
4	Tax Expense					
	(a) current tax	4.68	9.07	2.97	18.73	12.97
	(b) deferred tax (credit)/charge	-	-	-	-2.10	3.43
	Total tax expense	4.68	9.07	2.97	16.63	16.42
5	Profit/(Loss) after tax (3-4)	13.31	25.83	8.47	55.37	41.82
6	Other comprehensive income					
	a (i) Items that will not be reclassified to	-	-	-	-	-
	(ii) Income tax related to item that will	-	-	-	-	-
	or loss	-	-	-	-	-
	b (i) Items that will be reclassified to pro	-	-	-	-	-
	(ii) Income tax related to items that will	-	-	-	-	-
	Total other comprehensive income, net of tax	-	-	-	-	-
7	Total other comprehensive income for	13.31	25.83	8.47	55.37	41.82
8	Paid-up equity share capital (Face value)	514.25	514.25	410.14	514.25	410.14
9	Other equity					
10	Earning per Share (not annualised)					
	Basic	0.25	0.48	0.21	1.04	1.02
	Diluted	0.25	0.48	0.21	1.04	1.02

FOR SHARIL K SHARMA & ASSOCIATES
CHARTERED ACCOUNTANTS
FIRM REG. NO. 123209

CA SHARIL K SHARMA
PROPRIETOR
MNO 26119

Place: Delhi
Date: 31-03-2022

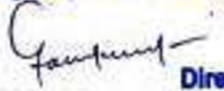
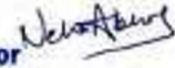




Garvinder
GARVINDER SINGH
DIRECTOR & CHAIRMAN
DIN: 0073028

For and on behalf of
For Regency Fincorp Limited
Garvinder
GARVINDER SINGH
MANAGING DIRECTOR
DIN: 0073242

Director

Statement on Impact of Audit Qualifications (for audit report with modified opinion), on Standalone Financial Statements for the Financial Year ended March 31, 2022
[Pursuant to Regulation 33 / 52 of the SEBI (LODR) (Amendment) Regulations, 2016]

I.	Sr No.	Particulars	Audited Figures (as reported before adjusting for qualifications)	Audited Figures (as reported after adjusting for qualifications)
	1	Turnover/Total income	142.67	142.67
	2	Total Expenditure	124.68	124.68
	3	Net Profit / (Loss)	17.99	17.99
	4	Earnings Per Share	0.25	0.25
	5	Total assets	9102.49	9102.49
	6	Total Liabilities	7828.58	7828.58
	7	Net Worth	1291.91	1291.91
	8	Any other financial item(s) (as felt appropriate by the management)	N.A	N.A
II. Audit Qualification (each audit qualification separately):				
a. Details of Audit Qualification: As stated in the financial statement, balances of some of the trade payable, other statutory liabilities pertaining to company are subject to confirmations, reconciliation and adjustments and unsecured loan is upto confirmations of management				
b. Type of Audit Qualification: Qualified Opinion				
c. Frequency of Qualification: Repetitive				
d. For Audit Qualification(s) where the impact is quantified by the auditor, Management's Views: N.A				
e. For Audit Qualification (s) where the impact is not quantified by the auditor:				
(i) Management's estimation on the impact of audit qualification: N.A.				
(ii) If management is unable to estimate the impact, reasons for the same:- N.A.				
(iii) Auditors' Comments on (i) or (ii) above: Self Explanatory				
III. Signatories				
	Mr. Gourav Kumar (Managing Director)  Director	Mrs. Neha Abrol (Wholtime Director) 	M/S Sunil K Sharma & Associates Chartered Accountant, Statutory Auditor 	Mr. Vishal Rai Sarin (CFO(KMP)) 
Place : Punjab Date: 23/05/2022			Place: Chandigarh	Place: Punjab

Notes:

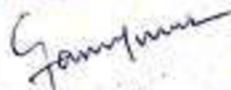
1. These financial results have been prepared in accordance with Indian Accounting Standards (IND AS) as prescribed under Section 133 of the Companies Act, 2013 read With relevant rules issued there under and other accounting principles generally accepted in India.
2. The above financial results Audit of the Company for the quarter and year ended March 31, 2022 has been reviewed by the Audit committee and approved By Board of Directors at their Meeting held on May 23, 2022.
3. The Company does not have any exceptional items to report for the above period.
4. Figures for the previous periods have been regrouped, wherever necessary, to make them Comparable with the current period.

Place: Zirakpur, Punjab

Date: 23.05.2022 DIN: 06717452

On Behalf of the Board Directors

For Regency Fincorp Limited
For Regency Fincorp Limited


Director

Gaurav Kumar

Managing Director

REGENCY PINECORP LTD

Registered Address: Unit No. 48 B, 3rd Floor, Seville Mall, Chandigarh Ambala Highway Zoning 140002 PUNJ
 Corporate Office: Area No. 48-B, 3rd Floor, Seville Mall, Chandigarh Ambala Highway Zoning 140002 PUNJ
 CIN: L12104PN2004PL201412
 Balance Sheet as at 31st March 2022

	2021	2020	2019
A. ASSETS		₹ 4,99,20,000	₹ 11,53,00,000
(I) Financial Assets			
(a) Cash & Cash Equivalents	1	2,17,30,000	2,30,00,000
(b) Bank balances other than cash and cash equivalents	1	183,31,000	84,41,000
(c) Depository Receipts			
(d) Trade Receivables			
(e) Loans	7	6,54,17,000	4,49,13,000
(f) Investments	4	21,30,000	82,10,000
(g) Other Financial Assets	4	31,00,000	
Sub total Financial Assets		8,07,08,000	8,28,44,000
(II) Non-Financial Assets			
(a) Intangible Assets			
(b) Current tax assets (Net)	1	31,40,000	80,00,000
(c) Deferred tax Assets (Net)	1	2,10,000	
(d) Investment Property			
(e) Long-term assets other than loans above			
(f) Property, Plant and Equipment	4	224,50,000	206,87,000
(g) Capital work-in-progress			
(h) Intangible assets under development			
(i) Goodwill			
(j) Other Intangible Assets			
(k) Other non-current assets to be specified			
Sub total Non-Financial Assets		258,00,000	287,87,000
Total Assets		8,59,20,000	1,14,12,000
LIABILITIES AND EQUITY			
Liabilities			
(I) Financial Liabilities			
(a) Depository Receipts			
(b) Payables			
(c) Trade Payables			
(d) Other Payables			
(II) Debt Securities			
(a) Borrowings (Other than Debt Securities)	4	7,88,17,000	2,74,00,000
(b) Deposits			
(c) Government Liabilities			
(d) Other Financial Liabilities to be specified			
Sub total Financial Liabilities		7,88,17,000	2,74,00,000
(II) Non-Financial Liabilities			
(a) Current tax Liabilities (Net)	10	28,10,000	25,40,000
(b) Provisions	11	23,20,000	17,00,000
(c) Deferred tax Liabilities (Net)	12	11,20,000	11,20,000
(d) Other non-current Liabilities to be specified	13	88,10,000	135,20,000
Sub total Non-Financial Liabilities		1,30,60,000	287,80,000
(I) Equity			
(a) Equity Share Capital	14	536,20,000	1,50,00,000
(b) Other Equity	15	759,00,000	457,80,000
(c) Minority Interest Against Subsidiaries	16		49,00,000
Sub total Equity		1,295,20,000	657,80,000
Total Liabilities		1,295,20,000	1,14,12,000

Significant Accounting Policies
 Notes forming part of Accounts
 As per the requirements of the Companies Act, 2013 and the Companies (Accounts) Rules, 2014
 Chartered Accountants
 101, 102A, 103A, 104A, 105A, 106A, 107A, 108A, 109A, 110A, 111A, 112A, 113A, 114A, 115A, 116A, 117A, 118A, 119A, 120A, 121A, 122A, 123A, 124A, 125A, 126A, 127A, 128A, 129A, 130A, 131A, 132A, 133A, 134A, 135A, 136A, 137A, 138A, 139A, 140A, 141A, 142A, 143A, 144A, 145A, 146A, 147A, 148A, 149A, 150A, 151A, 152A, 153A, 154A, 155A, 156A, 157A, 158A, 159A, 160A, 161A, 162A, 163A, 164A, 165A, 166A, 167A, 168A, 169A, 170A, 171A, 172A, 173A, 174A, 175A, 176A, 177A, 178A, 179A, 180A, 181A, 182A, 183A, 184A, 185A, 186A, 187A, 188A, 189A, 190A, 191A, 192A, 193A, 194A, 195A, 196A, 197A, 198A, 199A, 200A, 201A, 202A, 203A, 204A, 205A, 206A, 207A, 208A, 209A, 210A, 211A, 212A, 213A, 214A, 215A, 216A, 217A, 218A, 219A, 220A, 221A, 222A, 223A, 224A, 225A, 226A, 227A, 228A, 229A, 230A, 231A, 232A, 233A, 234A, 235A, 236A, 237A, 238A, 239A, 240A, 241A, 242A, 243A, 244A, 245A, 246A, 247A, 248A, 249A, 250A, 251A, 252A, 253A, 254A, 255A, 256A, 257A, 258A, 259A, 260A, 261A, 262A, 263A, 264A, 265A, 266A, 267A, 268A, 269A, 270A, 271A, 272A, 273A, 274A, 275A, 276A, 277A, 278A, 279A, 280A, 281A, 282A, 283A, 284A, 285A, 286A, 287A, 288A, 289A, 290A, 291A, 292A, 293A, 294A, 295A, 296A, 297A, 298A, 299A, 300A, 301A, 302A, 303A, 304A, 305A, 306A, 307A, 308A, 309A, 310A, 311A, 312A, 313A, 314A, 315A, 316A, 317A, 318A, 319A, 320A, 321A, 322A, 323A, 324A, 325A, 326A, 327A, 328A, 329A, 330A, 331A, 332A, 333A, 334A, 335A, 336A, 337A, 338A, 339A, 340A, 341A, 342A, 343A, 344A, 345A, 346A, 347A, 348A, 349A, 350A, 351A, 352A, 353A, 354A, 355A, 356A, 357A, 358A, 359A, 360A, 361A, 362A, 363A, 364A, 365A, 366A, 367A, 368A, 369A, 370A, 371A, 372A, 373A, 374A, 375A, 376A, 377A, 378A, 379A, 380A, 381A, 382A, 383A, 384A, 385A, 386A, 387A, 388A, 389A, 390A, 391A, 392A, 393A, 394A, 395A, 396A, 397A, 398A, 399A, 400A, 401A, 402A, 403A, 404A, 405A, 406A, 407A, 408A, 409A, 410A, 411A, 412A, 413A, 414A, 415A, 416A, 417A, 418A, 419A, 420A, 421A, 422A, 423A, 424A, 425A, 426A, 427A, 428A, 429A, 430A, 431A, 432A, 433A, 434A, 435A, 436A, 437A, 438A, 439A, 440A, 441A, 442A, 443A, 444A, 445A, 446A, 447A, 448A, 449A, 450A, 451A, 452A, 453A, 454A, 455A, 456A, 457A, 458A, 459A, 460A, 461A, 462A, 463A, 464A, 465A, 466A, 467A, 468A, 469A, 470A, 471A, 472A, 473A, 474A, 475A, 476A, 477A, 478A, 479A, 480A, 481A, 482A, 483A, 484A, 485A, 486A, 487A, 488A, 489A, 490A, 491A, 492A, 493A, 494A, 495A, 496A, 497A, 498A, 499A, 500A, 501A, 502A, 503A, 504A, 505A, 506A, 507A, 508A, 509A, 510A, 511A, 512A, 513A, 514A, 515A, 516A, 517A, 518A, 519A, 520A, 521A, 522A, 523A, 524A, 525A, 526A, 527A, 528A, 529A, 530A, 531A, 532A, 533A, 534A, 535A, 536A, 537A, 538A, 539A, 540A, 541A, 542A, 543A, 544A, 545A, 546A, 547A, 548A, 549A, 550A, 551A, 552A, 553A, 554A, 555A, 556A, 557A, 558A, 559A, 560A, 561A, 562A, 563A, 564A, 565A, 566A, 567A, 568A, 569A, 570A, 571A, 572A, 573A, 574A, 575A, 576A, 577A, 578A, 579A, 580A, 581A, 582A, 583A, 584A, 585A, 586A, 587A, 588A, 589A, 590A, 591A, 592A, 593A, 594A, 595A, 596A, 597A, 598A, 599A, 600A, 601A, 602A, 603A, 604A, 605A, 606A, 607A, 608A, 609A, 610A, 611A, 612A, 613A, 614A, 615A, 616A, 617A, 618A, 619A, 620A, 621A, 622A, 623A, 624A, 625A, 626A, 627A, 628A, 629A, 630A, 631A, 632A, 633A, 634A, 635A, 636A, 637A, 638A, 639A, 640A, 641A, 642A, 643A, 644A, 645A, 646A, 647A, 648A, 649A, 650A, 651A, 652A, 653A, 654A, 655A, 656A, 657A, 658A, 659A, 660A, 661A, 662A, 663A, 664A, 665A, 666A, 667A, 668A, 669A, 670A, 671A, 672A, 673A, 674A, 675A, 676A, 677A, 678A, 679A, 680A, 681A, 682A, 683A, 684A, 685A, 686A, 687A, 688A, 689A, 690A, 691A, 692A, 693A, 694A, 695A, 696A, 697A, 698A, 699A, 700A, 701A, 702A, 703A, 704A, 705A, 706A, 707A, 708A, 709A, 710A, 711A, 712A, 713A, 714A, 715A, 716A, 717A, 718A, 719A, 720A, 721A, 722A, 723A, 724A, 725A, 726A, 727A, 728A, 729A, 730A, 731A, 732A, 733A, 734A, 735A, 736A, 737A, 738A, 739A, 740A, 741A, 742A, 743A, 744A, 745A, 746A, 747A, 748A, 749A, 750A, 751A, 752A, 753A, 754A, 755A, 756A, 757A, 758A, 759A, 760A, 761A, 762A, 763A, 764A, 765A, 766A, 767A, 768A, 769A, 770A, 771A, 772A, 773A, 774A, 775A, 776A, 777A, 778A, 779A, 780A, 781A, 782A, 783A, 784A, 785A, 786A, 787A, 788A, 789A, 790A, 791A, 792A, 793A, 794A, 795A, 796A, 797A, 798A, 799A, 800A, 801A, 802A, 803A, 804A, 805A, 806A, 807A, 808A, 809A, 810A, 811A, 812A, 813A, 814A, 815A, 816A, 817A, 818A, 819A, 820A, 821A, 822A, 823A, 824A, 825A, 826A, 827A, 828A, 829A, 830A, 831A, 832A, 833A, 834A, 835A, 836A, 837A, 838A, 839A, 840A, 841A, 842A, 843A, 844A, 845A, 846A, 847A, 848A, 849A, 850A, 851A, 852A, 853A, 854A, 855A, 856A, 857A, 858A, 859A, 860A, 861A, 862A, 863A, 864A, 865A, 866A, 867A, 868A, 869A, 870A, 871A, 872A, 873A, 874A, 875A, 876A, 877A, 878A, 879A, 880A, 881A, 882A, 883A, 884A, 885A, 886A, 887A, 888A, 889A, 890A, 891A, 892A, 893A, 894A, 895A, 896A, 897A, 898A, 899A, 900A, 901A, 902A, 903A, 904A, 905A, 906A, 907A, 908A, 909A, 910A, 911A, 912A, 913A, 914A, 915A, 916A, 917A, 918A, 919A, 920A, 921A, 922A, 923A, 924A, 925A, 926A, 927A, 928A, 929A, 930A, 931A, 932A, 933A, 934A, 935A, 936A, 937A, 938A, 939A, 940A, 941A, 942A, 943A, 944A, 945A, 946A, 947A, 948A, 949A, 950A, 951A, 952A, 953A, 954A, 955A, 956A, 957A, 958A, 959A, 960A, 961A, 962A, 963A, 964A, 965A, 966A, 967A, 968A, 969A, 970A, 971A, 972A, 973A, 974A, 975A, 976A, 977A, 978A, 979A, 980A, 981A, 982A, 983A, 984A, 985A, 986A, 987A, 988A, 989A, 990A, 991A, 992A, 993A, 994A, 995A, 996A, 997A, 998A, 999A, 1000A



Signature
 For Regency Pinecorp Limited

Signature
 For Regency Pinecorp Limited

Signature
 Director

Signature
 Director

101, 102A, 103A, 104A, 105A, 106A, 107A, 108A, 109A, 110A, 111A, 112A, 113A, 114A, 115A, 116A, 117A, 118A, 119A, 120A, 121A, 122A, 123A, 124A, 125A, 126A, 127A, 128A, 129A, 130A, 131A, 132A, 133A, 134A, 135A, 136A, 137A, 138A, 139A, 140A, 141A, 142A, 143A, 144A, 145A, 146A, 147A, 148A, 149A, 150A, 151A, 152A, 153A, 154A, 155A, 156A, 157A, 158A, 159A, 160A, 161A, 162A, 163A, 164A, 165A, 166A, 167A, 168A, 169A, 170A, 171A, 172A, 173A, 174A, 175A, 176A, 177A, 178A, 179A, 180A, 181A, 182A, 183A, 184A, 185A, 186A, 187A, 188A, 189A, 190A, 191A, 192A, 193A, 194A, 195A, 196A, 197A, 198A, 199A, 200A, 201A, 202A, 203A, 204A, 205A, 206A, 207A, 208A, 209A, 210A, 211A, 212A, 213A, 214A, 215A, 216A, 217A, 218A, 219A, 220A, 221A, 222A, 223A, 224A, 225A, 226A, 227A, 228A, 229A, 230A, 231A, 232A, 233A, 234A, 235A, 236A, 237A, 238A, 239A, 240A, 241A, 242A, 243A, 244A, 245A, 246A, 247A, 248A, 249A, 250A, 251A, 252A, 253A, 254A, 255A, 256A, 257A, 258A, 259A, 260A, 261A, 262A, 263A, 264A, 265A, 266A, 267A, 268A, 269A, 270A, 271A, 272A, 273A, 274A, 275A, 276A, 277A, 278A, 279A, 280A, 281A, 282A, 283A, 284A, 285A, 286A, 287A, 288A, 289A, 290A, 291A, 292A, 293A, 294A, 295A, 296A, 297A, 298A, 299A, 300A, 301A, 302A, 303A, 304A, 305A, 306A, 307A, 308A, 309A, 310A, 311A, 312A, 313A, 314A, 315A, 316A, 317A, 318A, 319A, 320A, 321A, 322A, 323A, 324A, 325A, 326A, 327A, 328A, 329A, 330A, 331A, 332A, 333A, 334A, 335A, 336A, 337A, 338A, 339A, 340A, 341A, 342A, 343A, 344A, 345A, 346A, 347A, 348A, 349A, 350A, 351A, 352A, 353A, 354A, 355A, 356A, 357A, 358A, 359A, 360A, 361A, 362A, 363A, 364A, 365A, 366A, 367A, 368A, 369A, 370A, 371A, 372A, 373A, 374A, 375A, 376A, 377A, 378A, 379A, 380A, 381A, 382A, 383A, 384A, 385A, 386A, 387A, 388A, 389A, 390A, 391A, 392A, 393A, 394A, 395A, 396A, 397A, 398A, 399A, 400A, 401A, 402A, 403A, 404A, 405A, 406A, 407A, 408A, 409A, 410A, 411A, 412A, 413A, 414A, 415A, 416A, 417A, 418A, 419A, 420A, 421A, 422A, 423A, 424A, 425A, 426A, 427A, 428A, 429A, 430A, 431A, 432A, 433A, 434A, 435A, 436A, 437A, 438A, 439A, 440A, 441A, 442A, 443A, 444A, 445A, 446A, 447A, 448A, 449A, 450A, 451A, 452A, 453A, 454A, 455A, 456A, 457A, 458A, 459A, 460A, 461A, 462A, 463A, 464A, 465A, 466A, 467A, 468A, 469A, 470A, 471A, 472A, 473A, 474A, 475A, 476A, 477A, 478A, 479A, 480A, 481A, 482A, 483A, 484A, 485A, 486A, 487A, 488A, 489A, 490A, 491A, 492A, 493A, 494A, 495A, 496A, 497A, 498A, 499A, 500A, 501A, 502A, 503A, 504A, 505A, 506A, 507A, 508A, 509A, 510A, 511A, 512A, 513A, 514A, 515A, 516A, 517A, 518A, 519A, 520A, 521A, 522A, 523A, 524A, 525A, 526A, 527A, 528A, 529A, 530A, 531A, 532A, 533A, 534A, 535A, 536A, 537A, 538A, 539A, 540A, 541A, 542A, 543A, 544A, 545A, 546A, 547A, 548A, 549A, 550A, 551A, 552A, 553A, 554A, 555A, 556A, 557A, 558A, 559A, 560A, 561A, 562A, 563A, 564A, 565A, 566A, 567A, 568A, 569A, 570A, 571A, 572A, 573A, 574A, 575A, 576A, 577A, 578A, 579A, 580A, 581A, 582A, 583A, 584A, 585A, 586A, 587A, 588A, 589A, 590A, 591A, 592A, 593A, 594A, 595A, 596A, 597A, 598A, 599A, 600A, 601A, 602A, 603A, 604A, 605A, 606A, 607A, 608A, 609A, 610A, 611A, 612A, 613A, 614A, 615A, 616A, 617A, 618A, 619A, 620A, 621A, 622A, 623A, 624A, 625A, 626A, 627A, 628A, 629A, 630A, 631A, 632A, 633A, 634A, 635A, 636A, 637A, 638A, 639A, 640A, 641A, 642A, 643A, 644A, 645A, 646A, 647A, 648A, 649A, 650A, 651A, 652A, 653A, 654A, 655A, 656A, 657A, 658A, 659A, 660A, 661A, 662A, 663A, 664A, 665A, 666A, 667A, 668A, 669A, 670A, 671A, 672A, 673A, 674A, 675A, 676A, 677A, 678A, 679A, 680A, 681A, 682A, 683A, 684A, 685A, 686A, 687A, 688A, 689A, 690A, 691A, 692A, 693A, 694A, 695A, 696A, 697A, 698A, 699A, 700A, 701A, 702A, 703A, 704A, 705A, 706A, 707A, 708A, 709A, 710A, 711A, 712A, 713A, 714A, 715A, 716A, 717A, 718A, 719A, 720A, 721A, 722A, 723A, 724A, 725A, 726A, 727A, 728A, 729A, 730A, 731A, 732A, 733A, 734A, 735A, 736A, 737A, 738A, 739A, 740A, 741A, 742A, 743A, 744A, 745A, 746A, 747A, 748A, 749A, 750A, 751A, 752A, 753A, 754A, 755A, 756A, 757A, 758A, 759A, 760A, 761A, 762A, 763A, 764A, 765A, 766A,

REGENCY FINCORP LTD
 CN 45766P8182PL013100

CASH FLOW STATEMENT ANNEXED TO THE BALANCE SHEET FOR THE YEAR ENDED 31st MARCH 2002

Figure in Lakhs

		2001	2000
(A) CASH FLOW FROM OPERATING ACTIVITIES			
Net Profit before tax and extraordinary items		71.85	16.24
Adjustments for:			
Contingent Liabilities (Assets) Considered (Ascertained)			
Interest on Income Tax			
Depreciation		23.46	23.30
Interest on loan			9.30
Deferred tax liabilities			
Dividend Distribution Tax			
Provision for one service year		(18.87)	(14.50)
Interest on T.D.			
Transfer to reserves			
		77.88	72.27
Operating Profit before Working Capital Changes	(A)	77.88	87.48
Adjustments for:			
Increase/Decrease in Other Current Assets		(22.91)	(6.77)
Increase/Decrease in Short Term Borrowings			
Increase/Decrease in Other Current Liabilities		(22.34)	107.58
Increase/Decrease in Provision			
		(71.55)	107.86
Cash Generated from Operations		18.13	194.41
Interest on Income Tax			
Interest on loan			
Net Cash Flow from / (Used in) Operating Activities		18.13	194.41
(B) CASH FLOW FROM INVESTING ACTIVITIES			
Proceeds from Sale of Fixed Assets			
Purchase of Fixed Assets		(71.80)	(98.26)
Net purchase of fixed assets			(21.14)
Net purchase of investments		6.10	(21.97)
Net Cash Flow from / (Used in) Investing Activities	(B)	(67.99)	(121.37)
(C) CASH FLOW FROM FINANCING ACTIVITIES			
Issuance/Redemption of Long Term Loans and Advances		3,202.59	219.08
Increase/Decrease in Equity Share Capital		121.14	-
Increase/Decrease in Long Term Borrowings		6,827.13	18.58
Increase/Decrease in Security Premium		179.00	1.83
Increase/Decrease in Share application money			
Increase/Decrease in Capital Reserve		18.9	
Increase/Decrease in Share Premium		(41.03)	
Interest on T.D.			
Dividend Distribution Tax Paid			
Dividend Paid			
Net Cash Flow from / (Used in) Financing Activities	(C)	101.75	(177.86)
Net Increase/(Decrease) in Cash and Cash Equivalents	(A+B+C)	61.90	(124.72)
Cash and Cash Equivalents (Opening Balance)		87.30	182.10
Cash and Cash Equivalents (Closing Balance)		149.20	57.38

We certify that the accounts stated
 FOR SENIL K SHARMA & ASSOCIATES
 CHARTERED ACCOUNTANTS
 FIRM REG NO. - 2221284

ICA 1006, KUMAR
 PROPRIETOR
 BANG. 133375



PLACE STAMP
 DATE 22-10-2002

Sharma
 SENIL K SHARMA
 DIRECTOR & CHARTERED
 CA 2278236

For Regency FinCorp Limited, For Regency FinCorp Limited

Gangamma

Neelam

Director
 YASRAJ SUDAN
 MANAGING DIRECTOR
 IN 2071447

Director
 NEELAM
 DIRECTOR
 IN 2081284

Praveen
 PRAVEEN SHARMA
 COMPANY SECRETARY & COMPLIANCE OFFICER
 U.N. 90 10001



Regency Fincorp Limited

(Formerly Known as - Regency Investments Limited) CIN: L87120PB1993PLC013169
Corp. & Regd. Office : Unit No. 49B, 3rd Floor, Chandigarh-Ambala Highway, Zirakpur, Punjab -140603
Contact No. : +91-1782-424697, 77175-93645 | Web : www.regencyinvestments.co.in
E-mail : regencyinvestmentsltd@gmail.com

CEO/CFO CERTIFICATE Pursuant to Regulation 33(2)(a) of SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015

23rd May, 2022

To
The Board of Directors
Regency Fincorp Limited
Unit No.49B, 3rd Floor,
Chandigarh-Ambala Highway,
Zirakpur, Punjab-140603

I, the Undersigned, in my respective capacity as Director and Chief Financial Officer (CFO) of the company to the best of my knowledge and belief certify that:

The Financial Results for the Quarter and Year ended 31st March, 2022 do not contain any false or misleading statement or figures and do not omit any material fact which may make the statements or figures contained therein misleading.

Thanking You

VISHAL RAI SARIN
DIRECTOR AND CHIEF EXECUTIVE OFFICER
DIN: 08758350

PLACE: ZIRAKPUR, PUNJAB



Regency Fincorp Limited

(Formerly Known as:- Regency Investments Limited) CIN: L67120PB1993PLC013169
Corp. & Regd. Office : Unit No. 49B, 3rd Floor, Chandigarh-Ambala Highway, Zirakpur, Punjab -140603
Contact No.: +91-1762-424697, 77175-93645 | Web.: www.regencyinvestments.co.in
E-mail : regencyinvestmentsltd@gmail.com

23rd May, 2022

The Listing Department
Bombay Stock Exchange Limited
25th Floor, P J Towers, Dalal Street
Mumbai, Maharashtra - 400001

SUB: AUDITORS REPORT WITH MODIFIED OPINION FOR THE QUARTER AND
YEAR ENDED 31ST MARCH, 2022

REF: REGENCY FINCORP LIMITED (SCRIP CODE: 540175)

Meeting Conclusion Time: 7:00 P.M.

Dear Sir/Madam,

Pursuant to Regulation 33(3)(d) of the Securities and Exchange Board of India (Listing Obligations and Disclosures Requirements), Regulations, 2015 (as amended), we hereby declare that M/s Sunil K Sharma & Associates, Chartered Accountants, Statutory Auditors of the Company have issued an Independent Audit Report with modified/ qualified opinion on Annual Audited Financial Results of the Company for the year ended March 31st, 2022.

Kindly take the same on your records.

Thanking You,

Yours Sincerely

FOR REGENCY FINCORP LIMITED

For Regency Fincorp Limited


GAURAV KUMAR Director
MANAGING DIRECTOR
DIN: 06717452

PLACE: ZIRAKPUR, PUNJAB