



Regency Fincorp Limited

(Formerly Known as:- Regency Investments Limited)

CIN : L67120PB1993PLC013169

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

Contact No.: +91-1762-424697 | Web.: www.regencyfincorp.com

E-mail : regencyinvestmentsltd@gmail.com

12th November, 2022

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

Sub: Disclosure under Regulation 30 Of The Securities and Exchange Board of India (Listing Obligations And Disclosure Requirements) Regulations, 2015

Ref: Regency Fincorp Limited (Scrip Code: 540175)

Meeting Conclusion Time: 1:45 P.M.

Dear Sir/Madam,

Pursuant to Regulation 30 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., Saturday, 12th November, 2022 commenced at 11:00 A.M. through Video Conferencing and concluded at 1:45 P.M., inter alia to considered and approved the following:

- 1) The Un-audited Financial Results along with Limited Review Report for the Quarter and Half year ended 30th September,2022.
- 2) The Board had considered making fresh preferential issue of Equity Shares.
- 3) The Board had considered to issue one more Tranche of Non-Convertible Debentures in accordance with the Resolution passed by the Members through Postal Ballot on 5th September, 2020.

This is for your kind information and record.

Thanking You.

FOR REGENCY FINCORP LIMITED

**MANISHA
SHARMA**

Digitally signed by MANISHA SHARMA
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MANISHA SHARMA
COMPANY SECRETARY & COMPLIANCE OFFICER
M. NO. A58430



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 Sep, 2022. 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: **22536370BCXBBW1825**
Place: Chandigarh
Date: 12/11/2022



casunilsharma3@gmail.com



Sco-28 Top Floor Sector 41-D
Chandigarh



0172-4730021, 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 30.09.2022

(Rs. In Lacs)

S.No.	Particulars	Quarter Ended			Half year ended		Year ended
		30.09.2022 (Unaudited)	30.06.2022 (Unaudited)	30.09.2021 (Unaudited)	30.09.2022 (Unaudited)	30.09.2021 (Unaudited)	31.03.2022 (Audited)
1	Income						
	(a) Revenue from operations						
	Interest Income	331.71	283.62	129.7	615.33	243.57	526.48
	Fees and commission income	5.09	-	6.12	5.09	9.33	12.40
	Net gain on fair value changes	-	-	-	-	-	-
	Sales of services	-	-	-	-	-	-
	Other Operating Income	-	-	-	-	-	-
	Total revenue from operations	336.80	283.62	135.82	620.42	252.90	538.88
	(b) Other Income	0.55	2.28	0.03	2.83	0.39	7.59
	Total Income	337.35	285.90	135.85	623.25	253.29	546.47
2	Expenses						
	(a) Finance costs	235.09	213.60	65.46	448.69	130.86	261.26
	(b) Fees and commission expense	-	-	-	-	-	-
	(c) Impairment on financial instruments	-	-	-	-	-	-
	(d) Employee benefits expenses	31.22	28.44	27.72	59.66	53.49	111.97
	(e) Depreciation and amortisation exp	9.63	9.63	8.21	19.26	15.97	33.85
	(f) Other expenses	22.94	14.87	17.99	37.81	33.89	67.40
	Total Expenses	298.88	266.54	119.38	565.42	234.21	474.48
3	Profit before tax (1-2)	38.47	19.36	16.47	57.83	19.09	71.99
4	Tax Expense						
	(a) current tax	10.00	5.03	4.28	15.03	4.96	18.72
	(b) deferred tax (credit)/change	0	0	-	-	-	(2.10)
	Total tax expense	10.00	5.03	4.28	15.03	4.96	16.62
5	Profit/(Loss) after tax (3-4)	28.47	14.33	12.19	42.80	14.13	55.37
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	28.47	14.33	12.19	42.80	14.13	55.37
8	Paid-up equity share capital (Face value Rs.)	534.29	534.29	534.29	534.29	410.14	534.29
9	Other equity						
10	Earning per Share (not annualised)						
	Basic	0.53	0.27	0.23	0.80	0.34	1.04
	Diluted	0.53	0.27	0.23	0.80	0.34	1.04

On behalf of the Board Of Directors
For Regency Fincorp Limited
Regency Fincorp Ltd

Gaurav Kumar
GAURAV KUMAR Director
MANAGING DIRECTOR
DIN: 06717452

Place: Zirakpur
Date: 12th November, 2022

Notes(contd):

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

(In Lacs)

STATEMENT OF UNAUDITED STANDALONE CASH FLOW STATEMENT FOR THE HALF YEAR ENDED ON 30.09.2022

PARTICULARS	Half Year Ended		Year Ended
	As on 30th Sept 2022	As on 30th Sept 2021	As on 31st March 2022
A. Cash Flow From Operating Activities			
Net Profit before tax and extraordinary items (as per Statement of Profit and Loss)	57.83	19.09	71.99
Adjustments to reconcile profit before tax to net cash flows:			
Depreciation & Amortization Expenses	19.26	15.96	33.85
Loss on sale of Assets	-	-	-
Profit on Sale of Investments Net	-	-	-
Interest on TDS	-	-	-
Dividend Distribution Tax	-	-	-
Provision for tax Previous year	-	-	(15.97)
Interest on DDT	-	-	-
Operating Profits before Working Capital Changes Adjusted for:	77.10	35.05	89.87
Change in Assets & Liabilities			
Increase / (Decrease) in other Current Assets	-	-	(38.01)
Increase / (Decrease) in other Current Liabilities	-	-	(33.54)
Increase / (Decrease) in Non Financial Liabilities	33.18	37.07	-
Increase / (Decrease) in Trade Payables	-	-	-
Increase / (Decrease) in Provisions	24.05	-	-
(Increase) / (Decrease) in Other Financial Assets	(8.61)	16.77	-
(Increase) / (Decrease) in Other Non Financial Assets	(22.41)	(15.93)	-
Cash generated from Operations	103.31	72.97	18.32
Income Tax Paid/ Refund	-	-	-
Interest on TDS	-	-	-
Net Cash Used in Operating Activities (A)	103.31	72.97	18.32
B. Cash Flow From Investing Activities			
sale (purchase) of Fixed Assets	(28.33)	(15.60)	(51.80)
sale (purchase) of Investments	0.10	-	(6.10)
Cash Flow From Investing Activities (B)	(28.23)	(15.60)	(57.90)
C. Cash Flow From Financing Activities			
(Increase) / Decrease in Long term Loan & Advances	(1,768.40)	(361.24)	(5,053.58)
Increase / Decrease in Equity Share Capital	-	124.14	124.14
Increase / (Decrease) in Long term Borrowings	1,679.62	-	4,887.10
Increase / Decrease in Security Premium	-	176.90	176.90
Increase / Decrease in capital reserve	-	10.00	10.00
Increase / Decrease in Share application Money	-	-	-
Increase / Decrease in Share warrant	-	(40.99)	(41.03)
Interest on DDT	-	-	-
Dividend on Distribution tax paid	-	-	-
Dividend Paid	-	-	-
Net Cash Used in Financing Activities (C)	(88.78)	(91.19)	103.54
E Net Increase / (Decrease) in Cash & Cash Equivalents (A+B+C)	(13.70)	(33.82)	63.96
F Cash & Cash Equivalents at the beginning of period	131.34	67.38	67.38
G Cash & Cash Equivalents at the end of period	117.63	33.56	131.34

On behalf of the Board Of Directors
Regency Fincorp Ltd

Gaurav Kumar
Director

GAURAV KUMAR
MANAGING DIRECTOR
DIN: 06717452

Place: Zirakpur
Date: 12th November, 2022

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 30.09.2022	As on 30.09.2021	31.03.2022
A	Assets			
1	Financial Assets			
	Cash and Cash equivalents	4.55	2.78	3.13
	Bank Balances other than cash and cash equivalents	113.08	30.78	128.21
	Trade receivables	0.00	0.00	-
	Investment in Subsidiaries and joint ventures	0.00	0.00	-
	Loans	10314.11	3853.37	8545.71
	Other investments	71.15	65.12	71.25
	Other financial assets	104.25		95.65
	Sub total	10607.15	3952.04	8843.95
2	Non-Financial assets			
	Current tax assets (net)	54.34	29.98	31.93
	Deferred tax assets (net)	2.10	-	2.10
	Investment property	0.00	-	-
	Property, plant & equipment	233.59	206.21	224.52
	Capital work in progress	0.00	-	-
	Other non-financial Assets	0.00	68.83	-
	Sub total	290.02	305.02	258.55
	TOTAL ASSETS	10897.17	4257.06	9102.49
B	Liabilities and equity			
1	Financial liabilities			
	Trade payables	0.00	-	-
	Other financial liabilities	9350.32	2800.37	7670.71
	Sub total	9350.32	2800.37	7670.71
2	Non financial Liabilities			
	Current tax liabilities (net)	53.87	26.42	28.15
	Provisions	18.60	17.54	20.28
	Deferred tax liabilities	11.26	11.26	11.26
	Other non-financial liabilities	131.37	168.83	98.19
	Sub total	215.10	224.02	157.87
3	Equity			
	Equity Share capital	534.29	534.29	534.29
	Other equity	797.46	698.39	739.63
	Money Received Against Share Warrants		0	0.00
	Sub total	1331.75	1232.67	1273.92
	TOTAL LIABILITIES AND EQUITY	10897.17	4257.06	9102.49

NOTES :

- 1 The above financial results have been reviewed by the Audit Committee and approved by the Board of Directors in their respective meetings held on 12th November, 2022.
- 2 The company does not have any exceptional items to report for the above period.
- 3 The figures of the previous period/year have been regrouped/reclassified, wherever considered necessary.
- 4 This statement is as per Regulation 33 of SEBI (Listing Obligations And Disclosure Requirements) Regulations, 2015.

On behalf of the Board Of Directors
Regency Fincorp Limited


GAURAV KUMAR Director
 MANAGING DIRECTOR
 DIN: 06717452

Place: Zirakpur
 Date: 12th November, 2022