



CIN: L67120PB1993PLC013169

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: 28th April, 2025

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

Sub: Outcome of Board Meeting held today i.e, 28th April, 2025

Ref: Regency Fincorp Limited (Scrip Code: 540175)

Meeting Conclusion Time: 07:00 P.M.

Dear Sir/Madam,

Pursuant to Regulation 30 read with Schedule III of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations"), we would like to inform you that the Board of Directors at their meeting held today, i.e., on Monday, 28th Day of April, 2025 commenced at 02:00 P.M through Video Conferencing and concluded at 07:00 P.M. have inter alia considered and approved the following agenda items:

1. Audited Financial Results along with Audit Report for the Quarter and financial year ended on 31st March, 2025. The same is attached herewith and marked as **Annexure-I**
2. On the Recommendation of Audit Committee, the Board considered and approved the Appointment of Shailendra Roy & Associates Practicing Company Secretary Firm as Secretarial Auditor of the Company for the Financial Year 2024-25. The disclosure pursuant to SEBI Circular dated 13th July, 2023 is marked as **Annexure-II**.
3. The Board took note of the Resignation tendered by Mr. Prashant Khara from the position of Company Secretary and Compliance Officer of the Company w.e.f. closure of business hours on 9th April, 2025.

The details with respect to Change in Key Managerial Personnel of the Company as required under Regulation 30 read with Clause 7(C) of Para A of Part A of Schedule III of SEBI Listing Regulations and SEBI Circular SEBI/HO/CFD/CFD-PoD1/P/CIR/2023/123 dated July 13, 2023 are annexed herewith and marked as **Annexure-III**.

4. The Board took note of the cessation of Mr. Prashant Khara from the position of Internal Auditor of the Company consequent to his resignation from the position of Company Secretary and Compliance Officer of the Company w.e.f. closure of business hours on 9th April, 2025.

The details with respect to change in Auditor (Internal Auditor) of the Company under Regulation 30 read with Clause 7(A) of Para A of Part A of Schedule III of SEBI Listing Regulations and SEBI Circular SEBI/HO/CFD/CFD-PoD1/P/CIR/2023/123 dated July 13, 2023 is enclosed herewith as **Annexure-IV**

The copy of Resignation letter tendered by Mr. Prashant Khera is enclosed herewith as **Annexure-V.**

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: 28.04.2025

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 financial year ended on March 31, 2025 - 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 K N S G & Co LLP Chartered Accountants, New Delhi (FRN. 025315N/N500106), the Statutory Auditors of the Company, have issued an audit report with unmodified opinion on Audited Financials Results for the financial year ended 31st March, 2025.

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)**

K N S G & CO LLP
Chartered Accountant



MCB-Z-1/07037, Adj. R.O. Opp. Qila
Gate, BATHINDA PUNJAB 151001
Ph. 8699595936
e-mail : sourav.garg2@gmail.com

INDEPENDENT AUDITOR'S REPORT

TO THE MEMBERS OF REGENCY FINCORP LIMITED

Report on the Financial Statements

We have audited the accompanying financial statements of **REGENCY FINCORP LIMITED**, which comprise the Balance Sheet as at 31st March, 2025, the Statement of Profit and Loss and the statements of Cash Flows for the year then ended, and a summary of the significant accounting policies and other explanatory information.

Management's Responsibility for the 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 financial statements that give a true and fair view of the financial position, financial performance of the Company in accordance with the accounting principles generally accepted in India, including the Indian 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 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 the 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 controls system over financial reporting and the operating effectiveness of such controls. An audit also includes evaluating the appropriateness of the 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 financial statements.

Opinion

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements give the information required by the Act in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India, of the state of affairs of the Company as at 31st March, 2025, and its Profit and its cash flows for the year ended on that date.

Report on Other Legal and Regulatory Requirements

1. As required the Companies (Auditor's Report) Order 2020, issued by the Central Government of India in terms of sub-Section (11) of Section 143 of the Companies Act, 2013 ('the Act'), since in our opinion and according to the information and explanation given to us, the said Order is applicable and given in "Annexure A"
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 purposes of our audit.
 - (b) In our opinion, proper books of account as required by law have been kept by the Company so far as it appears from our examination of those books.
 - (c) The Balance Sheet, the Statement of Profit and Loss dealt with by this Report are in agreement with the books of account.
 - (d) In our opinion, the aforesaid financial statements comply with the Indian Accounting Standards ('IND-AS') notified under specified under Section 133 of the Act, read with the Companies (Indian Accounting Standards) Rules, 2015.
 - (e) The annual accounts for the financial Year ended 31 March, 2025 have been prepared on a going concern basis.
 - (f) On the basis of the written representations received from the directors as on 31st March, 2025 taken on record by the Board of Directors, none of the directors is disqualified as on 31st March, 2025 from being appointed as a director in terms of Section 164 (2) of the Act.
 - (g) Based on our examination, which included test checks, the Company has used accounting software for maintaining its books of account for the financial year ended 31st March 2025, which has a feature of recording audit trail (edit log) facility.
 - (h) With respect to the adequacy of internal financial controls over financial reporting of the Company and operating effectiveness of such controls, refer to our separate report in Annexure-B, and



(i) 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 litigations which would impact its financial position.
- ii. The Company did not have any long-term contracts including derivative contracts for which there were any material foreseeable losses.
- iii. There are no amounts required to be transferred, to the Investor Education and Protection Fund by the Company as such the question of delay does not arise.

1. As per RBI Master Directions for NBFCs:

- o. The Company is registered with the RBI as an NBFC vide Certificate No. B-06.00100 dated 27TH APRIL 1998.
- o. The Company is broadly compliant with the applicable prudential norms.

Place: Zirakpur

Date: 28/04/2025

UDIN:25545783BMISFS8911



For KNSG & CO LLP
Chartered Accountants
FRN NO:- 025315N


CA SOURAV GARG

(Partner)
M.No.-545783

Annexure - A to the Independent Auditor's Report

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

In terms of the information and explanations sought by us and given by the Company and the books of account and records examined by us in the normal course of audit, and to the best of our knowledge and belief, we report that:

(i) Property, Plant and Equipment

(a) (A) The Company has maintained proper records showing full particulars, including quantitative details and situation of Property, Plant and Equipment.

(B) The Company does have intangible assets in form of Software's.

(b) The Property, Plant and Equipment have been physically verified by the management at regular intervals. In our opinion, the frequency of verification is reasonable and no material discrepancies were noticed on such verification.

(c) The Company does not hold any immovable properties (other than properties where the Company is the lessee and the lease agreements are duly executed in favor of the Company).

(d) The Company has not revalued any of its Property, Plant and Equipment during the year.

(e) No proceedings have been initiated or are pending against the Company for holding any benami property under the Benami Transactions (Prohibition) Act, 1988 and rules made thereunder.

(ii) Inventory

The Company does not have any inventory. Accordingly, reporting under clause (ii) of CARO 2020 is not applicable.

(iii) Loans Given

The Company being an NBFC, is engaged in the business of granting loans.

(a) The Company has made investments in, and provided loans or advances in the nature of loans to Subsidiaries and Associates and to other parties. The aggregate amount and balance outstanding are as follows:

Particulars	Amount (₹ in lakhs)
Loans to Subsidiaries / Associates	0
Loans to Others	17018.07

(b) In our opinion, and according to the information and explanations given to us, the terms and conditions of the grant of loans and advances in the nature of loans are not prejudicial to the Company's interest.

(c) The Company has recovered Interest and Principal for the loans provided except in certain cases; however the company remains optimistic that recoveries will materialize in due course as resolutions process.

(d) As at the balance sheet date, there were no loans or advances in the nature of loans where the principal or interest amounts were overdue for a period exceeding ninety days. Extensions for repayment have been granted to certain borrowers, and accordingly, such accounts have not been classified as Non-Performing Assets (NPAs).

(e) Further, during the year, there were instances where loans or advances that had fallen due were



either renewed or extended, or fresh loans were sanctioned to settle the overdue amounts.

(f) The Company has not granted loans repayable on demand.

(iv) Compliance with Sections 185 and 186 of the Companies Act

The Company, being an NBFC, is exempted from compliance with Section 186 (except sub-section 1) in respect of loans and investments made, and guarantees and security provided.

Provisions of Section 185 have been duly complied with.

(v) Deposits

The Company has not accepted any deposits or amounts which are deemed to be deposits during the year. Hence, reporting under clause (v) of the Order is not applicable.

(vi) Cost Records

The Central Government has not prescribed the maintenance of cost records under Section 148(1) of the Act for the services rendered by the Company.

(vii) Statutory Dues

(a) The Company is generally regular in depositing undisputed statutory dues including Goods and Services Tax, Provident Fund, Employees' State Insurance, Income Tax, and other material statutory dues with the appropriate authorities. company started paying Provident Fund, Employees' State Insurance from month of June 2024 and August 2024 respectively.

(b) There are no undisputed amounts payable in respect of statutory dues which were outstanding as at the year-end for a period of more than six months from the date they became payable.

(c) There are no statutory dues referred to in sub-clause (a) which have not been deposited on account of any dispute.

(viii) Surrender or Disclosure under Tax Assessments

There were no transactions relating to previously unrecorded income that have been surrendered or disclosed as income during the year in the tax assessments under the Income Tax Act, 1961.

(ix) Default in Repayment of Loans

(a) The Company has not defaulted in repayment of loans or other borrowings or in payment of interest thereon to any lender.

(b) The Company has not been declared a wilful defaulter by any bank or financial institution or government or any government authority.



- (c) Term loans were applied for the purpose for which the loans were obtained.
- (d) Funds raised on short-term basis have not been used for long-term purposes.
- (e) The Company does not have any subsidiaries or joint ventures; hence, reporting on funds taken from any entity or person on its behalf is not applicable.
- (f) The Company has not raised loans during the year on the pledge of securities held in its subsidiaries, joint ventures, or associate companies.

(x) Money Raised through Public Offer and Private Placement

During the year, the Company has raised moneys by way of a Preferential Issue of shares amounting to ₹2,536.41 lakh towards Equity Share Capital and ₹2,515.96 lakh towards Securities Premium. In addition, the Company has issued Non-Convertible Debentures (NCDs) aggregating approximately ₹260 lakh.

(xi) Fraud

- (a) No fraud by the Company or on the Company has been noticed or reported during the year.
- (b) No report under sub-section (12) of Section 143 of the Companies Act has been filed by the auditors in Form ADT-4 as prescribed under Rule 13 of the Companies (Audit and Auditors) Rules, 2014.
- (c) No whistle-blower complaints have been received by the Company during the year.

(xii) Nidhi Company

The Company is not a Nidhi Company. Accordingly, clause (xii) of the Order is not applicable.

(xiii) Related Party Transactions

In our opinion, all transactions with related parties are in compliance with Sections 177 and 188 of Companies Act and details have been disclosed in the financial statements as required by the applicable Indian accounting standards.

(xiv) Internal Audit

The Company has an internal audit system commensurate with the size and nature of its business. Reports of internal auditors for the period under audit were considered by us.

(xv) Non-Cash Transactions

The Company has not entered into any non-cash transactions with directors or persons connected with them during the year.

(xvi) Registration under RBI Act

- (a) The Company is registered under Section 45-IA of the Reserve Bank of India Act, 1934 as a Non-Banking Financial Company.
- (b) The Company has not conducted any Housing Finance business.
- (c) The Company is not a Core Investment Company (CIC).
- (d) The Group does not have more than one CIC.



(xvii) Cash Losses

The Company has not incurred cash losses during the financial year and in the immediately preceding financial year.

(xviii) Resignation of Statutory Auditors

There has been no resignation of the statutory auditors during the year.

(xix) Material Uncertainty Related to Financial Stability

On the basis of financial ratios, ageing and expected dates of realization of financial assets and payment of financial liabilities, other information accompanying the financial statements, and our knowledge of the Board of Directors and management plans, we are of the opinion that no material uncertainty exists as on the date of the audit report that the Company is capable of meeting its liabilities existing at the date of balance sheet as and when they fall due within a period of one year from the balance sheet date.

(xx) CSR Obligations

The Company is not required to spend on Corporate Social Responsibility (CSR) as per the provisions of Section 135 of the Act.

(xxi) Consolidated Financial Statements

The Company is not required to prepare Consolidated Financial Statements. Accordingly, reporting under clause (xxi) is not applicable.

For K N S G & CO LLP

Chartered Accountants

FRN: - 025315N



CA SOURAV GARG

Partner

Membership number:545783

Place: Zirakpur

Date:28/04/2025

UDIN:-25545783BMISFS8911



Annexure-B to the Auditors' Report of TO THE MEMBERS OF REGENCY FINCORP LIMITED

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 FINCORP LIMITED** as of March 31, 2025 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. Those 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 authorizations of management and directors of the company; and (3) provide reasonable assurance regarding prevention or timely detection of unauthorized 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 March 31, 2025, 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.

Place: Zirakpur
Date: 28/04/2025

For K N S G & CO LLP
Chartered Accountants
FRN NO:- 025315N




CA Sourav Garg
(Partner)
M.No.-545783

REGENCY FINCORP LIMITED
(FORMERLY KNOWN AS REGENCY INVESTMENTS LIMITED)
CIN:L67120PB1993PLC013169

Unit No. 57-58, 4th Floor, Sushma Infinium, Chandigarh-Ambala Highway, Zirakpur-140603, PB (IN)
Email Id: www.regencyfincorp.co.in

STATEMENT OF AUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER AND FINANCIAL YEAR ENDED ON 31.03.2025

(Rs. In Lacs)

S.No.	Particulars	Quarter Ended			Year ended	
		31.03.2025 (Audited)	31.12.2024 (Unaudited)	31.03.2024 (Audited)	31.03.2025 (Audited)	31.03.2024 (Audited)
1	Income					
	(a) Revenue from operations					
	Interest Income	662	500	384	1,894	1,519
	Fees and commission income	68	16	0	102	8
	Net gain on fair value changes	-	-	-	-	-
	Sales of services	-	-	-	-	-
	Other Operating Income	-	-	-	-	-
	Total revenue from operations	730	516	385	1,996	1,528
	(b) Other Income	111	23	21	171	46
	Total Income	841	539	405	2,166	1,573
2	Expenses					
	(a) Finance costs	202	257	186	801	897
	(b) Fees and commission expense	9	41	5	71	61
	(c) Provisions and Write offs	20	-	-	20	-
	(d) Employee benefits expenses	201	62	42	380	160
	(e) Depreciation and amortisation exp.	22	17	23	73	85
	(f) Other expenses	36	25	57	152	115
	Total Expenses	491	402	314	1,497	1,317
3	Profit before tax (1-2)	350	138	92	669	256
4	Tax Expense					
	(a) current tax	91	35	24	171	67
	(b) deferred tax (credit)/change	1	-	-7	1	-7
	Total tax expense	91	35	16	172	59
5	Profit/(Loss) after tax (3-4)	259	103	75	498	197
6	Other comprehensive income					
	a (i) Items that will not be reclassified to profit or loss	-	-	-	-	-
	(ii) Income tax related to item that will not be reclassified to profit or loss	-	-	-	-	-
	b (i) items that will be reclassified to profit or loss	-	-	-	-	-
	(ii) Income tax related to items that will be reclassified to profit or loss	-	-	-	-	-
	Total other comprehensive income , net of tax	-	-	-	-	-
7	Total other comprehensive income for period (5+6)	259	103	75	498	197
8	Paid-up equity share capital (Face value Rs. 10/- per share)	6,359	4,795	3,823	6,359	3,823
9	Other equity	-	-	-	4,103.68	1,085.63
10	Earning per Share (not annualised)					
	Basic	0.41	0.21	0.20	0.78	0.51
	Diluted	0.41	0.21	0.20	0.78	0.51

Notes :

- The above financial results have been reviewed by the Audit Committee and approved by the Board of Directors of the Company at the meeting held on 28th April, 2025.
- Previous year's/period's figures have been regrouped / rearranged, wherever required
- The Statutory Auditors of the Company have carried out the audit of the said standalone financial results for the quarter and year ended on 31st March, 2025 in accordance with Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015. The Statutory Auditors have issued an audit report with an unmodified opinion on these financial.
- The audited financial results of the Company for the Quarter and year ended on March 31, 2025 are also available on the website of the Company (www.regencyfincorp.com) and on the website of BSE Limited (www.bseindia.com)

By Order of **Regency Fincorp Ltd.**
For Regency Fincorp Limited

Gaurav Kumar

Director

GAURAV KUMAR
MANAGING DIRECTOR
DIN: 06717452
Date: 28-April-2025

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 on 31.03.2025

(Figure in Lakhs)

PARTICULARS	NOTE	For the year ended 31.03.2025	For the year ended 31.03.2024
A. ASSETS			
(1) Financial Assets			
(a) Cash & Cash Equivalents	1	3.75	3.01
(b) Bank balance other than (a) above	2	4,553.18	1,420.89
(c) Derivative Financial Instruments		-	-
(d) Receivables		-	-
(i) Trade Receivables		-	-
(ii) Other Receivables		-	-
(e) Loans and Advances	3	17,018.07	12,469.62
(f) Investments	4	332.46	0.12
(g) Other Financial assets	5	303.60	123.03
Total Financial Assets		22,211.07	14,016.67
(2) Non Financial Assets			
(a) Current Tax Assets (Net)	6	111.12	93.34
(b) Deferred tax Assets	7	-	-
(c) Investment Property		-	-
(d) Property, Plant and Equipment	8	589.27	604.35
(e) Right-of-use assets		-	-
(f) Intangible assets under development		-	-
(g) Goodwill		-	-
(h) Other Intangible assets		-	-
(i) Other non-financial assets		-	-
Total Non Financial Assets		700.38	697.69
Total Assets		22,911.45	14,714.36
LIABILITIES AND EQUITY			
LIABILITIES			
(1) Financial Liabilities			
(a) Payables			
(I) Trade Payables			
(i) total outstanding dues of micro enterprises and small enterprises			
(ii) total outstanding dues of creditors other than micro enterprises and small 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			
(b) Debt Securities	9	747.50	486.67
(c) Borrowings (Other than Debt Securities)	10	9,706.25	8,978.29
(d) Deposits		-	-
(e) Subordinated Liabilities		-	-
(f) Lease Liabilities		-	-
(g) Other financial liabilities		-	-
Total Financial Liabilities		10,453.75	9,464.96
(2) Non-Financial Liabilities			
(a) Current tax liabilities (Net)	11	39.38	11.95
(b) Provisions	12	191.32	68.08
(c) Deferred tax liabilities	13	4.44	3.56
(d) Other non-financial liabilities	14	38.86	107.14
Total Non Financial Liabilities		273.99	190.74
(3) EQUITY			
(a) Equity Share capital	15	6,359.46	3,823.05
(b) Other Equity	16	4,103.68	1,085.63
(c) Money Received Against Share Warrants	17	1,720.57	150.00
Total Equity		12,183.71	5,058.67
Non-Controlling Interest		-	-
Total Liabilities		22,911.45	14,714.37
Significant Accounting Policies			
Notes forming part of Accounts	1 to 25		

As per our report of even date attached

FOR KNSG & CO LLP
CHARTERED ACCOUNTANTS
FIRM REG NO. : 025315N

(CA GAURAV GARG)
PARTNER
M.NO. 545783



Gaurav Kumar
(GAURAV KUMAR)
MANAGING DIRECTOR
DIN 06717452

PLACE :ZIRAKPUR
DATE : 28-04-2025
UDIN:25545783BMISFS8911

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 on 31.03.2025

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

STATEMENT OF AUDITED STANDALONE CASH FLOW STATEMENT FOR THE YEAR ENDED ON 31.03.2025

Particulars	Figures in Lakhs			
	YEAR ENDED		YEAR ENDED	
	As on 31.03.2025		As on 31.03.2024	
Cash flow from operating activities				
Net profit before tax		669.34		255.86
Adjustments for:				
Depreciation and amortisation			84.76	
Interest income	73.04		-37.83	
Exchange fluctuation Loss/(Gain) (net)	-127.16		-	
Finance costs			897.32	
Provision for tax previous year	800.95			
Previous Year Adjustment			-2.43	
(Profit)/ Loss on sale of fixed assets (net)	4.52		15.29	
Operating profit before working capital changes	4.93	756.28		957.12
Changes in working capital:		1,425.62		1,212.98
Adjustments for (increase) / decrease in operating assets:				
(Increase)/ Decrease in Non Financial Liabilities	83.25		-96.15	
(Increase)/ Decrease in other current assets	-17.77		-57.08	
(Increase)/ Decrease in other financial assets	180.57		-9.99	
(Increase)/ Decrease in other non financial assets				
(Increase)/ Decrease in provisions				
Adjustments for increase (decrease) in trade payables				
Adjustments for increase (decrease) in other current				
Adjustments for Short Term provisions				
Adjustments for (increase)/decrease in Short Term Loan and Advances		-115.10		-163.23
Cash generated from operations		1,310.53		1,049.75
Net income tax (paid)/refunds		(171.77)		(59.16)
Net cash from operating activities		1,138.76		990.59
Cash flow from investing activities				
Sale (purchase) of fixed assets				
Sale (purchase) of investments				
Purchase/ construction of fixed assets (including capital advances)	(237.15)		(432.79)	
Proceeds from sale of fixed assets (incl TDS)	174.27		18.21	
Long Term Loans and Advances	(4,548.45)		(2,509.52)	
Other Long Term Advances	(332.35)		5.85	
Interest received	127.16	(4,816.52)	37.83	(2,880.42)
Net cash used in investing activities		(4,816.52)		(2,880.42)
Cash flow from financing activities				
Increase/ (Decrease) in Long Term Borrowings				
(Increase)/ Decrease in Long Term Loans and advances				
Foreign Exchange Gain / (Loss)				
Increase/decrease in Share Capital	2,536.41		2,754.47	
Share Premium and Share warrants	4,086.53		743.53	
Proceeds from long term borrowings (net)	-229.33		1,684.34	
Increase/ (Decrease) in capital reserve				
Proceeds from short term borrowings (net)	1,218.13		-1,192.66	
Finance costs	(800.95)	6,810.79	(857.32)	3,092.35
Net cash (used in)/generated from Financing activities		6,810.79		3,092.35
Net increase/(decrease) in cash and cash equivalents		3,133.03		1,202.52
Cash and cash equivalents at the beginning of the year		1,423.90		221.38
Cash and cash equivalents at the end of the year		4,556.93		1,423.90
Reconciliation of Cash & Cash Equivalent with balance sheet				
Cash and cash equivalents at the end of the year				
Cash in hand	3.75		3.01	
Balances with Banks				
- On Current Accounts	223.18		390.89	
- On Term deposits*	4,330.00	4,556.93	1,030.00	1,423.90

As per our report of even date attached

FOR KNSG & CO LLP
CHARTERED ACCOUNTANTS
FIRM REG NO. : 025315N

(Signature)
(CA SUDRA SARG)
PARTNER
M.NO. 545783



(Signature)
(GAURAV KUMAR)
MANAGING DIRECTOR
DIN 06717452

PLACE : ZIRAKPUR
DATE : 28-04-2025
UDIN:255457838MISF58911

ANNEXURE-II

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: Shailendra Roy & Associates Practicing Company Secretary Firm Title: Secretarial Auditor
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: 28 th April, 2025 Terms of Appointment: For the financial year 2024-25
4	Brief Profile	He is having rich experience in corporate laws
5	Disclosure of relationship between directors (in case of appointment of a director)	N.A

ANNEXURE-III

DETAILS WITH RESPECT TO CHANGE IN KEY MANAGERIAL PERSONNEL OF THE COMPANY AS REQUIRED UNDER REGULATION 30 READ WITH CLAUSE 7(C) OF PARA A OF PART A OF SCHEDULE III OF SEBI LISTING REGULATIONS AND SEBI CIRCULAR SEBI/HO/CFD/CFD-POD1/P/CIR/2023/123 DATED JULY 13, 2023

Ref: Resignation of Key Managerial Personnel

S.No.	PARTICULARS	DETAILS
1	Name of the Key Managerial Personnel	Mr. Prashant Khera (M. No.: A72928)
2	Designation of Key Managerial Personnel	Company Secretary and Compliance Officer
3	Reason for change viz. appointment, re-appointment, resignation, removal, death or otherwise;	Mr. Prashant Khera has tendered his resignation as Company Secretary and Compliance Officer w.e.f. closure of business hours of 9 th April, 2025 due to personal reasons. There is no other reason for his resignation. The Board in its meeting held on Monday, 28 th April, 2025 has taken note of the same.
4	Date of appointment/re-appointment/cessation (as applicable) & term of appointment/re-appointment;	Closure of business hours of 9 th April, 2025
5	Brief profile (in case of appointment);	Not Applicable
6	Disclosure of relationships between directors (in case of appointment of a director).	Not Applicable

ANNEXURE IV

DETAILS WITH RESPECT TO CHANGE IN AUDITOR (INTERNAL AUDITOR) OF THE COMPANY UNDER REGULATION 30 READ WITH CLAUSE 7(A) OF PARA A OF PART A OF SCHEDULE III OF SEBI LISTING REGULATIONS AND SEBI CIRCULAR SEBI/HO/CFD/CFD-POD1/P/CIR/2023/123 DATED JULY 13, 2023

Ref: Resignation of Internal Auditor

S.No.	PARTICULARS	DETAILS
1	Name of the Internal Auditor	Mr. Prashant Khera
2	Reason for change viz. appointment, re-appointment, resignation, removal, death or otherwise;	<p>Mr. Prashant Khera has tendered his resignation as Company Secretary and Compliance Officer w.e.f closure of business hours of 9th April, 2025 due to personal reasons. There is no other reason for his resignation. Consequently, he ceases to be Internal Auditor of the Company w.e.f closure of business hours of 9th April, 2025.</p> <p>The Board at its meeting held on Monday, 28th April, 2025 has taken note of the same.</p>
3	Date of appointment/re-appointment/ cessation (as applicable) & term of appointment/re-appointment ;	Closure of business hours of 9 th April, 2025
4	Brief profile (in case of appointment);	Not Applicable
5	Disclosure of relationships between directors (in case of appointment of a director).	Not Applicable

18th March, 2025

To
The Board of Directors
Regency Fincorp Limited

Regd. Office: Unit No. 57-58,
4th Floor, Sushma Infinium,
Zirakpur, Mohali, Punjab,
India, 140603

Subject: Resignation as Company Secretary and Compliance Officer of the Company

Dear Sir/Ma'am,

I am writing to formally resign from the position of Company Secretary and Compliance Officer of the Company effective closure of business hours on 09th April, 2025. After careful consideration, I have decided to resign due to personal reasons.

I am grateful for the opportunities during my tenure and wish success to the Company.

Kindly accept and relieve from all my duties associated with the Company w.e.f. close of business hours on 09th April, 2025.

Please acknowledge the receipt and take all necessary actions, including filing of requisite forms and disclosures under applicable laws as required.

Thanking You,

Yours faithfully,

Prashant Kherra

Prashant Kherra
M. No.: A72928

Place: Delhi

@CSIN Number : RA072928 F 000038872

Accepted on behalf of board
Regency Fincorp Ltd.
Ganpat
9/04/25
Director

B. STATEMENT ON DEVIATION OR VARIATION FOR PROCEEDS OF PUBLIC ISSUE, RIGHTS ISSUE, PREFERENTIAL ISSUE, QUALIFIED INSTITUTIONS PLACEMENT ETC.

Annexure-A

Statement of Deviation / Variation in utilization of funds raised					
Name of listed entity	Regency Fincorp Limited				
Mode of Fund Raising	Preferential Issue of Convertible warrants (75% of the Total Amount Received against Warrants and made fully paid-up)				
Date of Raising Funds	28 th December, 2024 Warrants were issued to the warrant holders				
Amount Raised	Rs. 25,81,27,501.50/-				
Report filed for Quarter ended	31 st March, 2025				
Monitoring Agency	Not applicable				
Monitoring Agency Name, if applicable	Not Applicable				
Is there a Deviation / Variation in use of funds raised	No				
If yes, whether the same is pursuant to change in terms of a contract or objects, which was approved by the shareholders	Not Applicable				
If Yes, Date of shareholder Approval	Not Applicable				
Explanation for the Deviation / Variation	Not Applicable				
Comments of the Audit Committee after review	No Comments				
Comments of the auditors, if any	No Comments				
Objects for which funds have been raised and where there has been a deviation, in the following table	Working Capital requirements, meeting future funding requirements and other general corporate purposes of the company				
Original Object	Modified Object, if any	Modified allocation, if any	Funds Utilized	Amount of Deviation/Variation for the quarter according to applicable object	Remarks if any
Working Capital requirements, meeting future funding requirements and other general corporate purposes of the company	Not Applicable	NA	Rs. 25,81,27,501.50	Not Applicable	NA

Deviation or variation could mean:
(a) Deviation in the objects or purposes for which the funds have been raised or
(b) Deviation in the amount of funds actually utilized as against what was originally disclosed or
(c) Change in terms of a contract referred to in the fund raising document i.e. prospectus, letter of offer, etc

-----Space Intentionally left blank-----

C. FORMAT FOR DISCLOSING OUTSTANDING DEFAULT ON LOANS AND DEBT SECURITIES

S. No.	Particulars	in INR crore
1.	Loans / revolving facilities like cash credit from banks / financial institutions	
A	Total amount outstanding as on date	43.90
B	Of the total amount outstanding, amount of default as on date	0
2.	Unlisted debt securities i.e. NCDs and NCRPS	
A	Total amount outstanding as on date	7.47
B	Of the total amount outstanding, amount of default as on date	0
3.	Total financial indebtedness of the listed entity including short-term and long-term debt	51.37

D. FORMAT FOR DISCLOSURE OF RELATED PARTY TRANSACTIONS (applicable only for half-yearly filings i.e., 2nd and 4th quarter): Attached as Annexure-D1

E. STATEMENT ON IMPACT OF AUDIT QUALIFICATIONS (FOR AUDIT REPORT WITH MODIFIED OPINION) SUBMITTED ALONG WITH AUDITED FINANCIAL RESULTS (Standalone and Consolidated separately) (Applicable only for Annual Filing i.e., 4th quarter) : NOT APPLICABLE

RELATED PARTY TRANSACTION FOR THE PERIOD 1ST OCTOBER, 2024 TILL 31ST MARCH, 2025
REGENCY FINCORP LIMITED

Name	Pan	Relation	Transaction Type	Remarks	Opening Balance	Value of Transaction during reporting period	Closing Balance
Gaurav Kumar	BRJPK2015C	KMP	Remuneration		-	36.00	-
Gaurav Kumar	BRJPK2015C	KMP	Any other transaction	Reimbursement of exp	-	3.00	
Gaurav Kumar	BRJPK2015C	KMP	Any other transaction	Rent	-	3.00	
Vishal Rai Sarin	APJPS0737C	KMP	Remuneration		-	18.00	-
Vishal Rai Sarin	APJPS0737C	KMP	Any other transaction	Reimbursement of exp	-	6.00	
Nancy Sharma	HUVPS1597E	KMP	Remuneration		-	3.91	-
Neha Abrol	AFBPA6503Q	OPERATIONAL HEAD	Any other transaction	Salary	-	18.00	-
Neha Abrol	AFBPA6503Q	OPERATIONAL HEAD	Any other transaction	Rent	-	3.00	
Shrishty Abrol	FMDPA8099H	Relative Of KMP	Any other transaction	Salary		4.80	
Rashu Sarin	BXBPS4765D	SALES HEAD	Any other transaction	Salary	-	13.20	-
Regency Digitrade Investments Pvt. Ltd.	AAKCR5917Q	COMMON DIRECTOR	Inter-corporate deposit		572.26	22.74	595.00
Vani Commercials Ltd.	AABCV2724J	DIRECTOR IS RELATIVE OF KMP	Loan Given		-	732.49	732.49
Vani Commercials Ltd.	AABCV2724J	DIRECTOR IS RELATIVE OF KMP	Inter-corporate deposit		478.33	448.79	-
Prashant Khara	FTAPK3819K	KMP	Remuneration		-	4.32	-
Vishal Rai Sarin	APJPS0737C	KMP	Loan		18.08	1.87	19.89
Gaurav Kumar	BRJPK2015C	KMP	Loan		481.41	-39.37	441.74
Annaya Management Consultancy Private Limited	AAWCA1358G	DIRECTOR IS RELATIVE OF KMP	Inter-corporate deposit		491.58	57.79	549.37