



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.co.in

E-mail : regencyinvestmentsltd@gmail.com

Date: 26th July, 2025

To

The Listing Department

BSE Limited,

25th Floor, PhirozeJeejeebhoy Towers,

Dalal Street Mumbai, Maharashtra - 400001

Sub: Outcome of Board Meeting held today i.e, Saturday, 26th July, 2025

Ref: Regency Fincorp Limited (Scrip Code: 540175)

Meeting Conclusion Time: 5:00 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 Board of Directors at their meeting held today, i.e., on **Saturday, 26th Day of July, 2025** commenced at **04:00 P.M.** through Video Conferencing and concluded at **5:00 P.M.** has inter alia considered and approved the following agenda items:

1. The Un-Audited Financial Results along with Limited Review Report for the Quarter ended 30th June, 2025. The same is attached herewith and marked as **Annexure-I**.
2. Issuance of Series-C, 50 (Fifty) Units of Non-Convertible Debentures which are Unlisted, Unrated, Secured, Redeemable, Non-Convertible Debentures (NCDs), having face value of Rs. 10,00,000/- (Rupees Ten Lakhs Only) each, having an Outstanding Principal Amount of Rs. 5,00,00,000/- (Rupees Five Crore Only).

Disclosure under Regulation 30 of SEBI Listing Regulations read with SEBI circular SEBI/HO/CFD/PoD2/CIR/P/0155 dated November 11, 2024 is enclosed as **Annexure-II**

3. Approved the Private Placement Offer cum Application Letter (PAS-4)
4. The Board deliberated and decided to call 75% balance amount on convertible share warrants allotted on 28th December, 2024

This is for your kind information and record.

Thanking You

For Regency Fincorp Limited

Gaurav Kumar

Managing Director

DIN: 06717452

KNSG & CO LLP
Chartered Accountants



MCB-Z-1/07037, Adj. R.O., Opp. Qila Gate,
BATHINDA PUNJAB 151001
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Independent Auditor's Review Report on the Quarterly Unaudited Standalone Financial Results of the Company Pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosures Requirement) Regulations, 2015, as amended

Review Report to
The Board of Directors
M/s Regency Fincorp Limited
Unit No. 57-58, 4th 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 June, 2025. 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) 2410, "Review of Interim Financial Information performed by the Independent Auditor of the entity" 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 unlimited financial results prepared in accordance with applicable Indian 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 & Disclosures Requirements) Regulations 2015 including the manner in which it is to be disclosed, or that it contains any material misstatement.

For K N S G & CO LLP.
Chartered Accountants
FRN NO:- 025315N/N500106



CA SOURAV GARG
(Partner)
M.No.-545783

Place: Bathinda

Date: 26/07/2025

UDIN:-25545783BMISMA6553

REGENCY FINCORP LIMITED
Reg. Off.:Unit No. 57-58, 4th Floor, Sushma Infinium Chandigarh-Ambala Highway, Zirakpur, Mohali, Punjab-140603
CIN:L67120PB1993PLC013169
Email ID: secretarial.regency@gmail.com, Website: www.regencyfincorp.co.in
STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED ON 30.06.2025

S.No.	Particulars	Quarter Ended			(Rs. In Lacs)
		30.06.2025 (Unaudited)	31.03.2025 (Audited)	30.06.2024 (Unaudited)	31.03.2025 (Audited)
1	Income				
	(a) Revenue from operations				
	Interest Income	719.20	662.33	345.73	1893.53
	Fees and commission income	57.10	68.08	3.18	102.03
	Total revenue from operations	776.31	730.40	348.91	1995.56
	(b) Other Income	158.15	111.03	16.17	170.88
	Total Income	934.46	841.43	365.08	2166.43
2	Expenses				
	(a) Finance costs	228.33	202.43	175.39	800.95
	(b) Fees and commission expense	14.00	9.33	18.45	70.81
	(c) Provisions and Write offs	51.88	20.42	0.00	20.42
	(d) Employee benefits expenses	128.79	201.37	56.60	380.13
	(e) Depreciation and amortisation exp.	24.19	21.97	16.95	73.04
	(f) Other expenses	47.92	35.79	24.18	151.74
	Total Expenses	495.11	491.31	291.57	1497.09
3	Profit before tax (1-2)	439.35	350.12	73.51	669.34
4	Tax Expense				
	(a) current tax				0.00
	(b) deferred tax (credit)/change	123.64	90.55	19.11	170.90
	Total tax expense	0.00	0.87	0.00	0.87
5	Profit/(Loss) after tax (3-4)	123.64	91.42	19.11	171.77
6	Other comprehensive income				
	a (i) Items that will not be reclassified to profit or loss	0.00	0.00	0.00	0.00
	(ii) Income tax related to item that will not be reclassified to profit or loss	0.00	0.00	0.00	0.00
	b (i) items that will be reclassified to profit or loss	0.00	0.00	0.00	0.00
	(ii) Income tax related to items that will be reclassified to profit or loss	0.00	0.00	0.00	0.00
	Total other comprehensive income , net of tax	0.00	0.00	0.00	0.00
7	Total other comprehensive income for period (5+6)	315.71	258.70	54.40	497.57
8	Paid-up equity share capital (Face value Rs. 10/- per share)	6946.47	6359.46	4378.40	6359.46
9	Other equity	-	-	-	4,104
10	Earning per Share (not annualised)				
	Basic	0.45	0.41	0.12	0.78
	Diluted	0.45	0.41	0.12	0.78

NOTES:

- These unaudited financial results of the Company have been prepared in accordance with the Indian Accounting Standards (Ind AS) as prescribed under Section 133 of the Companies Act 2013 read with Rule 3 of the Companies (Indian Accounting Standard) Rules, 2015.
- The above unaudited financial results for the quarter ended 30th June, 2025 have been reviewed by the Audit Committee and approved by the Board of Directors of the Company at their respective meetings held on 26th July, 2025. These results have been subjected to limited review by the statutory auditors of the Company under Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015.
- Previous year's/period's figures have been regrouped I rearranged, wherever required
- The unaudited financial results of the Company for the Quarter ended on 30th June, 2025 are also available on website of the Company (www.regencyfincorp.co.in) and on the website of BSE Limited (www.bseindia.com)
- The Limited review as required under Regulation 33 of SEBI (Listing Obligations & Disclosure Requirements) Regulation, 2015 has been completed and related report does not have any impact on above results and notes for the Quarter ended 30th June, 2025 which need to be explained.

For REGENCY FINCORP LIMITED

Regency Fincorp Limited

Gaurav Kumar
GAURAV KUMAR
Managing Director

DIN: 06717Director

Date: 26th July 2025
Place: Zirakpur

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

Statement on deviation / variation in utilisation of funds raised		
Name of listed entity	REGENCY FINCORP LIMITED	
Mode of Fund Raising	Preferential Issues	
Date of Raising Funds	13 th June, 2025	
Amount Raised	Rs. 9,68,57,475	
Report filed for Quarter ended	30 th June, 2025	
Monitoring Agency	Not applicable	
Monitoring Agency Name, if 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	NA					
If Yes, Date of shareholder Approval	NA					
Explanation for the Deviation / Variation	NA					
Comments of the Audit Committee after review	NA					
Comments of the auditors, if any	NA					
Objects for which funds have been raised and where there has been a deviation, in the following table						
Original Object	Modified Object, if any	Original Allocation	Modified allocation, if any	Funds Utilised	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	Rs. 9,68,57,475	0	Rs. 9,68,57,475	0	On 28th December, 2024, the Company had allotted 43312272 warrants convertible into equity shares, on preferential basis, at an Issue price of Rs. 22/- per warrant upon payment of 25% of the issue price. On 13th June, 2025, upon conversion of 5870150 share warrants into equity shares, the company received Rs. 9,68,57,475/- (i.e balance 75% of the issue price) from the allottees.

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.**

Gaurav Kumar
Managing director
DIN: 06717452

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	NA
B	Of the total amount outstanding, amount of default as on date	NA
2.	Unlisted debt securities i.e. NCDs and NCRPS	
A	Total amount outstanding as on date	NA
B	Of the total amount outstanding, amount of default as on date	NA
3.	Total financial indebtedness of the listed entity including short-term and long-term debt	NA

D. FORMAT FOR DISCLOSURE OF RELATED PARTY TRANSACTIONS (applicable only for half-yearly filings i.e., 2nd and 4th quarter): NOT APPLICABLE

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

The details as required under Regulation 30 of SEBI Listing Regulations read with SEBI circular SEBI/HO/CFD/PoD2/CIR/P/0155 dated November 11, 2024 are as under:

Category- Non-Convertible Securities

Particulars	Details of the Securities
Type of securities proposed to be issued	Unlisted, Unrated, Secured, Redeemable, Non-Convertible Debentures
Type of issuance	Private Placement
Total number of securities proposed to be issued or the total amount for which the securities will be issued	Total number of securities proposed to be issued: 50 (Fifty) Units of Unlisted, Unrated, Secured, Redeemable Non-Convertible Debentures ("NCD") Total amount for which securities will be issued: INR 5,00,00,000
<i>Additional Information in case of issuance of Non-Convertible Securities</i>	
Size of the Issue	INR 5, 00,00,000
Whether proposed to be listed?	No
Tenure of the Instrument Date of allotment and Date of maturity	Tenure: 15 months Date of allotment: The NCDs will be allotted at the board meeting after closure of Private Placement offer period. Date of maturity: 15 months from actual date of allotment
Coupon/interest offered, schedule of payment of coupon/interest and principal	Interest offered: Fixed rate of 15% p.a. Schedule of Interest payment: Payable monthly on outstanding drawn-down Facility. Schedule of principal payment: To be paid in 15 equal monthly installments.
Charge/security, if any, created over the assets;	Yes, the proposed NCDs will be secured by: <ul style="list-style-type: none"> • Exclusive charge by way of hypothecation over receivables (performing loans) with a cover of 1.2x. Any delays in receivables beyond 90 days to be replaced with current receivables (which are in 1-30 DPD range) of similar or higher value. • First ranking pari-passu charge overcurrent and fixed assets, both present and future, if the security cover

	through exclusive charge on receivables as defined above drops below 1.2x of the outstanding facility.
Special right/interest/privileges attached to the instrument and changes thereof	None
Delay in payment of interest / principal amount for a period of more than three months from the due date or default in payment of interest / principal;	NA
Details of any letter or comments regarding payment/non-payment of interest, principal on due dates, or any other matter concerning the security and /or the assets along with its comments thereon, if any;	NA
Details of redemption of preference shares indicating the manner of redemption (whether out of profits or out of fresh issue) and debentures;	To be repaid in 15 equal monthly installments