



INDEPENDENT AUDITOR'S REPORT

TO THE MEMBERS OF REGENCY FINCORP LIMITED

Report on the Audit of Standalone Financial Results

Opinion

We have audited the accompanying standalone quarterly and yearly financial results of REGENCY FINCORP LIMITED ('the NBFC') for the quarter ended 31st March, 2026, and the year to date results for the period from 1st April, 2025 to 31st March, 2026 attached herewith, being submitted by the NBFC pursuant to the requirement of Section 133 of Companies Act, 2013 ("Act") read with Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ('Listing Regulations').

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

- a. are presented in accordance with the requirements of Section 133 of Companies Act, 2013 ("Act") read with Regulation 33 and Regulation 52 of the Listing Regulations in this regard; and
- b. give a true and fair view in conformity with the recognition and measurement principles laid down in the applicable Indian Accounting Standards (Ind AS) specified under Section 133 of the Companies Act, 2013 read with the Companies (Indian Accounting Standards) Rules, 2015, Reserve Bank of India (RBI) guidelines and other accounting principles generally accepted in India of the net profit and other financial information for the quarter ended 31st March, 2026 as well as the year to date results for the period from 1st April, 2025 to 31st March, 2026.

Basis for Opinion

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

Our opinion is not modified in respect of this matter.

Board of Directors' Responsibility for the Standalone Financial Results

These standalone financial results have been compiled from the interim standalone financial statements. The NBFC's Board of Directors are responsible for the preparation of these standalone financial results that give a true and fair view of the net profit and other financial information in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 (Ind AS 34) 'Interim Financial Reporting' specified under Section 133 of the Act, the circulars, guidelines and directions issued by the Reserve Bank of India (RBI) from time to time ('RBI Guidelines') and other accounting principles generally accepted in India, and in compliance with Section 133 of the Act read with Regulation 33 and Regulation 52 of the Listing Regulations.



This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the NBFC 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 standalone financial results that give a true and fair view and are free from material misstatement, whether due to fraud or error.

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

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

Auditor's Responsibilities for the Audit of the Standalone Financial Results

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

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

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



Evaluate the overall presentation, structure and content of the standalone financial results, including the disclosures, and whether the standalone financial results represent the underlying transactions and events in a manner that achieves fair presentation.

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

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

Report on Other Legal and Regulatory Requirements

1. As required by 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, and according to the information and explanations given to us, the said Order is applicable and our report thereon is 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 and 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 Section 133 of the Act, read with the Companies (Indian Accounting Standards) Rules, 2015.
 - e. The annual accounts for the financial year ended 31st March, 2026 have been prepared on a going concern basis.
 - f. On the basis of the written representations received from the directors as on 31st March, 2026, taken on record by the Board of Directors, none of the directors is disqualified as on 31st March, 2026 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, 2026, 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.
 - 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 and as such the question of delay does not arise.

Compliance with RBI Master Directions for NBFCs

- The Company is registered with the Reserve Bank of India (RBI) as a Non-Banking Financial Company (NBFC) vide Certificate No. B-06.00100 dated 27th April, 1998.
- The Company is compliant with the applicable prudential norms issued by the Reserve Bank of India.

For K N S G & CO LLP
Chartered Accountants
Firm Registration No.: 025315



CA Sourav Garg
Partner
M No.: 545783

Place: Zirakpur
Date: 06/05/2026
UDIN: 26545783UPCYEI4276



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 not 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	63.89
Loans to Others	26059.15

(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) The company has not given any further loans to any defaulter customer or restructures any loans of existing customer who have not paid the full dues on time.

(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..

(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 have subsidiaries or joint ventures; However Company has not taken any loan from subsidiary.

(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 ₹1657.65 lakh towards Equity Share Capital and ₹1989.18 lakh towards Securities Premium. In addition, the Company has issued Non-Convertible Debentures (NCDs) aggregating ₹5500 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.

For K N S G & CO LLP
Chartered Accountants
Firm Registration No.: 025315



CA Sourav Garg
Partner
M No.: 545783

Place: Zirakpur
Date: 06/05/2026
UDIN: 26545783UPCYEI4276



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, 2026 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, 2026, 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 K N S G & CO LLP

Chartered Accountants

Firm Registration No.: 025315



CA Sourav Garg

Partner

M No.: 545783

Place: Zirakpur

Date: 06/05/2026

UDIN: 26545783UPCYEI4276

REGENCY FINCORP LIMITED				
Registered Address :SCO 6 Upper Gound Floor LA MER PR-7 Airport Road, Zirakpur, Mohali, Punjab 140603				
CIN L67120PB1993PLC013169				
Balance Sheet as on 31.03.2026				
(Figure in Lakhs)				
PARTICULARS	NOTE	For the Year ended 31.03.2026	For the Year ended 31.03.2025	
A. ASSETS				
(1) Financial Assets				
(a) Cash & Cash Equivalents	1	5.17	3.75	
(b) Bank balance other than (a) above	2	5,143.78	4,553.18	
(c) Derivative Financial Instruments		-	-	
(d) Receivables		-	-	
(i) Trade Receivables		-	-	
(ii) Other Receivables		-	-	
(e) Loans and Advances	3	26,123.04	17,018.07	
(f) Investments	4	141.81	332.46	
(g) Other Financial assets	5	807.24	303.60	
Total Financial Assets		32,221.04	22,211.07	
(2) Non Financial Assets				
(a) Current Tax Assets (Net)	6	58.68	111.12	
(b) Deferred tax Assets	7	7.12	-	
(c) Investment Property		-	-	
(d) Property, Plant and Equipment	8	647.24	589.27	
(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		713.04	700.38	
Total Assets		32,934.08	22,911.45	
LIABILITIES AND EQUITY				
LIABILITIES				
(1) Financial Liabilities				
(a) Payables				
(i) Trade Payables				
(i) total outstanding dues of micro enterprises and small		-	-	
(ii) total outstanding dues of creditors other than micro enterprises and small		-	-	
(ii) Other Payables				
(i) total outstanding dues of micro enterprises and small		-	-	
(ii) total outstanding dues of creditors other than micro enterprises and small		-	-	
(b) Debt Securities		5,593.42	747.50	
(c) Borrowings (Other than Debt Securities)	9	9,981.41	9,706.25	
(d) Deposits		-	-	
(e) Subordinated Liabilities		-	-	
(f) Lease Liabilities		-	-	
(g) Other financial liabilities		-	-	
Total Financial Liabilities		15,574.83	10,453.75	
(2) Non-Financial Liabilities				
(a) Current tax liabilities (Net)	10	46.78	39.38	
(b) Provisions	11	654.09	191.32	
(c) Deferred tax liabilities	12	-	4.44	
(d) Other non-financial liabilities	13	608.97	38.86	
Total Non Financial Liabilities		1,309.84	273.99	
(3) EQUITY				
(a) Equity Share capital	14	8,017.11	6,359.46	
(b) Other Equity	15	7,422.26	4,103.68	
(c) Money Received Against Share Warrants	16	610.04	1,720.57	
Total Equity		16,049.41	12,183.71	
Non-Controlling Interest				
Total Liabilities		32,934.08	22,911.45	
Significant Accounting Policies				
Notes forming part of Accounts				
As per our report of even date attached				

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



(CA SOURAV GARG)
PARTNER
M.NO. 545783

(GAURAV KUMAR)
MANAGING DIRECTOR
DIN No: 06717452

(SARFARAZ MALLICK)
WHOLE TIME DIRECTOR AND CFO
DIN No: 10255433

PLACE :ZIRAKPUR
DATE : 06/05/2026
UDIN:26545783UPCYE4276

ABHIMANYU
COMPANY SECRETARY
PAN: BXPNS327JJ

Statement of Profit and Loss Account
For the period ended 31st March 2026

(Figure in Lakhs)

Particulars	NOTE		For the year ended 31.03.2026		For the year ended 31.03.2025
I. REVENUE FROM OPERATIONS	17				
(i) Interest Income			3,240.62		1,893.53
(ii) Dividend Income					
(iii) Rental Income					
(iv) Fees and commission Income			205.42		102.03
(v) Net gain on fair value changes					
(vi) Net gain on derecognition of financial instruments under amortised cost category					
(vii) Other Operating income					
(I) Total Revenue from operations			3,446.03		1,995.56
Other Income	18		559.10		170.88
(II) Total Revenue from other income			559.10		170.88
(III) Total Income (I + II)			4,005.14		2,166.43
Expenses					
(i) Finance Costs	19		1,028.36		800.95
(ii) Fees and commission expense	21		215.52		70.81
(iii) Provision and Write Off			141.00		20.42
(iv) Employee Benefits Expenses	20		442.90		380.13
(v) Depreciation, amortization and impairment	8		87.01		73.04
(vi) Others expenses	22		267.55		151.74
IV Total Expenses			2,182.34		1,497.09
V Profit/(Loss) before exceptional items and tax (III - IV)			1,822.79		669.34
VI Exceptional Items					
VII Profit before Tax (V + VI)					
VIII Tax Expense :					
- Current Tax		492.67		170.90	
- Deferred Tax		(11.56)		0.87	
- Tax Adjustment for Earlier years			481.11		171.77
IX Profit for the year from continuing operations (VII - VIII)			1,341.68		497.57
X Less: Dividend Paid			-		-
XI Earnings Available to Shareholders			1,341.68		497.57
Earning per share (Nominal value of share `10/-)	23				
Basic			1.67		0.78
Diluted			1.47		0.78
Significant Accounting Policies					
Notes forming part of Accounts	1 to 24				

As per our report of even date attached

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



(CA SOURAV GARG)
PARTNER
M.NO. 545783

Gaurav Kumar

(GAURAV KUMAR)
MANAGING DIRECTOR
DIN No: 06717452

Sarfraz Mallick

(SARFARAZ MALLICK)
DIRECTOR AND CFO
DIN No: 10255433

PLACE :ZIRAKPUR
DATE : 06/05/2026
UDIN:26545783UPCYE14276

ABHIMANYU
COMPANY SECRETARY
PAN: BXNPA3271J

STATEMENT OF AUDITED STANDALONE CASH FLOW STATEMENT FOR THE YEAR ENDED ON 31.03.2026

Figures in Lakhs

Particulars	YEAR ENDED		YEAR ENDED	
	As on 31.03.2026		As on 31.03.2025	
Cash flow from operating activities				
Net profit before tax		1,822.79		669.34
Adjustments for:				
Depreciation and amortisation	87.01		73.04	
Interest income	-308.26		-127.16	
Exchange fluctuation Loss/(Gain) (net)	-		-	
Finance costs	1,028.36		800.95	
Provision for tax previous year				
Previous Year Adjustment	-12.28		4.52	
(Profit)/ Loss on sale of fixed assets (net)	52.85	847.68	4.93	756.28
Operating profit before working capital changes		2,670.47		1,425.62
Changes in working capital:				
Adjustments for (increase) / decrease in operating assets:				
(Increase)/ Decrease in Non Financial Liabilities	1,035.85		83.25	
(Increase)/ Decrease in other current assets	45.31		-17.77	
(Increase)/ Decrease in other financial assets	-503.64		-180.57	
(Increase)/ Decrease in other non financial assets	-		-	
		577.52		-115.10
Cash generated from operations		3,248.00		1,310.53
Net income tax (paid)/refunds		(481.11)		(171.77)
Net cash from operating activities		2,766.89		1,138.76
Cash flow from investing activities				
Sale (purchase) of fixed assets				
Sale (purchase) of Investments				
Purchase/ construction of fixed assets (including capital advances)	(344.93)		(237.15)	
Proceeds from sale of fixed assets (incl TDS)	147.10		174.27	
Loans and Advances	(9,104.97)		(4,548.45)	
Other Long Term Advances	190.66		(332.35)	
Interest received	308.26	(8,803.88)	127.16	(4,816.52)
Net cash used in investing activities		(8,803.88)		(4,816.52)
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	1,657.65		2,536.41	
Share Premium and Share warrants	878.65		4,086.53	
Proceeds from long term borrowings (net)	4,113.30		-229.33	
Increase/ (Decrease) in capital reserve	-		-	
Proceeds from short term borrowings (net)	1,007.78		1,218.13	
Finance costs	(1,028.36)	6,629.02	(800.95)	6,810.79
Net cash (used in)/generated from Financing activities		6,629.02		6,810.79
Net increase/(decrease) in cash and cash equivalents		592.02		3,133.03
Cash and cash equivalents at the beginning of the year		4,556.93		1,423.90
Cash and cash equivalents at the end of the year		5,148.95		4,556.93
Reconciliation of Cash & Cash Equievelant with balance sheet				
Cash and cash equivalents at the end of the year				
Cash in hand	5.17		3.75	
Balances with Banks				
- On Current Accounts	1,118.05		223.18	
- On Term deposits*	4,025.73	5,148.95	4,330.00	4,556.93

As per our report of even date attached

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



(CA SOURAV GARG)
PARTNER
M.NO. 545783

Gaurav Kumar

(GAURAV KUMAR)
MANAGING DIRECTOR
DIN No: 06717452

Sarfraz Mallik

(SARFARAZ MALLICK)
DIRECTOR AND CFO
DIN No: 10255433

PLACE : ZIRAKPUR
DATE : 06/05/2026
UDIN:26545783UPCYEI4276

ABHIMANYU
COMPANY SECRETARY
PAN: BXNPA3271J

NOTES TO ACCOUNTS

NOTE – 1 CASH & CASH EQUIVALENTS

(Figure in Lakhs)

Particulars	For the Year ended 31.03.2026	For the Year ended 31.03.2025
Cash in Hand	5.17	3.75
	5.17	3.75

NOTE – 2 BANK BALANCE

Particulars	For the Year ended 31.03.2026	For the Year ended 31.03.2025
Balances with Banks:	1,118.05	223.18
Fixed Deposits:	4,025.73	4,330.00
Current Maturities:	3,701.16	2,130.00
Long Term Maturities:	324.57	2,200.00
	5,143.78	4,553.18

Balances with banks earn interest at fixed rates. Short term deposits are made for varying periods of between one day and three months, depending on the immediate cash requirements of the Company, and earn interest at the respective short-term deposit rates. The Fixed Deposits are under lien as security against overdraft facility availed from banks.

NOTE – 3 LOANS AND ADVANCES

Particulars	For the Year ended 31.03.2026	For the Year ended 31.03.2025
Long Term Loans and Advances:	10,670.99	6,916.77
Doubtful Loans and Advances	193.20	53.93
Secured and Unsecured Loans & Advances	10,477.80	6,862.85
Short Term Loans and Advances:	15,452.05	10,101.30
	26,123.04	17,018.07

NOTE – 4 INVESTMENTS

Particulars	For the Year ended 31.03.2026	For the Year ended 31.03.2025
Short Term Investment	141.81	332.46

	141.81	332.46

NOTE -5 OTHER FINANCIAL ASSETS

Particulars	For the Year ended 31.03.2026	For the Year ended 31.03.2025
CURRENT ASSETS		
Interest Receivable:	128.08	122.81
Other Assets:	459.66	23.81
Other Current Assets	16.15	15.10
Prepaid Expense	0.03	0.66
Prepaid Insurance	1.55	3.52
Advance Salary	2.98	4.50
Cheque paid into Bank but not Cleared	438.95	-
Office Imprest	-	0.04
NON CURRENT ASSETS		
Refundable Securities Deposits	219.51	156.98
	807.24	303.60

NOTE – 6 CURRENT TAX ASSETS:

Particulars	For the Year ended 31.03.2026	For the Year ended 31.03.2025
Tax Input	58.68	111.12
TDS Receivable 2024-25	-	109.67
TCS Receivable 2024-25	-	1.44
TCS Receivable 2025-26	3.29	
TDS Receivable 2025-26	55.39	-
	58.68	111.12

NOTE –7 DEFERRED TAX ASSETS

Particulars	For the Year ended 31.03.2026	For the Year ended 31.03.2025
Deferred Tax on Account of : Related To Fixed Assets	7.12	-
Deferred Tax Assets (Net)	7.12	-

SCHEDULE OF FIXED ASSETS AS ON 31-03-2026

NOTE NO: 8

Figures in Lakhs

PARTICULARS	GROSS VALUE				DEPRECIATION					NET BLOCK	
	Gross Value as on 01-04-2025	Additions During the Year	Less : Adj./Sale During the Period	Balance as on 31-03-2026	Up to 31-03-2025	Depreciation Adjustment if any	During the Period year	Depreciation Added Back	Up to 31-03-2026	As At 31-03-2026	As At 31-03-2025
Car	704.66	337.28	237.73	804.21	142.82	-	77.59	37.77	182.64	621.57	561.84
Scooty	1.76	-	-	1.76	0.57	-	0.17	-	0.74	1.02	1.19
Office Building	9.49	-	-	9.49	1.30	-	0.30	-	1.60	7.88	8.19
Mobile Phones	6.12	0.12	-	6.24	4.21	0.96	0.57	-	5.73	0.51	1.91
Furniture and Fixtures	10.47	0.49	-	10.96	4.44	-	1.02	-	5.46	5.50	6.03
Office Equipment	25.87	0.48	-	26.36	19.76	1.17	2.74	-	23.66	2.69	6.12
Water Purifier	0.17	-	-	0.17	0.06	-	0.03	-	0.10	0.08	0.11
Computers	11.92	0.05	-	11.97	8.34	-	1.34	-	9.68	2.30	3.58
Software	1.52	6.50	-	8.02	1.21	-	1.12	-	2.33	5.69	0.31
TOTAL	771.98	344.93	237.73	879.19	182.72	2.12	84.88	37.77	231.95	647.24	589.27

NOTES TO ACCOUNTS

NOTE – 9 LONG TERM AND SHORT TERM BORROWINGS (Figure in Lakhs)

Particulars	For the Year ended 31.03.2026	For the Year ended 31.03.2025
LONG TERM BORROWINGS :		
Secured Loans		
Term Loan from Banks and Financial Institutions-INR	1,044.78	634.52
Unsecured Loans		
Loan from Corporates - INR	2,393.70	3,516.69
Other Loans	-	19.90
SHORT TERM BORROWINGS:		
Secured Loans		
Term Loan from Banks and Financial Institutions-INR	4,546.92	3,755.98
Unsecured Loans		
Loan from Corporates and Others - INR	1,996.00	1,779.16
	9,981.41	9,706.25

The company has not defaulted in repayment of principal and interest to its lenders.

The company has utilised the funds raised from banks and financial institutions for the specific purpose for which they were borrowed.

All the term loans from Banks and Financial Institutions are secured by way of first and exclusive charge, both present and future, over eligible designated current assets, eligible designated book debts, loan installments, receivables and underlying assets arising out of the finance of the company.

NOTE – 10 CURRENT TAX LIABILITIES

Particulars	For the Year ended 31.03.2026	For the Year ended 31.03.2025
Statutory Dues	46.78	39.38
	46.78	39.38

NOTE – 11 SHORT TERM PROVISIONS

Particulars	For the Year ended 31.03.2026	For the Year ended 31.03.2025
Provision Against Standard Assets	161.42	20.42
Provision for Income tax FY 2024-25	-	170.90
Current Year Provision FY 2025-26	492.67	-
	654.09	191.32

NOTE – 12 DEFERRED TAX LIABILITIES (NET)

Particulars	For the Year ended 31.03.2026	For the Year ended 31.03.2025
Deferred Tax Liability	-	4.44
	-	4.44

NOTE-13 OTHER -NON FINANCIAL LIABILITIES

Particulars	For the Year ended	For the Year ended
	31.03.2026	31.03.2025
Creditors	119.03	5.95
Expense Payable	207.50	22.26
Interest Payable	25.96	10.65
Security Deposit-Royal Finance Service	50.00	-
Advances Received	40.00	-
Cheques Issued but not presented for payment	166.48	-
	608.97	38.86

NOTES TO ACCOUNTS:

(Figure in Lakhs)

Particulars		For the Year ended 31.03.2026		For the Year ended 31.03.2025
NOTE – 14 SHARE CAPITAL				
Authorised				
Current Year: 95,00,00,000 Equity Shares of Rs.10 each		9,500.00		9,500.00
Previous Year: 95,00,00,000 Equity Shares of Rs.10 each		9,500.00		9,500.00
Issued, Subscribed & Paid Up				
Current Year: 8,01,71,071 Equity Shares of Rs.10 each fully paid up		8,017.11		6,359.46
Previous Year: 6,35,94,558 Equity Shares of Rs.10 each fully paid up		8,017.11		6,359.46
Note 14.1 – Details of Shareholders holding more than 5% shares in the Company	No. of shares	% Holding in the class	No. of shares	% Holding in the class
Equity shares of `10 each fully paid				
Gaurav Kumar	46.71	5.83	22.77	3.58
Neha Abrol	44.24	5.52	26.06	4.10
Natures Heavens India Private Limited	57.64	7.19	38.64	6.08
Max Bio Biosciences Private Limited	49.17	6.13	49.17	7.73
Dhull Trading Private Limited	52.17	6.51	35.27	5.55
STATEMENT OF CHANGES IN EQUITY				
Note 14.2 – Reconciliation of share outstanding at the beginning and at the end of the reporting year	No. of shares	Amount	No. of shares	Amount
Equity shares at the beginning of the year (As at April 1st 2025)	635.95	6,359.46	382.30	3,823.05
Add: Fresh issue of equity shares during the year	165.77	1,657.65	253.64	2,536.41
Equity shares outstanding at the end of the year	801.71	8,017.11	635.95	6,359.46
Note 14.3 – Terms/Rights attached to equity shares				
The Company has only one class of equity shares having a per value of `10/- per share. Each holder of equity shares is entitled to one vote per share. Dividend shall be paid proportionately to the amounts paid on shares. The dividend proposed by the Board of Directors is subject to the approval of the shareholders in the ensuing Annual General Meeting. In the event of liquidation of the company, the holders of equity shares will be entitled to receive remaining assets of the company, after distribution of all preferential amounts. The distribution will be in proportion to the number of equity shares held by the shareholders.				

NOTE –15 OTHER EQUITY

Particulars		For the Year ended 31.03.2026		For the Year ended 31.03.2025
1. RESERVES AND SURPLUS				
General Reserve				
Equity shares at the beginning of the year (As at April 1st 2025)				
Capital Reserve	10.00		10.00	
Add: During The Year	-	10.00	-	10.00
Securities Premium Account				
Equity shares at the beginning of the year (As at April 1st 2025)	3,109.49		593.53	
Add: Received During The Year	1,989.18		2,515.96	
Less : Bonus issue	-	5,098.67	-	3,109.49
Statutory Reserve u/s 45 - IC of Reserve Bank of India Act, 1934				
Opening Balance	209.08		109.02	
Add: Transferred for the year	269.81	478.89	100.06	209.08
Surplus				
Opening Balance as on 01.04.2025	775.11		373.08	
Add: Profit/(Loss) for the year	1,341.68		497.57	
Less:- Transferred to Statutory Reserve u/s 45-IC of RBI Act,1934	(269.81)		(100.06)	
Less:- Adjustment of Provisions of last years	12.28		(4.52)	
Less : Bonus issue	-	1,834.70	-	775.11
Closing Balance as on 31.03.2026		7,422.26		4,103.68
16. Money Received Against Share Warrants		610.04		1,720.57

NOTE – 17 REVENUE FROM OPERATIONS		
(Figure in Lakhs)		
Particulars	For the Year ended 31.03.2026	For the Year ended 31.03.2025
Interest Income:	3,240.62	1,893.53
Processing Fees and Other Income:	205.42	102.03
Net Revenue from Operations	3,446.03	1,995.56

NOTE – 18 OTHER INCOME		
Particulars	For the Year ended 31.03.2026	For the Year ended 31.03.2025
Misc income	0.29	0.74
Receipt from Bajaj Allianz	107.76	
Interest on Security Deposit	6.90	-
Money received against forfeiture of shares	-	25.00
Profit and (loss) on sale of Investment	0.32	14.91
Profit and(loss) on sale of Unlisted Equity	135.12	-
Profit on Securities	0.46	3.06
Interest on FDR	308.26	127.16
	559.10	170.88

NOTE – 19 FINANCE COST		
Particulars	For the Year ended 31.03.2026	For the Year ended 31.03.2025
Interest on loan:	974.03	768.92
Interest Lendbox	0.32	29.54
Interest NCD	195.77	52.65
Interest Overdraft	247.34	76.34
Interest Secured Loans	124.23	120.99
Interest Unsecured Loans	406.37	489.40
Interest on Car Loan	29.02	17.43
Bank Charges including Processing Fees etc	25.31	14.61
	1,028.36	800.95

NOTE – 20 EMPLOYEE BENEFIT EXPENSES		
Particulars	For the Year ended 31.03.2026	For the Year ended 31.03.2025
Salaries including Incentives.PF and ESI	309.30	294.01
Director Salary	97.25	66.00
Reimbursement Expenses	26.00	9.00
Staff Welfare	10.35	11.12
	442.90	380.13

NOTE – 21 FEES AND COMMISSION EXPENSE		
Particulars	For the Year ended 31.03.2026	For the Year ended 31.03.2025
Fees and Taxes:		
Total	215.52	70.81

NOTE – 22 OTHER EXPENSES

Particulars	For the Year ended	For the Year ended
	31.03.2026	31.03.2025
Advertisement	1.09	0.83
Amount Written Off	-	2.73
Bulk sms charges	-	0.18
Brokerage and Commission Charges	13.72	0.34
Electricity Charges	2.70	1.82
GST Input Reversal	11.10	3.88
Interest on TDS	0.00	0.17
Loss Assets	43.40	40.17
Profit/Loss on Sale of Assets	52.85	4.93
Office Expenses	22.75	14.87
Office Maintainance Charges	0.63	0.99
Printing & Stationary	2.85	2.26
Penalties	0.60	0.16
Petrol and Diesel	2.39	6.64
Postage & courier Expense	0.44	0.26
Legal and Professional Charges	43.18	30.26
Rent	37.51	24.16
Repair & Maintainance	3.35	1.55
Round Off	(0.00)	(0.00)
Telephone and Internet Expense	3.48	2.68
Travelling Expenses	24.57	12.33
Water Expenses	0.93	0.54
	267.55	151.74

NOTE – 23 EARNING PER SHARE

Particulars	For the Year ended	For the Year ended
	31.03.2026	31.03.2025
Net Profit/(Loss) After Tax (‘)	1,341.68	497.57
Weighted Average No. of Equity Shares	801.71	635.95
Basic Earning Per Share (‘)	1.67	0.78
Diluted Earning Per Share (‘)	1.47	0.78

REGENCY FINCORP LIMITED
PERIOD: APRIL 2025 TO MARCH 2026

RELATED PARTY DISCLOSURES:

Rs in Lacs

Name	PAN	Relation	Transaction Type	2025-26
Gaurav Kumar	BRJK2015C	KMP	Director Salary	40.00
Sarfaraz Mallick	ASGPM2874E	KMP	Director Salary	24.00
Vishal Rai Sarin	APJPS0737C	KMP	Director Salary	22.00
Ashish Kamra	BPUPA0365L	KMP	Director Salary	11.25
Neha Abrol	AFBPA6503Q	OPERATIONS HEAD	Salary	18.00
Rashu Sarin	BXBPS4765D	SALES HEAD	Salary	13.20
Srishty Abrol	FMDPA8099H	Relative Of KMP	Salary	12.00
Aarav Sarin	OFAPS7364C	Relative Of KMP	Salary	4.20
Prashant Khera	FTAPK3819K	KMP	Salary	0.17
Shifaly Duggal	EVNPD7590E	KMP	Salary	1.06
Abhimanyu	BXNPA3271J	KMP	Salary	4.32
Gaurav Kumar	BRJK2015C	KMP	Reimbursement of Expenses	12.00
Sarfaraz Mallick	ASGPM2874E	KMP	Reimbursement of Expenses	12.00
Vishal Rai Sarin	APJPS0737C	KMP	Reimbursement of Expenses	2.00
Gaurav Kumar	BRJK2015C	KMP	Rent	3.00
Neha Abrol	AFBPA6503Q	OPERATIONS HEAD	Rent	3.00
Regency Fin Technology	AAPCR2836M	Subsidiary	Investment	10.00

Rs in Lacs

Name	PAN	Relation	Transaction Type	Opening Balance as on 01.04.2025	Loan taken Including Interest charged	Loan repaid including TDS deducted	Closing Balance as on 31.03.2026
Regency Digitrade Investments Pvt. Ltd.	AAKCR5917Q	COMMON DIRECTOR	Inter-corporate deposit	595.00	74.49	57.28	612.21
Annaya Management Consultancy Private Limited	AAWCA1358G	DIRECTOR IS RELATIVE OF KMP	Inter-corporate deposit	549.37	78.03	6.80	620.60
Vishal Rai Sarin	APJPS0737C	DIRECTOR	Loan	19.90	2.07	21.96	-
Gaurav Kumar	BRJK2015C	DIRECTOR	Loan	441.74	1,137.59	1,579.33	-
				Opening Balance as on 01.04.2025	Loan given Including Interest charged	Loan received including TDS received	Closing Balance as on 31.03.2026
Vani Commercials Ltd.	AABCV2724J	DIRECTOR IS RELATIVE OF KMP	Loan Given	732.50	297.16	449.00	580.65
Regency Fin Technology	AAPCR2836M	Subsidiary	Loan Given	-	341.21	277.32	63.89