



29th ANNUAL REPORT 2022

REGENCY FINCORP LIMITED

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Unit No. 57-58, 4th Floor, Sushma Infinium

Chandigarh Ambala Highway Zirakpur

Mohali, Punjab-140603

Message from the Chairman

Dear Shareholders,



I, Gaurav Kumar, Chairman/Managing Director, heartily welcome you all, having joined Regency Fincorp Limited family with your participation. It is my desire and wish that this association of ours, will strengthen our hands in to reach glorious heights.

It gives me great pleasure to state that the Company witnessed steady progress during the financial year 2021-22 with continued execution of its strategic objectives of sustainable growth and improving efficiencies.

The Indian economy had begun to recover since the second half of FY 2020-21. Thus, FY2021-22 began with an expectation that we would soon see GDP surpass the pre-pandemic level of the financial year 2019-20. The RBI kept its key policy rates including repo rate, reverse repo rate and bank rate unchanged at 4%, 3.35% and 4.25% respectively throughout FY 2021-22.

We have continued to entrench our presence in the existing states and expanded further beyond exploring new territories. We have opened its 3 branches in Punjab during FY 2021-22 and also exploring opportunities in other cities.

I am truly grateful to my fellow Board members for their support and guidance that remained consistent on all fronts. I would like to conclude by thanking my industrious team at Regency Fincorp Limited, our esteemed customers, bankers, channel partners and all the other stakeholders for their unwavering support and we look forward to strengthening our relationship in the future

Yours sincerely,

Gaurav Kumar
Managing Director



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29th ANNUAL GENERAL MEETING

Monday, 26th September, 2022 at 12.00 Noon

Through Video Conferencing/Other Audio Visual Means (OAVM)

1. Corporate Information



Board of Directors and Key Managerial Personnel:

Name	Designation	Date of Appointment
Mr. Gaurav Kumar (DIN: 067117452)	Managing Director	13.09.2017
Mr. Vishal Rai Sarin (DIN: 08758350) (PAN: APJPS0737C)	Director and Chief Financial Officer	05.09.2020 27.07.2020
Ms. Sahara Khanna (DIN: 07682859)	Non-Executive Director	24.08.2022
Mr. Gurinder Singh Sandhu (DIN: 02507381)	Non-Executive Independent Director	02.11.2019
Mr. Jenish Pankajkumar Shah (DIN:07986786)	Non-Executive Independent Director	08.06.2020
Mr. Sunil Jindal (DIN: 02909819)	Non-Executive Independent Director	19.03.2021
Ms. Manisha Sharma	Company Secretary & Compliance Officer	01.12.2021

For details of change in management please refer director report attached herewith.



1. AUDIT COMMITTEE

Name of Director	Nature of Directorship	Status in Committee
Gurinder Singh Sandhu	Non-Executive Independent Director	Chairman
Mr. Jenish Pankajkumar Shah	Non-Executive Independent Director	Member
Gaurav Kumar	Executive Director	Member

2. NOMINATION AND REMUNERATION COMMITTEE:

Name of Director	Nature of Directorship	Status in Committee
Sunil Jindal	Non-Executive Independent Director	Chairman
Gurinder Singh Sandhu	Non-Executive Independent Director	Member
Jenish Pankajkumar Shah	Non-Executive Independent Director	Member

3. STAKEHOLDERS RELATIONSHIP COMMITTEE:

Name of Director	Nature of Directorship	Status in Committee
Jenish Pankajkumar Shah	Non-Executive Independent Director	Chairman
Gurinder Singh Sandhu	Non-Executive Independent Director	Member
Gaurav Kumar	Executive Director	Member

STATUTORY AUDITORS:

M/s. Sunil K Sharma & Associates.
Chartered Accountants
SCO 28 Top Floor, Sector 41 D
Chandigarh
Email: casunilsharma3@gmail.com

SECRETARIAL AUDITOR:

M/s A. K. Nandwani & Associates
Practicing Company Secretary
125-126, B. D. Chambers, 10/54
D.B. Gupta Road, Karol Bagh, New Delhi-110005
Email: info@aknassociates.in

INTERNAL AUDITOR:

Mr. Aditya Aggarwal, Chartered
Accountant 6A/1, 2nd Floor, W.E.A,
Karol Bagh,
New Delhi

BANKER TO THE COMPANY:

HDFC BANK LIMITED
Plot No. 28 Industrial Area
Phase 1 Chandigarh -
160002

REGISTERED OFFICE:

Unit No. 57-58, 4th Floor, Sushma
Infinium, Chandigarh Ambala Highway
Zirakpur Mohali, Punjab 140603
Phone: +91 1762-424697
Email: regencyinvestmentsltd@gmail.com
Website: www.regencyfincorp.com

CORPORATE IDENTITY NUMBER: L67120PB1993PLC013169

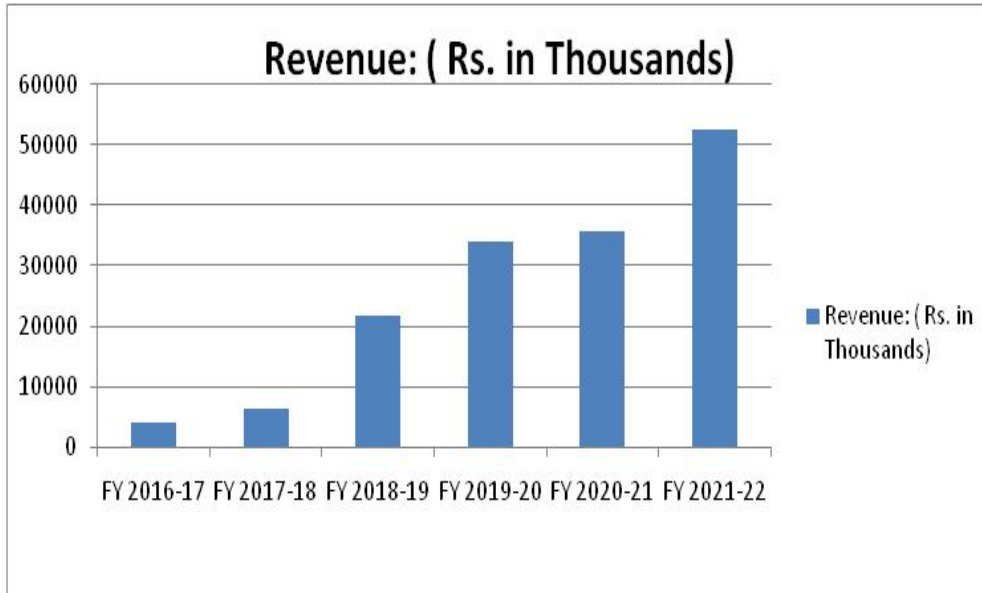
REGISTRAR & SHARE TRANSFER AGENT:

MAS Services Ltd.
T/34, 2nd Floor, Okhla Industrial Area, Phase II,
New Delhi-110020,
Tel.: 011 - 26387281 / 82 / 83
Email: info@masserv.com

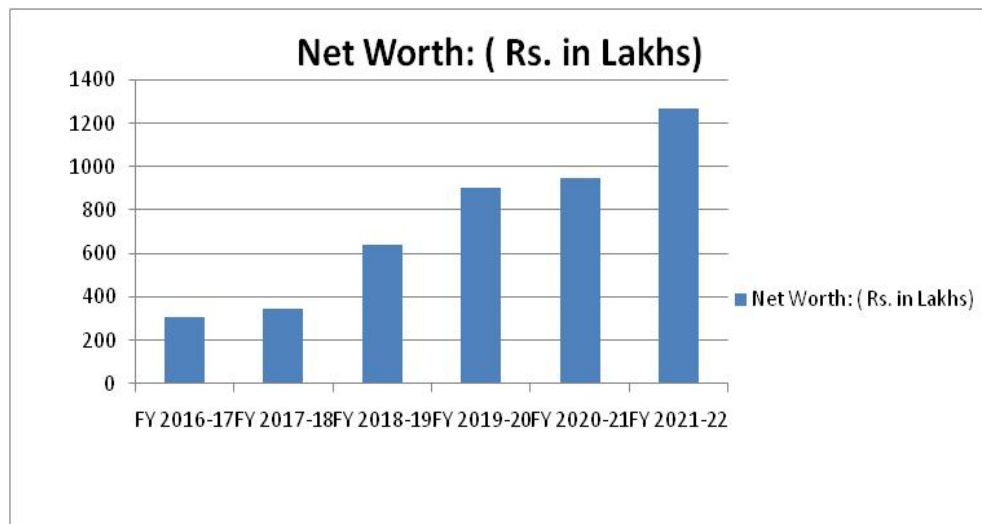
2. PERFORMANCE HIGHLIGHTS



Revenue:(Rs. in Thousands)



NET WORTH(Rs. in Lakhs)





PROFIT BEFORE TAX AND PROFIT AFTER TAX (Rs. in Lakhs)

