



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

24th January, 2025

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

**SUB: INTEGRATED FILING (FINANCIAL) FOR THE QUARTER ENDED DECEMBER 31,
2024**

REF: REGENCY FINCORP LIMITED (SCRIP CODE: 540175)

Dear Sir,

Pursuant to SEBI Circular No. SEBI/HO/CFD/CFD-PoD-2/CIR/P/2024/185 dated December 31, 2024, read with BSE Circular No. 20250102-4 dated January 2, 2025, we are submitting herewith the Integrated Filing (Financial) for the quarter ended December 31, 2024.

The above information is also available on the website of the Company i.e. www.regencyfincorp.com

This is for your information and records.

Thanking You,

For Regency Fincorp Limited

**Prashant Khera
Company Secretary and Compliance Officer
M. No. A72928**

Encl: As Above



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 31st Dec, 2024. This statement is the responsibility of company's management and has been approved by Board of Directors/Committee of Board of Directors. Our responsibility is to issue report on these financial statement based on our review.

We conducted our review in accordance with the Standard on Review Engagement (SRE) 2400, "Engagements to Review Financial Statements" issued by the Institute of Chartered Accountants of India. This standard requires that we plan & perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatements. A review is limited primarily to inquire of company personnel & analytical procedures applied to financial data and thus, provide less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement of unlimited financial results prepared in accordance with applicable accounting standards and other recognized accounting practices and policies has not disclosed the information required to be based in terms of Regulation 33 of SEBI (Listing Obligations & 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

Place: Bathinda

Date: 24/01/2025

UDIN:- 25545783BMISBM3326



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

REGENCY FINCORP LIMITED							
CIN:L67120PB1993PLC013169							
Unit No. 57-58, 4th Floor, Sushma Infinium, Chandigarh-Ambala Highway, Zirakpur-140603, PB (IN)							
Email Id: regencyinvestmentsltd@gmail.com							
STATEMENT OF UNAUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED ON 31.12.2024							
(Rs. In Lacs)							
S.No.	Particulars	Quarter Ended			Nine months ended		Year ended
		31.12.2024 (Unaudited)	30.09.2024 (Unaudited)	31.12.2023 (Unaudited)	31.12.2024 (Unaudited)	31.12.2023 (Unaudited)	31.03.2024 (Audited)
1	Income						
	(a) Revenue from operations						
	Interest Income	499.69	385.78	405.95	1,231.20	1134.99	1,519.43
	Fees and commission income	16.01	14.76	1.70	33.95	8.01	8.09
	Net gain on fair value changes	-	-	-	-	-	-
	Sales of services	-	-	-	-	-	-
	Other Operating Income	-	-	-	-	-	-
	Total revenue from operations	515.70	400.54	407.65	1,265.15	1,143.00	1,527.51
	(b) Other Income	23.37	20.30	10.78	59.85	24.81	45.77
	Total Income	539.08	420.84	418.43	1,325.00	1,167.81	1,573.28
2	Expenses						
	(a) Finance costs	256.88	166.26	243.74	598.52	711.00	897.32
	(b) Fees and commission expense	40.63	2.40	6.96	61.47	56.04	60.79
	(c) Impairment on financial instruments	-	-	-	-	-	-
	(d) Employee benefits expenses	62.30	59.87	40.88	178.76	117.59	159.60
	(e) Depreciation and amortisation exp.	17.18	16.94	24.82	51.07	61.32	84.76
	(f) Other expenses	24.56	67.21	31.07	115.95	57.59	114.95
	Total Expenses	401.55	312.67	347.45	1,005.78	1,003.55	1,317.42
3	Profit before tax (1-2)	137.53	108.17	70.98	319.22	164.26	255.86
4	Tax Expense						
	(a) current tax	34.62	28.12	18.45	80.35	42.71	66.52
	(b) deferred tax (credit)/change	-	-	-	-	-	(7.36)
	Total tax expense	34.62	28.12	18.45	80.35	42.71	59.16
5	Profit/(Loss) after tax (3-4)	102.92	80.05	52.52	238.87	121.55	196.69
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 or loss	-	-	-	-	-	-
	b (i) items that will be reclassified to profit or loss	-	-	-	-	-	-
	(ii) Income tax related to items that will be reclassified	-	-	-	-	-	-
	Total other comprehensive income , net of tax	-	-	-	-	-	-
7	Total other comprehensive income for period (5+6)	102.92	80.05	52.52	238.87	121.55	196.69
8	Paid-up equity share capital (Face value Rs. 10/- per share)	4795.05	4378.38	3633.57	4795.05	3633.57	3823.05
9	Other equity	-	-	-	-	-	-
10	Earning per Share (not annualised)						
	Basic	0.21	0.18	0.14	0.50	0.33	0.51
	Diluted	0.21	0.18	0.14	0.50	0.33	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 24th January, 2025.
- Previous year's/period's figures have been regrouped / rearranged, wherever required
- The unaudited financial results of the Company for the Quarter and nine months ended on December 31, 2024 are also available on the website of the Company (www.regencyfincorp.com) and on the website of BSE Limited (www.bseindia.com)

On behalf of the Board Of Directors
For Regency Fincorp Limited

Regency Fincorp Ltd.

Gaurav Kumar
GAURAV KUMAR
MANAGING DIRECTOR
DIN: 06717452 **Director**

Place: Zirakpur
Date: 24-01-2025

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	18 th August, 2023*				
Amount Raised	Rs. 3,74,99,967/-**				
Report filed for Quarter ended	31 st December, 2024				
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. 3,74,99,967/-	Not Applicable	NA

*Note: The Convertible warrants were issued via Preferential allotment on 18th August, 2023 in which the 25% of the amount was raised which were fully utilized and the same was reported in the Statement filed under Regulation 32 on 10th November, 2023.

**This statement is being collectively filed for the utilization of an amount of Rs. 3,74,99,967/- which includes:

- a. Rs. 2,92,00,000/- which were received till 30th September, 2024 for which "Nil" utilization statement under Regulation 32 was filed on 11th November, 2024 and
- b. An amount of Rs. 82,99,967/- received during this quarter ended on 31st December, 2024.

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

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Annexure-B

Statement of Deviation / Variation in utilization of funds raised	
Name of listed entity	Regency Fincorp Limited
Mode of Fund Raising	Preferential Issues of Convertible Share Warrants (25% of the Issue price received)
Date of Raising Funds	28 th December, 2024
Amount Raised	Rs. 23,82,17,496/-
Report filed for Quarter ended	31 st December, 2024
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. 19,01,06,720/-	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 |

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	22.10
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	2.48
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	84.74

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