



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 October, 2024

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

Sub: Corrected Cash Flow Statement for the Quarter ended 30th September, 2024

Ref: Regency Fincorp Limited (Scrip Code: 540175)

Dear Sir/Madam,

In reference to the “Outcome of Board Meeting” submitted to BSE Limited (stock exchange where the company’s shares are listed”) dated 28th October, 2024, we would like to inform you that there were some figures in the Cash Flow Statement which were erroneously mentioned as “#” instead of the “**relevant figures**” due to some clerical error.

Therefore, please find attached the Corrected copy of the Cash Flow Statement along with the results for the quarter and half year ended on 30th September, 2024 for your reference.

This is for your kind information and record.

Thanking You

FOR REGENCY FINCORP LIMITED

PRASHANT KHERA
COMPANY SECRETARY AND COMPLIANCE OFFICER
M. No.: A72928



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 Sept, 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: 28/10/2024

UDIN:- 24545783BKDAHV3720



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 HALF YEARLY ENDED ON 30.09.2024

| S.No. | Particulars | Quarter Ended | | | Half Year Ended | | Year ended |
|-------|---|---------------|---------------|---------------|-----------------|---------------|-----------------|
| | | 30.09.2024 | 30.06.2024 | 30.09.2023 | 30.09.2024 | 30.09.2023 | 31.03.2024 |
| | | (Reviewed) | (Reviewed) | (Reviewed) | (Reviewed) | (Reviewed) | (Audited) |
| 1 | Income | | | | | | |
| | (a) Revenue from operations | | | | | | |
| | Interest Income | 385.78 | 345.73 | 392.82 | 731.51 | 729.03 | 1519.43 |
| | Fees and commission income | 14.76 | 3.18 | 2.80 | 17.94 | 6.31 | 8.09 |
| | Net gain on fair value changes | | | | | | |
| | Sales of services | | | | | | |
| | Other Operating Income | | | | | | |
| | Total revenue from operations | 400.54 | 348.91 | 395.62 | 749.45 | 735.34 | 1,527.51 |
| | (b) Other Income | 20.3 | 16.17 | 11.75 | 36.47 | 14.03 | 45.77 |
| | Total Income | 420.84 | 365.08 | 407.37 | 785.92 | 749.37 | 1,573.28 |
| 2 | Expenses | | | | | | |
| | (a) Finance costs | 166.26 | 175.39 | 240.12 | 341.64 | 467.26 | 897.32 |
| | (b) Fees and commission expense | 2.4 | 18.45 | 32.95 | 20.85 | 49.09 | 60.79 |
| | (c) Impairment on financial instruments | | | | | | |
| | (d) Employee benefits expenses | 59.87 | 56.60 | 40.03 | 116.47 | 76.71 | 159.60 |
| | (e) Depreciation and amortisation exp. | 16.94 | 16.95 | 20.71 | 33.89 | 36.50 | 84.76 |
| | (f) Other expenses | 67.21 | 24.18 | 17.33 | 91.39 | 26.53 | 114.95 |
| | Total Expenses | 312.68 | 291.57 | 351.14 | 604.24 | 656.09 | 1,317.42 |
| 3 | Profit before tax (1-2) | 108.16 | 73.51 | 56.23 | 181.68 | 93.28 | 255.86 |
| 4 | Tax Expense | | | | | | |
| | (a) current tax | 28.12 | 19.11 | 14.62 | 45.73 | 24.25 | 66.52 |
| | (b) deferred tax (credit)/change | | | | | | (7.36) |
| | Total tax expense | 28.12 | 19.11 | 14.62 | 45.73 | 24.25 | 59.16 |
| 5 | Profit/(Loss) after tax (3-4) | 80.04 | 54.40 | 41.61 | 135.95 | 69.03 | 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 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) | 80.04 | 54.40 | 41.61 | 135.95 | 69.03 | 196.69 |
| 8 | Paid-up equity share capital (Face value Rs. 10/- per share) | 4378.38 | 4378.40 | 3633.57 | 4378.38 | 3633.57 | 3,823.05 |
| 9 | Other equity | | | | | | |
| 10 | Earning per Share (not annualised) | | | | | | |
| | Basic | 0.18 | 0.12 | 0.11 | 0.31 | 0.19 | 0.51 |
| | Diluted | 0.18 | 0.12 | 0.11 | 0.31 | 0.19 | 0.51 |

On Behalf Board of Directors

Regency Fincorp Ltd.

Gaurav Kumar
Managing Director
DIN: 06717452

Director

Place : Zirakpur
Date : 28th October, 2024

REGENCY FINCORP LTD

Registered Address :Unit No. 57-58, 4th Floor, Sushma Infinium, Chandigarh Ambala Highway Zirakpur 140603 PB IN
CIN L67120PB1993PLC013169

STATEMENT OF UNAUDITED STANDALONE BALANCESHEET AS ON 30.09.2024

(Figure in Lakhs)

| PARTICULARS | NOTE | For the half year ended 30.09.2024 | For the half year ended 30.09.2023 | For the year ended 31.03.2024 |
|---|---------|------------------------------------|------------------------------------|-------------------------------|
| A. ASSETS | | | | |
| (1) Financial Assets | | | | |
| (a) Cash & Cash Equivalents | 1 | 2.15 | 3.40 | 3.01 |
| (b) Bank balance other than (a) above | 2 | 1,529.74 | 656.61 | 1,420.89 |
| (c) Derivative Financial Instruments | | - | - | - |
| (d) Receivables | | - | - | - |
| (i) Trade Receivables | | - | - | - |
| (ii) Other Receivables | | - | - | - |
| (e) Loans | 3 | 12,507.44 | 11,784.17 | 12,469.62 |
| (f) Investments | 4 | 40.00 | 6.12 | 0.12 |
| (g) Other Financial assets | 5 | 190.26 | 126.91 | 123.03 |
| Total Financial Assets | | 14,269.58 | 12,577.21 | 14,016.67 |
| (2) Non Financial Assets | | | | |
| (a) Current Tax Assets (Net) | 6 | 93.57 | 42.66 | 93.34 |
| (b) Deferred tax Assets | 7 | - | - | - |
| (c) Investment Property | | - | - | - |
| (d) Property Plant and Equipment | 8 | 416.44 | 683.26 | 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 | | 510.02 | 725.92 | 697.69 |
| Total Assets | | 14,779.60 | 13,303.13 | 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 | | | | |
| (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 | | - | - | - |
| (c) Borrowings (Other than Debt Securities) | 9 | 8,018.53 | 8,490.49 | 9,464.95 |
| (d) Deposits | | - | - | - |
| (e) Subordinated Liabilities | | - | - | - |
| (f) Lease Liabilities | | - | - | - |
| (g) Other financial liabilities | | - | - | - |
| Total Financial Liabilities | | 8,018.53 | 8,490.49 | 9,464.95 |
| (2) Non-Financial Liabilities | | | | |
| (a) Current tax liabilities (Net) | 10 | 18.37 | 38.48 | 11.95 |
| (b) Provisions | 11 | 112.25 | 58.94 | 68.08 |
| (c) Deferred tax liabilities | 12 | 3.56 | 10.92 | 3.56 |
| (d) Other non-financial liabilities | 13 | 31.65 | 40.86 | 107.14 |
| Total Non Financial Liabilities | | 165.84 | 149.20 | 190.74 |
| (3) EQUITY | | | | |
| (a) Equity Share capital | 14 | 4,378.38 | 3,633.57 | 3,823.05 |
| (b) Other Equity | 15 | 1,774.85 | 879.87 | 1,085.63 |
| (c) Money Received Against Share Warrants | 16 | 442.00 | 150.00 | 150.00 |
| Total Equity | | 6,595.23 | 4,663.44 | 5,058.67 |
| Non-Controlling Interest | | - | - | - |
| Total Liabilities | | 14,779.60 | 13,303.13 | 14,714.36 |
| Significant Accounting Policies | | 0.00 | - | (0.00) |
| Notes forming part of Accounts | 1 to 23 | | | |

Notes:

- The above financial results have been reviewed by the Audit Committee and approved by the Board of Directors in their respective meeting held on 28th October, 2024
- The company does not have any exceptional items to report for the above period.
- The figures of the previous period/ year have been regrouped/ reclassified whenever considered necessary
- This statement is as per Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Regency Fincorp Ltd.

Regency Fincorp Limited

Gaurav Kumar

Managing Director

DIN: 06717452

Director

Place : Zirakpur

Date : 28th October, 2024

STATEMENT OF UNAUDITED STANDALONE CASH FLOW STATEMENT FOR THE QUARTER ENDED ON 30.09.2024

| Particulars | Figures in Lakhs | | | |
|---|------------------|------------------|------------------|-------------------|
| | HALF YEAR ENDED | | YEAR ENDED | |
| | As on 30.09.2024 | As on 30.09.2023 | As on 31.03.2024 | |
| Cash flow from operating activities | | | | |
| Net profit before tax | | 181.68 | 93.29 | 255.86 |
| Adjustments for: | | | | |
| Depreciation and amortisation | 33.89 | | 36.50 | 84.76 |
| Interest income | -36.21 | | | -37.83 |
| Exchange fluctuation Loss/(Gain) (net) | - | | | - |
| Finance costs | 341.64 | | | 897.32 |
| Provision for tax previous year | | | | |
| Previous Year Adjustment | -2.07 | | | -2.43 |
| (Profit)/ Loss on sale of fixed assets (net) | 2.22 | 339.48 | | 15.29 |
| Operating profit before working capital changes | | 521.16 | 129.79 | 1,212.98 |
| Changes in working capital: | | | | |
| Adjustments for (increase) / decrease in operating assets: | | | | |
| (Increase)/ Decrease in Non Financial Liabilities | -24.90 | | -137.69 | -96.15 |
| (Increase)/ Decrease in other current assets | -0.23 | | | -57.08 |
| (Increase)/ Decrease in other financial assets | -67.23 | | (1,838) | -9.99 |
| (Increase)/ Decrease in other non financial assets | | | (6) | |
| (Increase)/ Decrease in provisions | | | | |
| Adjustments for increase (decrease) in trade payables | - | | | - |
| Adjustments for increase (decrease) in other current liabilities | - | | | - |
| Adjustments for Short Term provisions | - | | | - |
| Adjustments for (increase)/decrease in Short Term Loan and Advances | - | -92.36 | -1,982.18 | - |
| Cash generated from operations | | 428.80 | -1,852.39 | 1,049.75 |
| Net income tax (paid)/refunds | | (45.73) | (24.25) | (59.16) |
| Net cash from operating activities | | 383.07 | -1,876.65 | 990.59 |
| Cash flow from investing activities | | | | |
| Sale (purchase) of fixed assets | | | | |
| Sale (purchase) of Investments | | | | |
| Purchase/ construction of fixed assets (including capital advances) | (1.46) | | -429.23 | (432.79) |
| Proceeds from sale of fixed assets (inclld TDS) | 153.26 | | | 18.21 |
| Long Term Loans and Advances | (37.81) | | | (2,509.52) |
| Other Long Term Advances | (39.88) | | | 5.85 |
| Interest received | 36.21 | 110.31 | | 37.83 |
| Net cash used in investing activities | | 110.31 | (429.23) | (2,880.42) |
| Cash flow from financing activities | | | | |
| Increase/ (Decrease) in Long Term Borrowings | | | (483) | |
| (Increase)/ Decrease in Long Term Loans and advances | | | | |
| Foreign Exchange Gain / (Loss) | - | | | - |
| Increase/decrease in Share Capital | 555.34 | | 2,565.00 | 2,754.47 |
| Share Premium and Share warrants | 847.34 | | 663.00 | 743.53 |
| Proceeds from long term borrowings (net) | -1,305.40 | | | 1,684.34 |
| Increase/ (Decrease) in capital reserve | | | | |
| Proceeds from short term borrowings (net) | -141.02 | | | -1,192.66 |
| Finance costs | (341.64) | (385.40) | | (897.32) |
| Net cash (used in)/generated from Financing activities | | (385.40) | 2,745.21 | 3,092.35 |
| Net increase/(decrease) in cash and cash equivalents | | 107.98 | 438.63 | 1,202.52 |
| Cash and cash equivalents at the beginning of the year | | 1,423.90 | 221.38 | 221.38 |
| Cash and cash equivalents at the end of the year | | 1,531.88 | 660.01 | 1,423.90 |

Place : Zirakpur
Date : 28th October, 2024

On Behalf Board of Directors
Regency Fincorp Limited

Gaurav Kumar
Director

Gaurav Kumar
Managing Director
DIN: 06717452