



# Regency Fincorp Limited

(Formerly Known as:- Regency Investments Limited)

CIN: L67120PB1993PLC013169

Ref: Regency/BSE/2021

Date: 10.02.2021

To,

Department of Corporate Services  
The BSE Limited  
Phiroze Jeejeebhoy Towers,  
Dalal Street, Mumbai 400001

Scrip Code: 540175

Dear Sir/Madam,

Subject: Outcome of the meeting of Directors held February 10th 2021

Pursuant to Regulation 30 and 33 of SEBI (Listing Obligation and Disclosure Requirement) Regulations, 2015, we would like to inform your good office that the Board of Directors of the Company at their meeting held today i.e. on Wednesday, 10th February, 2021 have considered and approved the following:-

1. Unaudited Standalone Financial Results for the Quarter ended 31.12.2020.
2. Limited Review Report for the Quarter ended 31.12.2020.
3. Considered and approved the increase in overall limit of managerial remuneration as computed in the manner laid down in Section 198 of the Companies Act 2013.
4. Considered and approved Postal Ballot Notice and Postal Ballot Form.
5. Considered and approved Calendar of Events for the Postal Ballot Process.
6. Mr Suresh Kumar Pillay, Practicing Company Secretary appointed as scrutinizer for conducting Postal Ballot Process.

The meeting commenced at 5:00 p.m and concluded on 6:15 p.m

This is for your kind information and record.

Thanking You.

**For Regency Fincorp Limited**

**For Regency Fincorp Limited**

**Company Secretary**

**Rahul Verma**  
**Company Secretary cum Compliance officer**

**REGENCY FINCORP LIMITED**  
**(FORMERLY KNOWN AS REGENCY INVESTMENTS LIMITED)**

CIN:L67120PB1993PLC013169

Unit No. 49 B, 3rd 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 31.12.2020

S.No.	Particulars	Quarter Ended			Nine months ended		(Rs. In Lacs)
		31.12.2020	30.09.2020	31.12.2019	31.12.2020	31.12.2019	Year ended
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	31.03.2020
1	<b>Income</b>						
	(a) Revenue from operations						
	Interest Income	100.61	76.68	85.51	255.81	230.78	338.67
	Fees and commission income	32.94	40.96	-	73.90	-	-
	Net gain on fair value changes	-	-	-	-	-	-
	Sales of services	-	-	-	-	-	-
	Other Operating Income	5.60	4.29	2.49	10.03	8.17	17.32
	Total revenue from operations	139.15	121.93	88.00	339.74	238.95	355.99
	(b) Other Income	0.57	0.22	0.10	1.18	2.98	5.27
	<b>Total Income</b>	139.72	122.15	88.10	340.92	241.93	361.26
2	<b>Expenses</b>						
	(a) Finance costs	61.33	56.88	51.85	170.95	140.90	190.37
	(b) Fees and commission expense	3.83	3.43	-	7.26	-	-
	(c) Impairment on financial instruments	-	-	-	-	-	-
	(d) Employee benefits expenses	20.25	16.6	10.81	43.68	18.74	47.97
	(e) Depreciation and amortisation exp.	5.17	4.57	-	14.15	3.39	15.59
	(f) Other expenses	33.17	8.82	7.24	53.07	28.31	53.87
	<b>Total Expenses</b>	123.75	90.30	18.05	289.11	191.34	307.80
3	<b>Profit before tax (1-2)</b>	15.97	31.85	18.20	51.81	50.59	53.46
4	<b>Tax Expense</b>						
	(a) current tax	4.15	8.28	0.00	13.47	-	15.79
	(b) deferred tax (credit)/change	-	-	-	-	-	-
	<b>Total tax expense</b>	4.15	8.28	0.00	13.47	-	15.79
5	<b>Profit/(Loss) after tax (3-4)</b>	11.82	23.57	18.20	38.34	50.59	37.67
6	<b>Other comprehensive income</b>						
	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	-	-	-	-	-	-
	<b>Total other comprehensive income , net of tax</b>	-	-	-	-	-	-
7	<b>Total other comprehensive income for period (5+6)</b>	11.82	23.57	18.20	38.34	50.59	37.67
8	Paid-up equity share capital (Face value Rs. 10/- per share)	410.14	410.14	371.18	410.14	371.18	410.14
9	<b>Other equity</b>						
10	<b>Earning per Share (not annualised)</b>						
	Basic	0.29	0.57	0.49	0.93	1.36	0.92
	Diluted	0.29	0.57	0.49	0.93	1.36	0.92

For Regency Fincorp Limited  
*Gaurav Kumar*  
Director

On behalf of the Board Of Directors  
For Regency Fincorp Limited

Place: Zirakpur  
Date: 10.02.2021

GAURAV KUMAR  
MANAGING DIRECTOR  
DIN: 06717452

# Regency Fincorp Limited

## STATEMENT OF UNAUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED ON 31.12.2020

### Notes:

- 1) The above results have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on 10th February 2021 and subjected to limited review by statutory auditors, pursuant to regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.
- 2) The Covid-19 pandemic has affected several countries across the world, including India. The pandemic and consequent lockdown imposed by the Government has considerably impacted the Company's business operations during the nine months ended 31 December 2020. Apart from other adverse effects, the pandemic has also resulted in a significantly lower business acquisition and put constraints on recovery of overdues from customers during this period. Further, in accordance with the RBI Guidelines relating to 'COVID-19 Regulatory Package' dated 27th March 2020 and subsequent guidelines on EMI moratorium dated 17th April 2020 and 23rd May 2020, the Company has offered EMI moratorium to its customers based on requests as well as on suo-moto basis.
- 3) The Company does not have any exceptional items to report for the above period.
- 4) Figures for the previous periods have been regrouped, wherever necessary, to make them comparable with the current period.

On behalf of the Board of Directors  
For Regency Fincorp Limited

For Regency Fincorp Limited  
  
Director

Place: Zirakpur, Punjab  
Date: 10.02.2021

Gaurav Kumar  
Managing Director  
DIN: 06717452



# SUNIL K SHARMA & ASSOCIATES

## CHARTERED ACCOUNTANTS

Independent Auditor's Review Report on the Quarterly and Year to Date Unaudited Standalone Financial Results of the Company Pursuant to the Regulation 33 of the SEBI ( Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

Review Report to  
The Board of Directors  
M/s Regency Fincorp Limited (Formerly known as Regency Investments Limited)  
Unit No. 49 B, 3rd 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 31<sup>st</sup> December, 2020. 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 unaudited 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 & Disclosure Requirements) Regulations 2015 including the manner in which it is to be disclosed , or that it contains any material misstatement.

We draw attention to note 2 to the statement, which describes the uncertainty caused by COVID-19 pandemic with respect to the Company's estimates of impairment of loans to customers and that such estimates may be affected by the severity and duration of the pandemic. Our conclusion is not modified in respect to this matter.

For Sunil K Sharma & Associates  
Chartered Accountants

FRN: 029335N

(CA Sunil Kumar)  
Proprietor

M.No. 536970

UDIN: 21536370AAAAAU4793

Place: Chandigarh

Date: 10.02.2021



casunilsharma3@gmail.com



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Chandigarh



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