



CIN: L67120PB1993PLC013169

Regency Fincorp Limited

(Formerly Known as: Regency Investments Limited)

Corp & Regd Office: SCO-6 Upper Ground Floor LA MER, PR-7, Airport Road,
Zirakpur140603, Punjab.

Contact No: +91 7717593645, Web: www.regencyfincorp.co.in

E-mail: regencyinvestmentsltd@gmail.com

Date: 06th May, 2026

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

Sub: Outcome of Board Meeting held today i.e. 06th May, 2026

Ref: Regency Fincorp Limited (Scrip Code: 540175)

Meeting Conclusion Time: 04:15 P.M.

Dear Sir/Madam,

Pursuant to Regulation 30 of Chapter IV and Regulation 52 of Chapter V read with Schedule III of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“SEBI Listing Regulations”), we would like to inform you that the Board of Directors at their meeting held today, i.e., on Wednesday, 06th May, 2026 have inter alia:

1. Considered and Approved Standalone Audited Financial Results of the Company for the quarter and financial year ended on 31st March, 2026;
2. Considered and Approved Consolidated Audited Financial Results of the Company for the quarter and financial year ended on 31st March, 2026;
3. Considered and took note of the Audit Report issued by the Statutory Auditors of the Company on the standalone and consolidated financials for the financial year ended on 31st March, 2026;

The Audit Reports along with the Standalone and Consolidated Financials for the quarter and financial year ended on 31st March, 2026 is annexed herewith and marked as **Annexure-1**.

Further, in compliance with the requirements of second proviso to Regulation 52(1) of SEBI Listing Regulations, a copy of the financial results submitted to the stock exchange is also being provided to the Debenture Trustee.

4. The Board considered and approved to call 75% balance amount from the remaining warrant-holders to whom convertible share warrants were allotted by the Company on 28th December, 2024.

Disclosure under Regulation 30 read with Clause 12 of Para A of Part A of Schedule III of SEBI Listing Regulations and SEBI circular HO/49/14/14(7)2025-CFD-POD2/I/376/2026 dated 30th January, 2026 is enclosed as **Annexure-2**.



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5. The Board is in the process of considering the term sheet for raising funds through issuance of Compulsorily Convertible Debentures ("CCDs") on a preferential basis under provisions of Section 42 of the Companies Act 2013 and SEBI (Issue of Capital and Disclosure Requirements) Regulations, 2018 to Decentify Buildcon Private Limited for an amount aggregating up to Rs. 25,00,00,000/- (Rupees Twenty-Five Crore only).

This is for your kind information and record.

For Regency Fincorp Limited

Abhimanyu
Company Secretary & Compliance officer
M No. 49176





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B. STATEMENT ON DEVIATION OR VARIATION FOR PROCEEDS OF PUBLIC ISSUE, RIGHTS ISSUE, PREFERENTIAL ISSUE, QUALIFIED INSTITUTIONS PLACEMENT ETC UNDER REGULATION 32 OF SEBI (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2015: NOT APPLICABLE as the company has not raised funds via allotment of equity shares during the quarter ended on 31st March, 2026.

B1. STATEMENT FOR UTILIZATION OF PROCEEDS OF PUBLIC ISSUE AND/OR PRIVATE PLACEMENT UNDER REGULATION 52(7) OF SEBI (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2015:

A. Statement of utilization of issue proceeds:

Name of the Issuer	ISIN	Mode of Fund Raising (Public issues/ Private placement)	Type of instrument	Date of raising funds	Amount Raised	Funds utilized	Any deviation (Yes/ No)	If 8 is Yes, then specify the purpose of for which the funds were utilized	Remarks, if any
1	2	3	4	5	6	7	8	9	10
Regency Fincorp Limited	INE964R07051	Private Placement	Non-Convertible Debentures	28 th Jan uary, 2026	Rs. 25,00,00, 000	Rs. 25,0 0,00 ,000	No	NA	NA

B. Statement of deviation/ variation in use of Issue proceeds:

Particulars	Remarks
Name of listed entity	Regency Fincorp Limited
Mode of fund raising	Private placement
Type of instrument	14% Listed, Secured, Rated, Redeemable Non-Convertible Debentures
Date of raising funds	28th January, 2026
Amount raised	Rs. 25,00,00,000/-
Report filed for quarter ended	31 st March, 2026
Is there a deviation/ variation in use of funds raised?	No
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?	NA
If yes, details of the approval so required?	NA
Date of approval	NA
Explanation for the deviation/ variation	NA
Comments of the audit committee after review	NA



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Comments of the auditors, if any					NA	
Objects for which funds have been raised and where there has been a deviation/ variation, in the following table:						
Original object	Modified object, if any	Original allocation	Modified allocation, if any	Funds utilised	Amount of deviation/ variation for the quarter according to applicable object (in Rs. crore and in %)	Remarks, if any
The issue proceeds will be utilized towards onward lending Purposes.	NA	Rs. 25,00,00,000	NA	Rs. 25,00,00,000	NA	NA
Deviation could mean:						
a. Deviation in the objects or purposes for which the funds have been raised.						
b. Deviation in the amount of funds actually utilized as against what was originally disclosed.						
Name of signatory:		Abhimanyu				
Designation:		Company Secretary & Compliance Officer				
Date:		06 th May 2026				



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A. Statement of utilization of issue proceeds:

Name of the Issuer	ISIN	Mode of Fund Raising (Public issues/Private placement)	Type of instrument	Date of raising funds	Amount Raised	Funds utilized	Any deviation (Yes/No)	If 8 is Yes, then specify the purpose of which the funds were utilized	Remarks, if any
1	2	3	4	5	6	7	8	9	10
Regency Fincorp Limited	INE964R07069	Private Placement	Non-Convertible Debentures	23 rd March, 2026	Rs. 25,00,00,000	Rs. 25,00,00,000	No	NA	NA

B. Statement of deviation/ variation in use of Issue proceeds:

Particulars	Remarks					
Name of listed entity	Regency Fincorp Limited					
Mode of fund raising	Private placement					
Type of instrument	14% Listed, Secured, Rated, Redeemable Non-Convertible Debentures					
Date of raising funds	23 rd March, 2026					
Amount raised	Rs. 25,00,00,000/-					
Report filed for quarter ended	31 st March, 2026					
Is there a deviation/ variation in use of funds raised?	No					
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?	NA					
If yes, details of the approval so required?	NA					
Date of approval	NA					
Explanation for the deviation/ variation	NA					
Comments of the audit committee after review	NA					
Comments of the auditors, if any	NA					
Objects for which funds have been raised and where there has been a deviation/ variation, in the following table:						
Original object	Modified object, if any	Original allocation	Modified allocation, if any	Funds utilised	Amount of deviation/ variation for the quarter according to applicable object (in Rs. crore and in %)	Remarks, if any
The issue proceeds will be	NA	Rs. 25,00,00,000	NA	Rs. 25,00,00,000	NA	NA



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utilized towards onward lending Purposes						
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Deviation could mean:

- Deviation in the objects or purposes for which the funds have been raised.
- Deviation in the amount of funds actually utilized as against what was originally disclosed.

Name of signatory: **Abhimanyu**
Designation: **Company Secretary & Compliance Officer**
Date: **06th May 2026**

C. FORMAT FOR DISCLOSING OUTSTANDING DEFAULT ON LOANS AND DEBT SECURITIES

S.No.	Particulars	IN INR CRORE
	Loans / revolving facilities like cash credit from banks / financial institutions	
A	Total amount outstanding as on date	55.92
B	Of the total amount outstanding, amount of default as on date	0.00
	Unlisted debt securities i.e. NCDs and NCRPS	
A	Total amount outstanding as on date	5.93
B	Of the total amount outstanding, amount of default as on date	0.00
	Total financial indebtedness of the listed entity including short-term and long-term debt	61.85

D. FORMAT FOR DISCLOSURE OF RELATED PARTY TRANSACTIONS (applicable only for half-yearly filings i.e., 3rd and 4th quarter): Attached as Annexure-D1

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

REGENCY FINCORP LIMITED
RELATED PARTY TRANSACTIONS
PERIOD: 1ST OCTOBER 2025 TO 31ST MARCH 2026

Rs in Lacs

Name	PAN	Relation	Transaction Type	01.10.2025 TO 31.03.2026
Gaurav Kumar	BRJPK2015C	KMP	Director Salary	21.00
Safaraz Mallick	ASGPM2874E	KMP	Director Salary	12.00
Safaraz Mallick	APJPS0237C	KMP	Director Salary	12.00
Vishal Rai Sarin	AFBPA6503Q	OPERATIONAL HEAD	Salary	9.00
Neha Abrol	BXBP54765D	SALES HEAD	Salary	6.60
Neha Sarin	FMDPA8099H	Relative Of KMP	Salary	7.20
Srinay Abrol	OFAPS7364C	Relative Of KMP	Salary	2.10
Azeem Sarin	BXNPA3271J	KMP	Salary	3.83
Adithyanu	BRJPK2015C	KMP	Reimbursement of Expenses	7.50
Gaurav Kumar	ASGPM2874E	KMP	Reimbursement of Expenses	7.50
Safaraz Mallick	BRJPK2015C	KMP	Rent	1.50
Gaurav Kumar	AFBPA6503Q	OPERATIONAL HEAD	Rent	1.50
Neha Abrol	AAPCR2836M	Subsidiary	Investment	10.00
Regency Fin Technology				

Rs in Lacs

Name	PAN	Relation	Transaction Type	Opening Balance as on 01.10.2025	Loan taken Including Interest charged	Loan repaid including TDS deducted	Closing Balance as on 31.03.2026
Regency Digitrate Investments Pvt. Ltd	AAKCR5917Q	COMMON DIRECTOR	Inter-corporate deposit	628.54	38.38	54.71	612.21
Amara Management Consultancy Private Limited	AAWCA1358G	DIRECTOR IS RELATIVE OF KMP	Inter-corporate deposit	576.52	50.88	6.80	620.60
Vishal Rai Sarin	APJPS0237C	DIRECTOR	Loan	20.91	1.06	21.96	-
Gaurav Kumar	BRJPK2015C	DIRECTOR	Loan	506.39	691.09	1,197.48	-
Venil Commercial's Ltd.	AABCV2724I	DIRECTOR IS RELATIVE OF KMP	Loan Given	803.67	201.49	424.50	580.65
Regency Fin Technology	AAPCR2836M	Subsidiary	Loan Given	-	341.21	277.32	63.89

For Regency Fincorp Limited

Gaurav Kumar
Managing Director
DIN: 06717452





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Date: 6th May, 2026

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

Sub: Declaration with respect to Auditors Report with Unmodified Opinion for the Annual Audited Financial Results for the financial year ended on March 31, 2026 - Regulation 33(3) and Regulation 52(3) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Ref: Regency Fincorp Limited (Scrip Code: 540175)

Dear Sir/Madam,

I, Gaurav Kumar, Managing Director of Regency Fincorp Limited ("Company") do hereby declare and confirm that M/s K N S G & Co LLP Chartered Accountants, New Delhi (FRN. 025315N/N500106), the Statutory Auditors of the Company, have issued an audit report with unmodified opinion on Audited Financial Results (Standalone and Consolidated) for the financial year ended 31st March, 2026.

This declaration is made pursuant to Regulation 33(3) and proviso to Regulation 52(3) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with SEBI circular no. HO/49/14/14(7)2025-CFD-POD2/I/376/2026 dated 30th January, 2026 and SEBI circular no. SEBI/HO/DDHS/DDHS_Div1/P/CIR/2022/0000000103 dated July 29, 2022.

This is for your kind information and record.

FOR REGENCY FINCORP LIMITED

Gaurav Kumar
GAURAV KUMAR
MANAGING DIRECTOR
(DIN: 06717452)





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 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

STATEMENT OF AUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED ON 31.03.2026

(Rs. In Lacs)

S.No.	Particulars	Quarter Ended			Year ended	
		31.03.2026 (Audited)	31.12.2025 (Unaudited)	31.03.2025 (Audited)	31.03.2026 (Audited)	31.03.2025 (Audited)
1	Income					
	(a) Revenue from operations					
	Interest Income	966.45	821.77	662.33	3,240.62	1,893.53
	Fees and commission income	61.18	40.80	68.07	205.42	102.03
	Net gain on fair value changes	-	-	-	-	-
	Sales of services	-	-	-	-	-
	Other Operating Income	-	-	-	-	-
	Total revenue from operations	1,027.63	862.57	730.40	3,446.04	1,995.56
	(b) Other Income	174.46	51.91	111.03	559.10	170.87
	Total Income	1,202.09	914.48	841.43	4,005.14	2,166.43
2	Expenses					
	(a) Finance costs	294.40	250.75	202.43	1,028.36	800.95
	(b) Fees and commission expense	153.59	6.74	9.33	215.52	70.81
	(c) Provisions and Write offs	45.24	14.01	20.42	141.00	20.42
	(d) Employee benefits expenses	123.06	96.04	201.37	442.90	380.13
	(e) Depreciation and amortisation exp.	20.11	20.60	21.97	87.01	73.04
	(f) Other expenses	95.87	66.68	35.79	267.56	151.74
	Total Expenses	732.27	454.82	491.31	2,182.35	1,497.09
3	Profit before tax (1-2)	469.82	459.66	350.12	1,822.79	669.34
4	Tax Expense					
	(a) current tax	128.02	119.22	90.55	492.67	170.90
	(b) deferred tax (credit)/change	-11.56	-	0.87	-11.56	0.87
	Total tax expense	116.46	119.22	91.42	481.11	171.77
5	Profit/(Loss) after tax (3-4)	353.36	340.44	258.70	1,341.68	497.57
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)	353.36	340.44	258.70	1,341.68	497.57
8	Paid-up equity share capital (Face value Rs. 10/- per share)	8017.11	8017.11	6359.46	8017.11	6,359.46
9	Other equity	-	-	-	7,422.26	4,103.68
10	Earning per Share (not annualised)					
	Basic	0.44	0.42	0.41	1.67	0.78
	Diluted	0.39	0.37	0.41	1.47	0.78

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 6th May 2026
- Previous year's/period's figures have been regrouped / rearranged, wherever required
The audited financial results of the Company for the Quarter and year ended on March 31, 2026 are also available on the website of the Company (www.regencyfincorp.com) and on the website of BSE Limited (www.bseindia.com)
- The Statutory Auditors of the Company have carried out the audit of the said standalone financial results for the quarter and year ended on 31st March, 2025 in accordance with Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015. The Statutory Auditors have issued an audit report with an unmodified opinion on these financial.

As per our report of even date attached


(GAURAV KUMAR)
MANAGING DIRECTOR
DIN No: 06717452

REGENCY FINCORP LTD

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 Instrments		-	-
(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		-	-
(ii) total outstanding dues of creditors other than micro enterprises and small		-	-
(ii) Other Payables			
(i) total outstanding dues of micro enterprises and		-	-
(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		32,934.08	22,911.45
Total Liabilities			
Significant Accounting Policies	1 to 23		
Notes forming part of Accounts			

As per our report of even date attached



(GAURAV KUMAR)
MANAGING DIRECTOR
DIN No: 06717452

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'd 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 Equivelant 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



(GAURAV KUMAR)
MANAGING DIRECTOR
DIN No: 06717452

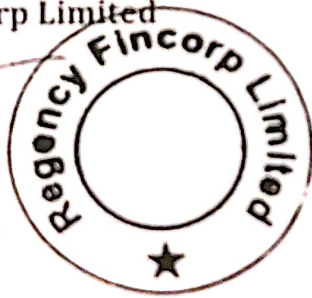
DISCLOSURE UNDER REGULATION 52(4) OF SEBI (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2015

S.N	PARTICULARS	RATIO
1	Debt-equity ratio	0.57
2	Debt service coverage ratio	NA
3	Interest service coverage ratio	2.77
4	Outstanding redeemable preference shares (quantity and value)	NA
5	Capital Redemption reserve/debenture redemption reserve	NA
6	Net worth	16049.41 lakhs
7	Net profit after tax	1341.68 lakhs
8	Earnings per share	1.67
9	Current ratio	2.7
10	Long term debt to working capital	0.69
11	Bad debts to Account receivable ratio (GNPR)	0.99
12	Current liability ratio	0.236577454
13	Total debts to total assets	0.276060121
14	Debtors' turnover	NA
15	Inventory Turnover	NA
16	Operating margin percent	86.04
17	Net Profit Margin Percent	38.93

For Regency Fincorp Limited

Gaurav Kumar

Gaurav Kumar
Managing Director
DIN: 06717452





INDEPENDENT AUDITOR'S REPORT

TO THE MEMBERS OF REGENCY FINCORP LIMITED

Report on the Audit of CONSOLIDATED Financial Results

Opinion

We have audited the accompanying CONSOLIDATED quarterly financial results and year to date results of REGENCY FINCORP LIMITED ('the NBFC/Holding Company') and its subsidiary for the financial year ended on 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 CONSOLIDATED financial results:

- a. Includes the financial results of Regency Fin Technology Limited
- b. 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
- c. 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') issued by the Institute of Chartered Accountants of India. Our responsibilities under those Standards are further described in the 'Auditor's Responsibilities for the Audit of the CONSOLIDATED 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 CONSOLIDATED 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 CONSOLIDATED Financial Results

These CONSOLIDATED financial results have been compiled from the CONSOLIDATED financial statements. The NBFC's Board of Directors is responsible for the preparation of these CONSOLIDATED 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 Act and 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 CONSOLIDATED financial results that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the CONSOLIDATED 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 of the Company and its subsidiary are also responsible for overseeing the financial reporting process.

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

Our objectives are to obtain reasonable assurance about whether the CONSOLIDATED 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 CONSOLIDATED financial results.

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

- Identify and assess the risks of material misstatement of the CONSOLIDATED 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 CONSOLIDATED 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 CONSOLIDATED financial results, including the disclosures, and whether the CONSOLIDATED 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.

Obtain sufficient appropriate audit evidence regarding the financial results and/or financial information of NBFC and its subsidiary to express an opinion on the consolidated financial results. We are responsible for the direction, supervision and performance of the audit of financial information of these entities included in the consolidated financial results.

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.

Other Matters

The consolidated financial results include the audited financial results of Regency Fin Technology Limited, whose financial statements/ financial results/ financial information reflect Group's share of total assets of Rs. 167.11 Lakhs as at 31st March, 2026, Group's share of total revenue of Rs. NIL and Rs. NIL and Group's share of total net profit/ (loss) after tax of Rs. NIL and Rs. NIL for the quarter and year ended 31st March, 2026 respectively, as considered in the consolidated financial results, which have been audited by independent Auditors. The independent auditors' reports on financial statements/ financial results/ financial information of these entities have been furnished to us and our opinion on the consolidated financial results, in so far as it relates to the amounts and disclosures included in respect of these entities, is based solely on the report of auditors and the procedures performed by us are as stated in paragraph above.

The financial results include the results for the quarter ended on 31st March, 2026 being the balancing figure between the audited figures in respect of the full financial year and the published unaudited year to date figures up to the third quarter of the current financial year which were subject to limited review by us.

We also performed procedures in accordance with the circular issued by the SEBI under Regulation 33(8) of the LODR Regulations, as amended, to the extent applicable

Report on Other Legal and Regulatory Requirements

1. As required 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 ('the Act'), since in our opinion and according to the information and explanation given to us, the said Order is applicable and there is no qualifications or adverse remarks in these CARO reports

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 A.
- 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: 26545783VUPHLX1123



Annexure-A 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 (herein referred to as holding Company) and its Subsidiaries** (Holding and its subsidiaries together referred to as Group) 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: 26545783VUPHLX1123

REGENCY FINCORP LIMITED

Registered Address :SCO 6 Upper Gound Floor LA MER PR-7 Airport Road, Zirakpur, Mohali, Punjab 140603

CIN:L67120PB1993PLC013169

Email ID: secretarial.regency@gmail.com, Website: www.regencyfincorp.co.in

STATEMENT OF AUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED ON 31.03.2026

(Rs. In Lacs)

S.No.	Particulars	Quarter Ended			Year ended	
		31.03.2026 (Audited)	31.12.2025 (Unaudited)	31.03.2025 (Audited)	31.03.2026 (Audited)	31.03.2025 (Audited)
1	Income					
	(a) Revenue from operations					
	Interest Income	966.45	821.77	662.33	3,240.62	1,893.53
	Fees and commission income	61.18	40.80	68.07	205.42	102.03
	Net gain on fair value changes	-	-	-	-	-
	Sales of services	-	-	-	-	-
	Other Operating Income	-	-	-	-	-
	Total revenue from operations	1,027.63	862.57	730.40	3,446.04	1,995.56
	(b) Other Income	174.46	51.91	111.03	559.10	170.87
	Total Income	1,202.09	914.48	841.43	4,005.14	2,166.43
2	Expenses					
	(a) Finance costs	294.40	250.75	202.43	1,028.36	800.95
	(b) Fees and commission expense	153.59	6.74	9.33	215.52	70.81
	(c) Provisions and Write offs	45.24	14.01	20.42	141.00	20.42
	(d) Employee benefits expenses	123.06	96.04	201.37	442.90	380.13
	(e) Depreciation and amortisation exp.	20.11	20.60	21.97	87.01	73.04
	(f) Other expenses	95.87	66.68	35.79	267.56	151.74
	Total Expenses	732.27	454.82	491.31	2,182.35	1,497.09
3	Profit before tax (1-2)	469.82	459.66	350.12	1,822.79	669.34
4	Tax Expense					
	(a) current tax	128.02	119.22	90.55	492.67	170.90
	(b) deferred tax (credit)/change	-11.56	-	0.87	-11.56	0.87
	Total tax expense	116.46	119.22	91.42	481.11	171.77
5	Profit/(Loss) after tax (3-4)	353.36	340.44	258.70	1,341.68	497.57
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)	353.36	340.44	258.70	1,341.68	497.57
8	Paid-up equity share capital (Face value Rs. 10/- per share)	8017.11	8017.11	6359.46	8017.11	6,359.46
9	Other equity	-	-	-	7,422.26	4,103.68
10	Earning per Share (not annualised)					
	Basic	0.44	0.42	0.41	1.67	0.78
	Diluted	0.39	0.37	0.41	1.47	0.78

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 6th May 2026
- Previous year's/period's figures have been regrouped / rearranged, wherever required
The audited financial results of the Company for the Quarter and year ended on March 31, 2026 are also available on the website of the Company (www.regencyfincorp.com) and on the website of BSE Limited (www.bseindia.com)
- The Statutory Auditors of the Company have carried out the audit of the said consolidated financial results for the quarter and year ended on 31st March, 2026 in accordance with Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015. The Statutory Auditors have issued an audit report with an unmodified opinion on these financial.

As per our report of even date attached


 (GAURAV KUMAR)
 MANAGING DIRECTOR
 DIN: 06717452

REGENCY FINCORP LTD

Registered Address :SCO 6 Upper Ground Floor LA MER PR-7 Airport Road, Zirakpur, Mohali, Punjab 140603
CIN L67120PB1993PLC013169

Consolidated 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	5,143.92	4,553.18
(c) Derivative Financial Instruments		-	-
(d) Receivables		-	-
(i) Trade Receivables		-	-
(ii) Other Receivables		-	-
(e) Loans and Advances	3	26,059.15	17,018.07
(f) Investments	4	131.81	332.46
(g) Other Financial assets	5	807.24	303.60
Total Financial Assets		32,147.29	22,211.07
(2) Non Financial Assets			
(a) Current Tax Assets (Net)	6	84.15	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		141.50	-
Total Non Financial Assets		880.01	700.38
Total Assets		33,027.30	22,911.45
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		-	-
(ii) Other Payables			
(i) total outstanding dues of micro enterprises and small enterprises		-	-
(ii) total outstanding dues of creditors other than micro enterprises and		-	-
(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	54.68	39.38
(b) Provisions	11	654.09	191.32
(c) Deferred tax liabilities	12	-	4.44
(d) Other non-financial liabilities	13	694.29	38.86
Total Non Financial Liabilities		1,403.06	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		33,027.30	22,911.45
Significant Accounting Policies			
Notes forming part of Accounts			
	1 to 23		

As per our report of even date attached


(GAURAV KUMAR) ★
MANAGING DIRECTOR
DIN No: 06717452

Disclosure of Standalone Statement of Cash Flow as per regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) regulations, 2015

STATEMENT OF AUDITED CONSOLIDATED 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	1,129.07		83.25	
(Increase)/ Decrease in other current assets	19.84		-17.77	
(Increase)/ Decrease in other financial assets	-503.64		-180.57	
(Increase)/ Decrease in other non financial assets	-141.50		-	
	-	503.77	-	-115.10
Cash generated from operations		3,174.25		1,310.53
Net income tax (paid)/refunds		(481.11)		(171.77)
Net cash from operating activities		2,693.14		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	(9,041.08)		(4,548.45)	
Other Long Term Advances	200.66		(332.35)	
Interest received	308.26	(8,730.00)	127.16	(4,816.52)
Net cash used in investing activities		(8,730.00)		(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		592.16		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		5,149.09		4,556.93
Reconciliation of Cash & Cash Equivelant with balance sheet				
Cash and cash equivalents at the end of the year				
Cash in hand	5.17		3.75	
Balances with Banks				
- Or Current Accounts	1,118.19		223.18	
- On Term deposits*	4,025.73	5,149.09	4,330.00	4,556.93

As per our report of even date attached

0.00



(GAURAV KUMAR)
MANAGING DIRECTOR
DIN No: 06717452



CIN: L67120PB1993PLC013169

Regency Fincorp Limited

(Formerly Known as: Regency Investments Limited)

Corp & Regd Office: SCO-6 Upper Ground Floor LA MER, PR-7, Airport Road,
Zirakpur140603, Punjab.

Contact No: +91 7717593645, Web: www.regencyfincorp.co.in

E-mail: regencyinvestmentsltd@gmail.com

Annexure-2

Disclosure under Regulation 30 read with Clause 12 of Para A of Part A of Schedule III of SEBI Listing Regulations and SEBI circular HO/49/14/14(7)2025-CFD-POD2/I/376/2026 dated 30th January, 2026

Date of Call Letter	6 th May, 2026
Brief Detail	The Company had allotted Warrants convertible into equivalent number of equity shares on preferential basis on 28th December, 2024. The Company had received an amount equal to 25% of the Issue Price at the time of allotment of share warrants and the amount equivalent to 75% stands outstanding. Therefore, the Board of Directors at their meeting held today have approved to call the balance 75% amount from the remaining warrants holders to whom the convertible share warrants were allotted on 28th December, 2024 for allotment of fully paid-up equity shares upon conversion of share warrants.



Regency Fincorp Limited

(Formerly Known as: Regency Investments Limited)

Corp & Regd Office: SCO 6, Upper Ground Floor LA MER, PR-7, Airport Road,
Zirakpur 140603, Punjab.

Contact No: +91 7717593645, Web: www.regencyfincorp.co.in

E-mail: regencyinvestmentsltd@gmail.com

Date: 6th May, 2026

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

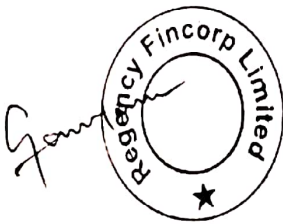
Sub: Clarification on SEBI Circular No. SEBI/HO/DDHS/DDHS-RACPOD1/CIR/ 2023/172 dated October 19, 2023 related to Large Companies

With Reference to Captioned Subject, as required we are Providing the following details of Company along with the Annual Financial Result being filed with Stock Exchange for the Financial Year ended March 31, 2026.

Sr. No.	Particular	Details
1	Outstanding Qualified Borrowings at the Start of the Financial Year (Rs.in Crores)	NIL
2	Outstanding Qualified Borrowings at the end of the Financial Year (Rs.in Crores)	NIL
3	Highest credit rating of the Company relating to the unsupported bank borrowing or plain vanilla bond, which have no structuring/support built.in.	NA
4	Incremental borrowing done during the year (qualifies borrowing) (Rs.in Crores)	NIL
5	Borrowing by way of issuance of debt securities during the year (Rs.in Crore)	55.00

This is for your kind information and record.

FOR REGENCY FINCORP LIMITED



GAURAV KUMAR
MANAGING DIRECTOR
DIN: 06717452

FY26 Earnings Release

Consolidated Audited Financial Results for Q4 & FY2025-26 Ended 31st March 2026

Regency Fincorp Reports Strong Financial Performance for Q4 & FY26, Driven by Business Expansion and Operational Efficiency

Demonstrates continued momentum across lending portfolio, customer acquisition, and strategic growth initiatives

Mumbai, India, 06th May,2026: Regency Fincorp Limited, a leading NBFC focused on providing accessible and customer-centric financial solutions, announced its financial results for the quarter ended, reporting resilient performance backed by portfolio expansion, disciplined risk management, and continued focus on customer growth.

Key Performance Metrics:

Particulars (INR crores)	Q4 FY26	Q4 FY25	Y-o-Y	FY26	FY25	Y-o-Y
Total Income	12.0	8.4	43%	40.1	21.7	85%
Finance Cost & Commission Expenses	4.5	2.1	112%	12.4	8.7	43%
Net Interest Income & Fee Income	7.5	6.3	20%	27.6	12.9	113%
Pre-Provisioning Operating Profit	5.1	3.7	39%	19.6	6.9	185%
Profit After Tax	3.5	2.6	37%	13.4	5.0	170%

Particulars (INR crores)	FY26	FY25	Y-o-Y
AUM	261.2	180.2	45%
Disbursement	142.1	98.7	43%
NIM	10.3%	7.4%	285 bps
ROA	12.3%	10.6%	174 bps
ROE	16.7%	7.8%	892 bps
GNPA	0.99%	0.42%	57 bps
NNPA	0.74%	0.31%	43 bps

FY26 Performance Highlights:

- Sustained Business Momentum:**
 Delivered strong growth across lending verticals during the year, supported by enhanced customer outreach, deeper penetration in priority markets, and continued focus on operational efficiencies.
- Strengthened MSME & Retail Franchise:**
 Further consolidated presence in MSME and retail financing segments through calibrated expansion into underserved and high-potential borrower segments.
- Disciplined Risk & Portfolio Quality:**
 Maintained prudent underwriting standards and a conservative approach to credit selection, ensuring stability in asset quality alongside business growth.

- **Fund raise through CCD** – Company raised Rs. 25 crores through fresh issue of compulsory convertible debentures in April-May 2026 – to expand Digital lending and secured MSME book
- **Focus on Digital:**
 - Regency’s own app – CashMySalary
 - Company planning to launch digital wallet – RegPay
 - Received NOC from RBI for PPI
- **Capital Base Augmentation:**

Strengthened the balance sheet through multiple capital initiatives, including:

 - ~₹25 crore raised via NCD issuance (January 2026)
 - ~₹30 crore NCD issuance approved via private placement (March 2026)
 - Issue of additional ₹30 crore NCD in first week of May 2026
 - Equity expansion through warrant conversion, increasing paid-up capital to ~₹80 crore
- **Strong Funding Visibility:**

Board approval to raise up to ₹400 crore through NCDs provides a robust pipeline to support future growth and scale.
- **Positioned for Scalable Growth:**

With an enhanced capital base and improving operating leverage, the Company is well-positioned to accelerate expansion across MSME and digital lending segments.

Commenting on the performance, **Gaurav Kumar, Managing Director, Regency Fincorp Limited**, said

“Our performance in FY26 reflects the strength of our business fundamentals and our continued commitment to building a robust and customer-focused financial services platform. Despite a dynamic operating environment, we have maintained growth momentum while ensuring portfolio quality and operational discipline.

The Company recently raised INR 25 crore through the issuance of CCDs. The proceeds will be utilised towards strengthening our digital lending capabilities and expanding our secured MSME portfolio. Going forward, we remain focused on scaling our operations, deepening market presence, and delivering sustainable value to all stakeholders.

Through products such as CashMySalary and RegPay, we aim to leverage our digital and AI capabilities to grow the digital lending portfolio as well as improve overall operational efficiencies.”

Looking ahead, Regency Fincorp remains optimistic about growth opportunities in India’s evolving financial ecosystem and is focused on scaling its operations through strategic expansion, technology-led efficiencies, and tailored lending solutions for underserved customer segments.

The Company will continue to prioritize innovation, customer accessibility, and responsible lending as it strengthens its position in the NBFC sector.

About Regency Fincorp Limited

Regency Fincorp Limited is a non-banking financial company (NBFC) engaged in providing a range of financial products and lending solutions designed to meet the needs of retail customers, MSMEs, and emerging businesses. The Company is committed to driving financial inclusion through accessible credit solutions, operational excellence, and customer-centric innovation.

Media Contact

Adfactors PR

Contact details

Ms. Zenobia Vaz – Zenobia.vaz@adfactorspr.com