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,
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Date: 09th September, 2026

To,
The Manager (Listing),
Listing Department
BSE Limited,
P.J. Towers, Dalal Street, Mumbai-400 001

Ref: Regency Fincorp Limited Scrip Code: 540175

Subject: Submission of Press Release Under regulation 30 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

Dear Sir/Madam,

Pursuant to Regulation 30 read with Schedule III of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are pleased to submit herewith the **Press Release** under the following title:

“Regency Fincorp's Board Approves Issuance of Secured NCDs Worth Rs. 75 Crore”

The aforesaid Press Release is being submitted for your information and dissemination on the Stock Exchange website.

Kindly take the same on record.

For Regency Fincorp Limited

ABHIMANYU Digitally signed by ABHIMANYU
Date: 2026.09.09 14:24:18
+05'30'

Abhimanyu
Company Secretary & Compliance Officer
Membership No.: A49176

Encl.: Press Release

Regency Fincorp's Board Approves Issuance of Secured NCDs Worth Rs. 75 Crore

The issuance comprises a ₹25 crore base issue and a ₹50 crore green shoe option, aimed at strengthening the Company's funding base and supporting the expansion of its lending operations.

India, 9th September 2026: Regency Fincorp Limited, a non-banking financial company (NBFC) focused on providing accessible and customer centric financial solutions announced that its Board of Directors have approved the issuance of 75,000 Secured, Rated, Listed, Non-Convertible Debentures (NCDs), each having a face value of Rs. 10,000, aggregating to Rs. 75 crore, on a private placement basis.

The issuance comprises a base issue of 25,000 NCDs aggregating to Rs. 25 crore, along with a green shoe option of 50,000 NCDs aggregating to Rs. 50 crores. The NCDs will have a tenure of 30 months from the deemed date of allotment.

The funds raised through this issuance will be primarily deployed to strengthen and grow the Company's two core business areas; MSME Secured Lending and Digital Lending. Secured Lending remains the Company's core business segment, providing a stable, asset-backed foundation, while Digital Lending is positioned as its core growth engine, driving scale and future expansion.

Commenting on the development, Mr. Gaurav Kumar, Managing Director, Regency Fincorp Limited, said, *"We are pleased to share that we have grown 45% YoY in FY26 AUM, with our NIM at 10.3%. Additionally, given the credit offtake, we decided to raise ₹75 crore in debt through the secured, redeemable NCD route. This will not only be a natural next step in our growth trajectory but also strengthen our ability to scale both our secured and digital lending operations, while maintaining a disciplined approach to risk and asset quality. As we continue to grow, our focus remains on building a resilient and sustainable financial institution that can expand access to responsible credit and create long-term value for all our stakeholders."*

The issuance is in line with latest RBI directives wherein NBFCs have been urged to follow a diversified funding base while pursuing prudent approach to risk management and asset quality.

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.

For Further queries, contact:

For further information please contact:	
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