



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: 23rd October, 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. 23RD October, 2026

Ref: Regency Fincorp Limited (Scrip Code: 540175)

Meeting Conclusion Time: 01:30 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 commenced at 12:30 PM and concluded at 01:30 PM held today, i.e., on Friday, 23rd October, 2026 have inter alia:

1. Considered and Approved Standalone Un-Audited Financial Results and Limited Review Report by Statutory Auditors of the Company for the quarter and half year ended on 30th September, 2026;
2. Considered and Approved Consolidated Un-Audited Financial Results and Limited Review Report of the Company for the quarter and half year ended on 30th September, 2026;

The Limited Review Reports along with the Unaudited Standalone and Consolidated Financial Results for the quarter and half year ended on 30th September, 2026 is annexed herewith and marked as **Annexure-I**

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

3. Statement containing the disclosures prescribed under Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.
The details as required under Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 are enclosed herewith as **Annexure II**.
4. Certificate of Security Cover pursuant to Regulation 54(3) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with SEBI Circular No. SEBI/HO/DDHS-



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PoD3/P/CIR/2024/46 dated 16th May, 2024.

The Certificate of Security Cover, together with the Independent Auditor's Report thereon, is enclosed herewith and marked as **Annexure III**.

5. Issuance of 40000 (Forty Thousand) units of Secured, Rated, Listed, Non-Convertible Debentures having Face Value of INR 10,000 (Indian Rupees Ten Thousand Only) for an amount of aggregating to INR 40,00,00,000/- (Indian Rupees Forty Crores Only) on private placement basis.
6. Appointment of "Catalyst Trusteeship Limited" as Trustee for issuance of 40000 units of Secured, Rated, Listed, Non-Convertible Debentures as stated above.
7. Appointment of "Credora Partners Private Limited" as Merchant Banker for issuance of 40000 units of Secured, Rated, Listed, Non-Convertible Debentures as stated above.

Disclosure under Regulation 30 read with Clause 2 of Para A of Part A of Schedule III of SEBI Listing Regulations and SEBI Circular No. HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated January 30, 2026 is enclosed as **Annexure-IV**.

This is for your kind information and record.

For Regency Fincorp Limited

ABHIMANYU Digitally signed by ABHIMANYU
Date: 2026.10.23 13:32:01
+05'30'

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 and half year ended on 30th September, 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	INE964R07101	Private Placement	Non-Convertible Debentures	23/07/2026	Rs. 40,00,00,000	Rs. 40,00,00,000	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	23/07/2026
Amount raised	Rs. 40,00,00,000/-
Report filed for quarter ended	30 th September 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:	



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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. 40,00,00,000	NA	Rs. 40,00,00,000	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: Sarfaraz Mallick
Designation: Chief Financial officer
Date: 23RD October 2026

B2. 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	INE964 R07119	Private Placement	Non-Convertible Debentures	30-07-2026	Rs. 40,00,00,000	Rs. 40,00,00,000	No	NA	NA



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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	13% Listed, Secured, Rated, Redeemable Non-Convertible Debentures
Date of raising funds	30-07-2026
Amount raised	Rs. 40,00,00,000/-
Report filed for quarter ended	30 th September 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 utilized towards onward lending Purposes.	NA	Rs. 40,00,00,000	NA	Rs. 40,00,00,000	NA	NA

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: Sarfaraz Mallick
Designation: Chief Financial officer
Date: 23RD October 2026



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B3. 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	INE964 R07127	Private Placement	Non-Convertible Debentures	11-08-2026	Rs. 30,00,00,000	Rs. 30,00,00,000	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					11-08-2026	
Amount raised					Rs. 30,00,00,000/-	
Report filed for quarter ended					30 th September 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



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The issue proceeds will be utilized towards onward lending purposes.	NA	Rs. 30,00,00,000	NA	Rs. 30,00,00,000	NA	NA
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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: Sarfaraz Mallick
Designation: Chief Financial officer
Date: 23RD October 2026

B4. 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	INE964R07135	Private Placement	Non-Convertible Debentures	19-08-2026	Rs. 60,00,00,000	Rs. 60,00,00,000	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	13.50% Listed, Secured, Rated, Redeemable Non-Convertible Debentures
Date of raising funds	19-08-2026
Amount raised	Rs. 60,00,00,000/-
Report filed for quarter ended	30 th September 2026
Is there a deviation/ variation in use of funds raised?	No



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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 utilized towards onward lending Purposes.	NA	Rs. 60,00,00,000	NA	Rs. 60,00,00,000	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:		Sarfaraz Mallick				
Designation:		Chief Financial officer				
Date:		23 RD October 2026				



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B5. 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	INE964R07143	Private Placement	Non-Convertible Debentures	27-08-2026	Rs. 50,00,00,000	Rs. 50,00,00,000	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					13% Listed, Secured, Rated, Redeemable Non-Convertible Debentures	
Date of raising funds					27-08-2026	
Amount raised					Rs. 50,00,00,000/-	
Report filed for quarter ended					30 th September 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	NA	Rs.	NA	Rs.	NA	NA



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proceeds will be utilized towards onward lending Purposes.		50,00,00,000		50,00,00,000		
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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: Sarfaraz Mallick
Designation: Chief Financial officer
Date: 23RD October 2026

B6. 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	INE964R07150	Private Placement	Non-Convertible Debentures	11-09-2026	Rs. 60,00,00,000	Rs. 60,00,00,000	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	13% Listed, Secured, Rated, Redeemable Non-Convertible Debentures
Date of raising funds	11-09-2026
Amount raised	Rs. 60,00,00,000/-
Report filed for quarter ended	30 th September 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



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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 utilized towards onward lending Purposes.	NA	Rs. 60,00,00,000	NA	Rs. 60,00,00,000	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:		Sarfaraz Mallick				
Designation:		Chief Financial officer				
Date:		23 RD October 2026				

B7. 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	INE964R07168	Private Placement	Non-Convertible Debent	18-09-2026	Rs. 50,00,00,000	Rs. 50,00,00,000	No	NA	NA



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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	12% Listed, Secured, Rated, Redeemable Non-Convertible Debentures
Date of raising funds	18-09-2026
Amount raised	Rs. 50,00,00,000/-
Report filed for quarter ended	30 th September 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 utilized towards onward lending Purposes.	NA	Rs. 50,00,00,000	NA	Rs. 50,00,00,000	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: Sarfaraz Mallick
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Date: 23RD October 2026



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

S. No.	Particulars	IN INR CRORE
1.	Loans / revolving facilities like cash credit from banks / financial institutions	
A	Total amount outstanding as on date	51.58
B	Of the total amount outstanding, amount of default as on date	0
2.	Unlisted debt securities i.e. NCDs and NCRPS	
A	Total amount outstanding as on date	2.14
B	Of the total amount outstanding, amount of default as on date	0
3.	Total financial indebtedness of the listed entity including short-term and long-term debt	65.95

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

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

KNSG & CO LLP
Chartered Accountants



MCB-Z-1/07030, ADJ. R.O., OPPOSITE QILA
GATE, BATHINDA PUNJAB 151001
Ph. 8699595936
e-mail : souravgarg554@gmail.com

**INDEPENDENT AUDITOR'S LIMITED REVIEW REPORT ON THE STATEMENT OF UNAUDITED
STANDALONE FINANCIAL RESULTS OF REGENCY FINCORP LIMITED FOR THE QUARTER AND
YEAR-TO-DATE SEPTEMBER 30, 2026, PURSUANT TO REGULATIONS 33 AND 52 OF THE SEBI
(LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2015, AS
AMENDED**

To,

The Board of Directors

Regency Fincorp Limited

SCO 6, Upper Ground Floor LA MER, PR-7, Airport Road,

Zirakpur140603, Punjab.

1. We have reviewed the accompanying unaudited standalone financial results of Regency Fincorp Limited (the "Company") for the quarter ended September 30, 2026 and the year-to-date results for the period April 01, 2026 to September 30, 2026, which are included in the accompanying "Statement of Unaudited Standalone Financial Results for the Quarter and Half Year Ended September 30, 2026", the standalone statement of assets and liabilities (Balance Sheet) as on that date and the standalone statement of cash flows for the half year ended on that date (the "Statement"), being submitted by the Company pursuant to the requirements of Regulations 33 and 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations"), including relevant circulars issued by the Securities and Exchange Board of India ("SEBI") from time to time. We have initialled the Statement for identification purposes only.
2. The Statement, which is the responsibility of the Company's Management and approved by the Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34, "Interim Financial Reporting" ("Ind AS 34"), prescribed under Section 133 of the Companies Act, 2013 (the "Act"), the circulars, guidelines and directions issued by the Reserve Bank of India ("RBI") from time to time (the "RBI Guidelines") and other accounting principles generally accepted in India. Our responsibility is to issue a report on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This Standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. A review is limited primarily to inquiries of Company personnel and analytical procedures applied to financial



data and thus provides less assurance than an audit. We have not performed an audit and, accordingly, we do not express an audit opinion.

4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement has not been prepared in accordance with the recognition and measurement principles laid down in Ind AS 34, prescribed under Section 133 of the Act, the RBI Guidelines and other accounting principles generally accepted in India, and has not disclosed the information required to be disclosed in accordance with the requirements of Regulations 33 and 52 of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement, or that it has not been prepared in accordance with the relevant prudential norms issued by the RBI in respect of income recognition, asset classification, provisioning and other related matters, to the extent those are not inconsistent with the Indian Accounting Standards prescribed under Section 133 of the Act.

For K N S G & Co. LLP

Chartered Accountants

Firm Registration No.: 025315N/N500106



CA Sourav Garg

Partner

Membership No.: 545783

UDIN: 26545783PXHRSD6989

Place: Bathinda

Date: 23/10/2026



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 STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED ON 30.09.2026

S.No.	Particulars	Quarter Ended			Half Year Ended		(Rs. In Lacs)
		30.09.2026 (Unaudited)	30.06.2026 (Unaudited)	30.09.2025 (Unaudited)	30.09.2026 (Unaudited)	30.09.2025 (Unaudited)	Year ended 31.03.2026 (Audited)
1	Income						
	(a) Revenue from operations						
	Interest Income	2,281.87	1,532.37	733.20	3,814.23	1,452.40	3,240.62
	Fees and commission income	730.38	81.26	46.32	811.65	103.43	205.42
	Total revenue from operations	3,012.25	1,613.63	779.52	4,625.88	1,555.83	3,446.04
	(b) Other Income	231.73	129.06	174.58	360.79	332.73	559.10
	Total Income	3,243.98	1,742.69	954.10	4,986.67	1,888.56	4,005.14
2	Expenses						
	(a) Finance costs	835.71	506.54	254.88	1,342.24	483.21	1,028.36
	(b) Fees and commission expense	143.48	32.80	41.18	176.28	55.18	215.52
	(c) Provisions and Write offs	166.09	51.59	29.87	217.69	81.75	141.00
	(d) Employee benefits expenses	269.20	124.25	95.01	393.45	223.80	442.90
	(e) Depreciation and amortisation exp.	25.79	23.97	22.11	49.76	46.30	87.01
	(f) Other expenses	600.26	64.40	57.09	664.66	105.01	267.56
	Total Expenses	2,040.53	803.55	500.14	2,844.08	995.25	2,182.35
3	Profit before tax (1-2)	1,203.45	939.14	453.96	2,142.59	893.31	1,822.79
4	Tax Expense						
	(a) current tax	302.91	236.38	121.78	539.29	245.42	492.67
	(b) deferred tax (credit)/change	-	-	-	-	-	-11.56
	Total tax expense	302.91	236.38	121.78	539.29	245.42	481.11
5	Profit/(Loss) after tax (3-4)	900.54	702.76	332.18	1,603.30	647.89	1,341.68
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)	900.54	702.76	332.18	1,603.30	647.89	1,341.68
8	Paid-up equity share capital (Face value Rs. 10/- per share)	8,884.61	8,884.61	6,946.47	8,884.61	6,946.47	8,017.11
9	Other equity	-	-	-	-	-	7,422.26
10	Earning per Share (not annualised)						
	Basic	1.01	0.79	0.48	1.80	0.93	1.67
	Diluted	1.01	0.79	0.48	1.80	0.93	1.47

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 October 23, 2026
- Previous year's/period's figures have been regrouped / rearranged, wherever required
- The unaudited financial results of the Company for the Quarter and half year ended on September 30, 2026 are also available on the website of the Company (www.regencyfincorp.com) and on the website of BSE Limited (www.bseindia.com)
- These unaudited financial results of the Company have been prepared in accordance with the Indian Accounting Standards (Ind AS) as prescribed under Section 133 of the Companies Act, 2013 read with Rule 3 of the Companies (Indian Accounting Standards) Rules, 2015.
- The limited review as required under Regulation 33 and 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 has been completed and the related report does not have any impact on the above results and notes for the quarter and half year ended 30th September, 2025, which need to be explained.

For REGENCY FINCORP LIMITED



GAURAV KUMAR
Managing Director
DIN: 06717452

Date: 23.10.2026
Place: Zirakpur

REGENCY FINCORP LIMITED				
Registered Address :SCO No 6 Upper Gound Floor LA MER PR-7 Airport Road, Zirakpur, Mohali Punjab 140603				
CIN L67120PB1993PLC013169				
Standalone Balance Sheet as on 30.09.2026				
(Figure in Lakhs)				
PARTICULARS		NOTE	For the Half Year ended 30.09.2026	For the Year ended 31.03.2026
A. ASSETS				
(1) Financial Assets				
(a) Cash & Cash Equivalents		1	9.80	5.17
(b) Bank balance other than (a) above		2	6,247.59	5,143.78
(c) Derivative Financial Instruments			0.00	-
(d) Receivables				
(i) Trade Receivables			0.00	-
(ii) Other Receivables			0.00	-
(e) Loans and Advances		3	61,024.82	26,123.04
(f) Investments		4	2,731.58	141.81
(g) Other Financial assets		5	510.48	807.24
Total Financial Assets			70,524.28	32,221.04
(2) Non Financial Assets				
(a) Current Tax Assets (Net)		6	210.95	58.68
(b) Deferred tax Assets		7	7.12	7.12
(c) Investment Property			0.00	-
(d) Property, Plant and Equipment		8	683.27	647.24
(e) Right-of-use assets			0.00	-
(f) Intangible assets under development			70.00	-
(g) Goodwill			0.00	-
(h) Other Intangible assets			0.00	-
(i) Other non-financial assets			0.00	-
Total Non Financial Assets			971.34	713.04
Total Assets			71,495.63	32,934.08
LIABILITIES AND EQUITY				
LIABILITIES				
(1) Financial Liabilities				
(a) Payables				
(i) Trade Payables				
(i) total outstanding dues of micro enterprises and small enterprises			0.00	-
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises			0.00	-
(ii) Other Payables				
(i) total outstanding dues of micro enterprises and small enterprises			0.00	-
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises			0.00	-
(b) Debt Securities			38,680.17	5,593.42
(c) Borrowings (Other than Debt Securities)		9	11,753.73	9,981.41
(d) Deposits			0.00	-
(e) Subordinated Liabilities			0.00	-
(f) Lease Liabilities			0.00	-
(g) Other financial liabilities			0.00	-
Total Financial Liabilities			50,433.90	15,574.83
(2) Non-Financial Liabilities				
(a) Current tax liabilities (Net)		10	96.23	46.78
(b) Provisions		11	1,411.07	654.09
(c) Deferred tax liabilities		12	0.00	-
(d) Other non-financial liabilities		13	603.26	608.97
Total Non Financial Liabilities			2,110.55	1,309.84
(3) EQUITY				
(a) Equity Share capital		14	8,884.61	8,017.11
(b) Other Equity		15	10,066.57	7,422.26
(c) Money Received Against Share Warrants		16	0.00	610.04
Total Equity			18,951.17	16,049.41
Non-Controlling Interest				
Total Liabilities			71,495.63	32,934.08
Significant Accounting Policies			0.00	(0.00)
Notes forming part of Accounts		1 to 23		



Disclosure of Standalone Statement of Cash Flow as per regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) regulations, 2015

STATEMENT OF UNAUDITED STANDALONE CASH FLOW STATEMENT FOR THE YEAR ENDED ON 30.09.2026

Figures in Lakhs				
Particulars	HALF YEAR ENDED		YEAR ENDED	
	As on 30.09.2026		As on 31.03.2026	
Cash flow from operating activities				
Net profit before tax		2,142.59		1,822.79
Adjustments for:				
Depreciation and amortisation	49.76		87.01	
Interest income	-154.53		-308.26	
Exchange fluctuation Loss/(Gain) (net)	-		-	
Finance costs	1,342.24		1,028.36	
Provision for tax previous year	-		-12.28	
Previous Year Adjustment	-		52.85	
(Profit)/ Loss on sale of fixed assets (net)	-	1,237.48		847.68
Operating profit before working capital changes		3,380.07		2,670.47
Changes in working capital:				
Adjustments for (increase) / decrease in operating assets:				
(Increase)/ Decrease in Non Financial Liabilities	800.71		1,035.85	
(Increase)/ Decrease in other current assets	(152.27)		45.31	
(Increase)/ Decrease in other financial assets	296.76		-503.64	
(Increase)/ Decrease in other non financial assets	-		-	
	-	945.20	-	577.52
Cash generated from operations		4,325.28		3,248.00
Net income tax (paid)/refunds		(539.29)		(481.11)
Net cash from operating activities		3,785.99		2,766.89
Cash flow from investing activities				
Sale (purchase) of fixed assets				
Sale (purchase) of Investments				
Purchase/ construction of fixed assets (including capital advances)	(155.79)		(344.93)	
Proceeds from sale of fixed assets (incl'd TDS)	-		147.10	
Loans and Advances	(34,901.78)		(9,104.97)	
Other Long Term Advances	(2,589.77)		190.66	
Interest received	154.53	(37,492.82)	308.26	(8,803.88)
Net cash used in investing activities		(37,492.82)		(8,803.88)
Cash flow from financing activities				
Increase/ (Decrease) in LongTerm Borrowings				
(Increase)/ Decrease in Long Term Loans and advances				
Foreign Exchange Gain / (Loss)	-		-	
Increase/decrease in Share Capital	867.50		1,657.65	
Share Premium and Share warrants	430.96		878.65	
Proceeds from long term borrowings (net)	35,634.86		4,113.30	
Increase/ (Decrease) in capital reserve	-		-	
Proceeds from short term borrowings (net)	-775.79		1,007.78	
Finance costs	(1,342.24)	34,815.28	(1,028.36)	6,629.02
Net cash (used in)/generated from Financing activities		34,815.28		6,629.02
Net increase/(decrease) in cash and cash equivalents		1,108.45		592.02
Cash and cash equivalents at the beginning of the year		5,148.95		4,556.93
Cash and cash equivalents at the end of the year		6,257.40		5,148.95
Reconciliation of Cash & Cash Equivelant with balance sheet				
Cash and cash equivalents at the end of the year				
Cash in hand	9.80		5.17	
Balances with Banks				
- On Current Accounts	1,657.66		1,118.05	
- On Term deposits*	4,589.94	6,257.40	4,025.73	5,148.95



**INDEPENDENT AUDITOR'S LIMITED REVIEW REPORT ON UNAUDITED CONSOLIDATED
FINANCIAL RESULTS FOR THE QUARTER AND YEAR-TO-DATE SEPTEMBER 30, 2026 OF
REGENCY FINCORP LIMITED, PURSUANT TO REGULATIONS 33 AND 52 OF THE SEBI (LISTING
OBLIGATIONS AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2015, AS AMENDED**

To,
The Board of Directors

Regency Fincorp Limited
SCO 6, Upper Ground Floor LA MER, PR-7, Airport Road,
Zirakpur140603, Punjab.

1. We have reviewed the accompanying unaudited consolidated financial results of Regency Fincorp Limited (the "Holding Company") and its wholly owned subsidiary (the Holding Company and its subsidiary together referred to as the "Group") for the quarter ended September 30, 2026 and the year-to-date results for the period April 01, 2026 to September 30, 2026, which are included in the accompanying "Statement of Unaudited Consolidated Financial Results for the Quarter and Half Year Ended September 30, 2026", the consolidated statement of assets and liabilities (Balance Sheet) as on that date and the consolidated statement of cash flows for the half year ended on that date (the "Statement"), being submitted by the Holding Company pursuant to the requirements of Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations"), including relevant circulars issued by the Securities and Exchange Board of India ("SEBI") from time to time. We have initialled the Statement for identification purposes only.

2. The Statement, which is the responsibility of the Holding Company's Management and has been approved by the Holding Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34, "Interim Financial Reporting" ("Ind AS 34"), prescribed under Section 133 of the Companies Act, 2013 (the "Act"), the circulars, guidelines and directions issued by the Reserve Bank of India ("RBI") from time to time (the "RBI Guidelines") and other accounting principles generally accepted in India. Our responsibility is to express a conclusion on the Statement based on our review.

3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This Standard requires that we plan and perform the review to obtain moderate assurance as



to whether the financial statements are free of material misstatement. A review is limited primarily to inquiries of Company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. Accordingly, we do not express an audit opinion.

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

4. The Statement includes the results of the following entities:

Holding Company

Regency Fincorp Limited

Subsidiary (Wholly Owned)

i. Regency Fin Technology Limited

5. Based on our review conducted and procedures performed as stated in paragraph 3 above, and subject to paragraph 6 below, nothing has come to our attention that causes us to believe that the accompanying Statement has not been prepared in accordance with the recognition and measurement principles laid down in Ind AS 34, prescribed under Section 133 of the Act, the RBI Guidelines, to the extent applicable, and other accounting principles generally accepted in India, and has not disclosed the information required to be disclosed in terms of Regulation 33 of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement, or that it has not been prepared in accordance with the relevant prudential norms issued by the RBI in respect of income recognition, asset classification, provisioning and other related matters, to the extent applicable and not inconsistent with the Indian Accounting Standards prescribed under Section 133 of the Act.

Our conclusion on the Statement is not modified in respect of this matter.

For K N S G & Co. LLP

Chartered Accountants

Firm Registration No.: 025315N/N500106



CA Sourav Garg

Partner

Membership No.: 545783

UDIN: 26545783HZDMML5819

DATE 23/10/2026



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 CONSOLIDATED UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED ON 30.09.2026

(Rs. In Lacs)

S.No.	Particulars	Quarter Ended			Half Year Ended		Year ended
		30.09.2026 (Unaudited)	30.06.2026 (Unaudited)	30.09.2025 (Unaudited)	30.09.2026 (Unaudited)	30.09.2025 (Unaudited)	31.03.2026 (Audited)
1	Income						
	(a) Revenue from operations						
	Interest Income	2,281.87	1,532.37	-	3,814.23	-	3,240.62
	Sale of Product and Services	1,419.06	-	-	1,419.06	-	-
	Fees and commission income	730.38	81.26	-	811.65	-	205.42
	Total revenue from operations	4,431.31	1,613.63	-	6,044.94	-	3,446.04
	(b) Other Income	231.73	129.06	-	360.79	-	559.10
	Total Income	4,663.04	1,742.69	-	6,405.73	-	4,005.14
2	Expenses						
	(a) Finance costs	835.71	506.54	-	1,342.24	-	1,028.36
	(b) Fees and commission expense	143.48	32.80	-	176.28	-	215.52
	(c) Provisions and Write offs	166.09	51.59	-	217.69	-	141.00
	(d) Employee benefits expenses	269.20	124.25	-	393.45	-	442.90
	(e) Depreciation and amortisation exp.	26.07	23.97	-	50.04	-	87.01
	(f) Other expenses	1,887.84	64.40	-	1,952.24	-	267.56
	Total Expenses	3,328.39	803.55	-	4,131.94	-	2,182.35
3	Profit before tax (1-2)	1,334.65	939.14	-	2,273.79	-	1,822.79
4	Tax Expense						
	(a) current tax	335.93	236.38	-	572.31	-	492.67
	(b) deferred tax (credit)/change	-	-	-	-	-	-11.56
	Total tax expense	335.93	236.38	-	572.31	-	481.11
5	Profit/(Loss) after tax (3-4)	998.72	702.76	-	1,701.48	-	1,341.68
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)	998.72	702.76	-	1,701.48	-	1,341.68
8	Paid-up equity share capital (Face value Rs. 10/- per share)	8,884.61	8,884.61	-	8,884.61	-	8,017.11
9	Other equity	-	-	-	-	-	7,422.26
10	Earning per Share (not annualised)						
	Basic	1.12	0.79	-	1.92	0.00	1.67
	Diluted	1.12	0.79	-	1.92	0.00	1.47

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 October 23, 2026
- Previous year's/period's figures have been regrouped / rearranged, wherever required
- The unaudited financial results of the Company for the Quarter and half year ended on September 30, 2026 are also available on the website of the Company (www.regencyfincorp.com) and on the website of BSE Limited (www.bseindia.com)
- These unaudited financial results of the Company have been prepared in accordance with the Indian Accounting Standards (Ind AS) as prescribed under Section 133 of the Companies Act, 2013 read with Rule 3 of the Companies (Indian Accounting Standards) Rules, 2015.
- The limited review as required under Regulation 33 and 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 has been completed and the related report does not have any impact on the above results and notes for the quarter and half year ended 30th September, 2025, which need to be explained.

Date: 23-10-2026

Place: Zirakpur



For REGENCY FINCORP LIMITED

GAURAV KUMAR

Managing Director

DIN: 06717452

REGENCY FINCORP LIMITED Registered Address :SCO No 6 Upper Gound Floor LA MER PR-7 Airport Road, Zirakpur, Mohali Punjab 140603 CIN L67120PB1993PLC013169 Consolidated Balance Sheet as on 30.09.2026				
(Figure in Lakhs)				
PARTICULARS		NOTE	For the Half Year ended 30.09.2026	For the Year ended 31.03.2026
A. ASSETS				
(1) Financial Assets				
(a) Cash & Cash Equivalents		1	9.80	5.17
(b) Bank balance other than (a) above		2	6,293.87	5,143.92
(c) Derivative Financial Instruments			-	-
(d) Receivables				
(i) Trade Receivables			1,674.49	-
(ii) Other Receivables			-	-
(e) Loans and Advances		3	59,368.07	26,059.15
(f) Investments		4	2,721.58	131.81
(g) Other Financial assets		5	511.48	807.24
Total Financial Assets			70,579.30	32,147.29
(2) Non Financial Assets				
(a) Current Tax Assets (Net)		6	210.95	84.15
(b) Deferred tax Assets		7	7.12	7.12
(c) Investment Property			-	-
(d) Property, Plant and Equipment		8	694.74	647.24
(e) Right-of-use assets			-	-
(f) Intangible assets under development			70.00	-
(g) Goodwill			-	-
(h) Other intangible assets			-	-
(i) Other non-financial assets			113.20	141.50
Total Non Financial Assets			1,096.01	880.01
Total Assets			71,675.31	33,027.30
LIABILITIES AND EQUITY				
LIABILITIES				
(1) Financial Liabilities				
(a) Payables				
(i) Trade Payables				
(i) total outstanding dues of micro enterprises and small enterprises			-	-
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises			-	-
(ii) Other Payables				
(i) total outstanding dues of micro enterprises and small enterprises			-	-
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises			-	-
(b) Debt Securities			38,680.17	5,593.42
(c) Borrowings (Other than Debt Securities)		9	11,753.73	9,981.41
(d) Deposits			-	-
(e) Subordinated Liabilities			-	-
(f) Lease Liabilities			-	-
(g) Other financial liabilities			-	-
Total Financial Liabilities			50,433.90	15,574.83
(2) Non-Financial Liabilities				
(a) Current tax liabilities (Net)		10	135.76	54.68
(b) Provisions		11	1,444.09	654.09
(c) Deferred tax liabilities		12	-	-
(d) Other non-financial liabilities		13	612.21	694.29
Total Non Financial Liabilities			2,192.05	1,403.06
(3) EQUITY				
(a) Equity Share capital		14	8,884.61	8,017.11
(b) Other Equity		15	10,164.74	7,422.26
(c) Money Received Against Share Warrants		16	-	610.04
Total Equity			19,049.35	16,049.41
Non-Controlling Interest				
Total Liabilities			71,675.31	33,027.30
Significant Accounting Policies			(0.00)	(0.00)
Notes forming part of Accounts		1 to 23		



Disclosure of Standalone Statement of Cash Flow as per regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) regulations, 2015

STATEMENT OF UNAUDITED CONSOLIDATED CASH FLOW STATEMENT FOR THE YEAR ENDED ON 30.09.2026

Figures in Lakhs				
Particulars	HALF YEAR ENDED		YEAR ENDED	
	As on 30.09.2026		As on 31.03.2026	
Cash flow from operating activities				
Net profit before tax		2,273.79		1,822.79
Adjustments for:				
Depreciation and amortisation	50.04		87.01	
Interest income	-154.53		-308.26	
Exchange fluctuation Loss/(Gain) (net)	-		-	
Finance costs	1,342.24		1,028.36	
Provision for tax previous year	-		-12.28	
Previous Year Adjustment	-		52.85	
(Profit)/ Loss on sale of fixed assets (net)	-	1,237.76		847.68
Operating profit before working capital changes		3,511.56		2,670.47
Changes in working capital:				
Adjustments for (increase) / decrease in operating assets:				
(Increase)/ Decrease in Non Financial Liabilities	789.00		1,129.07	
(Increase)/ Decrease in other current assets	-126.80		19.84	
(Increase)/ Decrease in other financial assets	295.76		-503.64	
(Increase)/ Decrease in other non financial assets	28.30		-141.50	
(Increase)/ Decrease in Trade Receivables	-1,674.49	-688.23	-	503.77
Cash generated from operations		2,823.32		3,174.25
Net income tax (paid)/refunds		(572.31)		(481.11)
Net cash from operating activities		2,251.01		2,693.14
Cash flow from investing activities				
Sale (purchase) of fixed assets				
Sale (purchase) of Investments				
Purchase/ construction of fixed assets (including capital advances)	(167.54)		(344.93)	
Proceeds from sale of fixed assets (incld TDS)	-		147.10	
Loans and Advances	(33,308.92)		(9,041.08)	
Other Long Term Advances	(2,589.77)		200.66	
Interest received	154.53	(35,911.71)	308.26	(8,730.00)
Net cash used in investing activities		(35,911.71)		(8,730.00)
Cash flow from financing activities				
Increase/ (Decrease) in LongTerm Borrowings				
(Increase)/ Decrease in Long Term Loans and advances				
Foreign Exchange Gain / (Loss)	-		-	
Increase/decrease in Share Capital	867.50		1,657.65	
Share Premium and Share warrants	430.96		878.65	
Proceeds from long term borrowings (net)	35,634.86		4,113.30	
Increase/ (Decrease) in capital reserve	-		-	
Proceeds from short term borrowings (net)	-775.79		1,007.78	
Finance costs	(1,342.24)	34,815.28	(1,028.36)	6,629.02
Net cash (used in)/generated from Financing activities		34,815.28		6,629.02
Net increase/(decrease) in cash and cash equivalents		1,154.58		592.16
Cash and cash equivalents at the beginning of the year		5,149.09		4,556.93
Cash and cash equivalents at the end of the year		6,303.67		5,149.09
Reconciliation of Cash & Cash Equievelant with balance sheet				
Cash and cash equivalents at the end of the year				
Cash in hand	9.80		5.17	
Balances with Banks				
- On Current Accounts	1,703.93		1,118.19	
- On Term deposits*	4,589.94	6,303.67	4,025.73	5,149.09

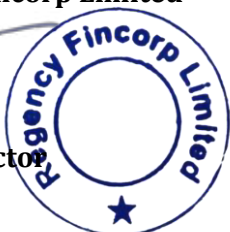


**DISCLOSURE UNDER REGULATION 52(4) OF SEBI (LISTING OBLIGATIONS AND
DISCLOSURE REQUIREMENTS) REGULATIONS, 2015**

S.N	PARTICULARS	RATIO
1	Debt-equity ratio	2.66
2	Debt service coverage ratio	NA
3	Interest service coverage ratio	2.60
4	Outstanding redeemable preference shares (quantity and value)	NA
5	Capital Redemption reserve/debenture redemption reserve	NA
6	Net worth	18,951.17
7	Net profit after tax	1603.30 Lakhs
8	Earnings per share	1.80
9	Current ratio	3.07
10	Long term debt to working capital	0.16
11	Bad debts to Account receivable ratio (GNPR)	0.99
12	Current liability ratio	0.22
13	Total debts to total assets	0.70
14	Debtors' turnover	NA
15	Inventory Turnover	NA
16	Operating margin percent	81.11%
17	Net Profit Margin Percent	34.66

For Regency Fincorp Limited

Gaurav Kumar
Gaurav Kumar
Managing Director
DIN: 06717452





CIN: L67120PB1993PLC013169

Regency Fincorp Limited

(Formerly Known as: Regency Investments Limited)

orp & 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: 23RD October, 2026

Annexure III

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

Dear Sir/ Madam,

Ref: Regency Fincorp Limited (Scrip Code: 540175)

Sub: Security Cover Certificate of Non-Convertible debt Securities for the quarter ended 30th September, 2026

As per SEBI Master Circular No. SEBI/HO/DDHS-PoD3/P/CIR/2024/46 dated May 16, 2024 and pursuant to regulation 54 of Securities & Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith Security Cover Certificate given by the Statutory Auditor of the Company for the quarter and half year ended September 30, 2026 for Non-Convertible debt Securities.

This is for your kind information and record.

For Regency Fincorp Limited

ABHIMANYU

Digitally signed by ABHIMANYU

Date: 2026.10.23 13:32:54

+05'30'

Abhimanyu

Company Secretary & Compliance officer

M No. 49176

INDEPENDENT CHARTERED ACCOUNTANT'S LIMITED ASSURANCE REPORT

Independent Chartered Accountant's Limited Assurance Report on Security Cover, Compliance with Covenants (including Financial Covenants) and Book Value of Assets pursuant to Regulation 54(3) read with Regulation 56(1)(d) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and SEBI Circular dated 16 May 2024

To,
The Board of Directors
Regency Fincorp Limited

Introduction

We, K N S G & Co. LLP, Chartered Accountants, have been requested by Regency Fincorp Limited ("the Company") to examine the accompanying Statement showing the Security Cover, Compliance with Covenants (including Financial Covenants) and Book Value of Secured Assets as at 30 September 2026 in respect of the outstanding Secured, Rated, Listed, Redeemable, Non-Convertible Debentures ("NCDs") issued by the Company.

The Statement has been prepared by the Management from the unaudited books of account and other relevant records maintained by the Company pursuant to Regulation 54(3) read with Regulation 56(1)(d) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("SEBI LODR Regulations"), and SEBI Circular No. SEBI/HO/DDHSPoD3/P/CIR/2024/46 dated 16 May 2024.

The security created for the aforesaid NCDs consists exclusively of identified loan receivables, together with all rights, title, interest and benefits attached thereto, charged in favour of the Debenture Trustee(s) in accordance with the respective Debenture Trust Deeds.

Our Responsibility

Our responsibility is to provide limited assurance as to whether:

- The Company has maintained the stipulated Security Cover in respect of its outstanding secured NCDs as at 30 September 2026;
- The book value of the loan receivables charged in favour of the Debenture Trustee(s) agrees with the underlying books of account of the Company; and
- The Company has complied with the applicable financial covenants stipulated in the respective Debenture Trust Deeds.



Procedures Performed

Our procedures included, inter alia:

- Obtaining and reading the relevant Debenture Trust Deeds;
- Obtaining the schedule of loan receivables identified as security for the outstanding NCDs;
- Tracing the outstanding NCD balances to the books of account;
- Verifying the computation of Security Cover prepared by the Management;
- Verifying that the book value of the charged receivables agrees with the underlying books and records;
- Verifying compliance with the applicable financial covenants stipulated in the Debenture Trust Deeds; and
- Obtaining Management representations regarding compliance with other affirmative, negative and informational covenants, wherever applicable.

Our engagement was conducted in accordance with the Guidance Note on Reports or Certificates for Special Purposes issued by the Institute of Chartered Accountants of India, to the extent applicable. The procedures performed in a limited assurance engagement are substantially less in scope than those performed in a reasonable assurance engagement.

Conclusion

Based on the procedures performed by us and according to the information and explanations provided by the Management, nothing has come to our attention that causes us to believe that:

- (a) The Company has not maintained the required Security Cover in respect of its outstanding secured NCDs as at 30 September 2026;
- (b) The book value of the loan receivables charged in favour of the Debenture Trustee(s), as disclosed in the accompanying Statement, is not in agreement with the underlying books of account maintained by the Company; and
- (c) The Company has not complied with the applicable financial covenants stipulated in the respective Debenture Trust Deeds as at 30 September 2026.

Restriction on Use

This Report has been issued solely at the request of the Company for submission to the Debenture Trustee(s), BSE Limited and other regulatory authorities, as applicable, pursuant to the requirements of Regulation 54(3) read with Regulation 56(1)(d) of the SEBI LODR Regulations and the SEBI Circular dated 16 May 2024. It should not be used or referred to by



KNSG & CO LLP
Chartered Accountants



MCB-Z-1/07030, ADJ. R.O., OPPOSITE QILA
GATE, BATHINDA PUNJAB 151001
Ph. 8699595936
e-mail : souravgarg554@gmail.com

any other person or for any other purpose, except as required under applicable law. We do not accept or assume any liability or duty of care to any person other than the Company in respect of this Report, except where otherwise required by applicable law.

For K N S G & Co. LLP
Chartered Accountants

Firm Registration No.: 025315N/N500106

A handwritten signature in blue ink, appearing to read 'Sourav Garg'.

CA Sourav Garg
Partner

Membership No.: 545783
UDIN: 26545783DPUQKR6885

DATE 23/10/2026



Security cover working for the quarter ended 30 September 2026

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O
Particulars	Description of asset for which this certificate relate	Exclusive Charge		Pari Passu Charge			Assets not offered as Security	Elimination (amount in negative)	Total (C to H)	Related to only those items covered by this certificate				
		Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by Pari Passu debt holder	Other assets on which there is pari-passu charge				Market Value for Assets charged on Exclusive basis	Carrying/Book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA, market value is not applicable)	Market Value for Pari-passu charge Assets	Carrying value/book value for pari-passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA, market value is not applicable)	Total Value (=K+L+M+N)
ASSETS		-	-	-	-	-	-	-	-					
Property, Plant and Equipment		-	489.93	-	-	-	193.34	-	683.27					
Capital Work-in-Progress		-		-	-	-		-	-					
Right of Use Assets		-		-	-	-		-	-					
Goodwill		-		-	-	-		-	-					
Intangible Assets		-		-	-	-		-	-					
Intangible Assets under Development		-		-	-	-	70.00	-	70.00					
Investments		-		-	-	-	2,731.58	-	2,731.58					
Loans & Advances	Receivables under Financing Activities	49,190.92	909.52	-	-	-	10,924.38	-	61,024.82		49,190.92			49,190.92
Inventories		-	-	-	-	-		-	-					
Trade Receivables		-	-	-	-	-		-	-					
Cash and Cash Equivalents		-	-	-	-	-	9.80	-	9.80					
Bank Balances other than Cash and Cash Equivalents		-	4,313.72	-	-	-	1,933.87	-	6,247.59					
Others		-	-	-	-	-	728.57	-	728.57					
Total		49,190.92	5,713.17	-	-	-	16,591.54	-	71,495.63	-	49,190.92	-	-	49,190.92

Security cover working for the quarter ended 30 September 2026

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O
Particulars	Description of asset for which this certificate relate	Exclusive Charge		Pari Passu Charge			Assets not offered as Security	Elimination (amount in negative)	Total (C to H)	Related to only those items covered by this certificate				
		Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by Pari Passu debt holder	Other assets on which there is pari-passu charge				Market Value for Assets charged on Exclusive basis	Carrying/Book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA, market value is not applicable)	Market Value for Pari-passu charge Assets	Carrying value/book value for pari-passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA, market value is not applicable)	Total Value (=K+L+M+N)
LIABILITIES		-	-	-	-	-	-	-	-	-				
Debt securities to which this certificate pertains	Yes	38,466.40	-	-	-	-	-	-	38,466.40					
Other debt	No	-	156.27	-	-	-	2,557.50		2,713.77					
Subordinated debt		-	-	-	-	-	-		-					
Borrowings*	No	-	5,158.23	-	-	-	4,095.50		9,253.73					
Bank Debt Securities		-	-	-	-	-	-		-					
Others		-	-	-	-	-	-		-					
Trade payables		-	-	-	-	-	-		-					
Lease Liabilities		-	-	-	-	-	-		-					
Provisions		-	-	-	-	-	1,411.07		1,411.07					
Others		-	10.07	-	-	-	689.41		699.48					
Total		38,466.40	5,324.57	-	-	-	8,753.48	-	52,544.45					
Cover on Book Value														
Cover on Market Value														
Exclusive Security Cover		1.28	1.07											
Pari-Passu Security Cover														

*Inclusive of Loan Against Property (LAP) amounting to Rs. 715.33 Lakhs, secured by a property registered in the name of the promoter.





CIN: L67120PB1993PLC013169

Regency Fincorp Limited

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Corp & Regd Office: SCO-6 Upper Ground Floor LA MER, PR-7, Airport Road,
Zirakpur140603, Punjab.Contact No: +91 7717593645, Web: www.regencyfincorp.co.inE-mail: regencyinvestmentsltd@gmail.com

Annexure IV

Disclosure under Regulation 30 read with Clause 2 of Para A of Part A of Schedule III of SEBI Listing Regulations and SEBI Circular No. HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated January 30, 2026.

S NO	Particulars	Details
1	Type of securities proposed to be issued	Secured, Rated, Listed, Non-Convertible Debentures ("NCD")
2	Type of issuance	Private Placement
3	Total number of securities proposed to be issued or the total amount for which the securities will be issued	Total number of securities to be issued: 40000 (Forty Thousand) Units of Secured, Rated, Listed, Non-Convertible Debenture ("NCD") having face value of INR 10,000/- (Indian Rupees Ten Thousand Only) on private placement basis.
Additional Information in case of issuance of Non-Convertible Securities		
4	Size of the issue	40000 (Forty Thousand) Units of Secured, Rated, Listed, Non-Convertible Debenture ("NCD") having face value of INR 10,000/- (Indian Rupees Ten Thousand Only) on private placement basis in the following manner: Base issue 30000 (Thirty Thousand) Units of Secured, Rated, Listed, Non-Convertible Debenture ("NCD") having face value of INR 10,000/- (Indian Rupees Ten Thousand Only) Green Shoes option 10000 (Ten Thousand) Units of Secured, Rated, Listed, Non-Convertible Debenture ("NCD") having face value of INR 10,000/- (Indian Rupees Ten Thousand Only)
5	Whether proposed to be listed? If yes, name of the stock exchange(s);	Proposed to be listed: Yes Name of Stock Exchange: BSE Limited
6	Tenure of the Instrument Date of allotment and Date of maturity	Tenure: 18 Months Date of allotment: In compliance with Master Circular SEBI/HO/DDHS/DDHS-PoD/P/CIR/2025/0000000137 dated 15th October, 2025, the allotment of NCD's shall be done after closure of Bidding Time (as the NCD shall be privately placed through Electronic Book Provider (EBP)) i.e. on Settlement date. Date of maturity: 18 Months from Actual Date of Allotment
7	Coupon/interest offered, schedule of payment of coupon/interest and principal	Interest offered: 12.00% p.a., Schedule of Interest payment: Monthly Schedule of principal payment: Principal payment at Maturity.



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E-mail: regencyinvestmentsltd@gmail.com

8	Charge/security, if any, created over the assets;	1.25x (one point two five times) of the amounts outstanding under the Debentures (including but not limited to interest, default interest, remuneration of the Trustee, charges, fees, expenses and any other charges due from the Company) ("Security Cover Ratio") where at least 1.25 (one decimal point two five) time or 125% (one hundred and twenty-five percent) of the security cover is from principal receivables.
9	Special right/interest/privileges attached to the instrument and changes thereof	None
10	Delay in payment of interest / principal amount for a period of more than three months from the due date or default in payment of interest / principal;	5% per annum over and above the Coupon Rate on the default amount
11	Details of any letter or comments regarding payment/non-payment of interest, principal on due dates, or any other matter concerning the security and /or the assets along with its comments thereon, if any;	NA
12	Details of redemption of preference shares indicating the manner of redemption (whether out of profits or out of fresh issue) and debentures;	NA

REGENCY FINCORP LIMITED:
PERIOD: APRIL 2026 TO SEPTEMBER 2026

Annexure V

Rs in Lacs				
Name	PAN	Relation	Transaction Type	01.04.2026 TO 30.09.2026
Gaurav Kumar	BRJPK2015C	KMP	Director Salary	42.00
Sarfaraz Mallick	ASGPM2874E	KMP	Director Salary	24.00
Neha Abrol	AFBPA6503Q	OPERATIONAL HEAD	Salary	24.00
Srishty Abrol	FMDPA8099H	Relative Of KMP	Salary	12.00
Abhimanyu	BXNPA3271J	KMP	Salary	3.61
Gaurav Kumar	BRJPK2015C	KMP	Reimbursement of Expenses	10.93
Sarfaraz Mallick	ASGPM2874E	KMP	Reimbursement of Expenses	15.38
Gaurav Kumar	BRJPK2015C	KMP	Imprest	6.58
Gaurav Kumar	BRJPK2015C	KMP	Rent	1.50
Neha Abrol	AFBPA6503Q	OPERATIONAL HEAD	Rent	1.50

Rs in Lacs							
Name	PAN	Relation	Transaction Type	Opening Balance as on 01.04.2026	Loan taken Including Interest charged	Loan repaid including TDS deducted	Closing Balance as on 30.09.2026
Regency Digitrade Investments Pvt. Ltd.	AAKCR5917Q	COMMON DIRECTOR	Inter-corporate deposit	612.21	696.68	695.00	613.89
Annaya Management Consultancy Private Limited	AAWCA1358G	DIRECTOR IS RELATIVE OF KMP	Inter-corporate deposit	620.60	52.93	217.50	456.03
Gaurav Kumar	BRJPK2015C	DIRECTOR	Loan	-	277.03	277.03	-
				Opening Balance as on 01.04.2026	Loan given Including Interest charged	Loan received including TDS	Closing Balance as on 30.09.2026
Vani Commercials Ltd.	AABCV2724J	DIRECTOR IS RELATIVE OF KMP	Loan Given	580.65	74.69	-	655.34
Regency Fin Technology	AAPCR2836M	Subsidiary	Loan Given	63.89	1,828.22	235.36	1,656.75