



CIN: L67120PB1993PLC013169

Regency Fincorp Limited

(Formerly Known as: Regency Investments Limited)

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Date: 06th May 2026

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

SUB: DISCLOSURE UNDER REGULATION 30 OF SEBI (LISTING OBLIGATIONS & DISCLOSURE REQUIREMENTS) REGULATIONS, 2015– INVESTOR PRESENTATION

REF: REGENCY FINCORP LIMITED (SCRIP CODE: 540175)

Dear Sir/Madam,

Pursuant to regulation 30 of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015, we are enclosing herewith Investor Presentation for Financial year ending March 31, 2026 for the Investor Meeting Scheduled for 7th May 2026.

Kindly take the same on record.

Thanking You,

For Regency Fincorp Limited

Abhimanyu
Company Secretary & Compliance Officer
M No A 49176



Regency Fincorp Ltd

Investor Presentation – May 2026





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Who we are . . .

Emerging NBFC Shifting to Digital Lending & Secured MSME

Specialized NBFC, incorporated in 1993, focused on providing credit access to underserved and underbanked segments across India

Customer-centric lending platform offering diversified suite of financial products:

- **MSME/business loans**
- **Micro-credit (particularly for women borrowers)**
- **Personal loans**
- **Consumer durable financing**

Support **small businesses, agriculture-linked activities, and emerging middle-class consumers**, enabling income generation and enterprise growth

Business model built on **short-tenure, high-yield lending with focus on working capital financing**, helping MSMEs manage liquidity, expand operations, and invest in productive assets such as machinery, equipment, and inventory

Broad mission anchored in financial inclusion and economic empowerment, with goal of serving millions of MSMEs and low-income households through technology-enabled, scalable lending platform

With growing footprint, Regency Fincorp is an emerging NBFC focused on high-growth credit segments, leveraging digital capabilities and targeted underwriting to expand access to formal finance in India

Today we are...



23+ Branches



₹ 261+ crore AUM



₹ 310+ crore
Cumulative Disbursements In
FY26



161 Cr (%)
Secured Book



Average Ticket Size
₹ 35-40 lakhs



90+ Employees



Credit Rating
Infomeric Ratings
BBB - / Positive



12-60 Months
Avg Loan Tenure



100% Direct Sales
Team



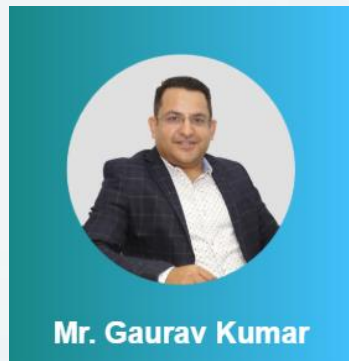
9+ Lenders



Journey : Key Events and Milestones



RFL is professionally managed with leadership averaging 20+ years of experience across Banking, Capital Markets, Credit & Risk domains.



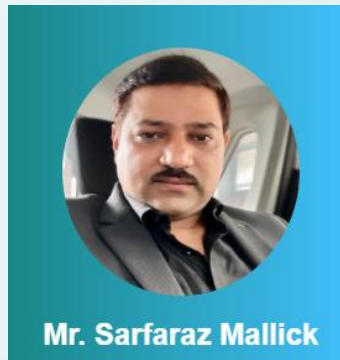
Mr. Gaurav Kumar

Managing Director

Mr. Gaurav Kumar holds a Bachelor's degree in Business Administration & brings 20+ years of rich experience in Banking & Capital Markets. He began his career with Bank of Punjab Ltd. and went on to hold significant roles at ICICI Bank and CitiBank, where he gained extensive industry exposure.

With deep expertise in mergers and acquisitions, Mr. Kumar has built a strong network in the capital markets & is widely respected for his close rapport with HNIs & corporate clients.

Under his visionary leadership, Regency Fincorp is actively focused on secured & unsecured MSME lending, playing a pivotal role in the company's sustained growth & success.

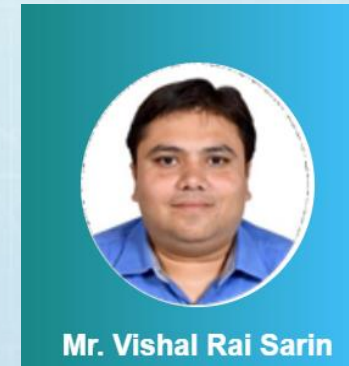


Mr. Sarfaraz Mallick

Whole time Director &
Chief Financial Officer

Mr. Sarfaraz Mallick is an integral part of the Company. In his capacity as Peer Head of Strategic & Business Management, he also serves as Director & CFO. He spearheads the company's fund-raising initiatives, encompassing both debt & equity financing. He also oversees all financial aspects, including treasury management, equity investments, debt acquisition, management of AML protocols, & close collaboration with product team to align offerings with financial stability.

He is a member of both the core committee and the internal board committee dedicated to the business development program for expanding the Company's operations



Mr. Vishal Rai Sarin

Whole time Director

One of the Directors of the Company, he is leading the Joint Liability Group loan portfolio across PAN India. He holds a Master's in Business Economics and is UGC-qualified in Economics, bringing over 20 years of rich experience in the banking sector.

Throughout his career, he has held key positions at renowned institutions such as Citi Bank, Royal Bank of Scotland, and most recently as a Business Banking Specialist at ICICI Bank. His core expertise lies in Corporate Banking, with a strong focus on managing asset portfolios & conducting in-depth credit assessments for corporates.

Beyond his professional role, he also actively contributes to social development as the Vice President of the Udaan Welfare Society.

AUM Mix (Mar-26) · Total AUM: ₹ 261 Cr

61.0%	26.4%	10.7%	1.9%
MSME Secured Loan	MSME Unsecured Loan	Joint Liability Loans for Women Borrowers	Digital Lending
MSMEs	Corporates / Prop / NBFC	Working Ladies (JLG)	Salaried Individuals
Security Yes (Property)	Security No	Security No	Security No
Tenure 24–60 months	Tenure 12–24 months	Tenure 12–18 months	Tenure 6-9 months
Ticket Size ₹20L – ₹1 Cr	Ticket Size > ₹50L-1 Cr	Ticket Size ₹30,000 – ₹35,000	Ticket Size ₹50,000-60,000
ROI 20–24% (Reducing)	ROI ≤18% (Flat)	ROI > 24% (Flat)	ROI 24% (Flat)
Collection Monthly	Collection Monthly / Quarterly	Collection Monthly	Collection Monthly
PF 1–2%	PF 1–2%	PF 5%	PF 3%

Digital Lending & Embedded Finance Opportunity (India)

Regulatory tailwinds. Massive market potential. Our platform is built for scale.



1. STRONG INDUSTRY TAILWINDS

India is witnessing rapid formalisation of credit driven by digitisation and regulatory clarity from RBI.

Digital Lending Guidelines (2022) ensure transparency, data protection and responsible lending through regulated lending entities.

UPI-led ecosystem (NPCI) has created a frictionless payments backbone enabling embedded credit at scale.

Growing salaried workforce and gig economy driving demand for short-tenure, small-ticket credit.

2. MASSIVE MARKET OPPORTUNITY

20–25% CAGR
India digital lending market estimated to grow at 20–25% CAGR¹

₹20–25 Lakh Crore
MSME credit gap remains ~₹20–25 lakh crore, indicating large unmet demand²

Personal loans
Fastest growing segment within NBFC portfolios³

10+ Billion Monthly Transactions
UPI transactions crossed 10+ billion monthly volume⁴

3. REGULATORY BACKBONE (RBI DRIVEN)

Direct disbursement to borrower bank accounts

Transparent pricing with APR disclosure

No pass-through accounts or unregulated intermediaries

Digital lending must be routed through regulated entities (NBFCs / Banks)

Strong push toward responsible lending and borrower protection

This strengthens credibility and reduces systemic risk, favoring compliant players like Regency.

4. REGENCY'S PLAY: "CASH MY SALARY" PLATFORM

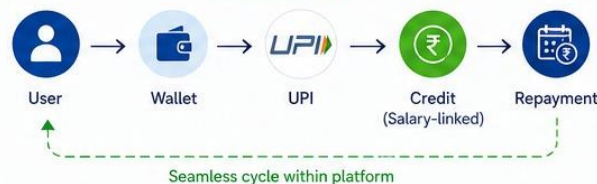
Integrated Financial Ecosystem

Wallet + UPI-enabled payments

Instant salary-linked credit (Earned Wage Access model)

Short-term personal lending products

How It Works



5. STRATEGIC FIT FOR REGENCY



Expands beyond traditional lending into embedded finance

Enhances customer acquisition efficiency

Cross-sell opportunities

Data-driven underwriting

Builds recurring, high-frequency engagement platform

6. REVENUE LEVERS

Interest income from short-duration loans

Platform / convenience fees

Interchange / UPI-linked monetisation

Cross-selling financial products

7. LONG-TERM VISION

“ A full-stack digital financial platform for India's emerging workforce. ”



Focus on **Digital lending**

Leveraging **AI-based tools** to boost efficiency across the lending process:

➤ Credit score

➤ Lead generation and conversion to sale

➤ Reduce loan application & processing time

Company App – **Cash My Salary** – to penetrate deeper customer-base & improve ease of use

RegPay – Company's own digital wallet offering to capitalize on rising UPI adoption



Customer-Centric Approach



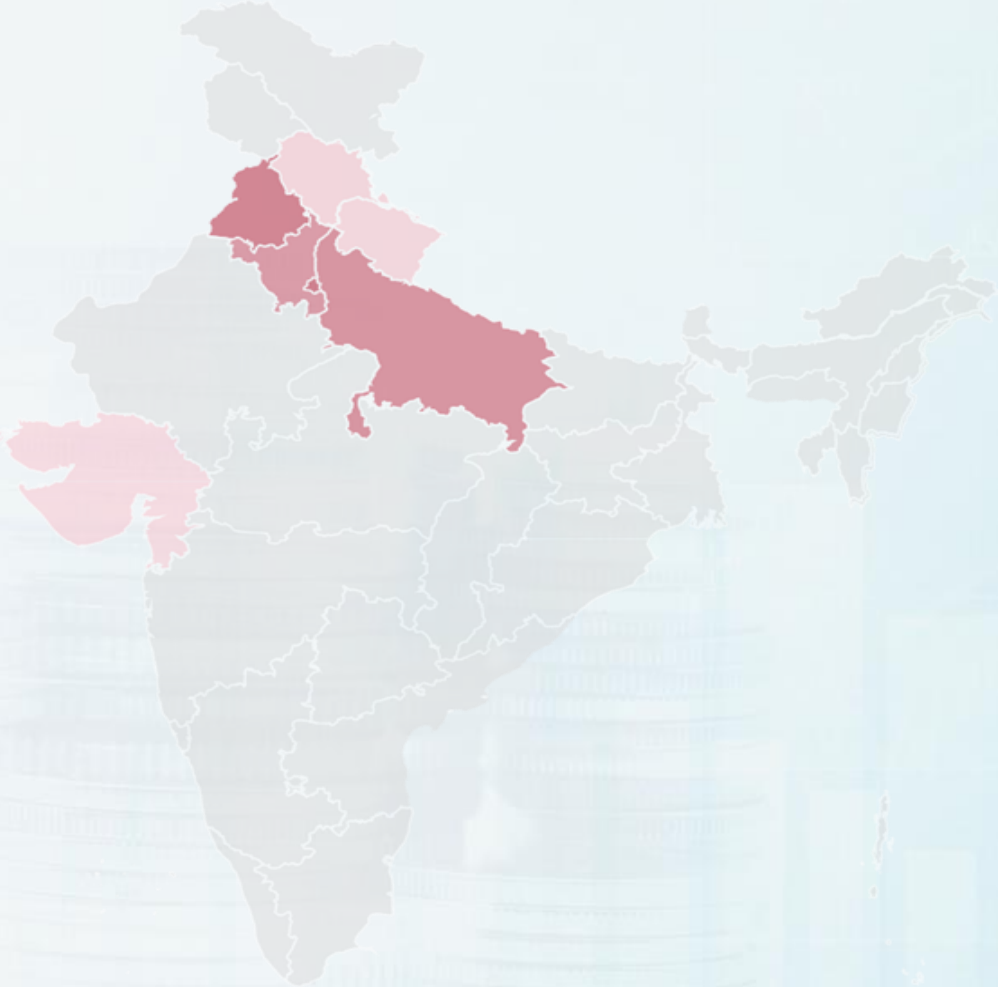
16,000 + Customers

TOTAL AUM (OWN)
₹261 Cr
FY25-26

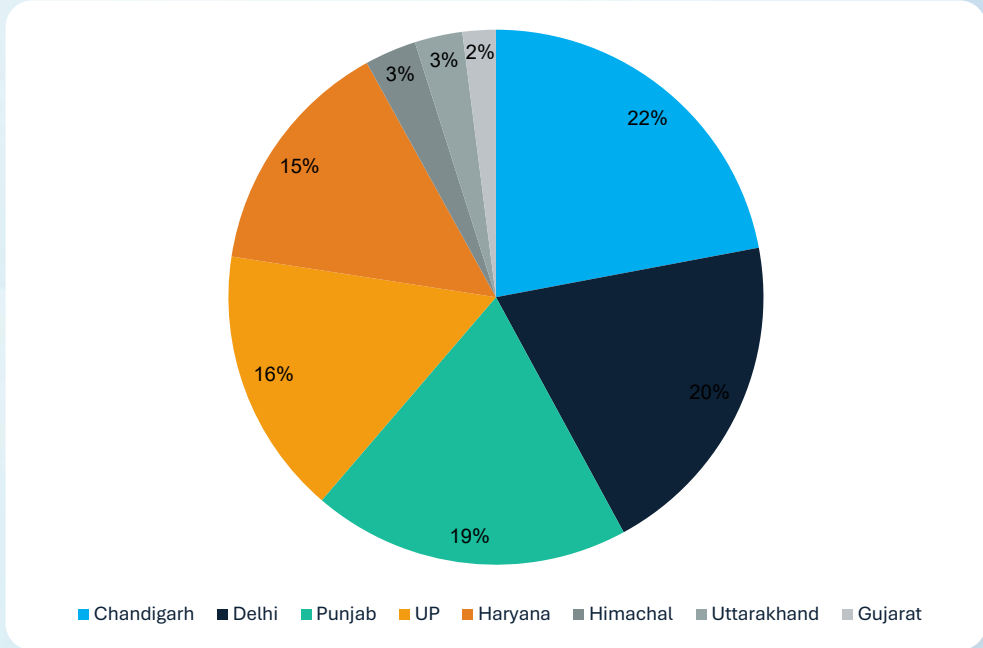
STATES COVERED
4
Prominently North India

BRANCHES
23
Active Branches

HQ
Zirakpur
Punjab (RBI-Reg NBFC)



PORTFOLIO CONCENTRATION



Concentrated in NCR, Punjab & Chandigarh belt — high MSME density & strong credit culture. Expansion to new geographies planned by FY27.



Disciplined Underwriting Driving Robust Risk Management



UNDERWRITING FILTERS

- Age
20 – 58 years
- CIBIL Score
≥ 650
- Tenure
Micro 12–18m | MSME 24–60m
- Repayment
Monthly EMI
- Due Diligence
KYC + Bank + Physical + Bureau
- Documentation
Financials + GST + Statutory

RISK PROCESS FLOW

End-to-end credit lifecycle discipline



RISK MANAGEMENT ARCHITECTURE

- Fraud Management System**
- Fund Transfer Pricing**
- ALM Framework**
- Behavioral Risk Scoring**

PRUDENT RISK OUTCOMES

- Leverage Controlled**
D/E ≤ 2.5x | Tier 1 ≥ 25%
- Strong Liquidity**
No ALM mismatches
- Diversified Book**
Secured + Unsecured + Digital Lending
- Asset Quality**
GNPA 0.69% (FY26)



Key Performance Highlights FY26

₹ in Cr

AUM

FY25	FY26
180 Cr	261 Cr

Disbursements

FY25	FY26
54 Cr	142 Cr

Total Income

FY25	FY26
21 Cr	40 Cr

PAT

FY25	FY26
5 Cr	13 Cr

NIMs

FY25	FY26
7.41%	10.26%

GNPA

FY25	FY26
0.42%	0.99%

NNPA

FY25	FY26
0.31%	0.74%

Capital

₹ Cr	Mar'25	Mar'26
Equity	122	160
Debt	107	169
D/E	0.88x	1.05x

CRAR

FY25	FY26
64.34%	57.56%

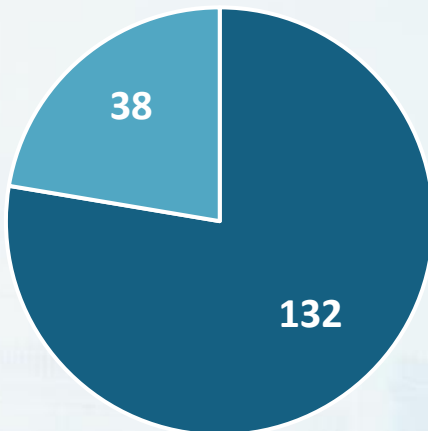
Branches

FY25	FY26
22	23



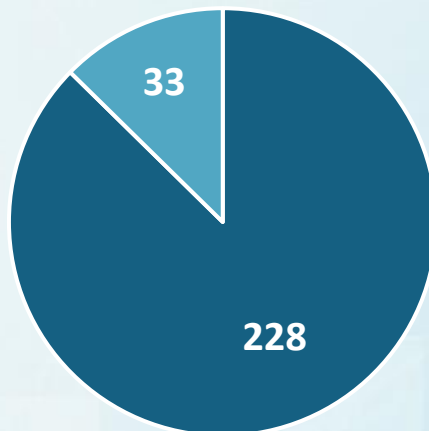
AUM bifurcation

FY25 (in Cr)



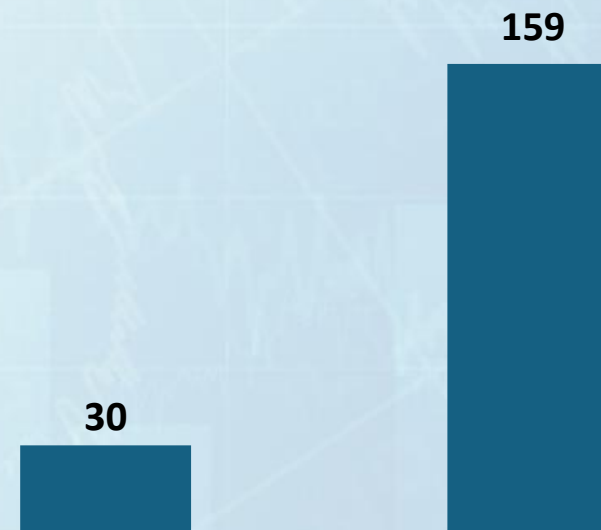
■ MSME ■ Retail

FY26 (in Cr)



■ MSME ■ Retail

Secured loans (Rs in Cr)



FY25

FY26

Key Ratios	FY26	FY25
Interest Spread	7.1%	4.8%
Net Interest Margin	10.3%	7.4%
Asset Quality		
Gross NPA	1.0%	0.4%
Net NPA	0.7%	0.3%
Leverage & Capital Adequacy		
Leverage: TOL/Owned funds	105	
Debt/Equity	1.05x	0.88x
CRAR %	57.6%	64.3%



Debt Profile

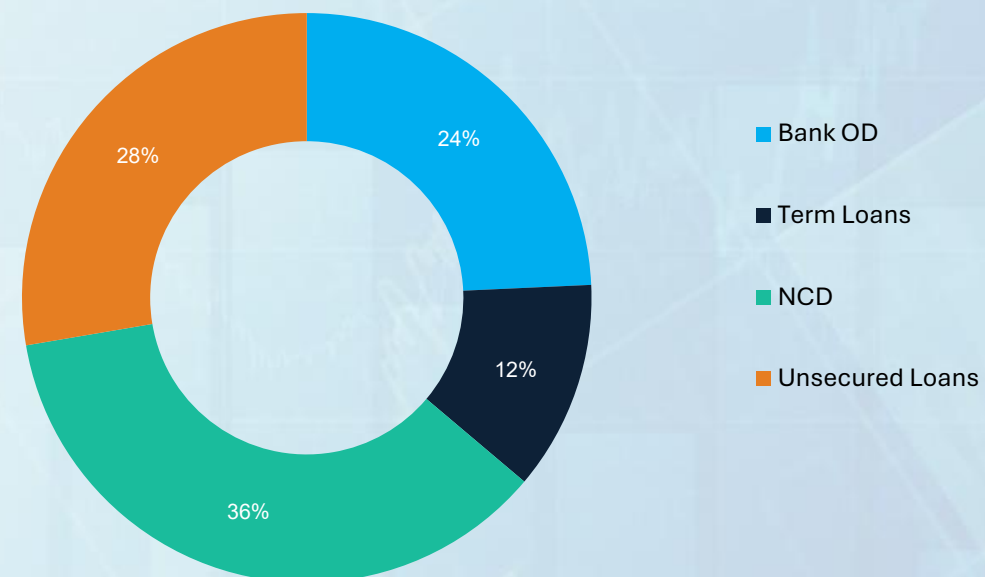
Total Debt Outstanding: ₹169 Cr (Mar'26) · D/E Ratio: 1.05x · CRAR: 57.6%

Total Debt Outstanding: ₹107 Cr (Mar'25) · D/E Ratio: 0.88x · CRAR: 64.3%

DEBT SEGMENT BREAKDOWN (Mar'26)

Segment	O/s (₹ Cr)	% Mix
Bank OD	37.6	24.3%
Term Loans	18.4	11.9%
NCD	55.9	36.2%
Unsecured Loans	42.8	27.7%
Total	154.6	100%

DEBT MIX BY SEGMENT

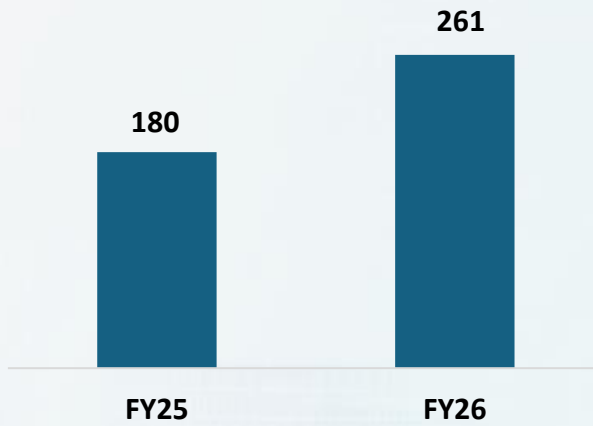


RFL caps D/E at 3.5x with Tier 1 CRAR ≥ 25%, providing strong leverage comfort for lenders.



Financial Ratio Analysis – Year on Year

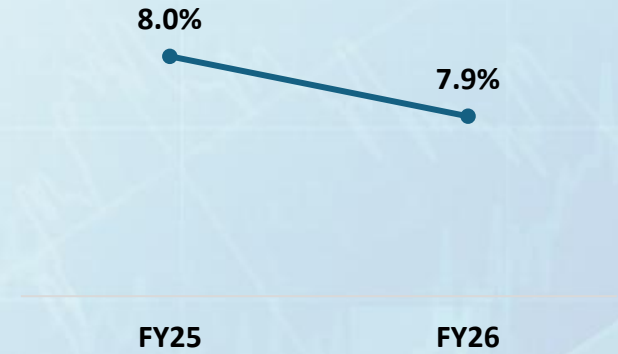
AUM In (Rs Cr)



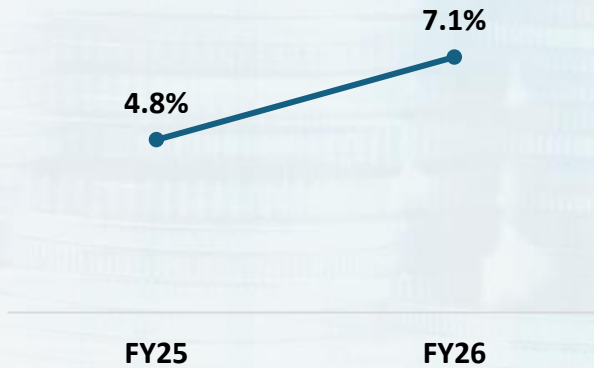
Average Yield



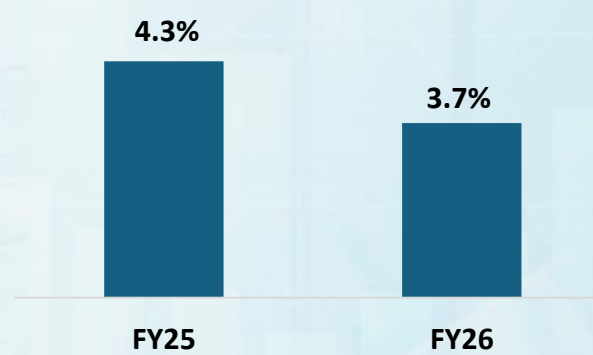
Cost of Funds (COF)



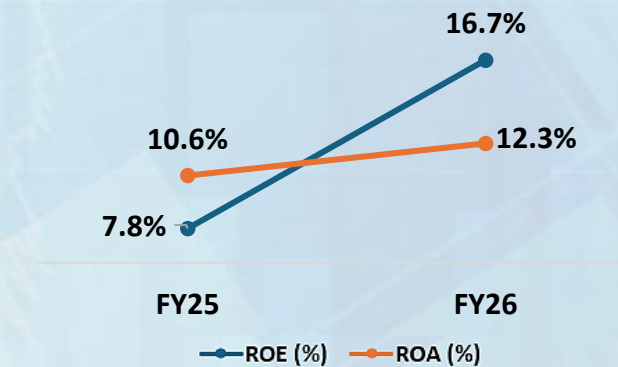
Spread



Opex (% of Avg. AUM)



ROA & ROE (%)



Particulars (INR crores)	Q4 FY26	Q4 FY25	Y-o-Y	Q3 FY26	Q-o-Q	FY26	FY25	Y-o-Y
Total income	12.02	8.41		9.14		40.05	21.66	
Finance Cost & Commission Expenses	4.48	2.12		2.57		12.44	8.72	
Net Interest Income & Fee Income	7.54	6.30	20%	6.57	15%	27.61	12.95	113%
Employee Benefits Expense	1.23	2.01		0.96		4.43	3.80	
Depreciation and Amortization Expense	0.20	0.22		0.21		0.87	0.73	
Other Expenses	0.96	0.36		0.67		2.68	1.52	
Operating Expense	2.39	2.59		1.83		7.97	6.05	
Pre-Provisioning Operating Profit	5.15	3.71	39%	4.74	9%	19.64	6.90	185%
Provision and Write-Off	0.45	0.20		0.14		1.41	0.20	
Profit before tax	4.70	3.50	34%	4.60	2%	18.23	6.69	172%
Total Tax	1.16	0.91		1.19		4.81	1.72	
Profit After Tax	3.53	2.59	37%	3.40	4%	13.42	4.97	170%

Particulars (INR crores)	Mar'26	Mar'25
LIABILITIES		
Financial Liabilities	155.75	104.54
Debt Securities	55.93	7.48
Borrowings (other than debt securities)	99.81	97.06
Non-financial Liabilities	13.10	2.74
Current Liabilities (net)	0.47	0.39
Provisions	6.54	1.91
Deferred Tax Liabilities (net)	0.00	0.04
Other non-financial liabilities	6.09	0.39
Equity	160.49	121.84
Equity share capital	80.17	63.59
Other equity	74.22	41.04
Money Received against Share Warrants	6.10	17.21
Total Equity and Liabilities	329.34	229.11

Particulars (INR crores)	Mar'26	Mar'25
ASSETS		
Financial Assets	322.21	222.11
Cash and cash equivalents	0.05	0.04
Bank balance (other than cash and cash equivalents)	51.44	45.53
Loans	261.23	170.18
Investments	1.42	3.32
Other financial assets	8.07	3.04
Non-financial Assets	7.13	7.00
Current Assets (net)	0.59	1.11
Deferred Tax Assets (net)	0.07	0.00
Property, Plant & Equipment	6.47	5.89
Total Assets	329.34	229.11

In April-May, Company issued fresh equity worth Rs. 25 Cr through CCDs – to fuel growth in Digital Lending & Secured Loan book

Building a ₹3,000 Crore AUM NBFC by FY30

Empowering underserved MSMEs & communities across North & West India with accessible, ethical credit



Financial Inclusion at Scale

Serve 1,00,000+ MSME & underserved borrowers by FY30. Expand micro-credit to working women across North India.



Geographic Expansion

Deepen our footprint in existing markets and target high MSME density.



Technology-Led Underwriting

Leverage AI-based tech to improve ease of use, speed & operating efficiency. Account Aggregator (AA) framework, UPI flow analysis & AI-based credit scoring for faster, safer lending.



Capital Adequacy Leadership

Maintain CRAR well above regulatory floor. Target net-worth of ₹500+ Cr by FY30 through organic growth & strategic raises.



Building a scalable Digital Platform

Investment in Digitalization
New app
Improve operating efficiencies

INDUSTRY CONTEXT: India's MSME credit market reached ₹40.4 lakh crore by Mar'25 (CRIF High Mark) · NBFCs recorded 32% CAGR in MSME lending FY21–FY24 · Credit gap of ₹18.3 lakh crore remains (SIDBI/CareEdge)



Execution roadmap to deliver profitable, scalable & well-capitalized growth across product, capital & operations



Product & Market

- Scale SME Secured (LAP) to 75%+ of AUM by FY27 — higher yield, lower risk
- Introduce Consumer Durable & Merchant Financing as new product lines
- Deepen presence in Tier-2 / Tier-3 cities with lower competition
- Target ROI mix: 14–24% flat; focus on higher-yield 18–24% bucket



Capital & Funding

- Complete ₹96 Cr preferential allotment by FY27
- Diversify lender base: increase Bank / FI share, reduce Bank OD dependency
- Target credit rating upgrade to ACUITE A– by FY27
- Explore NCD issuance to institutional investors for long-tenor funding
- Maintain CRAR > 50%; D/E < 3x as hard guardrails



Operations & Tech

- Expand branch network from 23 to 50+ by FY27
- RegPay – Digital Wallet initiative to penetrate deeper consumer-base and ensure tighter control on potential defaults
- Enhance collection tech: GPS tracking, digital collection apps
- Leverage centralized credit & operations team to support scale
- Target collection efficiency above 96% current-month consistently

Thank You

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Investor Relations Advisors

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