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.
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Date: 14th July, 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 the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Dear Sir/Madam,

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, read with Schedule III thereto, we hereby submit the enclosed Press Release titled:

"Regency Fincorp Raises ₹50 Crore Through Listed Non-Convertible Debentures to Strengthen Liquidity and Support Business Expansion"

The press release highlights the successful completion of the Company's ₹50 crore Listed Non-Convertible Debenture (NCD) issue during the first quarter of FY 2026-27, along with key operational developments, business performance, and the Company's strategic growth initiatives.

The aforesaid Press Release is being disseminated to the media and is also being made available on the Company's website.

You are requested to kindly take the above information on your record.

Thanking you.

For Regency Fincorp Limited

ABHIMANYU Digitally signed by ABHIMANYU Date: 2026.07.14 11:16:59 +05'30'

Abhimanyu
Company Secretary & Compliance Officer
Membership No.: A49176

Encl.: Press Release

Regency Fincorp Raises ₹50 Crore Through Listed NCDs to Strengthen Liquidity and Support Business Expansion

Zirakpur, 14th July 2026: Regency Fincorp Limited, a leading NBFC focused on providing accessible and customer-centric financial solutions, today announced the successful completion of its **₹50 crore Listed Non-Convertible Debenture (NCD)** issue during the first quarter of FY 2026–27. The fund raise strengthens the Company's capital base and liquidity position while supporting the next phase of its growth strategy focused on secured lending, digital expansion and portfolio diversification.

The successful completion of the listed NCD issue comes against the backdrop of strong operational momentum during Q1 FY 2026–27. During the quarter, Regency Fincorp expanded its secured loan book by **45%**, increasing it from **₹159 crore as of March 2026 to ₹230 crore by June 2026**, reaffirming its strategic focus on building a high-quality secured lending franchise. The Company also successfully launched its digital lending platform, **Cash My Salary**, building a digital loan portfolio of **₹23 crore**, while further strengthening portfolio quality by reducing its unsecured loan exposure from **26% to 18%**.

Robust Growth in Secured Lending

Particulars	March 2026	June 2026	Growth
Secured Loan Book	₹159 Crore	₹230 Crore	₹71 Crore (45%)

Commenting on the successful fund raise, Mr. Gaurav Kumar Kumar , Managing Director, Regency Fincorp Limited, said:

"The successful completion of our Listed NCD issue marks an important milestone for Regency Fincorp and reflects the confidence investors have in our business model and long-term vision. As we continue to diversify our funding base, we remain focused on building a future-ready institution that combines prudent lending practices with technology-led innovation to deliver meaningful financial solutions."

"India's credit landscape is evolving rapidly, presenting significant opportunities for well-governed NBFCs to expand access to finance and support entrepreneurial growth. Our strategy is centred on strengthening our operational capabilities, maintaining a balanced and resilient portfolio, and delivering sustainable value through disciplined execution, sound governance and a customer-first approach. We remain committed to contributing meaningfully to India's evolving financial ecosystem while creating long-term value for all our stakeholders."

Accelerating Growth Strategy for next phase of expansion:

Particulars	Position
AUM (March 2026)	₹261 Crore
Target AUM	₹500–550 Crore
Planned Fund Raise	₹150 Crore

Key Metric	March 2026	June 2026 / Target
Secured Loan Book	₹159 Crore	₹230 Crore
Growth in Secured Book	-	45% (₹71 Crore)
Unsecured Loan Book	26%	18%
Digital Lending Portfolio	-	₹23 Crore
Funds Raised (NCDs)	-	₹50 Crore
Assets Under Management (AUM)	₹261 Crore	Target: ₹500–550 Crore
Planned Additional Fund Raise	-	₹150 Crore

Looking ahead, Regency Fincorp Limited remains focused on expanding its secured lending franchise, strengthening its digital capabilities and broadening its geographic presence. The Company aims to scale its Assets Under Management (AUM) to **₹500–550 crore**, supported by a diversified funding strategy, continued portfolio optimisation and disciplined execution. It also plans an additional fund raise of **₹150 crore** to support its next phase of growth.

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.

Cautionary statement concerning forward-looking statements

Certain statements in this document may be forward-looking statements. Such forward-looking statements are subject to certain risks and uncertainties like regulatory changes, local political or economic developments, and many other factors that could cause our actual results to differ materially from those contemplated by the relevant forward-looking statements. Further, past performance is not necessarily indicative of future results. Given these risks, uncertainties and other risk factors, viewers are cautioned not to place undue reliance on these forward-looking statements. The Company will not be in any way responsible for any action taken based on such statements and undertakes no obligation to publicly update these forward-looking statements to reflect subsequent events or circumstances.

The proposed transactions are subject to execution of definitive agreements, completion of due diligence, regulatory approvals, and other customary conditions precedent. The term sheets referred to herein are indicative and non-binding in nature except for specific agreed provisions.

For Further queries, contact:

For further information please contact:	
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