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: 20th 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 Revised Press Release under Regulation 30 of the SEBI (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 **Revised Press Release** under the same title i.e.

"Regency Fincorp Reports Robust Q1 FY27 Business Performance;
Secured Loan Book Grows ~5x YoY; Digital Lending Platform Gains Traction",

in connection with the Unaudited Financial Results of the Company for the quarter ended **30th June, 2026**, approved by the Board of Directors at its meeting held on **20th July, 2026**.

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

Thanking you.

For Regency Fincorp Limited

ABHIMANYU Digitally signed by ABHIMANYU
Date: 2026.07.20 20:48:45
+05'30'

Abhimanyu
Company Secretary & Compliance Officer
Membership No.: A49176

Encl.: Revised Press Release

Q1FY27 Earnings Release

Consolidated Un-audited Financial Results for Q1FY27 Ended 30th June 2026

Regency Fincorp Reports Robust Q1 FY27 Business Performance; Secured Loan Book Grows ~5x YoY; Digital Lending Platform Gains Traction

Zirakpur, 20th July, 2026: Regency Fincorp Limited, a specialised NBFC focused on providing accessible and customer-centric financial solutions, announced its unaudited financial results for the quarter ended 30th June 2026, reporting resilient performance backed by portfolio expansion, disciplined risk management, and continued focus on customer growth.

Key Performance Metrics:

Particulars (INR crores)	Q1FY27	Q1FY26	Y-o-Y	Q4FY26	Q-o-Q
Total Income	17.4	9.3	*86.5%*	12.0	*45.0%*
Finance Cost & Commission Expenses	5.4	2.4		4.5	
Net Interest Income & Fee Income	12.0	6.9	*73.9%*	7.5	*59.6%*
Pre-Provisioning Operating Profit	9.9	4.9		5.2	
Profit After Tax	7.0	3.2	*122.6%*	3.5	*98.5%*

Particulars (INR crores)	Q1FY27	Q1FY26
AUM	345.2	181.9
Disbursement	90.0	27.7
NIM	3.7%	1.8%
ROA	1.9%	1.4%
ROE	7.9%	2.4%
GNPA	0.98%	0.40%
NNPA	0.74%	0.30%

Recent Performance Highlights:

- Delivered strong progress during Q1 FY27, driven by robust growth in the secured lending franchise, expansion of digital lending capabilities, and continued focus on portfolio quality and operational efficiency
- Secured loan book increased by 45% during the quarter from approximately ~INR159.5 crore as of March 2026 to ~INR230.1 crore as of June 2026, reflecting the Company's strategic focus on building a high-quality, collateral-backed lending portfolio
- Successfully launched the Company's digital lending platform, **Cash My Salary** and built a digital loan portfolio of ~INR23.4 crore within the first quarter, strengthening Regency's technology-led growth strategy
- Further optimized the loan portfolio by reducing unsecured loan exposure from 26% to 18%, reinforcing the Company's commitment towards prudent risk management and sustainable growth
- Successfully raised ₹110 crore through Listed NCDs and term loans from banks during FY27 to date, strengthening liquidity and diversifying the Company's funding profile to support future business expansion. Additionally, the Board has approved the issuance of up to ₹25 crore of

privately placed Listed NCDs, further enhancing financial flexibility and reinforcing the Company's long-term capital base.

Building a Strong Foundation for Future Growth

- Growing secured lending portfolio with a strong focus on MSME-backed lending
- Expanding digital ecosystem through Cash My Salary and technology-enabled lending solutions
- Diversified funding profile supported by equity capital, Listed NCDs and institutional funding relationships
- Well-positioned to achieve the next phase of growth while maintaining portfolio quality, financial discipline, and sustainable profitability

Commenting on the performance, **Mr. Sarfaraz Mallick**, **Co-Founder, Whole time Director & CFO, Regency Fincorp Limited**, said,

"We have started FY27 on a strong note with significant progress across our key strategic priorities. The substantial growth in our secured lending portfolio, successful launch of our digital lending platform Cash My Salary and continued improvement in portfolio quality reflect the strength of our execution capabilities and long-term vision.

During the quarter, we expanded our secured loan book by 45% to ₹230 crore while reducing the share of unsecured lending from 26% to 18%, demonstrating our commitment towards building a resilient, high-quality loan portfolio. At the same time, our digital lending initiative has gained encouraging traction within a short span of launch.

As India's credit ecosystem continues to evolve, we remain focused on leveraging technology, strengthening risk management frameworks and expanding access to credit for under-served customers and MSMEs. With a growing secured franchise, enhanced digital capabilities, and a well-capitalized balance sheet, we are confident of accelerating our growth journey while maintaining financial discipline and delivering sustainable value for all stakeholders."

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 reffect 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:	
For Media: Adfactors PR Ms. Zenobia Vaz E: Zenobia.vaz@adfactorspr.com Ms. Sruti Sikdar E: Sruti.sikdar@adfactorspr.com	**For Investors: Adfactors IR** Ms. Kashmira Parkar E: Kashmira.parkar@adfactorspr.com Ms. Disha Mody E: disha.shah@adfactorspr.com