



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, Phiroze Jeejeebhoy Towers,
Dalal Street Mumbai, Maharashtra – 400001

Sub: Press Release for Regency Fincorp Limited

Ref: Regency Fincorp Limited (Scrip Code: 540175)

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, please find attached the press release dated 6th May, 2026 for your records.

For Regency Fincorp Limited

Abhimanyu
Company Secretary & Compliance officer
M No. 49176



FY26 Earnings Release

Consolidated Audited Financial Results for Q4 & FY2025-26 Ended 31st March 2026

Regency Fincorp Reports Strong Financial Performance for Q4 & FY26, Driven by Business Expansion and Operational Efficiency

Demonstrates continued momentum across lending portfolio, customer acquisition, and strategic growth initiatives

Mumbai, India, 06th May,2026: Regency Fincorp Limited, a leading NBFC focused on providing accessible and customer-centric financial solutions, announced its financial results for the quarter ended, reporting resilient performance backed by portfolio expansion, disciplined risk management, and continued focus on customer growth.

Key Performance Metrics:

Particulars (INR crores)	Q4 FY26	Q4 FY25	Y-o-Y	FY26	FY25	Y-o-Y
Total Income	12.0	8.4	43%	40.1	21.7	85%
Finance Cost & Commission Expenses	4.5	2.1	112%	12.4	8.7	43%
Net Interest Income & Fee Income	7.5	6.3	20%	27.6	12.9	113%
Pre-Provisioning Operating Profit	5.1	3.7	39%	19.6	6.9	185%
Profit After Tax	3.5	2.6	37%	13.4	5.0	170%

Particulars (INR crores)	FY26	FY25	Y-o-Y
AUM	261.2	180.2	45%
Disbursement	142.1	98.7	43%
NIM	10.3%	7.4%	285 bps
ROA	12.3%	10.6%	174 bps
ROE	16.7%	7.8%	892 bps
GNPA	0.99%	0.42%	57 bps
NNPA	0.74%	0.31%	43 bps

FY26 Performance Highlights:

- Sustained Business Momentum:**
 Delivered strong growth across lending verticals during the year, supported by enhanced customer outreach, deeper penetration in priority markets, and continued focus on operational efficiencies.
- Strengthened MSME & Retail Franchise:**
 Further consolidated presence in MSME and retail financing segments through calibrated expansion into underserved and high-potential borrower segments.
- Disciplined Risk & Portfolio Quality:**
 Maintained prudent underwriting standards and a conservative approach to credit selection, ensuring stability in asset quality alongside business growth.

- **Fund raise through CCD** – Company raised Rs. 25 crores through fresh issue of compulsory convertible debentures in April-May 2026 – to expand Digital lending and secured MSME book
- **Focus on Digital:**
 - Regency’s own app – CashMySalary
 - Company planning to launch digital wallet – RegPay
 - Received NOC from RBI for PPI
- **Capital Base Augmentation:**

Strengthened the balance sheet through multiple capital initiatives, including:

 - ~₹25 crore raised via NCD issuance (January 2026)
 - ~₹30 crore NCD issuance approved via private placement (March 2026)
 - Issue of additional ₹30 crore NCD in first week of May 2026
 - Equity expansion through warrant conversion, increasing paid-up capital to ~₹80 crore
- **Strong Funding Visibility:**

Board approval to raise up to ₹400 crore through NCDs provides a robust pipeline to support future growth and scale.
- **Positioned for Scalable Growth:**

With an enhanced capital base and improving operating leverage, the Company is well-positioned to accelerate expansion across MSME and digital lending segments.

Commenting on the performance, **Gaurav Kumar, Managing Director, Regency Fincorp Limited**, said

“Our performance in FY26 reflects the strength of our business fundamentals and our continued commitment to building a robust and customer-focused financial services platform. Despite a dynamic operating environment, we have maintained growth momentum while ensuring portfolio quality and operational discipline.

The Company recently raised INR 25 crore through the issuance of CCDs. The proceeds will be utilised towards strengthening our digital lending capabilities and expanding our secured MSME portfolio. Going forward, we remain focused on scaling our operations, deepening market presence, and delivering sustainable value to all stakeholders.

Through products such as CashMySalary and RegPay, we aim to leverage our digital and AI capabilities to grow the digital lending portfolio as well as improve overall operational efficiencies.”

Looking ahead, Regency Fincorp remains optimistic about growth opportunities in India’s evolving financial ecosystem and is focused on scaling its operations through strategic expansion, technology-led efficiencies, and tailored lending solutions for underserved customer segments.

The Company will continue to prioritize innovation, customer accessibility, and responsible lending as it strengthens its position in the NBFC sector.

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.

Media Contact

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