



CIN: L67120PB1993PLC013169

Regency Fincorp Limited

(Formerly Known as: Regency Investments Limited)

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Date: 23RD October 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 Securities and Exchange Board of India (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 **Press Release** under the following title:

**“Regency Fincorp Reports Robust Q2 & H1 FY27 Performance
AUM Crosses ₹600 Crore; H1 FY27 Revenue Surpasses Full-Year FY26”**

The aforesaid Press Release is being submitted for your information and dissemination on the Stock Exchange website.

Kindly take the same on record.

For Regency Fincorp Limited

ABHIMANYU Digitally signed by ABHIMANYU
Date: 2026.10.23 16:09:23 +05'30'

Abhimanyu
Company Secretary & Compliance Officer
Membership No.: A49176

Encl.: Press Release

Regency Fincorp Reports Robust Q2 & H1 FY27 Performance

AUM Crosses ₹600 Crore; H1 FY27 Revenue Surpasses Full-Year FY26

Zirakpur, 23rd October, 2026: Regency Fincorp Limited, a specialised NBFC focused on providing accessible and customer-centric financial solutions, announced its unaudited financial results for the quarter & half year ended 30th September 2026, reporting resilient performance backed by portfolio expansion, disciplined risk management, and continued focus on customer growth.

Key Performance Metrics: (Standalone)

Particulars (Cr)	Q2 FY27	Q2 FY26	YoY	Q1 FY27	QoQ	H1 FY27	H1 FY26	YoY
Total Income	32.44	9.54	240.0%	17.43	86.1%	49.87	18.89	164.0%
Finance Cost & Commission Expenses	9.79	2.96	230.7%	5.39	81.6%	15.19	5.38	182.0%
Net Interest Income & Fee Income	22.65	6.58	244.2%	12.03	88.2%	34.68	13.50	156.9%
Pre-Provisioning Operating Profit	12.03	4.54	165.1%	9.39	28.1%	21.43	8.93	139.8%
Profit After Tax	9.01	3.32	171.1%	7.03	28.1%	16.03	6.48	147.5%

Particulars	Q2 FY27	Q2 FY26
AUM (₹ crores)	610.24	191.37
Disbursement (₹ crores)	363.71	54.57
NIM	7.54%	3.51%
ROA	2.24%	2.62%
ROE	18.05%	9.33%

Recent Performance Highlights:

- Delivered strong progress during Q2 and H1 FY27, driven by growth across the secured MSME and digital lending franchises, a strengthened funding profile and continued focus on portfolio quality and operational efficiency
- Assets under management crossed ₹600 crore as of 30th September 2026, up from ₹345 crore as of 30th June 2026, reflecting continued expansion
- Secured loan book grew ~74% Q-on-Q to over ₹400 crore as of 30th September 2026 from ₹230.1 crore as of 30th June 2026, reinforcing the Company's focus on building a high-quality, collateral-backed MSME lending portfolio
- Digital lending platform Cash My Salary recorded disbursements of over ₹141 crore across more than 1 lakh loans during H1 FY27, extending the Company's reach to salaried customers across India without a comparable expansion in branch infrastructure
- Maintained a well-capitalised balance sheet, with capital adequacy of 28.55% and a debt-to-equity ratio of 2.66x on total borrowings of ~₹504.33 crore as of 30th September 2026
- Mobilised funds through NCDs and term loans during its current growth phase. In H1 FY27, the Company raised ₹405 crore through NCD placements.
- Recently, the Board approved a preferential issue of ~₹312.15 crore at ₹50.50 per instrument, comprising equity shares of ~₹72.05 crore and convertible warrants of ~₹240.11 crore. The proceeds are earmarked for the proposed acquisitions of a digital lending platform (up to ₹125 crore) and a gold loan business (up to ₹75 crore), onward MSME lending (~₹65 crore) and general corporate purposes (~₹47.15 crore)

Building a Strong Foundation for Future Growth

- Strategy anchored on two complementary engines: secured MSME lending for stability and digital lending for scale
- Secured MSME lending: deepening the property-backed loan book through the branch network across North India
- Digital lending: scaling Cash My Salary to build a larger, pan-India base of salaried borrowers
- Proposed gold loan acquisition to expand the secured lending base with a collateral-backed, short-tenure product
- Proposed digital lending platform acquisition to add customers, technology and origination capacity to the digital business
- Debt raised in H1 FY27 and the proposed preferential issue to fund the growth of both the secured and digital books

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

"H1 FY27 has been a breakthrough half for us. Our total income in the first six months has already exceeded what we earned in the whole of FY26. This reflects the strength of our execution across both our secured MSME and digital lending businesses.

We have accessed the debt markets at regular intervals through secured, rated and listed NCDs, which has broadened our lender base and helped bring down our blended cost of funds. Together with the proposed preferential issue, this gives us the capital to scale both our businesses.

Looking ahead, our focus is on building a lending franchise whose growth compounds value over time. We will pursue this growth, integrate the proposed acquisitions and keep optimising our cost of funds, while remaining disciplined on asset quality, leverage and capital allocation. We believe this will translate into stronger profitability, improving return ratios and sustainable long-term value for all our 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 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 terms referred to herein are indicative and non-binding in nature except for specific agreed provisions.

For Further queries, contact:

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