



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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E-mail: regencyinvestmentsltd@gmail.com

Date: 26th October, 2026

To
The Listing Department
BSE Limited,
25th Floor, Phiroze Jeejeebhoy Towers,
Dalal Street Mumbai, Maharashtra – 400001

Subject: Submission of Investor Presentation under Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Ref: Regency Fincorp Limited (Scrip Code: 540175)

Dear Sir/Madam,

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby submit the Investor Presentation of Regency Fincorp Limited titled “Q2 & H1 FY27 Investor Presentation”, highlighting the financial performance and key business developments of the Company for the quarter and half year ended September 30, 2026.

The Investor Presentation provides an overview of the Company's financial performance, business operations, lending portfolio, digital lending initiatives and future growth strategy.

You are requested to take the above information and the enclosed Investor Presentation on record.

Thanking you,

For Regency Fincorp Limited

ABHIMANYU Digitally signed by ABHIMANYU
Date: 2026.10.26 10:52:39 +05'30'

Abhimanyu
Company Secretary & Compliance officer
M No. 49176

Regency Fincorp Ltd

Q2 & H1 FY27 Investor Presentation



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Certain matters discussed in this Presentation may contain statements regarding the Company’s market opportunity and business prospects that are individually and collectively forward-looking statements. Such forward-looking statements are not guarantees of future performance and are subject to known and unknown risks, uncertainties and assumptions that are difficult to predict. These risks and uncertainties include, but are not limited to, the performance of the Indian economy and of the economies of various international markets, the performance of the industry in India and world-wide, competition, the company’s ability to successfully implement its strategy, the Company’s future levels of growth and expansion, technological implementation, changes and advancements, changes in revenue, income or cash flows, the Company’s market preferences and its exposure to market risks, as well as other risks. The Company’s actual results, levels of activity, performance or achievements could differ materially and adversely from results expressed in or implied by this Presentation. The Company assumes no obligation to update any forward-looking information contained in this Presentation. Any forward-looking statements and projections made by third parties included in this Presentation are not adopted by the Company and the Company is not responsible for such third party statements and projections.

**From a traditional NBFC to a technology-enabled, secured MSME-focused lending franchise –
Regency is positioned to participate in the next phase of India's credit growth**



Built For The Under-served

Serving **MSMEs, entrepreneurs and emerging consumers** across underpenetrated markets



Secured MSME At The Core

Focus on **secured, short-tenure lending** that supports working capital and productive asset creation



Diversified Model

MSME Secured Loans | MSME Unsecured Loans | Digital Lending | Joint Liability Loans for Women Borrowers



High-touch + Digital

A **direct-sales-led model** complemented by a **centralized ~390+ member in-house team** (tech, lending & underwriting) based out of Noida, focusing on data-driven, technology-enabled digital lending



Scalable Lending Franchise

Focused across NCR, Punjab, Haryana, Uttarakhand, Chandigarh, Himachal, Gujarat and Eastern Uttar Pradesh, with expansion into new geographies planned by FY27



AUM

₹610.24 Cr

As of Sept' 26

63%+ CAGR H1 FY21–H1 FY27



Disbursement

₹377.45 Cr

(H1 FY27)

+591.68% YoY



Funds Raised

₹424 Cr

NCDs + Term Loan

Completed in H1 FY27



PAT

₹16.03 Cr

(H1 FY27)

+147.46% YoY



NIM

7.54%

(H1 FY27)

+ 403 Bps YoY



Strong Foundation

- ✓ Incorporated in 1993
- ✓ 26 Branches across 8 states & 1 UT
- ✓ **390+** Employees
- ✓ **40,000+** Customers



Diversified & Secured Lending

- ✓ Focused on MSME & Digital secured lending
- ✓ Asset-light, tech-enabled origination
- ✓ Secured Loan Book of **₹400 Cr+** (Sep'26)
- ✓ **₹110 Cr** digital lending book built within a short launch window



Prudent Risk & Quality Assets

- ✓ GNPA 0.99% (H1 FY27)
- ✓ NNPA 0.75% (H1 FY27)
- ✓ Provision Coverage Ratio 60%+
- ✓ Strong credit discipline
- ✓ Granular loan book with low concentration



Diversified Funding Partnerships

- ✓ **9+** Banking & NBFC Partners
- ✓ Strong partner confidence and long-term relationships
- ✓ Optimized cost of funds

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.”

₹ Key Highlights H1 FY27 - Standalone

₹ in Cr

AUM

H1 FY26	H1 FY27
191.37	610.24

Disbursements

H1 FY26	H1 FY27
54.57	377.45

Total Income

H1 FY26	H1 FY27
18.89	49.87

PAT

H1 FY26	H1 FY27
6.48	16.03

NIM

H1 FY26	H1 FY27
3.51%	7.54%

GNPA

H1 FY26	H1 FY27
0.76%	0.99%

NNPA

H1 FY26	H1 FY27
0.57%	0.75%

Capital

	Sept' 25	Sept' 26
Equity	136.83	189.51
Debt	104.04	504.34
D/E	0.76	2.66

CRAR

H1 FY26	H1 FY27
65.93%	28.55%

Branches

H1 FY26	H1 FY27
23	26

₹ in Cr

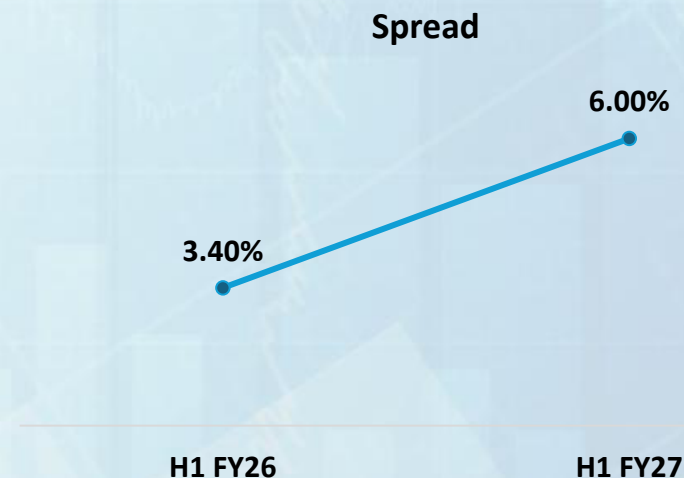
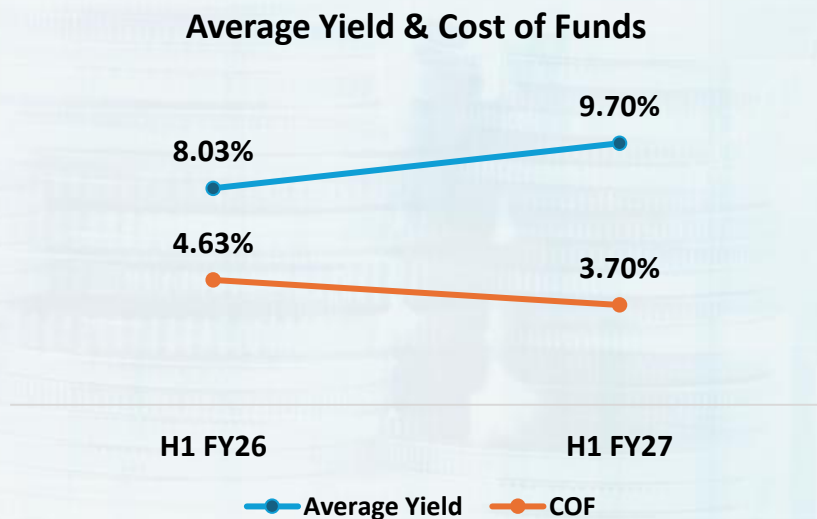
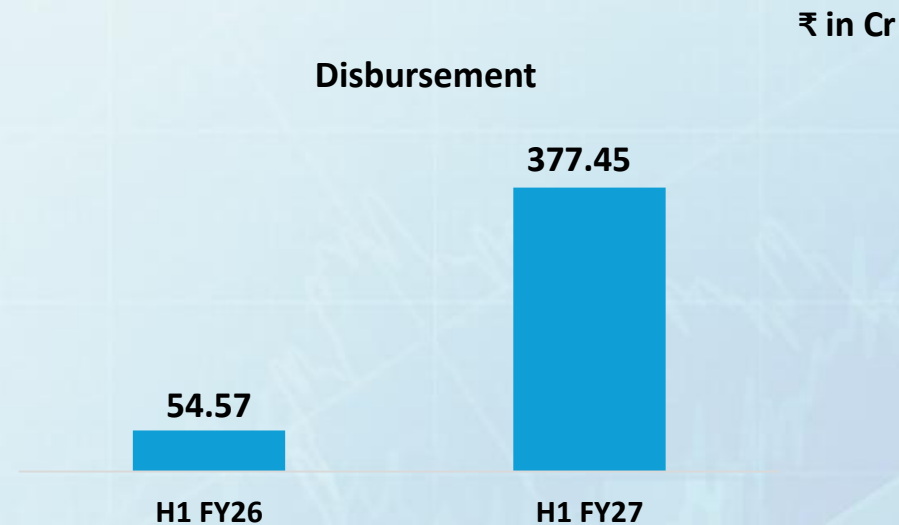
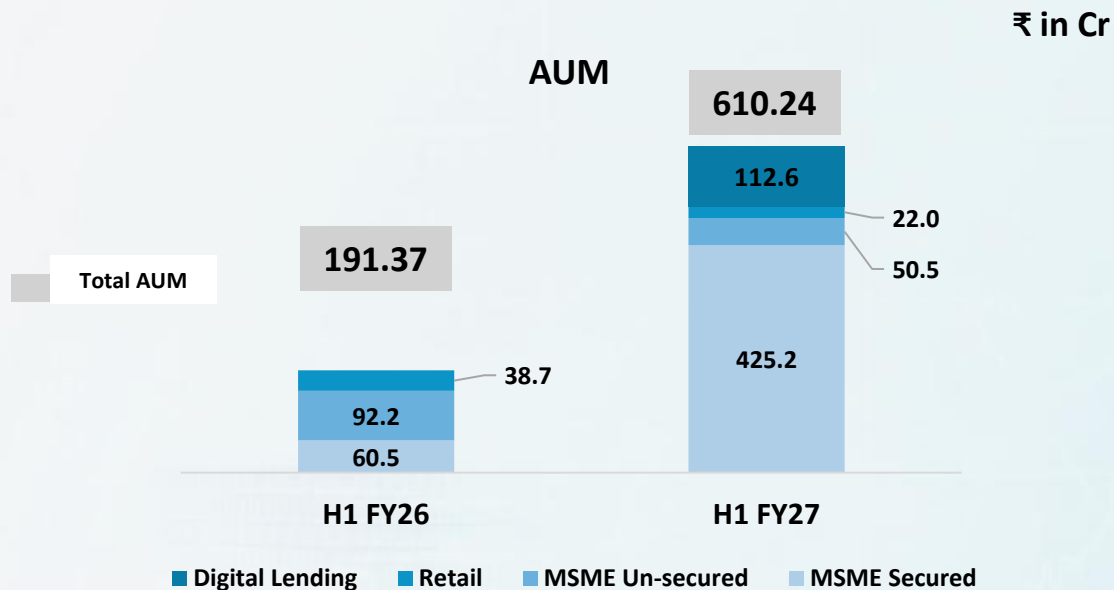
Particulars	Q2 FY27	Q2 FY26	Y-o-Y	Q1 FY27	Q-o-Q	H1 FY27	H1 FY26	Y-o-Y
Total income	32.44	9.54		17.43		49.87	18.89	
Finance Cost & Commission Expenses	9.79	2.96		5.39		15.19	5.38	
Net Interest Income & Fee Income	22.65	6.58	244.17%	12.03	88.21%	34.68	13.50	156.87%
Employee Benefits Expense	2.69	0.95		1.24		3.93	2.24	
Depreciation and Amortization Expense	0.26	0.22		0.24		0.50	0.46	
Other Expenses	6.00	0.57		0.64		6.65	1.05	
Operating Expense	8.95	1.74		2.13		11.08	3.75	
Pre-Provisioning Operating Profit	13.70	4.84	183.06%	9.91	38.24%	23.60	9.75	142.07%
Provision and Write-Off	1.66	0.29		0.52		2.18	0.82	
Profit before tax	12.03	4.55	164.58%	9.39	28.14%	21.43	8.93	139.85%
Total Tax	3.03	1.22		2.36		5.39	2.45	
Profit After Tax	9.01	3.33	170.37%	7.03	28.14%	16.03	6.48	147.46%

Particulars (INR crores)	Mar'26	Sept'26
Liabilities		
Financial Liabilities	155.75	504.34
Debt Securities	55.93	386.80
Borrowings (other than debt securities)	99.81	117.54
Non-financial Liabilities	13.10	21.11
Current Liabilities (net)	0.47	0.96
Provisions	6.54	14.11
Other non-financial liabilities	6.09	6.03
Equity	160.49	189.51
Equity share capital	80.17	88.85
Other equity	74.22	100.67
Money Received against Share Warrants	6.10	
Total Equity and Liabilities	329.34	714.96

Particulars (INR crores)	Mar'26	Sept'26
Assets		
Financial Assets	322.21	705.24
Cash and cash equivalents	0.05	0.10
Bank balance (other than cash and cash equivalents)	51.44	62.48
Loans	261.23	610.25
Investments	1.42	27.32
Other financial assets	8.07	5.10
Non-financial Assets	7.13	9.71
Current Assets (net)	0.59	2.11
Deferred Tax Assets (net)	0.07	0.07
Property, Plant & Equipment	6.47	7.53
Total Assets	329.34	714.96

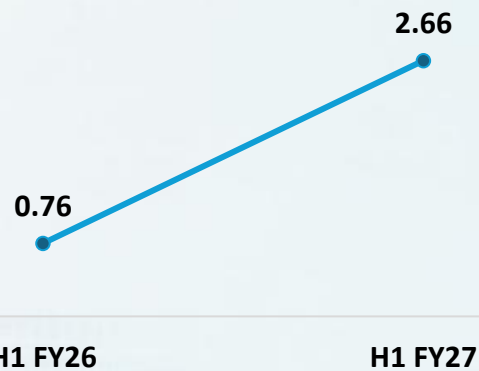
In April-September, Company raised ₹424 Cr through NCDs and Term Loans

₹ Key Financial Metrics – H1 FY27 (1/2)

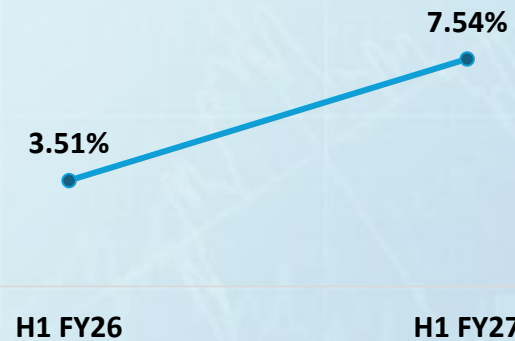


₹ Key Financial Metrics – H1 FY27 (2/2)

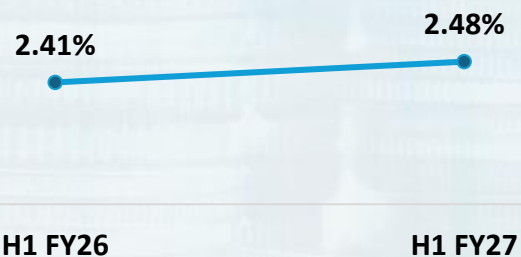
Debt/Equity (x)



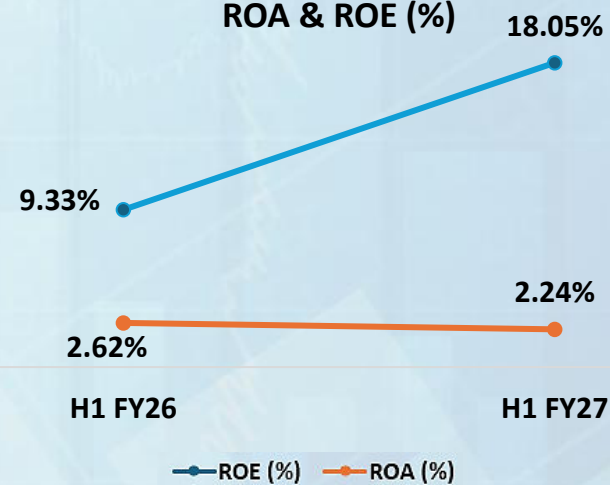
NIM (%)



Opex (% of Avg AUM)



ROA & ROE (%)





Foundation Phase 2016-18

- Takeover by the current management
- Received RBI approval to operate as an NBFC
- Entered the structured lending business
- MSME & Business Loans, Personal Loans, JLG (Microfinance) Loans



Transformation Phase 2018-21

- Strong loan book expansion with healthy portfolio growth
- Successfully completed capital raising through preferential warrants (March 2020)
- strengthened the capital base to support future growth



Growth & Scaling Up 2022-25

- Renamed from Regency Investments Limited to Regency Fincorp Limited
- Accelerated AUM growth, expanded geographies, & enhanced profitability



Next Phase Of Growth 2026-27

- Successfully completed ₹424 crore capital infusion via NCDs and Term loan
- Launched digital lending platform "Cash My Salary"
- Planning additional fund raise via diversified sources to accelerate future growth
- **Migration to NSE Main Board**
- Listed on BSE Main Board; pursuing NSE listing next year

₹ Multiple Lending Engines Driving Diversified Growth

69.7%	8.3%	3.2%	18.4%
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 18 months	Tenure 2-4 months
Ticket Size ₹20L – ₹1 Cr	Ticket Size ₹50L- ₹1Cr	Ticket Size ₹30,000 – ₹35,000	Ticket Size ₹15,000-60,000
ROI 20-24% (Reducing)	ROI ≤18% (Flat)	ROI 28% (Flat)	ROI 30% (Flat)
Collection Monthly	Collection Monthly / Quarterly	Collection Monthly	Collection Monthly
PF 1-2%	PF 1-2%	PF 5%	PF 8-10%
Average Ticket Size: ₹45-50 lakhs		Average Loan Tenure: 12-60 months	

Business Focus: Actively focusing on **MSME Secured Lending** and **Digital Lending**, while progressively running down the **MSME Unsecured Loans** and **Joint Liability Loans for Women Borrowers**

Total AUM (Own)

₹610.24 Cr

As on September 2026

States Covered

8

Prominently North India

Branches

26

Active Branches

HQ

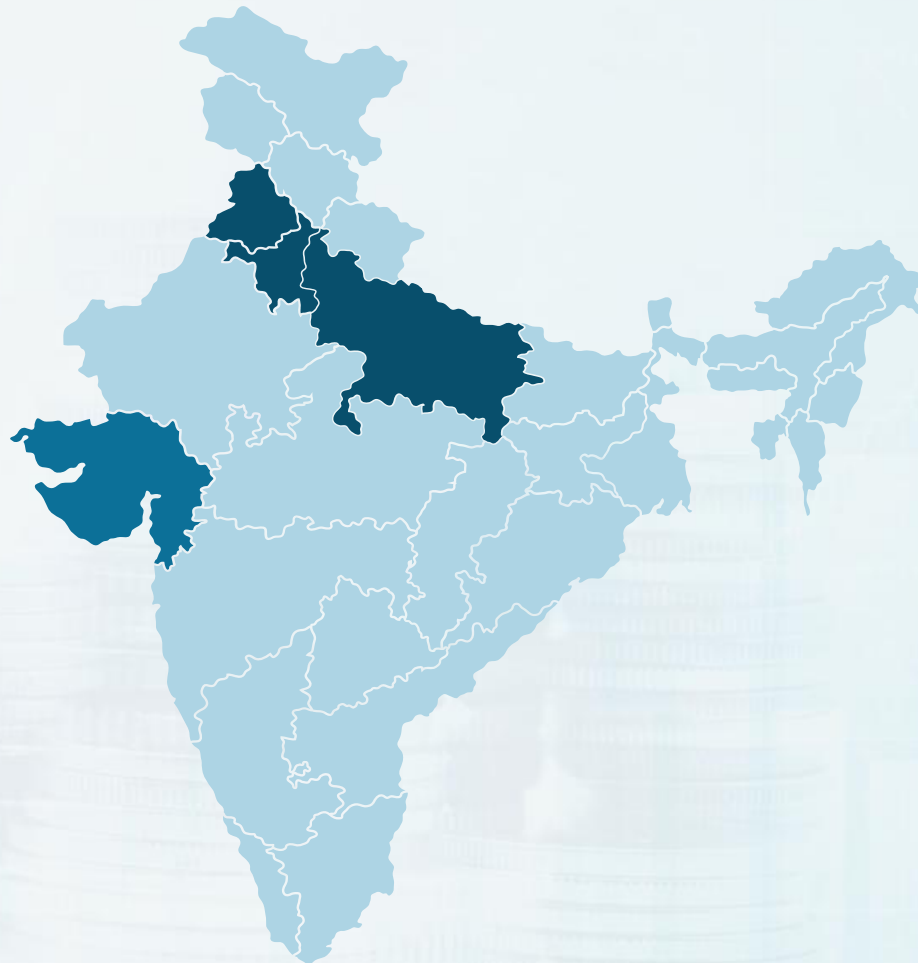
Zirakpur

Punjab (RBI-Reg NBFC)

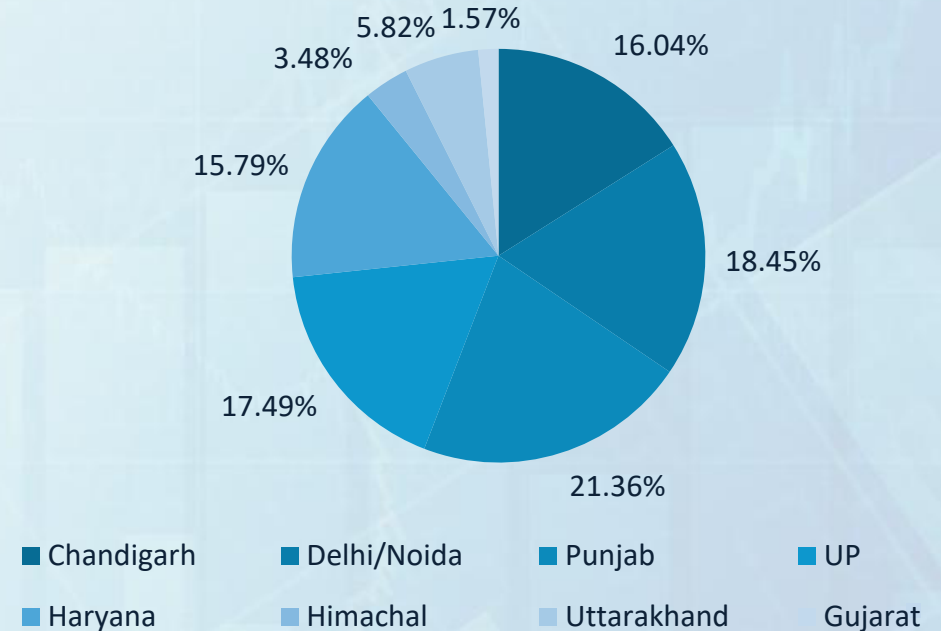
Corporate Office

Noida

~390+ member in-house team



Portfolio Concentration



Focused across NCR, Punjab, Haryana, Chandigarh, Uttar Pradesh, Uttararakhand, Himachal Pradesh and Gujarat, with expansion into new geographies planned by FY27

Strengthening Reach Through Branches and Digital Channels

Secured MSME Lending: Branch Network

Total Disbursement

₹252.45 Cr

H1 FY27

No. of Loans

2,366

H1 FY27

Average Loan Size

₹45-50 Lac

Property-backed loans

Retention Ratio

95%

H1 FY27

Branches

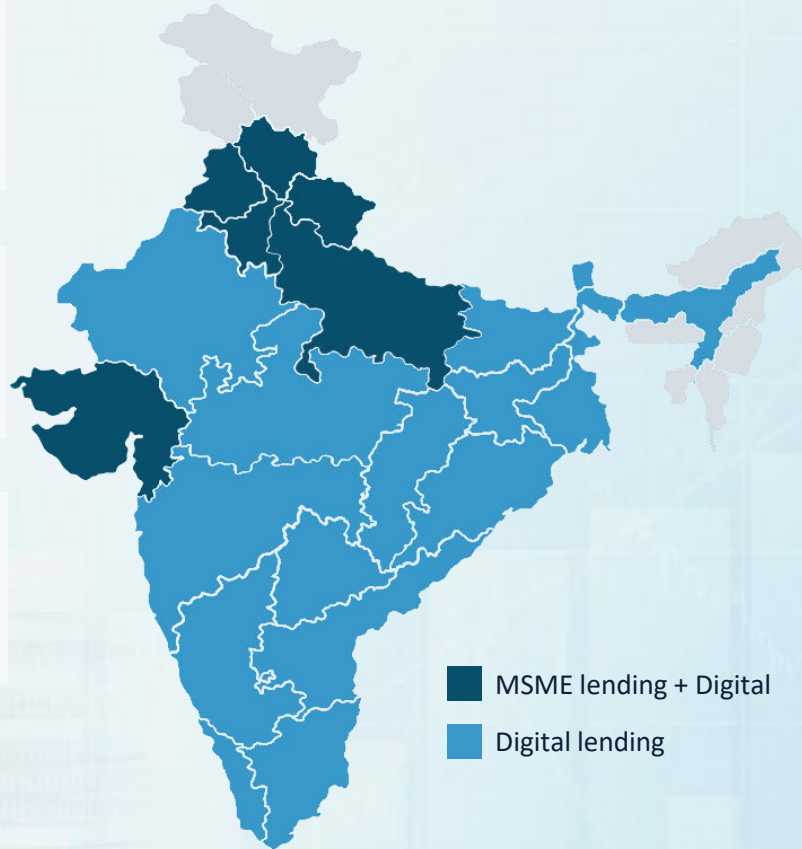
26

8 States + Delhi

Employees

124

MSME secured team



Digital Lending: Pan-India Presence

Disbursed

₹125.00 Cr

H1 FY27

Loans Disbursed

87 k

H1 FY27

Average Loan Size

₹25-30 k

Short-tenure salary advance

Retention Ratio

70%

H1 FY27

Loan Applications Processed

3.40 Lac

H1 FY27

Employee Strength

270+

Digital Reach

26 States + 4 UTs

Cash My Salary platform

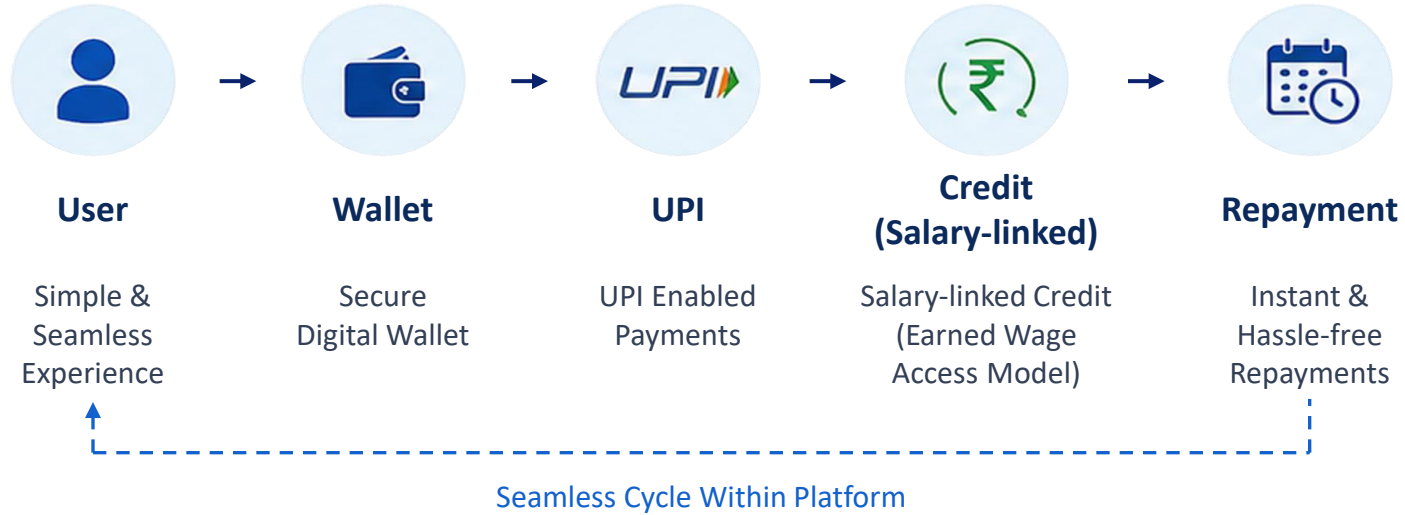
Pin Codes Served

15,250+

Pan-India, salaried borrowers

Branch-led secured MSME lending stays focused on North & West India; the Cash My Salary platform extends reach to 26 states & 4 UTs without adding branches

Our Digital Lending Platform



AI-powered Capabilities



Credit Score

Advanced AI/ML models for accurate credit assessment



Lead Generation & Conversion

Data-driven lead sourcing and higher conversion efficiency



Faster Processing

Automated decisioning to reduce loan application & processing time



Lower Risk

AI-based underwriting to improve risk management & portfolio quality



Cash My Salary

Digital Lending Platform

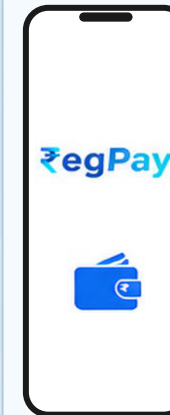
- ✓ Digital lending platform for salary-linked credit
- ✓ Instant salary-linked credit (Earned Wage Access Model)
- ✓ Short-term personal lending products
- ✓ Designed for speed, convenience & transparency



JetFund

Instant Salary Advance & Personal Loans

- ✓ Secure digital verification process
- ✓ Loans of ₹5k to ₹1 Lakh for 1–45 days for working professionals
- ✓ Approval in under 5 minutes; 24x7 IMPS disbursal
- ✓ Fully online with minimal documentation



RegPay

Digital Wallet & Payment Solution

- ✓ Company's own digital wallet
- ✓ UPI-enabled payments & transfers
- ✓ Drive ecosystem stickiness
- ✓ Supports customer engagement & cross-sell

Underwriting Filters

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

Risk Process Flow

End-to-end credit lifecycle discipline

-  **Underwriting**
Filter & Approve
-  **Risk Scoring**
Quantify Exposure
-  **ALM Monitoring**
Asset-Liability Watch
-  **Portfolio Control**
Stress & Steer

Risk Management Architecture

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

Prudent Risk Outcomes

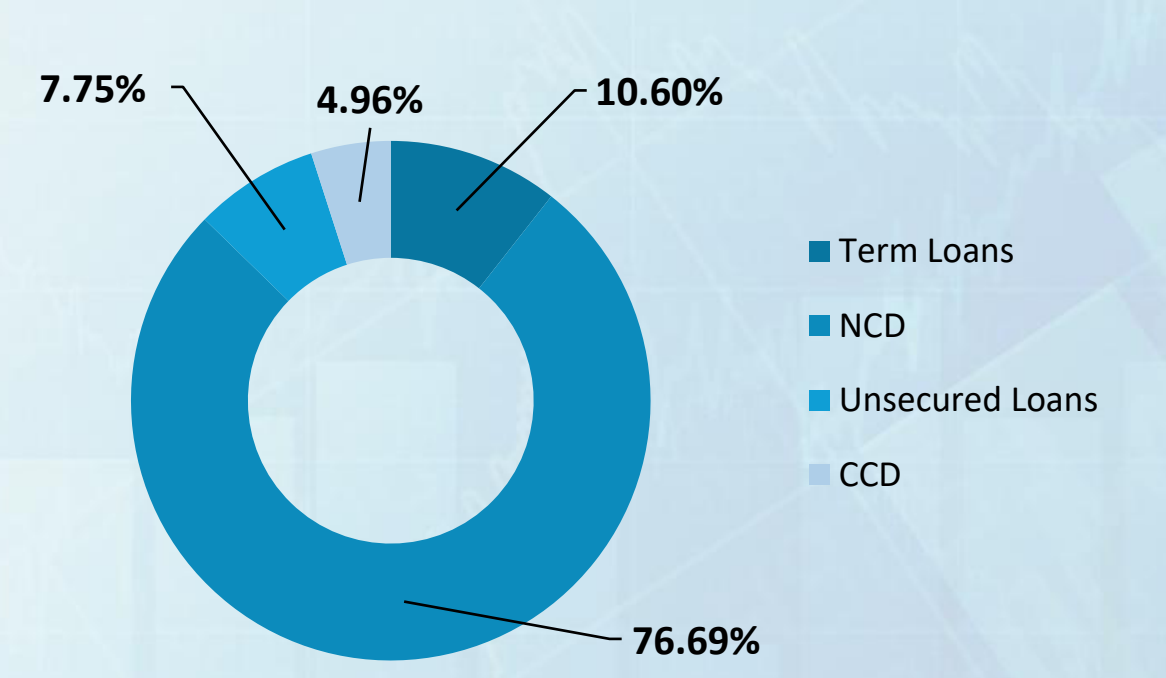
-  **Leverage Controlled**
 $D/E \leq 4.0x$ | Tier 1 $\geq 25\%$
-  **Strong Liquidity**
No ALM mismatches
-  **Diversified Book**
Secured + Unsecured + Digital Lending

Total Debt Outstanding: ₹504.34 Cr (Sept'26) · D/E Ratio: 2.66 · CRAR: 28.55%

Debt Segment Breakdown (Sept'26)

Segment	O/s (₹ Cr)	% Mix
Term Loans	53.45	10.60%
NCD	386.80	76.69%
Unsecured Loans	39.09	7.75%
CCD	25.00	4.96%
Total	504.34	100.00%

Debt Mix By Segment



RFL caps D/E at 4x with Tier 1 CRAR ≥ 25%, providing strong leverage comfort for lenders

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



Mr. Gaurav Kumar

Founder & Managing Director

- **20+ years of experience** across Banking & Capital Markets
- Holds a **Bachelor's degree in Business Administration**
- Began his career with **Bank of Punjab Ltd.**, followed by key roles at **ICICI Bank and Citibank**
- Brings deep expertise in **Mergers & Acquisitions and Capital Markets**
- Strong relationships across **HNIs and corporate clients**, backed by an extensive capital markets network
- Under his leadership, **Regency Fincorp is strengthening its focus on secured & unsecured MSME lending**, supporting sustainable growth and long-term value creation



Mr. Pankaj Rajput

Chief Technical Officer

- Brings over **15 years of experience** across IT infrastructure, enterprise applications, digital transformation and cybersecurity
- Leads the Company's **technology strategy and digital transformation initiatives**
- Oversees **core lending platforms, cloud infrastructure, data security and disaster recovery**
- Drives **IT governance, cybersecurity and regulatory compliance** aligned with RBI's NBFC framework
- Focuses on building a **secure, scalable and resilient digital ecosystem** to support business growth



Mr. Sarfaraz Mallick

Co-founder, Whole time Director
& Chief Financial Officer

- Serves as **Head – Strategic & Business Management, Director & CFO**
- Brings strong expertise in **fund raising, treasury and financial management**
- Leads the Company's **debt & equity fund-raising initiatives**
- Oversees **treasury, equity investments, debt acquisition and AML protocols**
- Works closely with the **Product team** to align offerings with financial sustainability
- Member of the **Core Committee and Internal Board Committee** driving business development and expansion initiatives



Mr. Shashank Sharma

Senior Credit Head

- Brings over **20 years of experience** across credit, secured lending and MSME finance
- Brings extensive expertise in **Secured MSME Loans, LAP, Enterprise Business Loans and branch-led distribution**
- Leads **credit appraisal, underwriting, portfolio risk management and credit policy**
- Has led a **90+ branch network with 350+ frontline professionals**, scaling secured MSME AUM to **₹1,000+ crore**
- Played a key role in increasing the **secured portfolio mix from ~40% to 95%+**,
- Previously served as **Director & Head – Supply Chain Finance and Business Loans** at BharatPe.

₹ Building A ₹3,000 Crore AUM NBFC By FY30

FY25
₹170 Cr

FY26
₹261 Cr

FY27 (Target)
₹950 Cr

FY30 (Vision)
₹3,000 Cr+



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 FY30 through organic growth & strategic raises



Building a scalable Digital Platform

Investment in Digitalization
New app
Improve operating efficiencies

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

Scale the Secured Book

Objective: Grow AUM sustainably

- Secured book: ₹60.5 Cr (Sept'25) → ₹425 Cr (Sept'26), ~7x YoY
- Total AUM ₹610.24 Cr (H1 FY27) vs ₹191.37 Cr (H1 FY26)
- Medium-term target: ₹950 Cr AUM by FY27-end

Optimize Cost of Funds

Objective: Margin expansion

- Blended cost of funds down to 12.50 % in H1 FY27, from 14 -14.5% FY26
- Targeting; ~10.00 -11.00% by FY27 end

Digital-Led Efficiency

Objective: Technology-enabled growth (Cash My Salary)

- ₹110 Cr digital lending book built within a short launch window
- In-house AI live for EMI reminders; disbursement & e-KYC/e-sign digitization underway
- PPI licence applied for approval expected in 3–5 months

Disciplined Risk & Capital

Objective: Asset quality & capital efficiency

- GNPA 0.99% / NNPA 0.75% (Sept'26); targeting GNPA ≤1.25%, net NPA ≤1%
- Net worth ₹189.51 Cr; CRAR 28.55%
- Leverage capped internally at 4x (RBI ceiling: 7x); current leverage ~2.66x

Value Creation

- Operating leverage: scale secured + digital book on existing in-house tech cost base
- Margin expansion: cost of funds 12.50% → targeted 10.0 to 11.0%
- Mix shift: secured share of book at 69.7% in H1 FY27, up from 31.6% in H1 FY26
- FY27 targets: ₹80+ Cr revenue, ₹30–35 Cr PAT

Strategic Enablers

Tier-2 Focus

8 states, <22% AUM concentration per state; branch AUM capped at ₹15–20 Cr

In-House Tech

Full AI/tech stack built internally by a 50+ member Noida team

Salaried-Customer Underwriting

Cash-flow + CIBIL based digital eligibility; 2+ yrs Form 16, salaried-only

Capital Discipline

Leverage capped at 4x vs RBI's 7x ceiling; equity raised ahead of debt

Thank You



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Investor Relations Advisors

Mr. Harshil Ghanshyani

harshil.ghanshyani@adfactorspr.com

