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 Listing Department
BSE Limited
25th Floor, P J Towers Dalal Street
Mumbai, Maharashtra- 400001

SUB: DISCLOSURE UNDER REGULATION 30 OF SEBI (LISTING OBLIGATIONS & DISCLOSURE REQUIREMENTS) REGULATIONS, 2015– INVESTOR PRESENTATION

REF: REGENCY FINCORP LIMITED (SCRIP CODE: 540175)

Dear Sir/Madam,

Pursuant to Regulation 30 read with Schedule III of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby submit the **Investor Presentation** of **Regency Fincorp Limited** for the quarter **ended 30th June, 2026**, which will be shared with **investors and analysts** in connection with the **Investor / Analyst Meeting** scheduled to be held on **21st July, 2026.**

Kindly take the same on record.

Thanking You,

For Regency Fincorp Limited

ABHIMANYU Digitally signed by ABHIMANYU Date: 2026.07.20 18:08:34 +05'30'

Abhimanyu
Company Secretary & Compliance Officer
M No A 49176

Regency Fincorp Ltd

Investor Presentation – Q1 FY27

Disclaimer

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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.

Who we are . . .

Regency Fincorp

Emerging NBFC Shifting to Digital Lending & Secured MSME

Specialized NBFC, incorporated in 1993, focused on providing credit access to underserved and underbanked segments across India

Customer-centric lending platform offering diversified suite of financial products:

- **MSME/business loans**
- **Micro-credit (particularly for women borrowers)**
- **Personal loans**
- **Consumer durable financing**

Support **small businesses**, **agriculture-linked activities**, and **emerging middle-class consumers**, enabling income generation and enterprise growth

Business model built on **short-tenure, high-yield lending with focus on working capital financing**, helping MSMEs manage liquidity, expand operations, and invest in productive assets such as machinery, equipment, and inventory

Broad mission anchored in financial inclusion and economic empowerment, with goal of serving millions of MSMEs and low-income households through technology-enabled, scalable lending platform

With growing footprint, Regency Fincorp is an emerging NBFC focused on high-growth credit segments, leveraging digital capabilities and targeted underwriting to expand access to formal finance in India

Regency Fincorp – At a Glance

Regency Fincorp

Today we are...

24 Branches	**AUM ₹345+Cr** +89.8% YoY As on 30th June 2026	**₹230+ Cr** Cumulative Disbursements from Apr-25	**₹230 Cr** ~5X YoY Secured Book As on 30th June 2026	Average Ticket Size **₹35-40** lakhs
90+ Employees	**Credit Rating** Infomerics Ratings **BBB Stable**	**12-60 Months** **Avg Loan Tenure**	**100%** Direct Sales Team	**9+** Lenders

Journey : Key Events and Milestones

Regency Fincorp

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
- Increased focus on **MSME** and **Microfinance** segments
- Successfully completed capital raising through preferential warrants **(March 2020)** Strengthened the capital base to support future growth

GROWTH & SCALING UP
2022–25

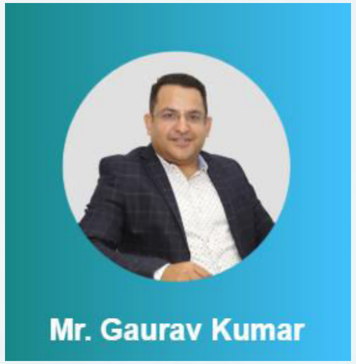
- Renamed from Regency Investments Limited to Regency Fincorp Limited
- Repositioned as a focused NBFC with a secured lending strategy
- Expanded presence across key markets
- Strengthened operational capabilities and risk management
- Increased focus on Secured MSME Lending

NEXT PHASE OF GROWTH
FY26–27

- Successfully completed **₹60 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

Management Team

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

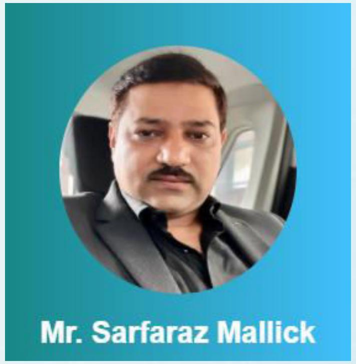


Founder & Managing Director

Mr. Gaurav Kumar holds a Bachelor's degree in Business Administration & brings 20+ years of rich experience in Banking & Capital Markets. He began his career with Bank of Punjab Ltd. and went on to hold significant roles at ICICI Bank and CitiBank, where he gained extensive industry exposure.

With deep expertise in mergers and acquisitions, Mr. Kumar has built a strong network in the capital markets & is widely respected for his close rapport with HNIs & corporate clients.

Under his visionary leadership, Regency Fincorp is actively focused on secured & unsecured MSME lending, playing a pivotal role in the company's sustained growth & success.



Co-founder, Whole time Director & Chief Financial Officer

Mr. Sarfaraz Mallick is an integral part of the Company. In his capacity as Peer Head of Strategic & Business Management, he also serves as Director & CFO. He spearheads the company's fund-raising initiatives, encompassing both debt & equity financing. He also oversees all financial aspects, including treasury management, equity investments, debt acquisition, management of AML protocols, & close collaboration with product team to align offerings with financial stability.

He is a member of both the core committee and the internal board committee dedicated to the business development program for expanding the Company's operations

Whole time Director

One of the Directors of the Company, he is leading the Joint Liability Group loan portfolio across PAN India. He holds a Master's in Business Economics and is UGC-qualified in Economics, bringing over 20 years of rich experience in the banking sector.

Throughout his career, he has held key positions at renowned institutions such as Citi Bank, Royal Bank of Scotland, and most recently as a Business Banking Specialist at ICICI Bank. His core expertise lies in Corporate Banking, with a strong focus on managing asset portfolios & conducting in-depth credit assessments for corporates.

Beyond his professional role, he also actively contributes to social development as the Vice President of the Udaan Welfare Society.

Product Portfolio

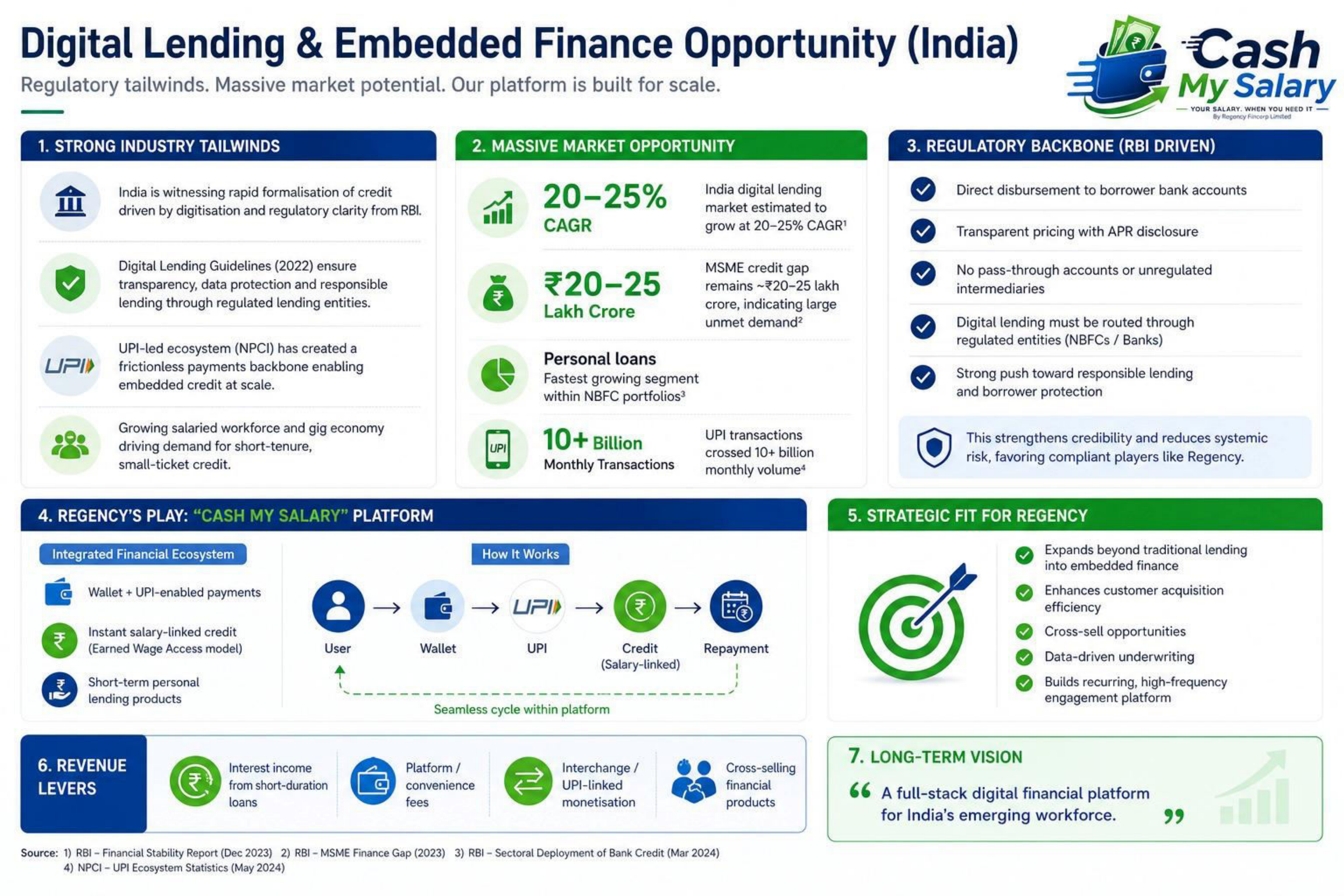
Regency Fincorp

AUM Mix (Jun-26) · Total AUM: ₹ 345 Cr

66.6%	18.4%	8.1%	6.8%
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 **12–18 months**	Tenure **6-9 months**
Ticket Size **₹20L – ₹1 Cr**	Ticket Size **> ₹50L-1 Cr**	Ticket Size **₹30,000 – ₹35,000**	Ticket Size **₹50,000-60,000**
ROI **20–24% (Reducing)**	ROI **≤18% (Flat)**	ROI **> 24% (Flat)**	ROI **24% (Flat)**
Collection **Monthly**	Collection **Monthly / Quarterly**	Collection **Monthly**	Collection **Monthly**
PF **1–2%**	PF **1–2%**	PF **5%**	PF **3%**

Technology Transformation

Regency Fincorp



- ❑ Focus on **Digital lending**
- ❑ Leveraging **AI-based tools** to boost efficiency across the lending process:
  - ➢ Credit score
  - ➢ Lead generation and conversion to sale
  - ➢ Reduce loan application & processing time
- ❑ Company App – ***Cash My Salary*** – to penetrate deeper customer-base & improve ease of use
- ❑ ***RegPay*** – Company's own digital wallet offering to capitalize on rising UPI adoption

Customer-Centric Approach

Regency Fincorp


MSME Shopkeeper


Woman Entrepreneur


Retailer


Digital Borrower

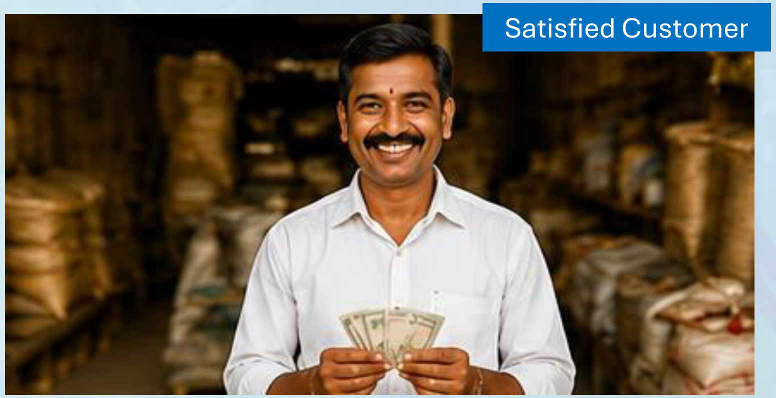
16,000+

Customers


Women SHG Group

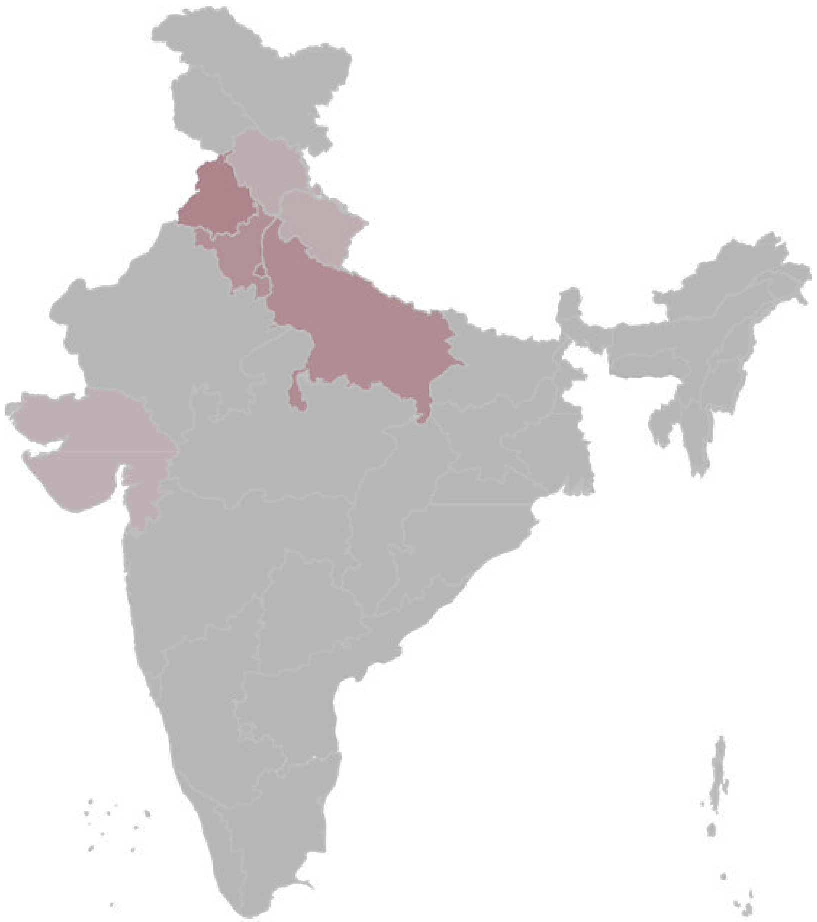

Store Owner


Business Owner

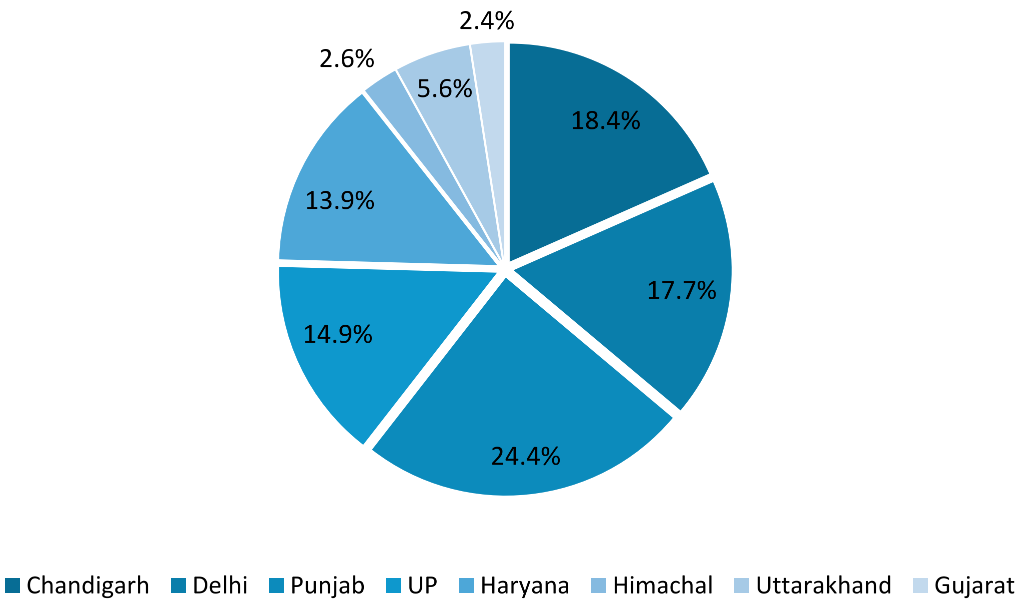

Satisfied Customer

Geographical Presence

TOTAL AUM (OWN)	STATES COVERED	BRANCHES	HQ
₹345 Cr	**4**	**24** (+1 in Q1FY27)	**Zirakpur**
As on 30th June 2026	Prominently North India	Active Branches	Punjab (RBI-Reg NBFC)



PORTFOLIO CONCENTRATION



Concentrated in NCR, Punjab & Chandigarh belt — high MSME density & strong credit culture. Expansion to new geographies planned by FY27.

Disciplined Underwriting Driving Robust Risk Management

Regency Fincorp

UNDERWRITING FILTERS

Age
20 – 58 years

CIBIL Score
≥ 650

Tenure
Micro 12–18m | MSME 24–60m

Repayment
Monthly EMI

Due Diligence
KYC + Bank + Physical + Bureau

Documentation
Financials + GST + Statutory

RISK PROCESS FLOW

End-to-end credit lifecycle discipline

1. **Underwriting**
   Filter & Approve
2. **Risk Scoring**
   Quantify Exposure
3. **ALM Monitoring**
   Asset-Liability Watch
4. **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 ≤ 2.5x | Tier 1 ≥ 25%
- ✓ Strong Liquidity
  No ALM mismatches
- ✓ Diversified Book
  Secured + Unsecured + Digital Lending
- ✓ Asset Quality
  GNPA 0.69% (FY26)

Key Performance Highlights – Q1 FY27

Regency Fincorp

Aum	Disbursement	Secured Loan Book	Digital Lending Portfolio	Fund Raised
₹345.2 Cr	₹90.0 Cr	₹230.1 Cr	₹23.4 Cr Cash My Salary	₹ 110 Cr NCDs + Term Loan
+32.2% QoQ +89.8% YoY	+65.8% QoQ +224.5% YoY	+44% QoQ ~5X YoY	Launched in Q1 FY27	Completed in FY27

Total Income	PAT	NIM	Asset Quality	Capital Adequacy
₹17.4 Cr	₹7.0 Cr	3.7%	GNPA – 0.98% NNPA – 0.74%	CRAR: 49.77 %
+45.0% QoQ +86.5% YoY	+98.5% QoQ +122.6% YoY	+190 bps YoY		Strong Capital Position Supports Future Growth

Management Comment

Commenting on the performance, **Mr. Sarfaraz Mallick**, **Co-Founder, WTD and CFO, Regency Fincorp Limited**, said,

"We have begun FY27 with strong momentum, reflecting the continued execution of our strategic priorities. During the quarter, we witnessed robust growth in our secured lending portfolio, successfully launched our digital lending platform, Cash My Salary, and further strengthened the overall quality of our loan book by increasing the share of secured assets. These developments reinforce our commitment to building a resilient, technology-driven lending franchise with a strong focus on sustainable growth.

We also made significant progress in strengthening our funding profile. During the period, we successfully raised ₹50 crore through Listed NCDs, followed by another ₹40 crore through a subsequent issuance, and secured a ₹10 crore term loan from a leading bank. Further, our Board has approved the issuance of up to ₹25 crore of privately placed Listed NCDs, providing us with additional financial flexibility to support future business expansion.

Looking ahead, we remain focused on maintaining a disciplined approach towards growth, capital allocation, and risk management. With a well-capitalized balance sheet, diversified funding base, and growing digital capabilities, we are confident of scaling our business responsibly while creating sustainable long-term value for our customers, lenders, and shareholders."

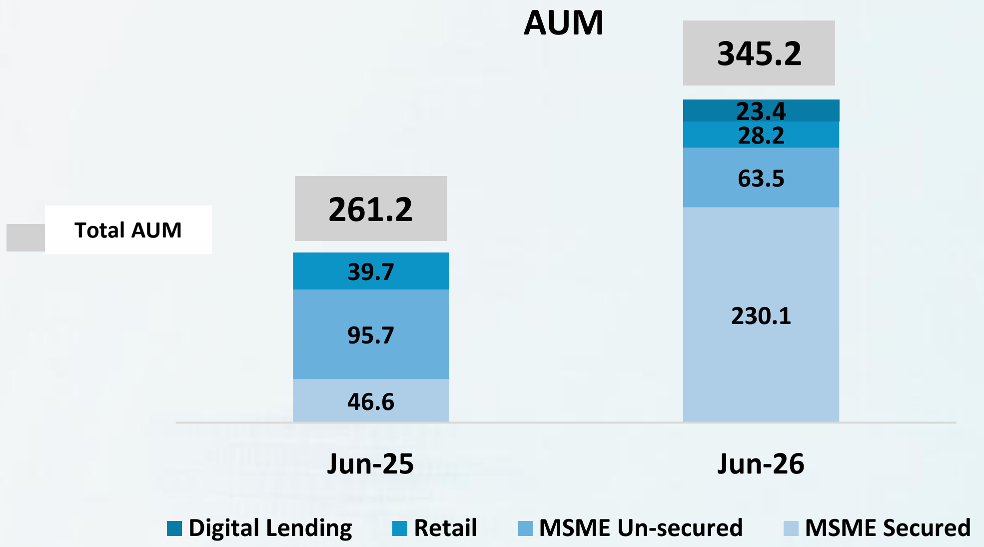
Income Statement

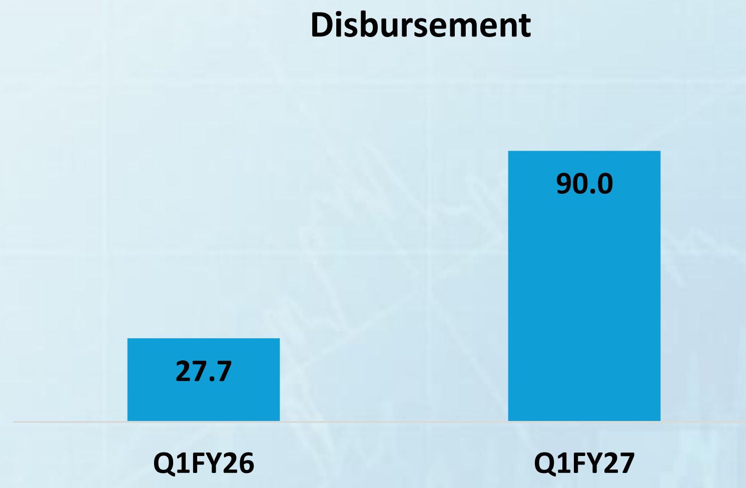
₹egency Fincorp

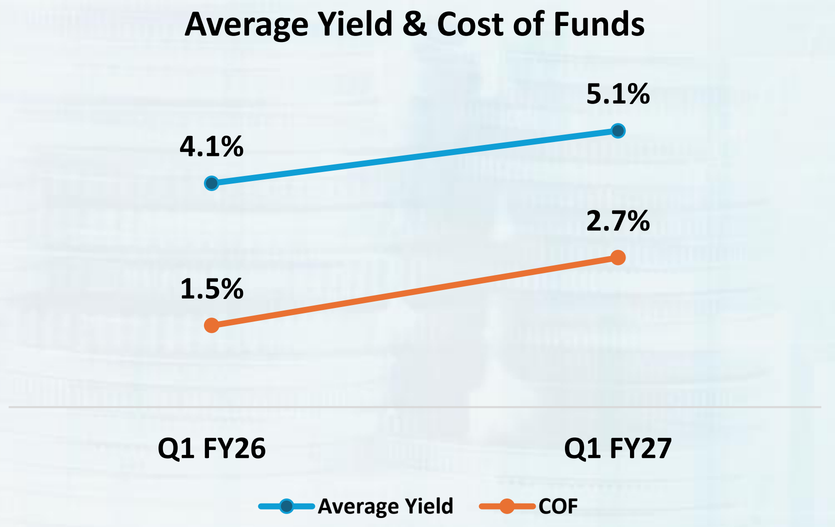
₹ in Cr

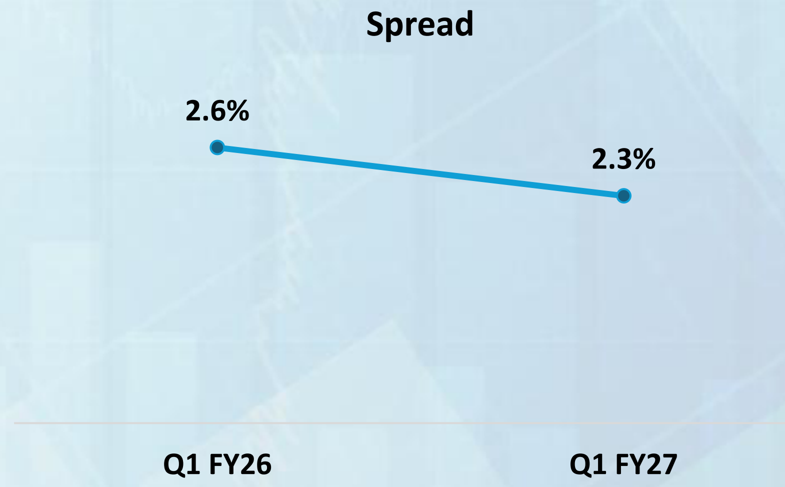
Particulars	Q1 FY27	Q1 FY26	Y-o-Y	Q4 FY26	Q-o-Q
Total income	17.4	9.3		12.0	
Finance Cost & Commission Expenses	5.4	2.4		4.5	
Net Interest Income & Fee Income	**12.0**	**6.9**	**73.9%**	**7.5**	**59.6%**
Employee Benefits Expense	1.2	1.3		1.2	
Depreciation and Amortization Expense	0.2	0.2		0.2	
Other Expenses	0.6	0.5		1.0	
Operating Expense	**2.1**	**2.0**		**2.4**	
Pre-Provisioning Operating Profit	**9.9**	**4.9**	**101.7%**	**5.2**	**92.4%**
Provision and Write-Off	0.5	0.5		0.5	
Profit before tax	**9.4**	**4.4**	**113.8%**	**4.7**	**99.8%**
Total Tax	2.4	1.2		1.2	
Profit After Tax	**7.0**	**3.2**	**122.6%**	**3.5**	**98.5%**

Key Financial Metrics – Q1FY27 (1/2)









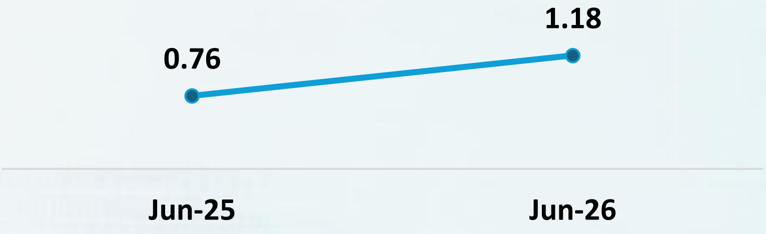
Numbers and Percentages have been rounded off to the nearest integer

Key Financial Metrics (2/2)

Regency Fincorp

₹ in Cr

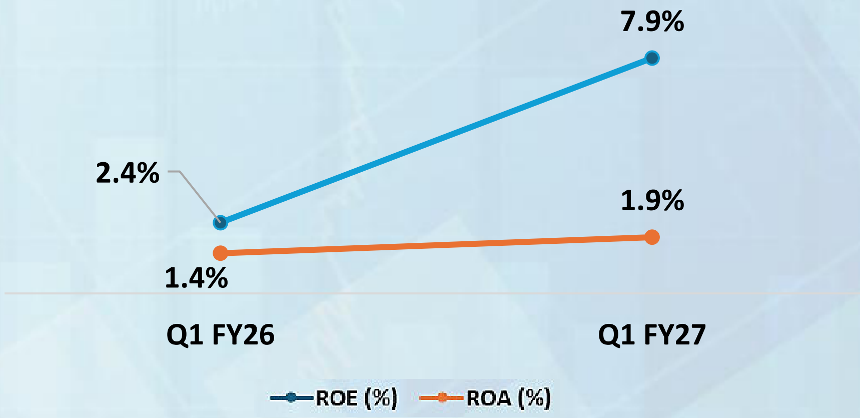
Debt/Equity (x)



NIM (%)

Opex (% of Avg AUM)

ROA & ROE (%)



Numbers and Percentages have been rounded off to the nearest integer

Debt Profile

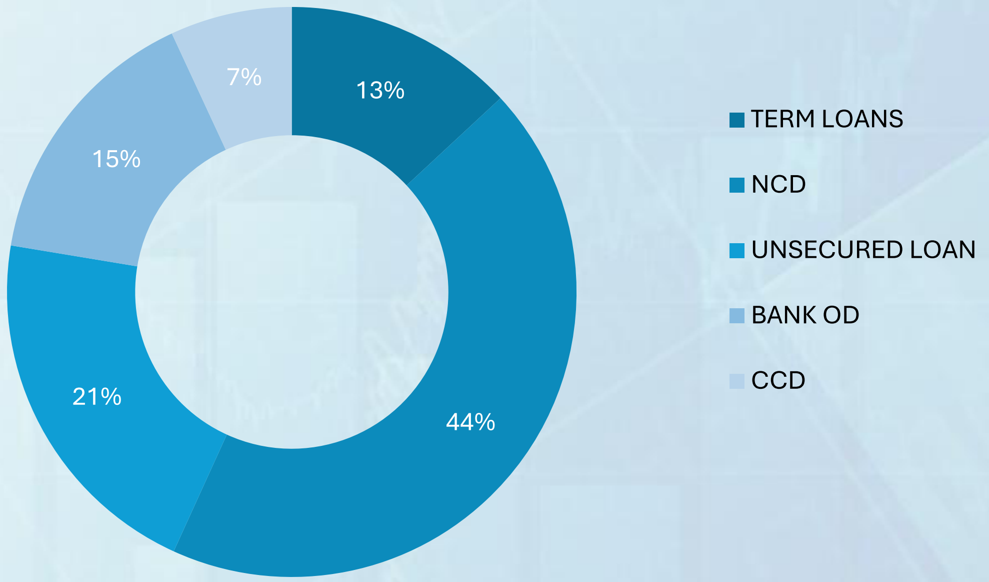
Total Debt Outstanding: ₹215 Cr (Jun'26) · D/E Ratio: 1.18x · CRAR: 49.8%

Total Debt Outstanding: ₹169 Cr (Mar'26) · D/E Ratio: 1.05x · CRAR: 57.6%

DEBT SEGMENT BREAKDOWN (Jun'26)

Segment	O/s (₹ Cr)	% Mix
TERM LOANS	28.2	13.1%
NCD	94.1	43.7%
UNSECURED LOAN	44.8	20.8%
BANK OD	33.3	15.5%
CCD	14.9	6.9%
TOTAL	215.4	100.0%

DEBT MIX BY SEGMENT



RFL caps D/E at 3.5x with Tier 1 CRAR ≥ 25%, providing strong leverage comfort for lenders.

Numbers and Percentages have been rounded off to the nearest integer

Key Highlights FY26

₹ in Cr

AUM

FY25	FY26
180 Cr	**261 Cr**

Disbursements

FY25	FY26
98 Cr	**142 Cr**

Total Income

FY25	FY26
21 Cr	**40 Cr**

PAT

FY25	FY26
5 Cr	**13 Cr**

NIMs

FY25	FY26
7.41%	**10.26%**

GNPA

FY25	FY26
0.42%	**0.99%**

NNPA

FY25	FY26
0.31%	**0.74%**

Capital

₹ Cr	Mar'25	**Mar'26**
Equity	122	**160**
Debt	107	**169**
D/E	0.88x	1.05x

CRAR

FY25	FY26
64.34%	**57.56%**

Branches

FY25	FY26
22	**23**

Numbers and Percentages have been rounded off to the nearest integer

Annual Income Statement

Regency Fincorp

Particulars (INR crores)	FY26	FY25	Y-o-Y
Total income	40.05	21.66	
Finance Cost & Commission Expenses	12.44	8.72	
Net Interest Income & Fee Income	**27.61**	**12.95**	**113%**
Employee Benefits Expense	4.43	3.80	
Depreciation and Amortization Expense	0.87	0.73	
Other Expenses	2.68	1.52	
Operating Expense	**7.97**	**6.05**	
Pre-Provisioning Operating Profit	**19.64**	**6.90**	**185%**
Provision and Write-Off	1.41	0.20	
Profit before tax	**18.23**	**6.69**	**172%**
Total Tax	4.81	1.72	
Profit After Tax	**13.42**	**4.97**	**170%**

Annual Balance Sheet

Particulars (INR crores)	Mar’26	Mar’25
LIABILITIES		
Financial Liabilities	**155.75**	**104.54**
Debt Securities	55.93	7.48
Borrowings (other than debt securities)	99.81	97.06
Non-financial Liabilities	**13.10**	**2.74**
Current Liabilities (net)	0.47	0.39
Provisions	6.54	1.91
Deferred Tax Liabilities (net)	0.00	0.04
Other non-financial liabilities	6.09	0.39
Equity	**160.49**	**121.84**
Equity share capital	80.17	63.59
Other equity	74.22	41.04
Money Received against Share Warrants	6.10	17.21
Total Equity and Liabilities	**329.34**	**229.11**

Particulars (INR crores)	Mar’26	Mar’25
ASSETS		
Financial Assets	**322.21**	**222.11**
Cash and cash equivalents	0.05	0.04
Bank balance (other than cash and cash equivalents)	51.44	45.53
Loans	261.23	170.18
Investments	1.42	3.32
Other financial assets	8.07	3.04
Non-financial Assets	**7.13**	**7.00**
Current Assets (net)	0.59	1.11
Deferred Tax Assets (net)	0.07	0.00
Property, Plant & Equipment	6.47	5.89
Total Assets	**329.34**	**229.11**

In April-May, Company issued fresh equity worth Rs. 25 Cr through CCDs – to fuel growth in Digital Lending & Secured Loan book

Way Ahead - Vision

Regency Fincorp

Building a ₹3,000 Crore AUM NBFC by FY30

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

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 by FY30 through organic growth & strategic raises.

Building a scalable Digital Platform

Investment in Digitalization
New app
Improve operating efficiencies

INDUSTRY CONTEXT: India's MSME credit market reached ₹40.4 lakh crore by Mar'25 (CRIF High Mark) · NBFCs recorded 32% CAGR in MSME lending FY21–FY24 · Credit gap of ₹18.3 lakh crore remains (SIDBI/CareEdge)

FY25		FY26		FY27 (Target)		FY30 (Vision)
₹170 Cr	--------	₹ 261 Cr	--------	₹500 Cr	--------	₹3,000 Cr+

Thank You

Regency Fincorp Limited

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