



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: 2nd February, 2026

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

Sub: Outcome of Board Meeting held today i.e. 2nd February, 2026

Ref: Regency Fincorp Limited (Scrip Code: 540175)

Meeting Conclusion Time: 06:30 P.M.

Dear Sir/Madam,

Pursuant to Regulation 30 read with Schedule III of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations"), we would like to inform you that the Board of Directors at their meeting held today, i.e., on Monday, 2nd Day of February 2026 commenced at 04:00 P.M. through Video Conferencing and concluded at 06:30 P.M. inter alia has considered and approved the Un-Audited Financial Results along with Limited Review Report for the Quarter ended 31st December, 2025. The same is attached and marked herewith as **Annexure-I**.

Further, we hereby submit the copy of the press release on the un-audited financial results and performance of the company for the quarter ended on 31st December, 2025. The same is attached and marked herewith as **Annexure-II**.

The said information is also available on the website of the company, www.regencyfincorp.co.in

This is for your kind information and record.

For Regency Fincorp Limited

**Abhimanyu
Company Secretary & Compliance office
M.No. 49176**

B. STATEMENT ON DEVIATION OR VARIATION FOR PROCEEDS OF PUBLIC ISSUE, RIGHTS ISSUE, PREFERENTIAL ISSUE, QUALIFIED INSTITUTIONS PLACEMENT ETC.

(1)

Statement on deviation / variation in utilization of funds raised	
Name of listed entity	REGENCY FINCORP LIMITED
Mode of Fund Raising	Preferential Issues
Date of Raising Funds	17 th October, 2025
Amount Raised	Rs. 6,74,21,680/-
Report filed for Quarter ended	31 ST December, 2025
Monitoring Agency	Not applicable
Monitoring Agency Name, if applicable	-
Is there a Deviation / Variation in use of funds raised	No

If yes, whether the same is pursuant to change in terms of a contract or objects, which was approved by the shareholders	NA					
If Yes, Date of shareholder Approval	NA					
Explanation for the Deviation / Variation	NA					
Comments of the Audit Committee after review	NA					
Comments of the auditors, if any	NA					
Objects for which funds have been raised and where there has been a deviation, in the following table						
Original Object	Modified Object, if any	Original Allocation	Modified allocation, if any	Funds Utilised	Amount of Deviation/Variation for the quarter according to applicable object	Remarks if any
Working capital requirements, meeting future funding requirements and other general corporate purposes of the company	Not applicable	Rs. 6,74,21,680	0	Rs. 6,74,21,680	0	<p>On 28th December, 2024, the Company had allotted 43312272 warrants convertible into equity shares, on preferential basis, at an Issue price of Rs. 22/- per warrant upon payment of 25% of the issue price.</p> <p>On 17th October, 2025, upon conversion of 4086162 share warrants into equity shares, the company received Rs. 6,74,21,680/- (i.e balance 75% of the issue price) from the allottees.</p>

--	--	--	--	--	--	--

Deviation or variation could mean:
(a) Deviation in the objects or purposes for which the funds have been raised or
(b) Deviation in the amount of funds actually utilized as against what was originally disclosed or
(c) Change in terms of a contract referred to in the fund-raising document i.e. prospectus, letter of offer, etc.

For Regency Fincorp Limited

Gaurav Kumar
Managing director
DIN: 06717452

Date: 2nd February, 2026
Place: Zirakpur

(2)

Statement on deviation / variation in utilization of funds raised	
Name of listed entity	REGENCY FINCORP LIMITED
Mode of Fund Raising	Preferential Issues
Date of Raising Funds	20 th December, 2025
Amount Raised	Rs. 10,92,33,316.50/-
Report filed for Quarter ended	31 ST December, 2025
Monitoring Agency	Not applicable
Monitoring Agency Name, if applicable	-
Is there a Deviation / Variation in use of funds raised	No

If yes, whether the same is pursuant to change in terms of a contract or objects, which was approved by the shareholders	NA					
If Yes, Date of shareholder Approval	NA					
Explanation for the Deviation / Variation	NA					
Comments of the Audit Committee after review	NA					
Comments of the auditors, if any	NA					
Objects for which funds have been raised and where there has been a deviation, in the following table						
Original Object	Modified Object, if any	Original Allocation	Modified allocation, if any	Funds Utilised	Amount of Deviation/Variation for the quarter according to applicable object	Remarks if any
Working capital requirements, meeting future funding requirements and other general corporate purposes of the company	Not applicable	Rs. 109233316.5	0	Rs. 109233316.5	0	On 28 th December, 2024, the Company had allotted 43312272 warrants convertible into equity shares, on preferential basis, at an issue price of Rs. 22/- per warrant upon payment of 25% of the issue price. On 20th December, 2025, upon conversion of 6620201 share warrants into equity shares, the company

							received Rs. 109233316.5 /- (i.e balance 75% of the issue price) from the allottees.
--	--	--	--	--	--	--	--------------------------------------------------------------------------------------------------

Deviation or variation could mean:

(d) Deviation in the objects or purposes for which the funds have been raised or

(e) Deviation in the amount of funds actually utilized as against what was originally disclosed or

(f) Change in terms of a contract referred to in the fund raising document i.e. prospectus, letter of offer, etc.

For Regency Fincorp Limited

Gaurav Kumar
Managing director
DIN: 06717452

Date: 2nd February, 2026
Place: Zirakpur

C. FORMAT FOR DISCLOSING OUTSTANDING DEFAULT ON LOANS AND DEBT SECURITIES

S. No.	Particulars	Amount (In Lakhs)
1.	Loans / revolving facilities like cash credit from banks / financial institutions	
A	Total amount outstanding as on date	5162.33
B	Of the total amount outstanding, amount of default as on date	0.00
2.	Unlisted debt securities i.e. NCDs and NCRPS	
A	Total amount outstanding as on date	794.65
B	Of the total amount outstanding, amount of default as on date	0.00
3.	Total financial indebtedness of the listed entity including short-term and long-term debt	5920.98

D. FORMAT FOR DISCLOSURE OF RELATED PARTY TRANSACTIONS (applicable only for half-yearly filings i.e., 2nd and 4th quarter): NOT APPLICABLE

E. STATEMENT ON IMPACT OF AUDIT QUALIFICATIONS (FOR AUDIT REPORT WITH MODIFIED OPINION) SUBMITTED ALONG WITH AUDITED FINANCIAL RESULTS (Standalone and Consolidated separately) (Applicable only for Annual Filing i.e., 4th quarter): NOT APPLICABLE



Independent Auditor's Review Report on the Quarterly Unaudited Standalone Financial Results of the Company Pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosures Requirement) Regulations, 2015, as amended

Review Report to
The Board of Directors
M/s Regency Fincorp Limited
Unit No. 6, Upper Ground Floor
LA MER Airport Road, Zirakpur Mohali Punjab 140603

We have reviewed the accompanying statement of unaudited financial results of **M/s Regency Fincorp Limited** for the Quarter and half year ended 31st Dec., 2025. This statement is the responsibility of company's management and has been approved by Board of Directors/Committee of Board of Directors. Our responsibility is to issue report on these financial statement based on our review.

We conducted our review in accordance with the Standard on Review Engagement (SRE) 2400, "Engagements to Review Financial Statements" issued by the Institute of Chartered Accountants of India. This standard requires that we plan & perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatements. A review is limited primarily to inquire of company personnel & analytical procedures applied to financial data and thus, provide less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement of unlimited financial results prepared in accordance with applicable accounting standards and other recognized accounting practices and policies has not disclosed the information required to be based in terms of Regulation 33 of SEBI (Listing Obligations & Disclosures Requirements) Regulations 2015 including the manner in which it is to be disclosed, or that it contains any material misstatement.

For K N S G & CO LLP.
Chartered Accountants
FRN NO:- 025315N/N500106

Place: Bathinda

Date: 02/02/2026

UDIN:- 26545783UYCCAA7221



CA SOURAV GARG
(Partner)
M.No.-545783

REGENCY FINCORP LIMITED

Registered Address :SCO No 6 Upper Gound Floor LA MER PR-7 Airport Road, Zirakpur, Mohali Punjab 140603

CIN:L67120PB1993PLC013169

Email ID: secretarial.regency@gmail.com, Website: www.regencyfincorp.co.in

STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED ON 31.12.2025

(Rs. In Lacs)

S.No.	Particulars	Quarter Ended			Nine Months Ended		Year ended
		31.12.2025 (Reviewed)	30.09.2025 (Reviewed)	31.12.2024 (Reviewed)	31.12.2025 (Reviewed)	31.12.2024 (Reviewed)	31.03.2025 (Audited)
1	Income						
	(a) Revenue from operations						
	Interest Income	821.77	733.20	499.69	2,274.17	1,231.20	1,893.53
	Fees and commission income	40.80	46.32	16.01	144.24	33.95	102.03
	Total revenue from operations	862.57	779.52	515.70	2,418.41	1,265.15	1,995.56
	(b) Other Income	51.91	174.58	23.37	384.63	59.85	170.87
	Total Income	914.48	954.10	539.08	2,803.04	1,325.00	2,166.43
2	Expenses						
	(a) Finance costs	250.75	254.88	256.88	733.96	598.52	800.95
	(b) Fees and commission expense	6.74	41.18	40.63	61.92	61.47	70.81
	(c) Provisions and Write offs	14.01	29.87	-	95.76	-	20.42
	(d) Employee benefits expenses	96.04	95.01	62.30	319.84	178.76	380.13
	(e) Depreciation and amortisation exp.	20.60	22.11	17.18	66.90	51.07	73.04
	(f) Other expenses	66.68	57.09	24.56	171.69	115.95	151.74
	Total Expenses	454.82	500.14	401.55	1,450.07	1,005.78	1,497.09
3	Profit before tax (1-2)	459.66	453.96	137.53	1,352.97	319.22	669.34
4	Tax Expense						
	(a) current tax	119.22	121.78	34.62	364.64	80.35	170.90
	(b) deferred tax (credit)/change	-	-	-	-	-	0.87
	Total tax expense	119.22	121.78	34.62	364.64	80.35	171.77
5	Profit/(Loss) after tax (3-4)	340.44	332.18	102.92	988.33	238.87	497.57
6	Other comprehensive income						
	a (i) Items that will not be reclassified to profit or loss	-	-	-	-	-	-
	(ii) Income tax related to item that will not be reclassified to profit or loss	-	-	-	-	-	-
	b (i) Items that will be reclassified to profit or loss	-	-	-	-	-	-
	(ii) Income tax related to items that will be reclassified to profit or loss	-	-	-	-	-	-
	Total other comprehensive income, net of tax	-	-	-	-	-	-
7	Total other comprehensive income for period (5+6)	340.44	332.18	102.92	988.33	238.87	497.57
8	Paid-up equity share capital (Face value Rs. 10/- per share)	8,017.11	6,946.47	4,795.05	8,017.11	4,795.05	6,359.46
9	Other equity	-	-	-	-	-	4,103.68
10	Earning per Share (not annualised)						
	Basic	0.42	0.48	0.21	1.23	0.50	0.78
	Diluted	0.37	0.48	0.21	1.08	0.50	0.78

NOTES:

- These unaudited financial results of the Company have been prepared in accordance with the Indian Accounting Standards (Ind AS) as prescribed under Section 133 of the Companies Act 2013 read with Rule 3 of the Companies (Indian Accounting Standard) Rules, 2015.
- The above unaudited financial results for the quarter and nine months ended 31st December, 2025 have been reviewed by the Audit Committee and approved by the Board of Directors of the Company at their respective meetings held on 02ND February 2025. These results have been subjected to limited review by the statutory auditors of the Company under Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015.
- Previous year's/period's figures have been regrouped I rearranged, wherever required
- The unaudited financial results of the Company for the Quarter and Nine months ended on 31st December, 2025 are also available on website of the Company (www.regencyfincorp.co.in) and on the website of BSE Limited (www.bseindia.com)
- The Limited review as required under Regulation 33 of SEBI (Listing Obligations & Disclosure Requirements) Regulation, 2015 has been completed and related report does not have any impact on above results and notes for the Quarter and nine months ended 31st December, 2025 which need to be explained.

For REGENCY FINCORP LIMITED


GAURAV KUMAR
 Managing Director
 DIN: 06717452

Date: 02/02/2026

Place: Zirakpur

Presentation to the Board

Regency Fincorp Limited Reports Robust Quarterly Results with Profit After Tax of ₹340.44 Lacs for Q3 FY 2025–26

Regency Fincorp Limited, a leading Non-Banking Financial Company (NBFC) dedicated to empowering MSMEs and individual borrowers through digital-first financial solutions, today announced its unaudited financial results for the quarter and nine months ended **31st December 2025**.

The Company continued its strong growth momentum, delivering consistent performance across all key financial parameters, supported by prudent credit management, enhanced digital adoption, and improved operational efficiency.

Performance Highlights – Q3 FY 2025–26 (31 Dec 2025 Reviewed)

- **Total Income** increased to **₹914.48 Lacs**, compared to **₹539.08 Lacs in Q3 FY 2024–25**, delivering a strong **YoY growth of 69.6%**
- **Profit Before Tax (PBT)** surged to **₹459.66 Lacs**, from **₹137.53 Lacs last year**, registering an impressive **YoY growth of 234.2%**.
- **Profit After Tax (PAT)** rose sharply to **₹340.44 Lacs**, versus **₹102.92 Lacs in Q3 FY 2024–25**, achieving a robust **YoY growth of 230.7%**.
- **Quarter-on-Quarter PAT** improved to **₹340.44 Lacs in Q3 FY 2025–26**, up from **₹332.18 Lacs in Q2 FY 2025–26**, reflecting continued earnings momentum.
- **Earnings Per Share (EPS)** doubled to **₹0.42**, compared to **₹0.21 in Q3 FY 2024–25**, marking a **100% YoY increase**.

Key Financial Indicators (₹ in Lacs)

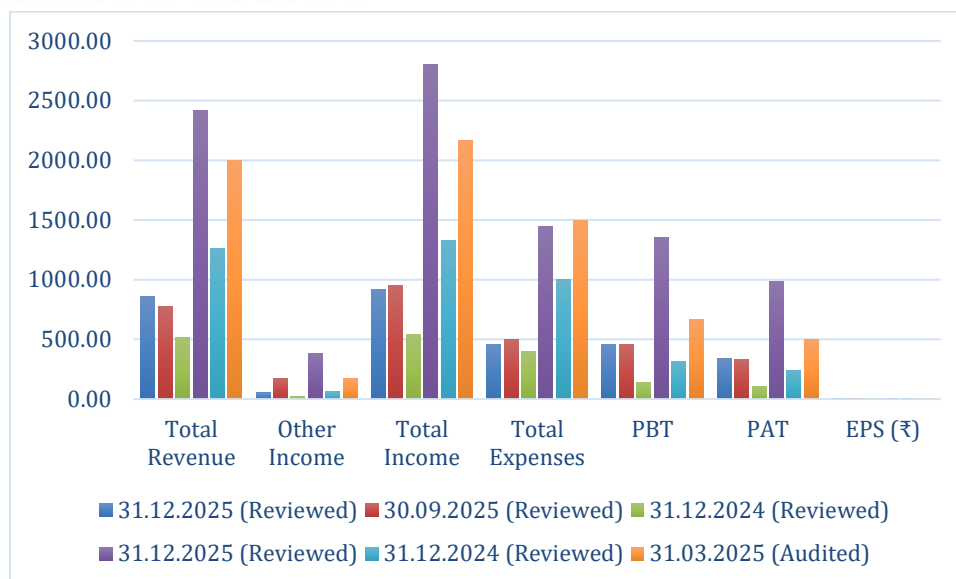
Particulars	31.12.2025 (Reviewed)	30.09.2025 (Reviewed)	31.12.2024 (Reviewed)	31.12.2025 (Reviewed)	31.12.2024 (Reviewed)	31.03.2025 (Audited)
Total Revenue	862.57	779.52	515.70	2418.41	1265.15	1995.56
Other Income	51.91	174.58	23.37	384.63	59.85	170.87
Total Income	914.48	954.10	539.08	2803.04	1325.00	2166.43
Total Expenses	454.82	500.14	401.55	1450.07	1005.78	1497.09
PBT	459.66	453.96	137.53	1352.97	319.22	669.34
PAT	340.44	332.18	102.92	988.33	238.87	497.57
EPS (₹)	0.42	0.48	0.21	1.23	0.5	0.78

CIN: L67120PB1993PLC013169

*Registered Office: Unit No 6 Upper
Ground Floor LA MER, Airport Road,
Zirakpur 140603, Punjab.*

Email: secretarial.regency@gmail.com

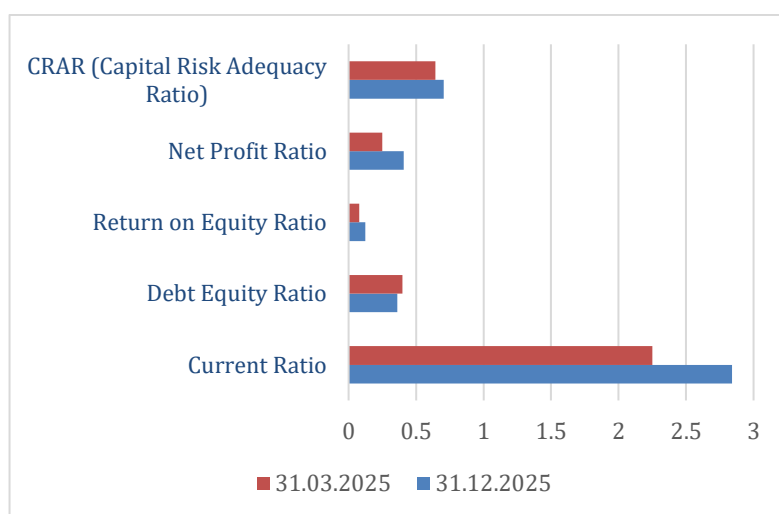
Presentation to the Board



Graph highlights strong quarter-on-quarter and year-on-year growth in Revenue, Profit, and EPS for Regency Fincorp Limited during **Q3 FY 2025–26**.

Regency Fincorp Limited – Financial Ratio Analysis (FY 2025)

Particulars	31.12.2025	31.03.2025
Current Ratio	2.84	2.25
Debt Equity Ratio	0.36	0.4
Return on Equity Ratio	12.33%	7.82%
Net Profit Ratio	40.87%	24.93%
CRAR (Capital Risk Adequacy Ratio)	70.38%	64.35%



The company reported steady improvement in key financial ratios, reflecting strong liquidity, profitability, and capital adequacy in **Q3 FY 2025–26**.

CIN: L67120PB1993PLC013169

Registered Office: Unit No 6 Upper Ground Floor LA MER, Airport Road, Zirakpur 140603, Punjab.

Email: secretarial.regency@gmail.com