



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: 28th January, 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. 28TH January, 2026

Ref: Regency Fincorp Limited (Scrip Code: 540175)

Meeting Conclusion Time: 02:15 P.M

Dear Sir/Madam,

Pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations") & other applicable provisions, read with master circular issued in relation with SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021, we wish to inform you that the Company has allotted 2,500 (Two Thousand Five Hundred) 14% Listed, Secured, Rated, Redeemable Non-Convertible Debentures, having a face value of INR 1,00,000 (Indian Rupees One Lakh Only) per Debenture aggregating to INR 25,00,00,000 (Indian Rupees Twenty Five Crore only) on private placement basis, to identified investor.

Details as required under Regulation 30 read with Para A of Part A of Schedule III of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with SEBI Circular No. SEBI/HO/CFD/PoD2/CIR/P/0155 dated November 11, 2024 is enclosed as Annexure-I.

This is for your kind information and record.

Thanking You

For Regency Fincorp Limited

Abhimanyu
Company Secretary & Compliance office
M No. 49176



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Annexure-I.

Details as required under Regulation 30 read with Para A of Part A of Schedule III of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with SEBI Circular No. SEBI/HO/CFD/PoD2/CIR/P/0155 dated November 11, 2024

| Particulars | Terms of Debentures | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|---|------------|------------------------------|---|------------------------------|---|------------------|------------|-----------|--|--------------|------------|------------|----------|----|-----------|------------|------------|----------|----|-----------|------------|------------|---------|----|-----------|------------|------------|----------|----|-----------|------------|------------|--------|----|-----------|------------|------------|---------|----|-----------|---------------------------|------------|---------|-----|--------------|------------|------------|--------|----|----------|------------|------------|--------|----|----------|------------|------------|-----------|----|----------|
| Issuer | Regency Fincorp Limited | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Type of securities issued | 14% Listed, Secured, Rated, Redeemable Non-Convertible Debentures | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Type of Issuance | Private Placement | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Issue Size | INR 25,00,00,000 (Indian Rupees Twenty Five Crores Only) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Allotted Issue Size | INR 25,00,00,000 (Indian Rupees Twenty Five Crores Only) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Total number of securities allotted | 2,500 (Two Thousand Five Hundred) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Name of Allottee | LC Capital India Private Limited | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Listing If yes, name of the stock exchange(s) | Yes BSE Limited | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Tenor | 12 months and 5 days | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Date of Allotment | 28 th January, 2026 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Date of Redemption / Maturity | 2 nd February, 2027 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Coupon Rate | 14% P.A. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Schedule of payment of Coupon And Schedule of payment of Principal | The illustrative cash flows per Debenture (bearing face value of INR 1,00,000) is as under: <table border="1"><thead><tr><th>Cash Flows</th><th>Date</th><th>Day</th><th>No. of Days in Coupon Period</th><th>Amount in Rupees per debenture of INR 1,00,000 (Rupees One Lakh only)</th></tr></thead><tbody><tr><td>Principal Inflow</td><td>28-01-2026</td><td>Wednesday</td><td></td><td>25,00,00,000</td></tr><tr><td>1st Coupon</td><td>28-02-2026</td><td>Saturday</td><td>31</td><td>29,72,603</td></tr><tr><td>2nd Coupon</td><td>28-03-2026</td><td>Saturday</td><td>28</td><td>26,84,932</td></tr><tr><td>3rd Coupon</td><td>28-04-2026</td><td>Tuesday</td><td>31</td><td>29,72,603</td></tr><tr><td>4th Coupon</td><td>28-05-2026</td><td>Thursday</td><td>30</td><td>28,76,712</td></tr><tr><td>5th Coupon</td><td>28-06-2026</td><td>Sunday</td><td>31</td><td>29,72,603</td></tr><tr><td>6th Coupon</td><td>28-07-2026</td><td>Tuesday</td><td>30</td><td>28,76,712</td></tr><tr><td>Principle Repayment (95%)</td><td>28-07-2026</td><td>Tuesday</td><td>181</td><td>23,75,00,000</td></tr><tr><td>7th Coupon</td><td>28-08-2026</td><td>Friday</td><td>31</td><td>1,48,630</td></tr><tr><td>8th Coupon</td><td>28-09-2026</td><td>Monday</td><td>31</td><td>1,48,630</td></tr><tr><td>9th Coupon</td><td>28-10-2026</td><td>Wednesday</td><td>30</td><td>1,43,836</td></tr></tbody></table> | Cash Flows | Date | Day | No. of Days in Coupon Period | Amount in Rupees per debenture of INR 1,00,000 (Rupees One Lakh only) | Principal Inflow | 28-01-2026 | Wednesday | | 25,00,00,000 | 1st Coupon | 28-02-2026 | Saturday | 31 | 29,72,603 | 2nd Coupon | 28-03-2026 | Saturday | 28 | 26,84,932 | 3rd Coupon | 28-04-2026 | Tuesday | 31 | 29,72,603 | 4th Coupon | 28-05-2026 | Thursday | 30 | 28,76,712 | 5th Coupon | 28-06-2026 | Sunday | 31 | 29,72,603 | 6th Coupon | 28-07-2026 | Tuesday | 30 | 28,76,712 | Principle Repayment (95%) | 28-07-2026 | Tuesday | 181 | 23,75,00,000 | 7th Coupon | 28-08-2026 | Friday | 31 | 1,48,630 | 8th Coupon | 28-09-2026 | Monday | 31 | 1,48,630 | 9th Coupon | 28-10-2026 | Wednesday | 30 | 1,43,836 |
| Cash Flows | Date | Day | No. of Days in Coupon Period | Amount in Rupees per debenture of INR 1,00,000 (Rupees One Lakh only) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Principal Inflow | 28-01-2026 | Wednesday | | 25,00,00,000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1st Coupon | 28-02-2026 | Saturday | 31 | 29,72,603 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2nd Coupon | 28-03-2026 | Saturday | 28 | 26,84,932 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3rd Coupon | 28-04-2026 | Tuesday | 31 | 29,72,603 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4th Coupon | 28-05-2026 | Thursday | 30 | 28,76,712 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5th Coupon | 28-06-2026 | Sunday | 31 | 29,72,603 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 6th Coupon | 28-07-2026 | Tuesday | 30 | 28,76,712 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Principle Repayment (95%) | 28-07-2026 | Tuesday | 181 | 23,75,00,000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 7th Coupon | 28-08-2026 | Friday | 31 | 1,48,630 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 8th Coupon | 28-09-2026 | Monday | 31 | 1,48,630 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 9th Coupon | 28-10-2026 | Wednesday | 30 | 1,43,836 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |



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|---|--|------------|----------|-----|-------------|
| | 10th Coupon | 28-11-2026 | Saturday | 31 | 1,48,630 |
| | 11th Coupon | 28-12-2026 | Monday | 30 | 1,43,836 |
| | 12th Coupon | 02-02-2027 | Tuesday | 36 | 1,72,603 |
| | Principle (5%) and Coupon Repayment | 02-02-2027 | Tuesday | 370 | 1,25,00,000 |
| Charge/ Security, if any created over the assets | Yes, the proposed NCDs will be secured by: Security Cover: 1.25x (one point two five times) of the amounts outstanding under the Debentures (including but not limited to interest, default interest, remuneration of the Trustee, charges, fees, expenses and any other charges due from the Company) ("Security Cover Ratio") where at least 1.25 (one decimal point two five) time or 125% (one hundred and twenty five percent) of the security cover is from principal receivables. | | | | |
| Special right / interest / privileges attached to the instrument and changes thereof | None | | | | |
| Delay in payment of interest / principal amount for a period of more than three months from the due date or default in payment of interest/ principal | 2.0% per month, for defaulted/delayed period on the amounts due (calculated from due date till date of repayment) will become payable over and above the interest rate | | | | |
| Details of any letter or comments regarding payment/nonpayment of interest, principal on due dates, or any other matter concerning the security and /or the assets along with its comments thereon, if any | NA | | | | |
| Details of redemption of debentures | To be repaid in in 12 months and 5 days in the following manner: <ul style="list-style-type: none"> • Interest Payment: Monthly • Principal Payment: 95% in 6th Month and 5% in 12th Month. | | | | |