

Presentation to the Board

Regency Fincorp Limited Reports Robust Quarterly Results with Profit After Tax of ₹332.18 Lacs for Q2 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 half year ended 30th September 2025.

The company has maintained a strong growth trajectory, demonstrating consistent performance across all key financial indicators driven by prudent credit management, digital adoption, and operational efficiency.

Performance Highlights – Q2 FY 2025–26

- **Total Income** surged to ₹954.10 Lacs in **Q2 FY 2025–26**, compared to ₹420.84 Lacs in **Q2 FY 2024–25**, reflecting a robust **YoY growth of 140.2%**.
- **Profit Before Tax (PBT)** rose sharply to ₹453.96 Lacs from ₹108.16 Lacs in the same quarter last year — a **YoY increase of 392.0%**.
- **Profit After Tax (PAT)** stood at ₹332.18 Lacs, compared to ₹80.04 Lacs in Q2 FY 2024–25 — marking a **YoY growth of 376.7%**.
- **Quarterly PAT (Q2 FY 2025–26)** stood at ₹332.18 Lacs, as against ₹315.71 Lacs in Q1 FY 2025–26, showing continued quarter-on-quarter momentum.
- **Earnings Per Share (EPS)** improved significantly to ₹0.48 in Q2 FY 2025–26 from ₹0.18 in Q2 FY 2024–25 — an impressive **200% increase YoY**.

Key Financial Indicators (₹ in Lacs)

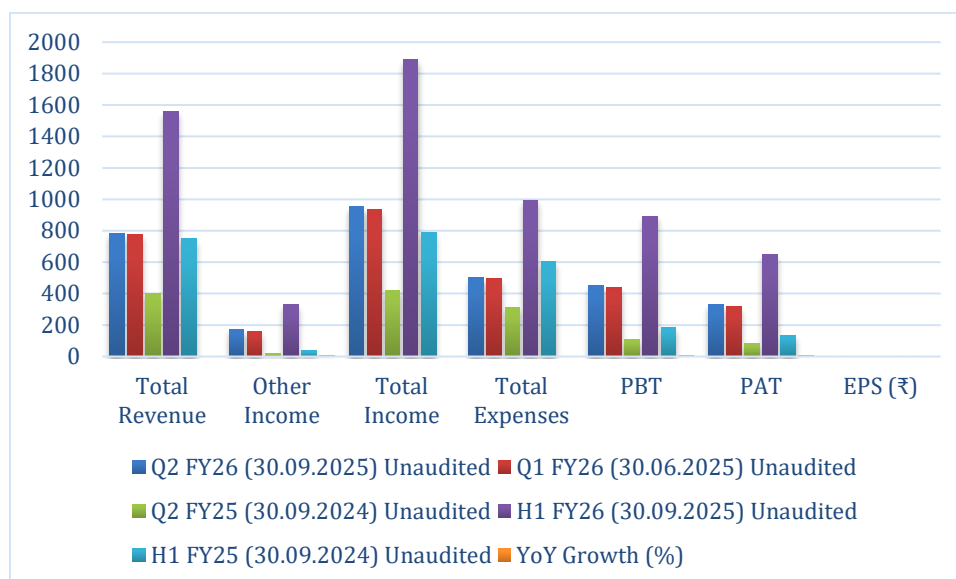
Particulars	Q2 FY26 (30.09.2025) Unaudited	Q1 FY26 (30.06.2025) Unaudited	Q2 FY25 (30.09.2024) Unaudited	H1 FY26 (30.09.2025) Unaudited	H1 FY25 (30.09.2024) Unaudited	YoY Growth (%)
Total Revenue	779.52	776.31	400.54	1,555.83	749.45	+107.6%
Other Income	174.58	158.15	20.30	332.73	36.47	+811.9%
Total Income	954.10	934.46	420.84	1,888.56	785.92	+140.2%
Total Expenses	500.14	495.11	312.68	995.25	604.24	+64.7%
PBT	453.96	439.35	108.16	893.31	181.68	+392.0%
PAT	332.18	315.71	80.04	647.89	135.95	+376.7%
EPS (₹)	0.48	0.45	0.18	0.93	0.31	+200.0%

CIN: L67120PB1993PLC013169

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

Email: secretarial.regency@gmail.com

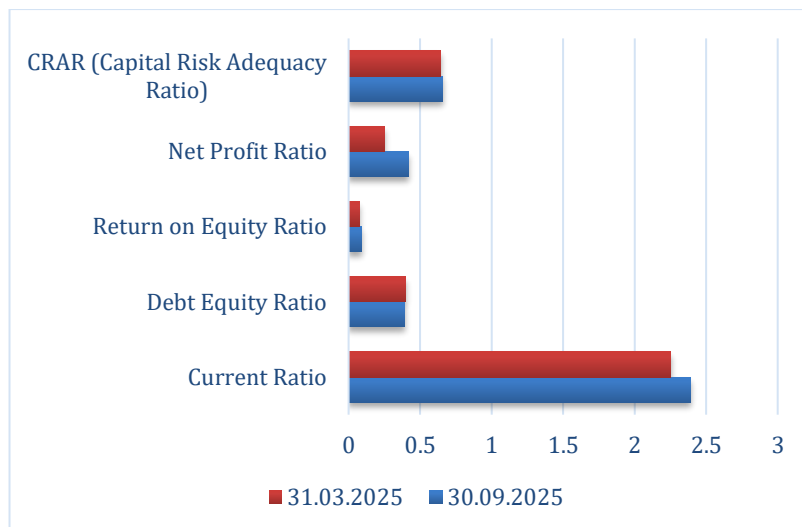
Presentation to the Board



Graph highlights strong quarter-on-quarter and year-on-year growth in Revenue, Profit, and EPS for Regency Fincorp Limited during H1 FY 2025–26.

Regency Fincorp Limited – Financial Ratio Analysis (FY 2025)

Particulars	30.09.2025	31.03.2025
Current Ratio	2.39	2.25
Debt Equity Ratio	0.39	0.4
Return on Equity Ratio	9.33%	7.82%
Net Profit Ratio	41.64%	24.93%
CRAR (Capital Risk Adequacy Ratio)	65.93%	64.35%



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

CIN: L67120PB1993PLC013169

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

Email: secretarial.regency@gmail.com



Regency Fincorp Limited

(Formerly Known as: Regency Investments Limited)

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

Contact No: +91 7717593645, Web: www.regencyfincorp.co.in

E-mail: regencyinvestmentsltd@gmail.com

29th October, 2025

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., 29th October, 2025

Ref: Regency Fincorp Limited (Scrip Code: 540175)

Meeting Conclusion Time: 06:00 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 Wednesday, 29th Day of October, 2025 commenced at 04:00 P.M through Video Conferencing and concluded at 06:00 P.M. have inter alia considered and approved the following agenda items:

1. The Un-audited Financial Results along with Limited Review Report for the Quarter and half year ended 30th September, 2025. The same is attached herewith and marked as **Annexure-I**.
2. Took note of the resignation tendered by Mr. Ashish Kamra from the position of Whole Time Director of the Company.

FOR REGENCY FINCORP LIMITED

Abhimanyu

Digitally signed by

Abhimanyu

Date: 2025.10.29 18:02:38

+05'30'

ABHIMANYU

COMPANY SECRETARY AND COMPLIANCE OFFICER

MEM NO: A49176.

Place: Zirakpur

K N S G & CO LLP
Chartered Accountant



MCB-Z-1/07037, Adj. R.O. Opp. Qila
Gate, BATHINDA PUNJAB 151001
Ph. 8699595936
e-mail : sourav.garg2@gmail.com

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 30th Sept, 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.

Place: Bathinda

Date: 29/10/2025

UDIN:- 25545783BMISWS4023



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


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

REGENCY FINCORP LIMITED

Reg. Off.:Unit No 6 Upper Ground Floor LA MER, Airport Road, Zirakpur140603, Punjab.

CIN:L67120PB1993PLC013169

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

STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED ON 30.09.2025

S.No.	Particulars	Quarter Ended			Half Year Ended		(Rs. In Lacs)
		30.09.2025 (Unaudited)	30.06.2025 (Unaudited)	30.09.2024 (Unaudited)	30.09.2025 (Unaudited)	30.09.2024 (Unaudited)	Year ended 31.03.2025 (Audited)
1	Income						
	(a) Revenue from operations						
	Interest Income	733.20	719.20	385.78	1,452.40	731.51	1,893.53
	Fees and commission income	46.32	57.11	14.76	103.43	17.94	102.03
	Total revenue from operations	779.52	776.31	400.54	1,555.83	749.45	1,995.56
	(b) Other Income	174.58	158.15	20.30	332.73	36.47	170.87
	Total Income	954.10	934.46	420.84	1,888.56	785.92	2,166.43
2	Expenses						
	(a) Finance costs	254.88	228.33	166.26	483.21	341.64	800.95
	(b) Fees and commission expense	41.18	14.00	2.40	55.18	20.85	70.81
	(c) Provisions and Write offs	29.87	51.88	-	81.75	-	20.42
	(d) Employee benefits expenses	95.01	128.79	59.87	223.80	116.47	380.13
	(e) Depreciation and amortisation exp.	22.11	24.19	16.94	46.30	33.89	73.04
	(f) Other expenses	57.09	47.92	67.21	105.01	91.39	151.74
	Total Expenses	500.14	495.11	312.68	995.25	604.24	1,497.09
3	Profit before tax (1-2)	453.96	439.35	108.16	893.31	181.68	669.34
4	Tax Expense						
	(a) current tax	121.78	123.64	28.12	245.42	45.73	170.90
	(b) deferred tax (credit)/change	-	-	-	-	-	0.87
	Total tax expense	121.78	123.64	28.12	245.42	45.73	171.77
5	Profit/(Loss) after tax (3-4)	332.18	315.71	80.04	647.89	135.95	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)	332.18	315.71	80.04	647.89	135.95	497.57
8	Paid-up equity share capital (Face value Rs. 10/- per share)	6,946.47	6,946.47	4,378.38	6,946.47	4,378.38	6,359.46
9	Other equity	-	-	-	-	-	4,103.68
10	Earning per Share (not annualised)						
	Basic	0.48	0.45	0.18	0.93	0.31	0.78
	Diluted	0.48	0.45	0.18	0.93	0.31	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 half year ended 30th September, 2025 have been reviewed by the Audit Committee and approved by the Board of Directors of the Company at their respective meetings held on 29th October 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 rearranged, wherever required
- The unaudited financial results of the Company for the Quarter and Half year ended on 30th September, 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 half year ended 30th September, 2025 which need to be explained.

Regency Fincorp Ltd.

Gaurav Kumar
Director

GAURAV KUMAR
Managing Director

Date: 29.10.2025

Place: Zirakpur

DIN: 06717452



REGENCY FINCORP LTD Registered Address :Unit No 6 Upper Ground Floor LA MER, Airport Road, Zirakpur140603, Punjab. CIN :L67120PB1993PLC013169 Statement of Unaudited Standalone Balance Sheet as on 30.09.2025 (Figure in Lakhs)					
PARTICULARS		NOTE	For the Half Year ended 30.09.2025	For the Half Year ended 30.09.2024	For the Year ended 31.03.2025
A. ASSETS					
(1) Financial Assets					
(a) Cash & Cash Equivalents		1	6.14	2.15	3.75
(b) Bank balance other than (a) above		2	4,389.17	1,529.74	4,553.18
(c) Derivative Financial Instruments			-	-	-
(d) Receivables					
(i) Trade Receivables			-	-	-
(ii) Other Receivables			-	-	-
(e) Loans and Advances		3	19,137.12	12,507.44	17,018.07
(f) Investments		4	163.92	40.00	332.46
(g) Other Financial assets		5	395.21	190.26	303.60
Total Financial Assets			24,091.56	14,269.58	22,211.07
(2) Non Financial Assets					
(a) Current Tax Assets (Net)		6	65.96	93.57	111.12
(b) Deferred tax Assets		7	-	-	-
(c) Investment Property			-	-	-
(d) Property, Plant and Equipment		8	533.95	416.44	589.27
(e) Right-of-use assets			-	-	-
(f) Intangible assets under development			-	-	-
(g) Goodwill			-	-	-
(h) Other Intangible assets			-	-	-
(i) Other non-financial assets			-	-	-
Total Non Financial Assets			599.91	510.02	700.38
Total Assets			24,691.47	14,779.60	22,911.45
LIABILITIES AND EQUITY					
LIABILITIES					
(1) Financial Liabilities					
(a) Payables					
(i) Trade Payables					
(i) total outstanding dues of micro enterprises and small enterprises			-	-	-
(ii) total outstanding dues of creditors other than micro enterprises and small			-	-	-
(ii) Other Payables					
(i) total outstanding dues of micro enterprises and small enterprises			-	-	-
(ii) total outstanding dues of creditors other than micro enterprises and small			-	-	-
(b) Debt Securities			983.09	497.67	747.50
(c) Borrowings (Other than Debt Securities)		9	9,420.51	7,520.87	9,706.25
(d) Deposits			-	-	-
(e) Subordinated Liabilities			-	-	-
(f) Lease Liabilities			-	-	-
(g) Other financial liabilities			-	-	-
Total Financial Liabilities			10,403.60	8,018.53	10,453.75
(2) Non-Financial Liabilities					
(a) Current tax liabilities (Net)		10	7.49	18.37	39.38
(b) Provisions		11	518.49	112.25	191.32
(c) Deferred tax liabilities		12	4.44	3.56	4.44
(d) Other non-financial liabilities		13	73.60	31.65	38.86
Total Non Financial Liabilities			604.02	165.84	273.99
(3) EQUITY					
(a) Equity Share capital		14	6,946.47	4,378.38	6,359.46
(b) Other Equity		15	5,455.99	1,774.85	4,103.68
(c) Money Received Against Share Warrants		16	1,281.39	442.00	1,720.57
Total Equity			13,683.85	6,595.23	12,183.71
Non-Controlling Interest					
Total Liabilities			24,691.47	14,779.60	22,911.45
Significant Accounting Policies					
Notes forming part of Accounts		1 to 23			

Regency Fincorp Ltd.

Ganymun
Director



STATEMENT OF UNAUDITED STANDALONE CASH FLOW STATEMENT FOR THE HALF YEAR ENDED ON 30.09.2025

Particulars	HALF YEAR ENDED		HALF YEAR ENDED		YEAR ENDED	
	As on 30.09.2025		As on 30.09.2024		As on 31.03.2025	
Cash flow from operating activities						
Net profit before tax		893.31		181.68		669.34
Adjustments for:						
Depreciation and amortisation	46.30		33.89		73.04	
Interest income	-154.74		-36.21		-127.16	
Exchange fluctuation Loss/(Gain) (net)	-		-		-	
Finance costs	483.20		341.64		800.95	
Provision for tax previous year	-		-2.07		4.52	
Previous Year Adjustment	-		2.22		4.93	
(Profit)/ Loss on sale of fixed assets (net)	8.09	382.86		339.48		756.28
Operating profit before working capital changes		1,276.17		521.16		1,425.62
Changes in working capital:						
Adjustments for (increase) / decrease in operating assets:						
(Increase)/ Decrease in Non Financial Liabilities	330.03		-24.90		83.25	
(Increase)/ Decrease in other current assets	45.17		-0.23		-17.77	
(Increase)/ Decrease in other financial assets	-91.61		-67.23		-180.57	
(Increase)/ Decrease in other non financial assets	-		-		-	
Adjustments for (increase)/decrease in Short Term Loan and Advances	-	283.59	-	-92.36	-	-115.10
Cash generated from operations		1,559.76		428.80		1,310.53
Net income tax (paid)/refunds		(245.42)		(45.73)		(171.77)
Net cash from operating activities		1,314.34		383.07		1,138.76
Cash flow from investing activities						
Sale (purchase) of fixed assets						
Sale (purchase) of Investments						
Purchase/ construction of fixed assets (including capital	(24.08)		(1.46)		(237.15)	
Proceeds from sale of fixed assets (incld TDS)	25.00		153.26		174.27	
Long Term Loans and Advances	(2,119.05)		(37.81)		(4,548.45)	
Other Long Term Advances	168.54		(39.88)		(332.35)	
Interest received	154.74	(1,794.85)	36.21	110.31	127.16	(4,816.52)
Net cash used in investing activities		(1,794.85)		110.31		(4,816.52)
Cash flow from financing activities						
Increase/ (Decrease) in LongTerm Borrowings						
(Increase)/ Decrease in Long Term Loans and advances						
Foreign Exchange Gain / (Loss)	-		-		-	
Increase/decrease in Share Capital	587.02		555.34		2,536.41	
Share Premium and Share warrants	265.23		847.34		4,086.53	
Proceeds from long term borrowings (net)	437.73		-1,305.40		-229.33	
Increase/ (Decrease) in capital reserve	-		-		-	
Proceeds from short term borrowings (net)	-487.88		-141.02		1,218.13	
Finance costs	(483.20)	318.90	(341.64)	(385.40)	(800.95)	6,810.79
Net cash (used in)/generated from Financing activities		318.90		(385.40)		6,810.79
Net increase/(decrease) in cash and cash equivalents		(161.61)		107.98		3,133.03
Cash and cash equivalents at the beginning of the year		4,556.93		1,423.90		1,423.90
Cash and cash equivalents at the end of the year		4,395.31		1,531.88		4,556.93
Reconciliation of Cash & Cash Equievelant with balance sheet						
Cash and cash equivalents at the end of the year						
Cash in hand	6.14		2.15		3.75	
Balances with Banks						
- On Current Accounts	409.17		499.74		223.18	
- On Term deposits*	3,980.00	4,395.31	1,030.00	1,531.88	4,330.00	4,556.93

Regency Fincorp Ltd.



Director

B. STATEMENT ON DEVIATION OR VARIATION FOR PROCEEDS OF PUBLIC ISSUE, RIGHTS ISSUE, PREFERENTIAL ISSUE, QUALIFIED INSTITUTIONS PLACEMENT ETC: NOT APPLICABLE

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

S. No.	Particulars	in INR crore
1.	Loans / revolving facilities like cash credit from banks / financial institutions	
A	Total amount outstanding as on date	94.20
B	Of the total amount outstanding, amount of default as on date	0
2.	Unlisted debt securities i.e. NCDs and NCRPS	
A	Total amount outstanding as on date	9.83
B	Of the total amount outstanding, amount of default as on date	0
3.	Total financial indebtedness of the listed entity including short-term and long-term debt	104.03

D. FORMAT FOR DISCLOSURE OF RELATED PARTY TRANSACTIONS (applicable only for half-yearly filings i.e., 2nd and 4th quarter): Attached as Annexure-D1

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

Abhima
nyu

Digitally signed
by Abhimanyu
Date: 2025.10.29
18:07:54 +05'30'

Annexure-D1.

REGENCY FINCORP LIMITED								
PERIOD: 1ST APRIL, 2025 TILL 30TH SEPTEMBER, 2025								
S.N	Name	PAN	Relation	Type of Related Party Transaction	Remarks	Opening Balance as on 01.04.2025	Value of Transaction during the reporting period	Closing Balance as on 30.09.2025
1	Gaurav Kumar	BRJPK2015C	KMP	Remuneration	-	0.00	19.00	0.00
2	Ashish Kamra	BPUPA0365L	KMP	Remuneration	-	0.00	11.25	0.00
3	Vishal Rai Sarin	APJPS0737C	KMP	Remuneration	-	0.00	10.00	0.00
4	Sarfaraz Mallick	ASGPM2874E	KMP	Remuneration	-	0.00	12.00	0.00
5	Neha Abrol	AFBPA6503Q	Relative Of KMP	Any other transaction	Salary	0.00	9.00	0.00
6	Rashu Sarin	BXBPS4765D	Relative Of KMP	Any other transaction	Salary	0.00	6.60	0.00
7	Srishty Abrol	FMDPA8099H	Relative Of KMP	Any other transaction	Salary	0.00	4.80	0.00
8	Aarav Sarin	OFAPS7364C	Relative Of KMP	Any other transaction	Salary	0.00	2.10	0.00
9	Prashant Kherra	FTAPK3819K	KMP	Remuneration	-	0.00	0.17	0.00
10	Shifaly Duggal	EVNPD7590E	KMP	Remuneration	-	0.00	1.06	0.00
11	Abhimanyu	BXNPA3271J	KMP	Remuneration	-	0.00	0.49	0.00
12	Gaurav Kumar	BRJPK2015C	KMP	Any other transaction	Rent	0.00	3.00	0.00
13	Neha Abrol	AFBPA6503Q	Relative Of KMP	Any other transaction	Rent	0.00	3.00	0.00
14	Gaurav Kumar	BRJPK2015C	KMP	Any other transaction	Reimbursement of expenses	0.00	4.50	0.00
15	Sarfaraz Mallick	ASGPM2874E	KMP	Any other transaction	Reimbursement of expenses	0.00	4.50	0.00
16	Vishal Rai Sarin	APJPS0737C	KMP	Any other transaction	Reimbursement of expenses	0.00	2.00	0.00
17	Regency Digitrade Investments Pvt. Ltd.	AAKCR5917Q	COMMON DIRECTOR	Inter-corporate deposit	-	595.00	33.54	628.54
18	Annaya Management Consultancy Private Limited	AAWCA1358G	DIRECTOR IS RELATIVE OF KMP	Inter-corporate deposit	-	549.37	27.15	576.52
19	Vishal Rai Sarin	APJPS0737C	KMP	Loan	-	19.90	1.01	20.91
20	Gaurav Kumar	BRJPK2015C	KMP	Loan	-	441.74	64.65	506.39
21	Vani Commercials Ltd.	AABCV2724J	DIRECTOR IS RELATIVE OF KMP	Loan Given	-	732.50	71.17	803.67

Digitally signed by
Abhimanyu
 Date: 2025.10.29 18:08:27
 +05'30'