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, Phiroze Jeejeebhoy Towers,
Dalal Street Mumbai, Maharashtra – 400001

Sub: Outcome of Board Meeting held today i.e. 20th July, 2026

Ref: Regency Fincorp Limited (Scrip Code: 540175)

Meeting Conclusion Time: 01: 30 PM

Dear Sir/Madam,

Pursuant to Regulation 30 and Regulation 33 of Chapter IV and Regulation 52 of Chapter V 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, 20th July, 2026 commenced at 1:00 P.M. and concluded at 1:30 P.M., has, inter alia, considered and approved the following agenda item(s):
have inter alia:

1. Considered and Approved Standalone Unaudited Financial Results and Limited Review Report by Statutory Auditors of the Company for the quarter ended on 30th June, 2026;

2. Considered and Approved Consolidated Unaudited Financial Results and Limited Review Report by Statutory Auditors of the Company of the Company for the quarter ended on 30th June 2026;

   The Limited Review Reports along with the Unaudited Standalone and Consolidated Financial Results for the quarter ended on 30th June, 2026 is annexed herewith and marked as **Annexure-1.**

   Further, in compliance with the requirements of second proviso to Regulation 52(1) of SEBI Listing Regulations, a copy of the above financial results submitted to the stock exchange is also being provided to the Debenture Trustee.

3. Statement containing the disclosures prescribed under Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The details as required under Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 are enclosed herewith as **Annexure II.**

4. Certificate of Security Cover pursuant to Regulation 54(3) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with SEBI Circular No. SEBI/HO/DDHS-PoD3/P/CIR/2024/46 dated 16th May, 2024.

   The Certificate of Security Cover, together with the Independent Auditor's Report thereon, is enclosed herewith and marked as **Annexure III.**

5. Issuance of 25000 (Twenty-Five Thousand) units of Secured, Rated, Listed, Non-Convertible Debentures having Face Value of INR 10,000 (Indian Rupees Ten Thousand Only) for an amount of aggregating to INR 25,00,00,000/- (Indian Rupees Twenty-Five Crores Only) on private placement basis.
   Disclosure under Regulation 30 read with Clause 2 of Para A of Part A of Schedule III of SEBI Listing Regulations and SEBI Circular No. HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated January 30, 2026 is enclosed as **Annexure-IV.**

6. Appointment of "Catalyst Trusteeship Limited" as Trustee for issuance of 25000 units of Secured, Rated, Listed, Non-Convertible Debentures as stated above.

7. Appointment of "Credora Partners Private Limited" as Merchant Banker for issuance of 25000 units of Secured, Rated, Listed, Non-Convertible Debentures as stated above.

For Regency Fincorp Limited

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Date: 2026.07.20 13:35:16
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Abhimanyu
Company Secretary & Compliance officer
M No. 49176

KNSG & CO LLP
Chartered Accountants

MCB-Z-1/07030, Adj. R.O., Opp. Qila Gate,
BATHINDA PUNJAB 151001
Ph. 8699595936
e-mail : sourav.garg2@gmail.com

Independent Auditor's Limited Review Report on the Statement of Unaudited Standalone Financial Results of Regency Fincorp Limited for the Quarter Ended June 30, 2026 pursuant to Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

To
The Board of Directors
Regency Fincorp Limited

1. We have reviewed the accompanying Statement of Unaudited Standalone Financial Results of **Regency Fincorp Limited** ("the Company") for the quarter ended **June 30, 2026** ("the Statement"), being submitted by the Company pursuant to the requirements of **Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**, as amended ("the Listing Regulations").

2. This Statement, which is the responsibility of the Company's Management and has been approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in **Indian Accounting Standard 34 - "Interim Financial Reporting" (Ind AS 34)** prescribed under Section 133 of the Companies Act, 2013, read with the Companies (Indian Accounting Standards) Rules, 2015, as amended, and other accounting principles generally accepted in India. Our responsibility is to express a conclusion on the Statement based on our review.

3. We conducted our review of the Statement in accordance with the **Standard on Review Engagements (SRE) 2410 - "Review of Interim Financial Information Performed by the Independent Auditor of the Entity"**, issued by the Institute of Chartered Accountants of India. This Standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free from material misstatement. A review consists principally of making inquiries of persons responsible for financial and accounting matters and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with the Standards on Auditing specified under Section 143(10) of the Companies Act, 2013, and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in all material respects in accordance with the recognition and measurement principles laid down in **Ind AS 34** prescribed under Section 133 of the Companies Act, 2013, read with the

relevant rules issued thereunder and other generally accepted accounting principles in India, has not disclosed the information required to be disclosed in terms of **Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**, as amended, including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the applicable prudential norms issued by the **Reserve Bank of India** in respect of income recognition, asset classification, provisioning and other related matters, to the extent applicable to Non-Banking Financial Companies.

For K N S G & Co. LLP
Chartered Accountants
FRN No. 025315N/N500106

KNSG & CO. LLP
BATHINDA
Chartered Accountants

CA SOURAV GARG
Partner
M No. 545783
UDIN: 26545783LARVQR3805
Place: Bathinda
Date: July 20, 2026

REGENCY FINCORP LIMITED

Registered Address :SCO 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 STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED ON 30.06.2026

(Rs. In Lacs)

S.No.	Particulars	Quarter Ended			Year ended
		30.06.2026 (Unaudited)	31.03.2026 (Audited)	30.06.2025 (Unaudited)	31.03.2026 (Audited)
1	**Income**				
	(a) Revenue from operations				
	Interest Income	1,532.37	966.45	719.20	3,240.62
	Fees and commision income	81.26	61.18	57.10	205.42
	Total revenue from operations	**1,613.63**	**1,027.63**	**776.31**	**3,446.04**
	(b) Other Income	129.06	174.46	158.15	559.10
	Total Income	**1,742.69**	**1,202.09**	**934.46**	**4,005.14**
2	**Expenses**				
	(a) Finance costs	506.54	294.40	228.33	1,028.36
	(b) Fees and commission expense	32.80	153.59	14.00	215.52
	(c) Provisions and Write offs	51.59	45.24	51.88	141.00
	(d) Employee benefits expenses	124.25	123.06	128.79	442.90
	(e) Depreciation and amoritisation exp.	23.97	20.11	24.19	87.01
	(f) Other expenses	64.40	95.87	47.92	267.56
	Total Expenses	**803.55**	**732.27**	**495.11**	**2,182.35**
3	**Profit before tax (1-2)**	**939.14**	**469.82**	**439.35**	**1,822.79**
4	**Tax Expense**				
	(a) current tax	236.38	128.02	123.64	492.67
	(b) deffered tax (credit)/change	-	-11.56	-	-11.56
	Total tax expense	**236.38**	**116.46**	**123.64**	**481.11**
5	**Profit/(Loss) after tax (3-4)**	**702.76**	**353.36**	**315.71**	**1,341.68**
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)**	**702.76**	**353.36**	**315.71**	**1,341.68**
8	Paid-up equity share capital (Face value Rs. 10/- per share)	8,884.61	8,017.11	6,946.47	8,017.11
9	**Other equity**	-	-	-	7,422.26
10	**Earning per Share (not annualised)**				
	Basic	0.79	0.44	0.45	1.67
	Diluted	0.79	0.39	0.45	1.47

NOTES:

1. The above financial results have been reviewed by the Audit Committee and approved by the Board of Directors of the Company at the meeting held on 20th July 2026
2. Previous year's/period's figures have been regrouped / rearranged, wherever required
3. The unaudited financial results of the Company for the Quarter ended on June 30, 2026 are also available on the website of the Company (www.regencyfincorp.com) and on the website of BSE Limited (www.bseindia.com)

For REGENCY FINCORP LIMITED

Regency Fincorp Limited

GAURAV KUMAR
Managing Director
DIN: 06717452

Date: 20-07-2026

Place: Zirakpur

KNSG & CO LLP
Chartered Accountants

MCB-Z-1/07030, Adj. R.O., Opp. Qila Gate,
BATHINDA PUNJAB 151001
Ph. 8699595936
e-mail : sourav.garg2@gmail.com

Independent Auditor's Limited Review Report on the Statement of Unaudited Consolidated Financial Results of Regency Fincorp Limited for the Quarter Ended June 30, 2026 pursuant to Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

To
The Board of Directors

Regency Fincorp Limited

1. We have reviewed the accompanying Statement of Unaudited Consolidated Financial Results of **Regency Fincorp Limited** ("the Parent") and its subsidiary (the Parent and its subsidiary together referred to as "the Group") for the quarter ended **June 30, 2026** ("the Statement"), being submitted by the Parent pursuant to the requirements of **Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**, as amended ("the Listing Regulations").

2. This Statement, which is the responsibility of the Parent's Management and has been approved by the Parent's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in **Indian Accounting Standard 34 – "Interim Financial Reporting" (Ind AS 34)** prescribed under Section 133 of the Companies Act, 2013 read with the Companies (Indian Accounting Standards) Rules, 2015, as amended, and other accounting principles generally accepted in India. Our responsibility is to express a conclusion on the Statement based on our review.

3. We conducted our review of the Statement in accordance with the **Standard on Review Engagements (SRE) 2410 – "Review of Interim Financial Information Performed by the Independent Auditor of the Entity"**, issued by the Institute of Chartered Accountants of India. This Standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free from material misstatement. A review consists principally of making inquiries of persons responsible for financial and accounting matters and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with the Standards on Auditing specified under Section 143(10) of the Companies Act, 2013, and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

We also performed procedures in accordance with the applicable SEBI Circular issued under Regulation 33(8) of the Listing Regulations, to the extent applicable.

KNSG & CO LLP
Chartered Accountants

MCB-Z-1/07030, Adj. R.O., Opp. Qila Gate,
BATHINDA PUNJAB 151001
Ph. 8699595936
e-mail : sourav.garg2@gmail.com

4. The Statement includes the financial results of the following entities:

Sr. No.	Name of the Entity	Relationship
1	Regency Fincorp Limited	Parent
2	Regency Fin Technology Limited	Wholly Owned Subsidiary

5. Based on our review conducted and procedures performed as stated above and based on the consideration of the review report of the other auditor referred to in paragraph 6 below, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in all material respects in accordance with the recognition and measurement principles laid down in **Ind AS 34** prescribed under Section 133 of the Companies Act, 2013 read with the relevant rules issued thereunder and other generally accepted accounting principles in India, has not disclosed the information required to be disclosed in terms of **Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**, as amended, including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the applicable prudential norms issued by the **Reserve Bank of India** in respect of income recognition, asset classification, provisioning and other related matters, to the extent applicable to Non-Banking Financial Companies.

This unaudited interim standalone/consolidated financial results/financial information have been approved and furnished to us by the Management. Our conclusion on the Statement, insofar as it relates to the amounts and disclosures included in respect of the said subsidiary, is based solely on such unaudited interim standalone/consolidated financial results/financial information. According to the information and explanations given to us by the Management, this unaudited interim standalone/consolidated financial results/financial information are not material to the Group.

Our conclusion on the Statement is not modified in respect of the above matter.

For K N S G & Co. LLP
Chartered Accountants
FRN No. 025315N/N500106

KNSG & CO. LLP
BATHINDA
Chartered Accountants

CA SOURAV GARG
Partner
M No. 545783
UDIN: 26545783ZHQUXR2770
Place: Bathinda
Date: July 20, 2026

REGENCY FINCORP LIMITED

Registered Address :SCO 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 CONSOLIDATED UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED ON 30.06.2026

(Rs. In Lacs)

S.No.	Particulars	Quarter Ended			Year ended
		30.06.2026 (Unaudited)	31.03.2026 (Audited)	30.06.2025 (Unaudited)	31.03.2026 (Audited)
1	**Income**				
	(a) Revenue from operations				
	Interest Income	1,532.37	966.45	-	3,240.62
	Fees and commision income	81.26	61.18	-	205.42
	Total revenue from operations	**1,613.63**	**1,027.63**	**-**	**3,446.04**
	(b) Other Income	129.06	174.46	-	559.10
	Total Income	**1,742.69**	**1,202.09**	**-**	**4,005.14**
2	**Expenses**				
	(a) Finance costs	506.54	294.40	-	1,028.36
	(b) Fees and commission expense	32.80	153.59	-	215.52
	(c) Provisions and Write offs	51.59	45.24	-	141.00
	(d) Employee benefits expenses	124.25	123.06	-	442.90
	(e) Depreciation and amoritisation exp.	23.97	20.11	-	87.01
	(f) Other expenses	64.40	95.87	-	267.56
	Total Expenses	**803.55**	**732.27**	**-**	**2,182.35**
3	**Profit before tax (1-2)**	**939.14**	**469.82**	**-**	**1,822.79**
4	**Tax Expense**				
	(a) current tax	236.38	128.02	-	492.67
	(b) deffered tax (credit)/change	-	-11.56	-	-11.56
	Total tax expense	**236.38**	**116.46**	**-**	**481.11**
5	**Profit/(Loss) after tax (3-4)**	**702.76**	**353.36**	**-**	**1,341.68**
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)**	**702.76**	**353.36**	**-**	**1,341.68**
8	Paid-up equity share capital (Face value Rs. 10/- per share)	8,884.61	8,017.11	-	8,017.11
9	**Other equity**	-	-	-	7,422.26
10	**Earning per Share (not annualised)**				
	Basic	0.79	0.44	0.00	1.67
	Diluted	0.79	0.39	0.00	1.47

NOTES:

1. The above financial results have been reviewed by the Audit Committee and approved by the Board of Directors of the Company at the meeting held on 20th July 2026
2. Previous year's/period's figures have been regrouped / rearranged, wherever required
3. The unaudited financial results of the Company for the Quarter ended on June 30, 2026 are also available on the website of the Company (www.regencyfincorp.com) and on the website of BSE Limited (www.bseindia.com)

For REGENCY FINCORP LIMITED

Regency Fincorp Limited

GAURAV KUMAR

Managing Director

DIN: 06717452

Date: 20-07-2026

Place: Zirakpur

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

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	21ST May, 2026	
Amount Raised	**9,67,37,503.50**	
Report filed for Quarter ended	30th June, 2026	
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 Utilized**	**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. **9,67,37,503.50**	0	Rs. **9,67,37,503.50**	0	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. On 21ST May, 2026, upon conversion of 58,62,879 share warrants into equity shares, the company received Rs. **9,67,37,503.50** /- (i.e balance 75% of the issue price) from the allottees.

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.

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Company Secretary & Compliance Officer
Date: 20-07-2026

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	26th June, 2026	
Amount Raised	Rs. 4,63,99,980/-	
Report filed for Quarter ended	30^{th} June, 2026	
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. 4,63,99,980.00	0	Rs. 4,63,99,980.00	0	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. On 26th June 2026, upon conversion of 28,12,120 share warrants into equity shares, the company received Rs. 4,63,99,980.00 /- (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.

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Abhimanyu
Company Secretary & Compliance Officer
Date: 20-07-2026

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	61.53
B	Of the total amount outstanding, amount of default as on date	Nil
2.	**Unlisted debt securities i.e. NCDs and NCRPS**	
A	Total amount outstanding as on date	4.12
B	Of the total amount outstanding, amount of default as on date	NA
3.	**Total financial indebtedness of the listed entity including short-term and long-term debt**	215.37

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

B. 1. STATEMENT FOR UTILIZATION OF PROCEEDS OF PUBLIC ISSUE AND/OR PRIVATE PLACEMENT UNDER REGULATION 52(7) OF SEBI (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2015:

A. STATEMENT OF UTILIZATION OF ISSUE PROCEEDS:

Name of the Issuer	ISIN	Mode of Fund Raising (Public issues/ Private placement)	Type of instrument	Date of raising funds	Amount Raised	Funds utilized	Any deviation (Yes/ No)	If 8 is Yes, then specify the purpose of for which the funds were utilized	Remarks, if any
1	2	3	4	5	6	7	8	9	10
Regency Fincorp Limited	INE964R07069	Private Placement	Non-Convertible Debentures	07th May 2026	INR 25,00,00,000/-	INR 25,00,00,000/-	No	NA	NA

B. Statement of deviation/ variation in use of Issue proceeds:

Particulars	Remarks
Name of listed entity	Regency Fincorp Limited
Mode of fund raising	Private placement
Type of instrument	Non-convertible Securities
Date of raising funds	07th May 2026
Amount raised	Rs. 25 Crore
Report filed for quarter ended	30th June 2026
Is there a deviation/ variation in use of funds raised?	No
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?	No
If yes, details of the approval so required?	NA
Date of 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/ variation, in the following table:	

Original object	Modified object, if any	Original allocation	Modified allocation, if any	Funds utilized	Amount of deviation/ variation for the quarter according to applicable object (in Rs. crore and in %)	Remarks, if any
The issue proceeds will be utilized	NA	INR 25,00,00,000	NA	INR 25,00,00,000	NA	NA

towards onward lending Purposes.						

Deviation could mean:

a. Deviation in the objects or purposes for which the funds have been raised.
b. Deviation in the amount of funds actually utilized as against what was originally disclosed.

ABHIMANYU Digitally signed by ABHIMANYU Date: 2026.07.20 13:36:51 +05'30'

Name of signatory: Abhimanyu
Designation: Company Secretary & Compliance Officer
Date: 20-07-2026

B. 2. STATEMENT FOR UTILIZATION OF PROCEEDS OF PUBLIC ISSUE AND/OR PRIVATE PLACEMENT UNDER REGULATION 52(7) OF SEBI (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2015:

A. STATEMENT OF UTILIZATION OF ISSUE PROCEEDS:

Name of the Issuer	ISIN	Mode of Fund Raising (Public issues/ Private placement)	Type of instrument	Date of raising funds	Amount Raised	Funds utilized	Any deviation (Yes/ No)	If 8 is Yes, then specify the purpose of for which the funds were utilized	Remarks, if any
1	2	3	4	5	6	7	8	9	10
Regency Fincorp Limited	INE9647085	Private Placement	Non-Convertible Debentures	02ND June 2026	INR 10,00,00,000/-	INR 10,00,00,000/-	No	NA	NA

C. Statement of deviation/ variation in use of Issue proceeds:

Particulars	Remarks
Name of listed entity	Regency Fincorp Limited
Mode of fund raising	Private placement
Type of instrument	Non-convertible Securities
Date of raising funds	02ND June 2026
Amount raised	Rs. 10 Crore
Report filed for quarter ended	30th June 2026
Is there a deviation/ variation in use of funds raised?	No
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?	No
If yes, details of the approval so required?	NA
Date of 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/ variation, in the following table:

Original object	Modified object, if any	Original allocation	Modified allocation, if any	Funds utilized	Amount of deviation/ variation for the quarter according to applicable object (in Rs. crore and in %)	Remarks, if any
The issue proceeds will be utilized towards	NA	INR 10,00,00,000	NA	INR 10,00,00,000	NA	NA

onward lending Purposes.						

Deviation could mean:

a. Deviation in the objects or purposes for which the funds have been raised.
b. Deviation in the amount of funds actually utilized as against what was originally disclosed.

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Date: 2026.07.20 13:37:15 +05'30'

Name of signatory: Abhimanyu
Designation: Company Secretary & Compliance Officer
Date: 20-07-2026

B. 3. STATEMENT FOR UTILIZATION OF PROCEEDS OF PUBLIC ISSUE AND/OR PRIVATE PLACEMENT UNDER REGULATION 52(7) OF SEBI (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2015:

A. STATEMENT OF UTILIZATION OF ISSUE PROCEEDS:

Name of the Issuer	ISIN	Mode of Fund Raising (Public issues/ Private placement)	Type of instrument	Date of raising funds	Amount Raised	Funds utilized	Any deviation (Yes/ No)	If 8 is Yes, then specify the purpose of for which the funds were utilized	Remarks, if any
1	2	3	4	5	6	7	8	9	10
Regency Fincorp Limited	INE9647093	Private Placement	Non-Convertible Debentures	19th June 2026	INR 15,00,00,000/-	INR 15,00,00,000/-	No	NA	NA

D. Statement of deviation/ variation in use of Issue proceeds:

Particulars	Remarks
Name of listed entity	Regency Fincorp Limited
Mode of fund raising	Private placement
Type of instrument	Non-convertible Securities
Date of raising funds	19th June 2026
Amount raised	Rs. 15 Crore
Report filed for quarter ended	30th June 2026
Is there a deviation/ variation in use of funds raised?	No
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?	No
If yes, details of the approval so required?	NA
Date of 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/ variation, in the following table:	

Original object	Modified object, if any	Original allocation	Modified allocation, if any	Funds utilized	Amount of deviation/ variation for the quarter according to applicable object (in Rs. crore and in %)	Remarks, if any
The issue proceeds will be utilized towards onward	NA	INR 15,00,00,000	NA	INR 15,00,00,000	NA	NA

lending Purposes.						

Deviation could mean:

a. Deviation in the objects or purposes for which the funds have been raised.
b. Deviation in the amount of funds actually utilized as against what was originally disclosed.

ABHIMANYU Digitally signed by ABHIMANYU Date: 2026.07.20 13:37:40 +05'30'

Name of signatory: Abhimanyu
Designation: Company Secretary & Compliance Officer
Date: 20-07-2026

DISCLOSURE UNDER REGULATION 52(4) OF SEBI (LISTING OBLIGATIONS AND DISCLOSRE REQUIREMENTS) REGULATIONS, 2015		
S.N	**PARTICULARS**	**RATIO**
1	Debt-equity ratio	1.18
2	Debt service coverage ratio	NA
3	Interest service coverage ratio	2.85
4	Outstanding redeemable preference shares (quantity and value)	NA
5	Capital Redemption reserve/debenture redemption reserve	NA
6	Net worth	18183.55
7	Net profit after tax	702.76 Lkahs
8	Earnings per share	0.79
9	Current ratio	3.06
10	Long term debt to working capital	0.23
11	Bad debts to Account receivable ratio (GNPR)	0.98
12	Current liability ratio	0.18
13	Total debts to total assets	0.52
14	Debtors' turnover	NA
15	Inventory Turnover	NA
16	Operating margin percent	89.59%
17	Net Profit Margin Percent	43.55

For Regency Fincorp Limited

Regency Fincorp Limited

Gaurav Kumar
Managing Director
DIN: 06717452

CIN: L67120PB1993PLC013169

Regency Fincorp Limited

(Formerly Known as: Regency Investments Limited)
orp & 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, Phiroze Jeejeebhoy Towers,
Dalal Street Mumbai, Maharashtra – 400001

Dear Sir/ Madam,

Ref: Regency Fincorp Limited (Scrip Code: 540175)

Sub: Security Cover Certificate of Non-Convertible debt Securities for the quarter ended 30th June, 2026

As per SEBI Master Circular No. SEBI/HO/DDHS-PoD3/P/CIR/2024/46 dated May 16, 2024 and pursuant to regulation 54 of Securities & Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith Security Cover Certificate given by the Statutory Auditor of the Company for the quarter ended June 30, 2026 for Non-Convertible debt Securities.

This is for your kind information and record.

For Regency Fincorp Limited

ABHIMANYU Digitally signed by ABHIMANYU
Date: 2026.07.20 13:38:06 +05'30'

Abhimanyu
Company Secretary & Compliance officer
M No. 49176

KNSG & CO LLP
Chartered Accountants

MCB-Z-1/07030, Adj. R.O., Opp. Qila Gate,
BATHINDA PUNJAB 151001
Ph. 8699595936
e-mail : sourav.garg2@gmail.com

INDEPENDENT CHARTERED ACCOUNTANT'S LIMITED ASSURANCE REPORT

Independent Chartered Accountant's Limited Assurance Report on Security Cover, Compliance with Covenants (including Financial Covenants) and Book Value of Assets pursuant to Regulation 54(3) read with Regulation 56(1)(d) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and SEBI Circular dated 16 May 2024.

To
The Board of Directors
Regency Fincorp Limited

Introduction

We have been requested by Regency Fincorp Limited ("the Company") to examine the accompanying Statement showing the Security Cover, Compliance with Covenants (including Financial Covenants) and Book Value of Secured Assets as at 30 June 2026 in respect of the Secured, Rated, Listed, Redeemable, Non-Convertible Debentures ("NCDs") issued by the Company.

The Statement has been prepared by the Management from the unaudited books of account and other relevant records maintained by the Company pursuant to Regulation 54(3) read with Regulation 56(1)(d) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and SEBI Circular No. SEBI/HO/DDHS-PoD3/P/CIR/2024/46 dated 16 May 2024.

The security created for the aforesaid NCDs consists exclusively of identified loan receivables together with all rights, title, interest and benefits attached thereto, charged in favour of the Debenture Trustee in accordance with the respective Debenture Trust Deeds.

Our Responsibility

Our responsibility is to provide limited assurance as to whether:

- the Company has maintained the stipulated Security Cover in respect of the outstanding Secured Listed Non-Convertible Debentures as at **30 June 2026**;
- the **book value of the loan receivables charged in favour of the Debenture Trustee** agrees with the underlying books of account of the Company;
- the Company has complied with all financial covenants specified in the respective Debenture Trust Deeds.

MCB-Z-1/07030, Adj. R.O., Opp. Qila Gate,
BATHINDA PUNJAB 151001
Ph. 8699595936
e-mail : sourav.garg2@gmail.com

Procedures Performed

Our procedures included, inter alia:

- obtaining and reading the relevant Debenture Trust Deeds;
- obtaining the schedule of loan receivables identified as security for the listed NCDs;
- tracing the outstanding NCD balances to the books of account;
- verifying the computation of Security Cover prepared by the Management;
- verifying that the book value of the charged receivables agrees with the underlying books and records;
- verifying compliance with the financial covenants stipulated in the Debenture Trust Deeds;
- obtaining management representations regarding compliance with other affirmative, negative and informational covenants.

Conclusion

Based on the procedures performed by us and according to the information and explanations provided by the Management, nothing has come to our attention that causes us to believe that:

(a) the Company has not maintained the required Security Cover in respect of its outstanding Secured Listed Non-Convertible Debentures as at 30 June 2026;

(b) the book value of the receivables charged in favour of the Debenture Trustee, as disclosed in the accompanying Statement, is not in agreement with the underlying books of account maintained by the Company;

(c) the Company has not complied with the applicable financial covenants contained in the Debenture Trust Deeds as at 30 June 2026

KNSG & CO LLP
Chartered Accountants

MCB-Z-1/07030, Adj. R.O., Opp. Qila Gate,
BATHINDA PUNJAB 151001
Ph. 8699595936
e-mail : sourav.garg2@gmail.com

Restriction on Use

This report has been issued solely at the request of the Company for submission to the Debenture Trustee(s), BSE Limited and other regulatory authorities pursuant to the requirements of Regulation 54(3) read with Regulation 56(1)(d) of the SEBI Listing Regulations and should not be used or referred to by any other person or for any other purpose. We do not accept or assume any liability or duty of care to any person other than the Company in respect of this report.

For K N S G & Co. LLP
Chartered Accountants
FRN No. 025315N/N500106

CA SOURAV GARG
Partner
M No. 545783
UDIN: 26545783RHILPS4279
Place: Bathinda
Date: July 20, 2026

Annexure - I - Security cover working for the quarted ended 30 June 2026

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O
		Exclusive Charge	Exclusive Charge	Pari Passu Charge	Pari Passu Charge	Pari Passu Charge				Related to only those item coverred by this certificate				
Particulars	Description of asset for which this certificate relate	Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by Pari Passu debt holder	Other assets on which there is pari-passu charge	Assets not offered as Security	Elimination (amount in negative)	Total (C to H)	Market Value for Assets charged on Exclusive basis	Carrying/Book value for exclusive charge assets assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA, market value is not applicable)	Market Value for Pari-passu charge Assets	Carrying value/book value for pari-passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA, market value is not applicable	Total Value (=K+L+M+N)
ASSETS									-					
Property, Plant and Equipment			639.54				39.89		679.43					
Capital Work-in-Progress									-					
Right of Use Assets									-					
Goodwill									-					
Intangible Assets									-					
Intangible Assets under Development									-					
Investments							178.17		178.17					
Loans & Advances	Receivables under Financing Activities	11,400.00	1,199.73	Yes			21,924.63		34,524.36		11,400.00			6,265.75
Inventories									-					
Trade Receivables									-					
Cash and Cash Equivalents							5.03		5.03					
Bank Balances other than Cash and Cash Equivalents			4,413.22				1,142.14		5,555.36					
Others							423.96		423.96					

Total	**0**	**11,400.00**	**6,252.49**	**0**	**0**	**0**	**23,713.82**	**0**	**41,366.31**	**0**	**11,400.00**	**0**	**0**	**6265.75**
LIABILITIES									-					
Debt securities to which this certificate pertains		9,000.00		Yes					9,000.00					
Other debt having exclusive charge			359.62	No					359.62					
Other Debt				No			1,542.50		1,542.50					
Subordinated debt				No					-					
Borrowings*			6,153.33	No			4,481.21		10,634.54					
Bank Debt Securities				No					-					
Others				No					-					
Trade payables				No					-					
Lease Liabilities				No					-					
Provisions				No			942.07		942.07					
Others			13.24	No			690.78		704.02					
Total	**0**	**9,000.00**	**6,526.19**	**0**	**0**	**0**	**7,656.56**	**-**	**23,182.75**	**0**	**0**	**0**	**0**	**0**
Cover on Book Value														
Cover on Market Value														
Exclusive Security Cover		1.27	0.96											
Pari-Passu Security Cover														

**Inclusive of Loan Against Property (LAP) amounting to Rs. 721.21 Crores, secured by a property registered in the name of the promoter.*

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

Annexure IV

Disclosure under Regulation 30 read with Clause 2 of Para A of Part A of Schedule III of SEBI Listing Regulations and SEBI Circular No. HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated January 30, 2026.

S NO	Particulars	Details
1	Type of securities proposed to be issued	Secured, Rated, Listed, Non-Convertible Debentures (“NCD”)
2	Type of issuance	Private Placement
3	Total number of securities proposed to be issued or the total amount for which the securities will be issued	**Total number of securities to be issued:** 25000 (Twenty-Five Thousand) Units of Secured, Rated, Listed, Non-Convertible Debenture (“NCD”) having face value of INR 10,000/- (Indian Rupees Ten Thousand Only) on private placement basis.
Additional Information in case of issuance of Non-Convertible Securities		
4	Size of the issue	25000 (Twenty-Five Thousand) Units of Secured, Rated, Listed, Non-Convertible Debenture (“NCD”) having face value of INR 10,000/- (Indian Rupees Ten Thousand Only) on private placement basis
5	Whether proposed to be listed? If yes, name of the stock exchange(s);	**Proposed to be listed:** Yes **Name of Stock Exchange:** BSE Limited
6	Tenure of the Instrument Date of allotment and Date of maturity	**Tenure:** 30 Months **Date of allotment:** In compliance with Master Circular SEBI/HO/DDHS/DDHS-PoD/P/CIR/2025/0000000137 dated 15th October, 2025, the allotment of NCD’s shall be done after closure of Bidding Time (as the NCD shall be privately placed through Electronic Book Provider (EBP)) i.e. on Settlement date. **Date of maturity:** 30 Months from Actual Date of Allotment
7	Coupon/interest offered, schedule of payment of coupon/interest and principal	**Interest offered:** 13.00% p.a., **Schedule of Interest payment: Monthly** **Schedule of principal payment:** • 30% at the end of 18th Month from the Deemed Date of Allotment • 30% at the end of 24th Month from the Deemed Date of Allotment • 40% at the end of 30th Month from the Deemed Date of Allotment
8	Charge/security, if any, created over the assets;	1.35x (one decimal point three five times) of the amounts outstanding under the Debentures (including but not limited to Principal and interest, from the Company) (“Security Cover Ratio") where at least 1.35 (one decimal point three five) time or 135% (one hundred and thirty percent) of the security cover is from Secured Receivables
9	Special right/interest/privileges attached to the instrument and changes thereof	None

10	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;	3% per annum over and above the Coupon Rate on the default amount
11	Details of any letter or comments regarding payment/non-payment 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
12	Details of redemption of preference shares indicating the manner of redemption (whether out of profits or out of fresh issue) and debentures;	NA