

August 12, 2026

To,  
The Manager,  
Listing Compliance Department  
**National Stock Exchange of India Limited**  
Exchange Plaza, Bandra Kurla Complex,  
Bandra (East), Mumbai-400051

Subject: Integrated filing (Financial) for the Quarter ended June 30, 2026

SYMBOL: USHAFIN  
REF: NSE/LIST/4811  
ISIN: INE0LS001014

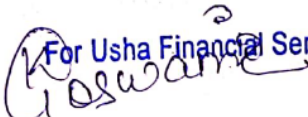
Dear Sir/Madam,

Pursuant to Regulation 10(1A) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with SEBI Circular No. SEBI/HO/CFD/CFDPoD-2/CIR/P/2024/185 dated December 31, 2024, NSE Circular No. NSE/CML/2025/02 dated January 02, 2025 and SEBI Master Circular No. HO/49/14/14(7)2025-CFD-POD2/1/3762/2026 dated January 30, 2026, please find enclosed herewith the Integrated Filing (Financial) of the Company for the Quarter ended June 30, 2026.

Kindly take the aforesaid on your record.

Thanking you,

For USHA FINANCIAL SERVICES LIMITED

  
For Usha Financial Services Limited

Kritika  
Company Secretary  
(Company Secretary and Compliance Officer)  
Membership No. A65161

Encl: As above

1. The Unaudited Financial Results of the Company for the Quarter ended 30th June 2026.
2. The Limited Review Report on the Unaudited Financial Results of the Company for the Quarter ended on June 30, 2026.

## General information about company

|                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                  |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Scrip code*                                                                                                                                                                                             | 000000                                                                                                                                                                                                                                                                                                           |
| NSE Symbol*                                                                                                                                                                                             | USHAFIN                                                                                                                                                                                                                                                                                                          |
| MSEI Symbol*                                                                                                                                                                                            | NOTLISTED                                                                                                                                                                                                                                                                                                        |
| ISIN*                                                                                                                                                                                                   | INE0LS001014                                                                                                                                                                                                                                                                                                     |
| Name of company                                                                                                                                                                                         | Usha Financial Services Limited                                                                                                                                                                                                                                                                                  |
| Type of company                                                                                                                                                                                         | SME                                                                                                                                                                                                                                                                                                              |
| Class of security                                                                                                                                                                                       | Equity                                                                                                                                                                                                                                                                                                           |
| Date of start of financial year                                                                                                                                                                         | 01-04-2026                                                                                                                                                                                                                                                                                                       |
| Date of end of financial year                                                                                                                                                                           | 31-03-2027                                                                                                                                                                                                                                                                                                       |
| Date of board meeting when results were approved                                                                                                                                                        | 12-08-2026                                                                                                                                                                                                                                                                                                       |
| Date on which prior intimation of the meeting for considering financial results was informed to the exchange                                                                                            | 07-08-2026                                                                                                                                                                                                                                                                                                       |
| Description of presentation currency                                                                                                                                                                    | INR                                                                                                                                                                                                                                                                                                              |
| Level of rounding                                                                                                                                                                                       | Lakhs                                                                                                                                                                                                                                                                                                            |
| Reporting Type                                                                                                                                                                                          | Quarterly                                                                                                                                                                                                                                                                                                        |
| Reporting Quarter                                                                                                                                                                                       | First quarter                                                                                                                                                                                                                                                                                                    |
| Nature of report standalone or consolidated                                                                                                                                                             | Standalone                                                                                                                                                                                                                                                                                                       |
| Whether results are audited or unaudited for the quarter ended                                                                                                                                          | Unaudited                                                                                                                                                                                                                                                                                                        |
| Whether results are audited or unaudited for the Year to date for current period ended/year ended                                                                                                       |                                                                                                                                                                                                                                                                                                                  |
| Segment Reporting                                                                                                                                                                                       | Single segment                                                                                                                                                                                                                                                                                                   |
| Description of single segment                                                                                                                                                                           | The Company is a Non Banking Financial Company (NBFC) engaged primarily in the business of lending to Financial institutions ,Corporates and Individuals etc. on PAN India basis. Accordingly, there are no separate reportable segments in accordance with the requirement of Ind AS 108 - "Operating Segments" |
| Start date and time of board meeting                                                                                                                                                                    | 12-08-2026 04:45                                                                                                                                                                                                                                                                                                 |
| End date and time of board meeting                                                                                                                                                                      | 12-08-2026 05:30                                                                                                                                                                                                                                                                                                 |
| Whether cash flow statement is applicable on company                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                  |
| Type of cash flow statement                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                  |
| Declaration of unmodified opinion or statement on impact of audit qualification                                                                                                                         | Not applicable                                                                                                                                                                                                                                                                                                   |
| Whether statement on deviation or variation for proceeds of public issue, rights issue, preferential issue, qualified institutions placement etc. is applicable to the company for the current quarter? | No                                                                                                                                                                                                                                                                                                               |
| No. of times funds raised during the quarter                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                  |
| Whether the disclosure for the Default on Loans and Debt Securities is applicable to the entity?                                                                                                        | No NA                                                                                                                                                                                                                                                                                                            |



## Financial Results – NBFC

| Particulars                                 |                                                                                                                                                                                            | 3 months/ 6 months ended<br>(dd-mm-yyyy) | Year to date figures for current period<br>ended (dd-mm-yyyy) |
|---------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|---------------------------------------------------------------|
| Date of start of reporting period           |                                                                                                                                                                                            | 01-04-2026                               | 01-04-2026                                                    |
| Date of end of reporting period             |                                                                                                                                                                                            | 30-06-2026                               | 30-06-2026                                                    |
| Whether results are audited or unaudited    |                                                                                                                                                                                            | Unaudited                                | Unaudited                                                     |
| Nature of report standalone or consolidated |                                                                                                                                                                                            | Standalone                               | Standalone                                                    |
| <b>Part I</b>                               | Blue color marked fields are non-mandatory. For Consolidated Results, if the company has no figures for 3 months / 6 months ended, in such case zero shall be inserted in the said column. |                                          |                                                               |
| <b>1</b>                                    | <b>Income</b>                                                                                                                                                                              |                                          |                                                               |
|                                             | Revenue from operations                                                                                                                                                                    |                                          |                                                               |
| (i)                                         | Interest Income                                                                                                                                                                            | 1960.67                                  | 1960.67                                                       |
| (ii)                                        | Dividend Income                                                                                                                                                                            | 0                                        | 0                                                             |
| (iii)                                       | Rental Income                                                                                                                                                                              | 5.31                                     | 5.31                                                          |
| (iv)                                        | Fees and commission Income                                                                                                                                                                 | 63.78                                    | 63.78                                                         |
| (v)                                         | Net gain on fair value changes                                                                                                                                                             | 0                                        | 0                                                             |
| (vi)                                        | Net gain on derecognition of financial instruments under amortised cost category                                                                                                           | 0                                        | 0                                                             |
| (vii)                                       | Sale of products (including Excise Duty)                                                                                                                                                   | 0                                        | 0                                                             |
| (viii)                                      | Sale of services                                                                                                                                                                           | 0                                        | 0                                                             |
| (ix)                                        | <b>Other revenue from operations</b>                                                                                                                                                       |                                          |                                                               |
| 1                                           | Other operating income                                                                                                                                                                     | 1.75                                     | 1.75                                                          |
|                                             | <b>Total other revenue from operations</b>                                                                                                                                                 | <b>1.75</b>                              | <b>1.75</b>                                                   |
|                                             | <b>Total Revenue From Operations</b>                                                                                                                                                       | <b>2031.51</b>                           | <b>2031.51</b>                                                |
|                                             | Other income                                                                                                                                                                               | 0                                        | 0                                                             |
|                                             | <b>Total income</b>                                                                                                                                                                        | <b>2031.51</b>                           | <b>2031.51</b>                                                |
| <b>2</b>                                    | <b>Expenses</b>                                                                                                                                                                            |                                          |                                                               |
|                                             | Cost of materials consumed                                                                                                                                                                 | 0                                        | 0                                                             |
|                                             | Purchases of stock-in-trade                                                                                                                                                                | 0                                        | 0                                                             |
|                                             | Changes in inventories of finished goods, work-in-progress and stock-in-trade                                                                                                              | 0                                        | 0                                                             |
|                                             | Employee benefit expense                                                                                                                                                                   | 133.03                                   | 133.03                                                        |
|                                             | Finance costs                                                                                                                                                                              | 545.66                                   | 545.66                                                        |
|                                             | Depreciation, depletion and amortisation expense                                                                                                                                           | 46.72                                    | 46.72                                                         |
|                                             | Fees and commission expense                                                                                                                                                                | 79.62                                    | 79.62                                                         |
|                                             | Net loss on fair value changes                                                                                                                                                             | 0                                        | 0                                                             |
|                                             | Net loss on derecognition of financial instruments under amortised cost category                                                                                                           | 0                                        | 0                                                             |
|                                             | Impairment on financial instruments                                                                                                                                                        | -11.32                                   | -11.32                                                        |
| (f)                                         | <b>Other expenses</b>                                                                                                                                                                      |                                          |                                                               |
| 1                                           | Other Expenses                                                                                                                                                                             | 159.83                                   | 159.83                                                        |
|                                             | <b>Total other expenses</b>                                                                                                                                                                | <b>159.83</b>                            | <b>159.83</b>                                                 |
|                                             | <b>Total expenses</b>                                                                                                                                                                      | <b>953.54</b>                            | <b>953.54</b>                                                 |
| <b>3</b>                                    | <b>Total profit before exceptional items and tax</b>                                                                                                                                       | <b>1077.97</b>                           | <b>1077.97</b>                                                |
| <b>4</b>                                    | Exceptional items                                                                                                                                                                          | 0                                        | 0                                                             |
| <b>5</b>                                    | <b>Total profit before tax</b>                                                                                                                                                             | <b>1077.97</b>                           | <b>1077.97</b>                                                |

|    |                                                                                                      |  |         |                           |
|----|------------------------------------------------------------------------------------------------------|--|---------|---------------------------|
| 6  | Tax expense                                                                                          |  |         |                           |
| 7  | Current tax                                                                                          |  | 268.71  | 268.71                    |
| 8  | Deferred tax                                                                                         |  | 5.84    | 5.84                      |
| 9  | <b>Total tax expenses</b>                                                                            |  | 274.55  | 274.55                    |
| 10 | <b>Net Profit Loss for the period from continuing operations</b>                                     |  | 803.42  | 803.42                    |
| 11 | Profit (loss) from discontinued operations before tax                                                |  | 0       | 0                         |
| 12 | Tax expense of discontinued operations                                                               |  | 0       | 0                         |
| 13 | <b>Net profit (loss) from discontinued operation after tax</b>                                       |  | 0       | 0                         |
| 14 | Share of profit (loss) of associates and joint ventures accounted for using equity method            |  | 0       | 0                         |
| 15 | <b>Total profit (loss) for period</b>                                                                |  | 803.42  | 803.42                    |
| 16 | <u>Other comprehensive income net of taxes</u>                                                       |  | 0.82    | 0.82                      |
| 17 | <b>Total Comprehensive Income for the period</b>                                                     |  | 804.24  | 804.24                    |
| 18 | <b>Total profit or loss, attributable to</b>                                                         |  |         |                           |
|    | Profit or loss, attributable to owners of parent                                                     |  |         |                           |
|    | Total profit or loss, attributable to non-controlling interests                                      |  |         |                           |
| 19 | <b>Total Comprehensive income for the period attributable to</b>                                     |  |         |                           |
|    | Comprehensive income for the period attributable to owners of parent                                 |  |         |                           |
|    | Total comprehensive income for the period attributable to owners of parent non-controlling interests |  |         |                           |
| 20 | <b>Details of equity share capital</b>                                                               |  |         |                           |
|    | Paid-up equity share capital                                                                         |  | 4347.53 | 4347.53                   |
|    | Face value of equity share capital                                                                   |  | 10      | 10                        |
| 21 | Reserves excluding revaluation reserve                                                               |  |         |                           |
| 22 | <b>Earnings per share</b>                                                                            |  |         |                           |
| i  | <b>Earnings per equity share for continuing operations</b>                                           |  |         |                           |
|    | Basic earnings per share from continuing operations                                                  |  | 1.85    | 1.85                      |
|    | Diluted earnings per share from continuing operations                                                |  | 1.85    | 1.85                      |
| ii | <b>Earnings per equity share for discontinued operations</b>                                         |  |         |                           |
|    | Basic earnings per share from discontinued operations                                                |  | 0       | 0                         |
|    | Diluted earnings per share from discontinued operations                                              |  | 0       | 0                         |
| ii | <b>Earnings per equity share (for continuing and discontinued operations)</b>                        |  |         |                           |
|    | <b>Basic earnings per share</b>                                                                      |  | 1.85    | 1.85                      |
|    | <b>Diluted earnings per share</b>                                                                    |  | 1.85    | 1.85                      |
| 23 | Debt equity ratio                                                                                    |  |         | Textual Information( 1) & |
| 24 | Debt service coverage ratio                                                                          |  |         | Textual Information( 2) & |
| 25 | Interest service coverage ratio                                                                      |  |         | Textual Information( 3) & |
| 26 | <b>Disclosure of notes on financial results</b>                                                      |  |         |                           |



| Text Block             |  |
|------------------------|--|
| Textual Information(1) |  |
| Textual Information(2) |  |



| Other Comprehensive Income                  |                                                                              |            |            |
|---------------------------------------------|------------------------------------------------------------------------------|------------|------------|
| Date of start of reporting period           |                                                                              | 01-04-2026 | 01-04-2026 |
| Date of end of reporting period             |                                                                              | 30-06-2026 | 30-06-2026 |
| Whether results are audited or unaudited    |                                                                              | Unaudited  | Unaudited  |
| Nature of report standalone or consolidated |                                                                              | Standalone | Standalone |
|                                             | Other comprehensive income [Abstract]                                        |            |            |
| 1                                           | Amount of items that will not be reclassified to profit and loss             |            |            |
| 1                                           | Remeasurement gain/loss on defined benefit plans                             | 1.10       | 1.10       |
|                                             | Total Amount of items that will not be reclassified to profit and loss       | 1.10       | 1.10       |
| 2                                           | Income tax relating to items that will not be reclassified to profit or loss | 0.28       | 0.28       |
| 3                                           | Amount of items that will be reclassified to profit and loss                 |            |            |
|                                             | Total Amount of items that will be reclassified to profit and loss           |            |            |
| 4                                           | Income tax relating to items that will be reclassified to profit or loss     | 0.00       | 0.00       |
| 5                                           | Total Other comprehensive income                                             | 0.82       | 0.82       |

