UFSL
We Support Your Goals

USHA FINANCIAL SERVICES LIMITED

CIN: L74899DL1995PLC068604

Registered Office: Plot No. 73, First Floor, Patparganj Industrial Area, Delhi- 110092
Email :Info@ushafinancial.com , Webiste : www.ushafinancial.com

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: **Submission pursuant to Regulation 30 of the Securities Exchange Board of India (Listing Obligations and Disclosure Requirements), 2015- Investor Release**

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

Dear Sir/Madam,

Pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we wish to submit the investor release for the quarter ended June 30, 2026.

You are requested to take the above on your record.

Thanking you,

For and on behalf of
USHA FINANCIAL SERVICES LIMITED

For Usha Financial Services Limited

Goswami

Company Secretary

Kritika
CS and Compliance Officer
Membership No. A65161

INVESTOR RELEASE

Usha Financial Services Limited Reports Q1 FY27 Standalone PAT of ₹803.42 Lakhs, up 50% YoY; Loan Book Crosses ₹409 Crore

August 12, 2026: Usha Financial Services Limited (UFSL), an **RBI-registered Base Layer Non-Banking Financial Company (NBFC) bearing RBI Registration No. B-14.02818** engaged in lending to financial institutions, corporates and individuals on a PAN-India basis, today announced its standalone unaudited financial results for the first quarter of FY27, for the quarter ended June 30, 2026. The results were reviewed by the Audit Committee and approved by the Board of Directors at its meeting held today i.e., August 12, 2026.

₹2,031.51 L	₹803.42 L	₹40,913.45 L	₹23,771.80 L
Total Income	**Profit After Tax**	**Loan Book**	**Net Worth**
+16.6% YoY	+50.3% YoY	+10.4% YoY	+11.7% YoY

Q1 FY27 Performance Highlights

- Total Income stood at ₹2,031.51 lakhs in Q1 FY27, up 16.6% year-on-year from ₹1,741.64 lakhs in Q1 FY26, and up 14.8% quarter-on-quarter from ₹1,769.85 lakhs in Q4 FY26.
- Profit Before Tax (PBT) grew 51.0% year-on-year to ₹1,077.97 lakhs, compared to ₹713.90 lakhs in Q1 FY26, and rose 22.1% over ₹883.06 lakhs reported in Q4 FY26.
- Profit After Tax (PAT) increased 50.3% year-on-year to ₹803.42 lakhs, from ₹534.52 lakhs in the corresponding quarter of the previous year, and grew 22.6% sequentially over ₹655.16 lakhs in Q4 FY26.
- Basic Earnings Per Share (not annualised) for the quarter stood at ₹1.85, compared to ₹1.51 in Q4 FY26 and ₹1.23 in Q1 FY26.
- The loan book grew to ₹40,913.45 lakhs as at June 30, 2026, up 10.4% year-on-year and 4.9% sequentially, reflecting continued momentum in the Company's lending business.
- The Balance Sheet size (Total Assets) stood at ₹44,477.24 lakhs as at June 30, 2026, up 8.2% year-on-year, while Net Worth increased 11.7% year-on-year to ₹23,771.80 lakhs.
- The Company registered exceptional growth, with a 1,485% increase in the number of loans disbursed, reflecting deeper market penetration and strong product acceptance. This significant growth was primarily driven by the expansion of the Company's branch network, along with the increasing contribution from its co-lending business.

Financial Summary – Statement of Profit & Loss

Particulars (₹ Lakhs)	Q1 FY27 (Jun'26)	Q4 FY26 (Mar'26)	Q1 FY26 (Jun'25)	FY26 (Full Year)
Total Revenue from Operations	2,026.20	1,763.77	1,737.89	7,113.41
Total Income	2,031.51	1,769.85	1,741.64	7,130.74
Total Expenses	953.54	886.79	1,027.74	4,076.48
Profit Before Tax (PBT)	**1,077.97**	**883.06**	**713.90**	**3,054.26**
Profit After Tax (PAT)	**803.42**	**655.16**	**534.52**	**2,246.02**
Total Comprehensive Income	804.24	657.93	534.69	2,249.31

Basic EPS (₹, not annualised)	1.85	1.51	1.23	5.17

All figures are standalone and in ₹ Lakhs unless otherwise stated. Figures for Q1 FY27 and Q4 FY26 are audited; Q1 FY26 figures are unaudited.

Financial Summary – Balance Sheet

Particulars (₹ Lakhs)	As at 30.06.2026	As at 31.03.2026	As at 30.06.2025
Total Assets / Balance Sheet Size	**44,477.24**	**42,963.54**	**41,122.62**
Loan Book (Loans)	40,913.45	39,005.39	37,049.83
Number of Loans Disbursed	23,566.00	16,395.00	1,486.00
Net Worth (Equity)	23,771.80	22,967.58	21,276.30
Paid-up Equity Share Capital	4,347.53	4,347.53	2,173.76

All figures are standalone and in ₹ Lakhs unless otherwise stated.

Management Commentary

Commenting on the Company's performance and recent developments, Mrs. Geeta Goswami, CEO & Director, Usha Financial Services Limited, said:

"We are pleased to report a strong start to FY 2026–27, with our first quarter results reflecting robust growth in both Revenue and Profit After Tax.

"As part of our next phase of growth, we are strategically strengthening our retail lending portfolio. The Company's branch network has expanded to 20 branches as of June 2026, and we plan to scale this further to 40 branches by the end of FY 2026–27, with a primary focus on Uttar Pradesh during the current financial year and from next year will explore more geography to build a quality portfolio. This expansion will enhance our geographical reach, deepen our presence in the retail segment, and support sustainable growth in our loan portfolio. Building on this foundation, we plan to extend our branch network into other states in the subsequent financial year, broadening our footprint and reinforcing our retail lending presence across India.

"Alongside these growth initiatives, we remain firmly focused on asset quality and portfolio management. Through disciplined recovery efforts and prudent portfolio management, the Company has achieved a sharp improvement in asset quality, with both GNPA and NNPA declining. We remain committed to sustaining this positive trajectory as we pursue growth while continuing to strengthen the overall quality of our portfolio."

About Usha Financial Services Limited

Usha Financial Services Limited (UFSL) is a Delhi-based RBI-registered base layer listed Non-Banking Financial Company (NBFC), holding RBI Registration No. B-14.02818, that offers a wide range of financial products and services to individuals and businesses. With a focus on innovation, sustainability, and financial inclusivity, UFSL is committed to driving economic empowerment and growth in India.

Media / Investor Contact
Usha Financial Services Limited
Email: compliance@ushafinancial.com | Tel: +91-8076377610 | Web: www.ushafinancial.com