

February 07, 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 on the financial results of the company.

You are requested to take the above on your record as Annexure-A.

Thanking you,

For and on behalf of
USHA FINANCIAL SERVICES LIMITED
For Usha Financial Services Limited


Company Secretary

Kritika
CS and Compliance Officer
Membership No. A65161

INVESTOR RELEASE**UFSL ANNOUNCES STRONG QUARTER FINANCIAL & OPERATIONAL PERFORMANCE****New Delhi, Feb 07, 2026:**

Usha Financial Services Limited (UFSL), an RBI-registered NBFC, announced its Limited Reviewed Financial Results for the quarter ended **December 31, 2025**, showcasing robust growth across profitability, income, disbursements, and asset quality.

FINANCIAL HIGHLIGHTS: Q3 FY25-26 vs Q3 FY24-25

Particulars (Rs. Lakhs)	Q3 FY2025-26	Q3 FY2024-25	Growth (%)
PBT	925.15	600.80	54%
Profit After Tax (PAT)	658.79	455.06	45%
Total Income	1,921.89	1,660.05	16%
Number of Loan Disbursed	9,178.00	741.00	1138%
Assets under management	40,496.36	40,622.29	-
Net Worth	22,309.65	20,752.10	8%

KEY BUSINESS HIGHLIGHTS

- Revenue:**
Total revenue for Q3 FY26 stood at **₹1,921.89 Lakhs**, marking a **16% YoY growth** and YTD revenue for Dec'25 period stood at **₹5,361 Lakhs**.
- Profitability:**
PAT rose by **45% YoY** to **₹658.79 Lakhs**, supported by better margins, disciplined cost management and operational efficiencies. The net YTD profit for Dec'25 period stood at **₹1,591.38 Lakhs**.
- Strengthened Capital Base:**
Net Worth rose by **₹15.58 Crores**, reinforcing the Company's financial stability and supporting a strong **Capital Adequacy Ratio**.
- No of Loan Disbursements:**
The Company has got an exceptional **1,138% rise in the number of loans disbursed**, reflecting deeper market penetration and portfolio diversification.



We Support Your Goals

USHA FINANCIAL SERVICES LIMITED

CIN: L74899DL1995PLC068604

Registered Office: Plot No. 73, First Floor, Patparganj Industrial Area, Delhi- 110092

Email: Usha.nbfc@gmail.com, Website: www.ushafinancial.com

OTHER OPERATIONAL HIGHLIGHTS:

- **Strategic Partnerships for Co-Lending:**

UFSL has started retail unsecured loans through DLA partners in Co-Lending arrangements, this has led to portfolio diversification and better reach to unserved borrowers.

MANAGEMENT COMMENTARY

Speaking about the performance and recent updates, **Mrs. Geeta Goswami, CEO & Director, Usha Financial Services Limited**, said:

“We are delighted to announce our financial results, with a robust performance in the third quarter of FY 2025–26. Both Revenue and Profit After Tax have shown strong growth along with the significant improvement in the disbursements of no of loans.”

More importantly, we have witnessed **sustained margin expansion**, even at a higher base, driven by our strategic focus on improving profitability. Higher utilization of our capacity, along with continuous improvements in operational efficiencies, is now translating into **consistent and improved financial outcomes** for the Company.”

About Usha Financial Services Limited

Usha Financial Services Limited (UFSL) is a Delhi-based RBI licensed and listed Non-Banking Financial Company (NBFC) 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.

NSE: [USHAFIN](#)

Website: <https://www.ushafinancial.com/>

For more information, please contact:

Name: Mr. Prashant Raghuvanshi

Designation: Chief Financial Officer

Email ID: cfo@ushafinancial.com

Disclaimer

Certain statements in this document that are not historical facts, are forward-looking statements. Such forward-looking statements are subject to certain risks and uncertainties like government actions, local, political, or economic developments, industry risks, and many other factors that could cause actual results to differ materially from those contemplated by the relevant forward-looking statements. Usha Financial Services Limited will not be responsible for any action taken based on such statements and undertakes no obligation to publicly update these forward-looking statements to reflect subsequent events or circumstances.