

INVESTOR RELEASE**UFSL ANNOUNCES STRONG QUARTER AND HALF-YEAR FINANCIAL & OPERATIONAL PERFORMANCE****New Delhi, Nov 17, 2025:**

Usha Financial Services Limited (UFSL), an RBI-registered NBFC, announced its Limited Reviewed Financial Results for the quarter and half year ended **September 30, 2025**, showcasing robust growth across profitability, income, disbursements, and asset quality.

FINANCIAL HIGHLIGHTS: H1 FY25-26 vs H1 FY24-25:

Particulars (Rs. Lakhs)	H1 FY2025-26	H1 FY2024-25	Growth (%)
PBT	1,246.05	1,005.24	23.96%
Profit After Tax (PAT)	932.07	781.46	19.27%
Total Income	3,439.00	2,745.47	25.26%
Loan Disbursed (Amount)	23,343.13	18,809.27	24.10%
Number of Loan Disbursed	5,847.00	1,375.00	325.24%
Assets under management	39,457.70	31,817.70	24.01%
Net Worth	21,650.68	11,164.51	93.92%

KEY BUSINESS HIGHLIGHTS:

- Revenue:**
Total revenue for H1 FY26 stood at **₹3,439 Lakhs**, marking a **25.26% YoY growth**.
- Profitability:**
PAT rose by **19.27% YoY** to **₹932.07 Lakhs**, supported by better margins, disciplined cost management and operational efficiencies.
- Loan Disbursements:**
The Company disbursed loans **exceeding ₹230 Crores**, registering **24% growth** in value and an exceptional **325% rise in the number of loans disbursed**, reflecting deeper market penetration and product acceptance.
- AUM Growth:**
Assets Under Management (Gross) expanded by **24%**, reaching **approximately ₹395 Crores**.
- Strengthened Capital Base:**
Net Worth almost **doubled** to **₹217 Crores**, reinforcing the Company's financial stability and supporting a strong **Capital Adequacy Ratio**.

OTHER OPERATIONAL HIGHLIGHTS:

- **Expansion into Small-Ticket MSME Lending:**

The Company has successfully ventured into the **small-ticket MSME loan segment** through its own branch network, with a targeted focus on **women entrepreneurs**. This initiative is enabling enhanced financial inclusion and creating **significant employment opportunities in rural and semi-urban regions**.

- **Strategic Partnerships for Co-Lending & New Products:**

UFSL is in the process of forging **multiple strategic partnerships** with business associates to explore **co-lending arrangements** and other collaborative models. These partnerships aim to expand the Company's presence in **green financing**, as well as **personal unsecured loan segments**, thereby strengthening its diversified product portfolio and growth pipeline.

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 first half of FY 2025–26. Both Revenue and Profit After Tax have shown strong growth along with the significant improvement in the disbursements 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/>



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

For more information, please contact:

Name: Mr. Prashant Raghuwanshi

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.

