USHA FINANCIAL SERVICES LIMITED

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INVESTOR RELEASE

USHA FINANCIAL SERVICES LIMITED

Reports Q2 FY27 Standalone PAT of ₹1,676.20 Lakhs, up 120% as compared to Q2 FY 26; Loan Book Crosses ₹500 Crore

Usha Financial Services Limited (UFSL), an **RBI-registered Base Layer NBFC bearing Registration No. B-14.02818**, provides lending solutions across financial institutions, MSME, MEL and retail segments on a PAN-India basis. With a network of 25 branches and a large customer base, the Company is further expanding its retail lending business by commencing personal loan disbursements through Technology. The Company today announced its standalone unaudited financial results for the Second quarter of FY27, for the quarter ended September 30, 2026, which were reviewed by the Audit Committee and approved by the Board of Directors at its meeting held today, i.e., **November 12, 2026**

₹4,591.30 L	₹1,676.20 L	₹50,275.77 L	₹24,645.43 L
Total Income	**Profit After Tax**	**Gross Loan Book**	**Net Worth**
+33.51% YoY	+79.95% YoY	+27.72% YoY	+13.83% YoY

Q2 FY27 PERFORMANCE HIGHLIGHTS:

- Total Income stood at ₹2,559.79 lakhs in Q2 FY27, up 50.81% year-on-year from ₹1,697.36 lakhs in Q2 FY26, and up 26% quarter-on-quarter from ₹2,031.51 lakhs in Q1 FY27.
- Profit Before Tax (PBT) grew 114.50% year-on-year to ₹1,141.47 lakhs, compared to ₹532.15 lakhs in Q2 FY26.
- Profit After Tax (PAT) increased 119.54 % year-on-year to ₹872.78 lakhs, from ₹397.55 lakhs in Q2 FY26.
- Basic Earnings Per Share (not annualized) for the quarter stood at ₹2.01, compared to ₹0.91 in Q2 FY26.
- The Gross loan book grew to ₹50,275.77 lakhs as at September 30, 2026, compared to ₹39,364.25 in Q2 FY26 registering a growth of 27.72%.
- The Balance Sheet size (Total Assets) stood at ₹54,388.83 lakhs as at September 30, 2026, up 29.41% year-on-year, while Net Worth increased 13.83% year-on-year to ₹24,645.43 lakhs compared to ₹42,027.81 & ₹21,650.68 lakhs in Q2 FY26 respectively.
- The Company registered exceptional growth, with a 510.19% 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

(Rs in Lakhs)

Particulars	Q2 FY27 (Sep'26)	Q1 FY27 (Jun'26)	Q2 FY26 (Sep'25)	H1 FY27 (Apr-Sep)	H1 FY26 (Apr-Sep)
Total Revenue from Operations	2,555.04	2,026.20	1,693.61	4,581.24	3,431.50
Total Income	2,559.79	2,031.51	1,697.36	4,591.30	3,439.00
Total Expenses	1,418.32	953.54	1,165.21	2,371.86	2,192.95
Profit Before Tax (PBT)	1,141.47	1,077.97	532.15	2,219.44	1,246.05
Profit After Tax (PAT)	872.78	803.42	397.55	1,676.20	932.07
Total Comprehensive Income	873.61	804.24	397.72	1,677.85	932.41
Basic EPS (₹, not annualized)	2.01	1.85	0.91	3.86	2.14

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

FINANCIAL SUMMARY – BALANCE SHEET

Particulars (₹ Lakhs)	As at 30.09.2026	As at 30.06.2026	As at 30.09.2025
Total Assets / Balance Sheet Size	54,388.83	44,477.28	42,027.81
Gross Loan Book (Loans)	50,275.77	41,358.98	39,364.25
Number of Loans Disbursed	50,390	23,566	5,882
Net Worth (Equity)	24,645.43	23,771.80	21,650.68
Paid-up Equity Share Capital	4,347.53	4,347.53	4,347.53

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

MANAGEMENT COMMENTARY:

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

"We are pleased to report a strong performance during Q2 and H1 FY27, with our Second quarter results reflecting robust growth in both Revenue and PAT.

"As part of our next phase of growth, we are strategically strengthening our retail lending portfolio. The Company's branch network has expanded to 25 branches, and the company plan to scale this further upto 40 branches by the end of FY 2026–27 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 to 2.70% & 2.08% respectively. 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.

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Disclaimer: This press release contains certain forward-looking statements, which are subject to risks and uncertainties. Actual results may differ materially. The Company undertakes no obligation to update forward-looking statements to reflect subsequent events or circumstances.