

### 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	01-04-2025	
Date of end of financial year	31-03-2026	
Date of board meeting when results were approved	07-02-2026	
Date on which prior intimation of the meeting for considering financial results was informed to the exchange	04-02-2026	
Description of presentation currency	INR	
Level of rounding	Lakhs	
Reporting Type	Quarterly	
Reporting Quarter	Third 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	Unaudited	
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	07-02-2026 15:00	
End date and time of board meeting	07-02-2026 16:15	
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	No

### Financial Results – NBFC

Particulars	3 months/ 6 months ended (dd-mm-yyyy)	Year to date figures for current period ended (dd-mm-yyyy)
Date of start of reporting period	01-10-2025	01-04-2025
Date of end of reporting period	31-12-2025	31-12-2025
Whether results are audited or unaudited	Unaudited	Unaudited
Nature of report standalone or consolidated	Standalone	Standalone
<b>Part I</b>	<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>	
<b>1</b>	<b>Income</b>	
	Revenue from operations	
(i)	Interest Income	1865.14
(ii)	Dividend Income	0
(iii)	Rental Income	3.75
(iv)	Fees and commission Income	52.55
(v)	Net gain on fair value changes	0
(vi)	Net gain on derecognition of financial instruments under amortised cost category	0
(vii)	Sale of products (including Excise Duty)	0
(viii)	Sale of services	0
<b>(ix)</b>	<b>Other revenue from operations</b>	
1	Other Operating income	0.45
	<b>Total other revenue from operations</b>	<b>0.45</b>
	<b>Total Revenue From Operations</b>	<b>1921.89</b>
	Other income	0
	<b>Total income</b>	<b>1921.89</b>
<b>2</b>	<b>Expenses</b>	
	Cost of materials consumed	0
	Purchases of stock-in-trade	0
	Changes in inventories of finished goods, work-in-progress and stock-in-trade	0
	Employee benefit expense	101.1
	Finance costs	603.71
	Depreciation, depletion and amortisation expense	40.39
	Fees and commission expense	72.74
	Net loss on fair value changes	0
	Net loss on derecognition of financial instruments under amortised cost category	0
	Impairment on financial instruments	65.29
<b>(f)</b>	<b>Other expenses</b>	
1	Other expenses	113.51
	<b>Total other expenses</b>	<b>113.51</b>
	<b>Total expenses</b>	<b>996.74</b>
<b>3</b>	<b>Total profit before exceptional items and tax</b>	<b>925.15</b>
4	Exceptional items	0
<b>5</b>	<b>Total profit before tax</b>	<b>925.15</b>
<b>6</b>	<b>Tax expense</b>	
7	Current tax	171.52
8	Deferred tax	94.84
<b>9</b>	<b>Total tax expenses</b>	<b>266.36</b>
<b>10</b>	<b>Net Profit Loss for the period from continuing operations</b>	<b>658.79</b>

11	Profit (loss) from discontinued operations before tax	0	0	
12	Tax expense of discontinued operations	0	0	
<b>13</b>	<b>Net profit (loss) from discontinued operation after tax</b>	<b>0</b>	<b>0</b>	
14	Share of profit (loss) of associates and joint ventures accounted for using equity method	0	0	
<b>15</b>	<b>Total profit (loss) for period</b>	<b>658.79</b>	<b>1590.86</b>	
16	<a href="#">Other comprehensive income net of taxes</a>	0.18	0.52	
<b>17</b>	<b>Total Comprehensive Income for the period</b>	<b>658.97</b>	<b>1591.38</b>	
<b>18</b>	<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			
<b>19</b>	<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			
<b>20</b>	<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			
<b>22</b>	<b>Earnings per share</b>			
<b>i</b>	<b>Earnings per equity share for continuing operations</b>			
	Basic earnings per share from continuing operations	1.52	3.66	
	Diluted earnings per share from continuing operations	1.52	3.66	
<b>ii</b>	<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	
<b>ii</b>	<b>Earnings per equity share (for continuing and discontinued operations)</b>			
	<b>Basic earnings per share</b>	<b>1.52</b>	<b>3.66</b>	
	<b>Diluted earnings per share</b>	<b>1.52</b>	<b>3.66</b>	
23	Debt equity ratio			Textual Information( 1) &
24	Debt service coverage ratio			Textual Information( 2) &
25	Interest service coverage ratio			Textual Information( 3) &
<b>26</b>	<b>Disclosure of notes on financial results</b>			

### Other Comprehensive Income

	Date of start of reporting period	01-10-2025	01-04-2025
	Date of end of reporting period	31-12-2025	31-12-2025
	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	0.23	0.69
	Total Amount of items that will not be reclassified to profit and loss	0.23	0.69
2	Income tax relating to items that will not be reclassified to profit or loss	0.05	0.17
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	0.18	0.52

