

May 12, 2025

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.

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



Company Secretary

Kritika
CS and Compliance Officer
Membership No. A65161

INVESTOR RELEASE

May 12, 2025

UFSL HALF YEAR AND YEAR ENDED FINANCIAL & OPERATIONAL PERFORMANCE

New Delhi, May 12 2025: Usha Financial Services Limited, an RBI registered NBFC, announced its Audited financial results for the half year and year ended March 31, 2025.

FINANCIAL HIGHLIGHTS:**H2 FY2024-25 vs H2 FY2023-24**

Particulars (Rs. Lakhs)	H2 FY2024-25	H2 FY2023-24	YoY	FY2024-25
PBT	1,154.93	880.99	31.09%	1,817.00
PBT Margin (%)	34.16%	27.80%	22.86%	29.97%
Profit After Tax (PAT)	875.95	647.42	35.30%	1,380.11
PAT Margin (%)	25.91%	20.43%	26.80%	22.77%
Total Income	3,381.08	3,168.78	6.70%	6,062.34
Loan Disbursed (Amount)	28,542.75	17,946.47	59.04%	47,352.02

- Total Revenue generated in FY25 is of Rs. 6062.34 Lakhs.
- PAT stood at Rs. 875.95 Lakhs in H2 FY25, showed growth of 35.30% YoY.
- PAT Margin has been increased by 26.80% in H2FY25 while comparing with H2FY24.
- Company has disbursed highest ever loan in H2FY25 i.e. of Rs. 28,544.75 Lakhs.

FY2025 vs FY2024

Particulars (Rs. Lakhs)	FY2024-25	FY2023-24	YoY
Assets under Management	41,070.17	30,695.76	33.80%
Net Worth	21,115.09	10,602.63	99.15%
CRAR	49.78%	33.03%	50.72%
Loan Disbursed (Amount)	47,352.02	31,255.43	51.50%

- Total Loans and Advances (AUM) stood at Rs. 41,070.17 Lakhs as on March 31, 2025, Reflecting growth of 33.80% YoY.
- Net Worth has been increased by 99.15% YoY, i.e. Rs. 21,115.09 as on March 31, 2025.
- Capital Adequacy Ratio (CRAR) has increased by 50.72% YoY.
- Total Loan Disbursed in FY25 was of Rs.47,352.02 Lakhs vs of Rs 31,255.43 Lakhs in FY24, Increased by 51.50%.



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

Speaking about the performance and recent updates, Mrs. Geeta Goswami, CEO and Director of Usha Financial Services Ltd. said: *"Announcing our first financial results post-listing is a significant milestone for Usha Financial Services Ltd. With a significant growth in AUM, strong revenue momentum, and improved margins driven by operational efficiency, FY25 has been robust. Our expanding presence across 20 states, 80% women borrower base, and a strong network of 100+ NBFC partners reflect the trust we've built. We remain committed to sustained, long-term growth in the periods ahead."*

ABOUT USHA FINANCIAL SERVICES LIMITED

Usha Financial Services Limited (UFSL) is a Delhi-based, RBI-registered and NSE-SME listed Non-Banking Financial Company (NBFC) dedicated to providing accessible, innovative, and inclusive financial solutions to individuals and businesses across India. With a clear mission to drive economic empowerment, UFSL offers a broad portfolio of services including MSME loans, green financing, and loans to NBFC serving in different sectors throughout India.

By combining financial expertise with a strong commitment to responsible lending, UFSL plays a vital role in fostering sustainable development and supporting underserved segments of the economy. The company's emphasis on financial literacy, innovation, and impact-driven growth continues to position it as a trusted enabler of progress in India's evolving financial landscape.

NSE SYMBOL: [USHAFIN](#)

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

For more information, please contact:

Name: Ms. Kritika

Designation: Company Secretary and Compliance Officer

Email ID: compliance@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.