DhanSafal
Jeevan safal with DhanSafal

Ref No: DFL/SEC/2026-27/23

Date: August 17, 2026

To,
The Manager,
Department of Corporate Services,
BSE Limited,
Phirozee Jeejeeboy Towers,
Dalal Street, Fort,
Mumbai - 400 001.
Scrip Code: 512048

Dear Sir/Ma'am,

Subject: Press Release on the Financial and Operational Result of the Company for the quarter ended June 30, 2026.

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations"), and with reference to the captioned subject, please find enclosed herewith the Press Release regarding the Financial and Operational Results dated August 14, 2026, for the quarter ended June 30, 2026.

The aforesaid information is also available on the website of the Company at www.dhansafal.com.

This is for your information and records.

For DhanSafal Finserve Limited,
ANKUR AGRAWAL
Digitally signed by ANKUR AGRAWAL
Date: 2026.08.17 19:14:12 +05'30'
Ankur Agrawal
Managing Director
DIN: 06408167

Encl: A/a

DHANSAFAL FINSERVE LIMITED
Formerly known as Luharuka Media & Infra Limited

Registered Address
G- 1402, Lotus Corporate Park, Jay Coach Area, Goregaon East, Mumbai - 400063
+91 8879 911 311 | +91 22 6894 8508/09

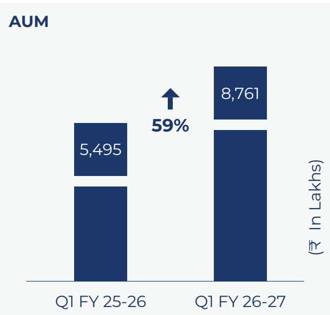
CIN - L65100MH1981PLC044094 info@dhansafal.com www.dhansafal.com

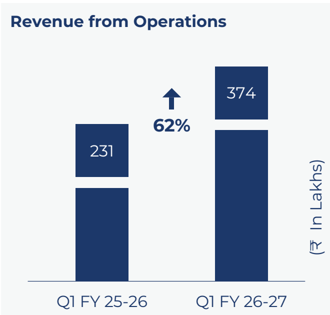
DhanSafal Finserve Limited Delivers Strong Start to FY 2026-27; PAT Grows 287% YoY, AUM up by 59%

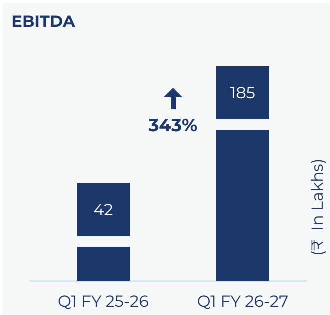
Mumbai || Friday, August 14, 2026

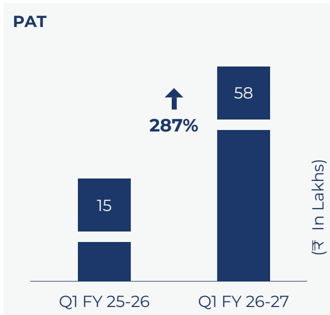
DhanSafal Finserve Limited, a listed Non-Banking Financial Company registered with the Reserve Bank of India, announced its financial results for the quarter ended June 30, 2026. The Company delivered strong growth across key financial parameters, supported by higher lending activity, growth in its loan portfolio and continued expansion of its retail lending franchise.

Financial Performance Snapshot









DhanSafal Finserve Limited continued its strong growth trajectory in Q1 FY 2026-27, with AUM increasing by 59% year-on-year to ₹8,761 lakh, reflecting the continued scaling of its lending portfolio. Revenue from Operations grew by 62% to ₹374 lakh, supported by growth in the Company's lending activities and associated income streams.

The growth in business volumes, together with improved operating leverage, translated into a significant improvement in profitability. EBITDA increased by 343% to ₹185 lakh, while PAT grew by 287% to ₹58 lakh, highlighting the Company's improving earnings profile as it scales its lending platform.

Business & Operational Performance (as on June 30, 2026)

Portfolio Outstanding (POS)
₹87Cr

Gross Disbursement
₹98Cr

Active Loan Accounts
753

9 Branches Across 4 States

- Maharashtra
- Madhya Pradesh
- Rajasthan
- Uttar Pradesh

The Company's lending book remains anchored in secured Loans Against Property (LAP) and MSME-focused credit, extended through its three core product lines: Safal Udyog Loans, Safal Sampati Loans and Safal MSME Loans - catering to traders, small businesses and self-employed borrowers.

DhanSafal

Management Commentary

We are pleased to begin FY 2026–27 on a strong note, delivering robust growth across our key financial and business parameters. Our Revenue from Operations grew by 62% year-on-year, while Profit After Tax increased by 287%, reflecting strong business momentum and improved operating performance.

The quarter also witnessed continued expansion of our lending franchise, with AUM increasing to ₹88 crore as of June 30, 2026, representing a 59% year-on-year growth. Portfolio Outstanding stood at approximately ₹87 crore as of June 30, 2026, reflecting approximately 91% year-on-year growth. With a growing customer base and an expanding lending network, we remain focused on scaling our operations while maintaining disciplined portfolio management and prudent risk practices.

Going forward, we remain committed to strengthening our lending platform, expanding our geographic presence, enhancing operational efficiency and maintaining portfolio quality. We are optimistic about the growth opportunities ahead and remain focused on delivering sustainable growth and long-term value for our stakeholders.

Ankur Agrawal
Chairperson and Managing Director

Future Outlook

Building on its Q1 performance, DhanSafal remains focused on the six strategic pillars guiding its growth trajectory:

Accelerated Geographic Penetration

Deepening presence in Tier 2 and Tier 3 cities with limited formal credit access

Co-lending & Institutional Tie-ups

Partnering with banks and larger NBFCs to expand disbursement capacity with lower capital risk

Digital Lending & Smart Underwriting

Strengthening mobile-first onboarding, digital KYC and data-driven credit assessment

Short-Tenure Loan

Introducing new products to address evolving customer financing needs

Diversified Liability Mix

Broadening borrowing sources across NCDs and term loans to reduce cost of funds

Women-Led & Rural MSME Focus

Developing targeted products for women entrepreneurs and rural micro-enterprises

About

DhanSafal Finserve Limited (formerly known as Luharuka Media & Infra Limited) is a listed Non-Banking Financial Company registered with the Reserve Bank of India. The Company is engaged in retail financial services with a focus on lending to MSMEs and self-employed borrowers, including financing solutions such as Loans Against Property (LAP) for business expansion and working-capital requirements.

With a focus on accessibility, responsible lending and customer-centric financial solutions, DhanSafal seeks to serve borrowers who may have limited access to conventional sources of finance. The Company is expanding its geographic and institutional network with the objective of building a wider and more efficient lending platform across India.

For Further Information Contact: Ms. Nishi M. Shah, Company Secretary & Compliance Officer

info@dhansafal.com