

Ref No: DFL/SEC/2025-26/46

Date: November 14, 2025

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

Dear Sir/Madam,

Subject: Press Release on for Financial Results for quarter and half year ended September 30, 2025.

Pursuant to the Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements), Regulations, 2015 ("SEBI Listing Regulations"), please find enclosed herewith the press release on the Financial and Operational Results for quarter and half year ended September 30, 2025.

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

This is for your information and records.

Yours faithfully,
For DhanSafal Finserve Limited,

Nishi M. Shah
Company Secretary and Compliance Officer

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

DhanSafal Finserve Limited Posts Robust Retail Lending Momentum, Records 60% AUM Growth and Widens Its Geographic Reach

Mumbai || November 14, 2025:

DhanSafal Finserve Limited, (formerly known as “Luharuka Media & Infra Limited”) (“DhanSafal” / “the Company”), today at its Board Meeting considered and approved the financial and operational results for the quarter and half year ended September 30, 2025, showcasing continued strong performance across key growth parameters.

The Company achieved a strong **60% half-yearly growth in Assets Under Management (AUM)**, rising to **₹69.79 crore as of September 30, 2025**, from **₹43.50 crore on March 31, 2025**, driven by sustained demand for secured retail loans. **Fresh loan disbursements during the half year stood at ₹33.02 crore**, further strengthening DhanSafal’s position as a trusted credit partner for small businesses and emerging entrepreneurs.

Net worth increased significantly to ₹61.72 crore as of September 30, 2025, compared with ₹43.49 crore on March 31, 2025, supported by capital infusion and healthy retained earnings. **Interest income also surged, rising from ₹1.80 crore on September 30, 2024, to ₹4.75 crore on September 30, 2025—an exceptional 164% growth**—demonstrating the Company’s reinforced financial strength and accelerating business momentum.

Performance Numbers	As on September 30, 2025	As on September 30, 2024	% Change
Assets Under Management	69.79cr	16.02cr	336%
Net worth	61.73cr	43.49cr	42%

The Company has further strengthened its Board of Directors with the appointment of Mr. Harsh Kedia and Mr. P. N. Raghunath as Independent Directors. **Mr. Harsh Kedia is a seasoned finance professional** specialising in taxation, M&A, restructuring, and governance, while **Mr. Raghunath, former Chief General Manager of the Reserve Bank of India**, brings extensive experience in banking supervision and financial regulation. Their combined expertise enhances the Board’s oversight capabilities and reinforces DhanSafal’s commitment to disciplined, responsible growth.

Retail operations have gained significant traction, driving the expansion of DhanSafal’s geographical footprint. **The company now operates from nine locations across four states Maharashtra, Rajasthan, Madhya Pradesh, and Uttar Pradesh including Mumbai, Pune, Nagpur, Nanded, Jaipur, Udaipur, Indore, Pithampur, and Agra.**

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Strategic investments in infrastructure, digital systems, and skilled personnel have strengthened operational efficiency and enhanced customer experience, enabling the company to effectively meet the growing demand for retail lending.

Serving over 500+ customers predominantly from the retail segment including small traders, micro-industrialists, service providers, and rural entrepreneurs - DhanSafal is expanding financial inclusion by providing formal credit access to many borrowers.

About DhanSafal Finserve Limited:

DhanSafal Finserve Limited (*Formerly known as “Luharuka Media & Infra Limited”*) is a listed NBFC registered with the Reserve Bank of India. The company provides retail financial services with a strong focus on MSME lending, including loans against property for business expansion and working capital needs.

Strategically positioned between the organized banking sector and local money lenders, DhanSafal offers accessible, flexible, and customer-centric credit solutions to diverse borrower segments. Through ethical practices, innovative digital platforms, and a customer-first approach, the company aims to bridge the gap between traditional banking and underserved communities, driving financial inclusion and economic empowerment across India.

Website: www.dhansafal.com

For further details contact:

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Mail: info@dhansafal.com

Phone: +91 22 6894 8508/09

Website: www.dhansafal.com

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