DhanSafal Finserve Limited Reports Strong Retail MSME Lending Growth, achieves 339 percent AUM Growth and Expands Geographical Footprint

Category: Business

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DhanSafal Finserve Limited, formerly known as Luharuka Media & Infra Limited ("DhanSafal"/ "the Company") today announced its financial and operational results for the financial year ended March 31, 2025, showcasing a strong performance across key

growth parameters.



Annual performance snapshot of DhanSafal Finserve Limited — driven by growth, backed by trust

The company reported a remarkable 339% year-on-year growth in Assets Under Management (AUM), reaching Rs. 43.43 crore (as on 31.03.2025) from Rs. 9.9 crore (as on 31.03.2024), fueled primarily by robust demand for secured MSME loans. Fresh Loan disbursements totalled Rs. 38.07crore during the year, reinforcing DhanSafal's position as a reliable credit partner for small <u>businesses</u> and emerging entrepreneurs.

Retail operations have gained significant traction, leading to the opening of new locations. DhanSafal currently operates from 5 locations across Maharashtra, Madhya Pradesh, and Rajasthan. Strategic investments in infrastructure, digital systems, and skilled personnel have enhanced operational efficiency and customer experience, enabling the company to effectively meet the rising demand for retail and MSME lending.

Serving over 300 customers predominantly from the retail MSME segment including small traders, micro-industrialists, service providers, and rural entrepreneurs — DhanSafal is expanding financial inclusion by providing formal credit access to many borrowers.

Interest income has more than doubled, supported by a strengthened net worth through capital infusion and retained earnings. The company remains committed to deepening its footprint in semi-urban and rural markets by offering practical loan structures that promote grassroots economic activity and support livelihoods.

Looking ahead, DhanSafal aims to disburse Rs. 200 crore in loans and target an AUM exceeding Rs. 250 crore by the end of FY 25-26.

"FY2024-25 marked significant progress for DhanSafal, reinforcing our role as a trusted credit partner. We are committed to scaling our impact through disciplined growth, innovation, and unwavering customer focus," said Bobby Singh Chandel, CEO, DhanSafal Finserve Limited.

Performance Numbers	FY'2024-25	FY'2023-24	Y-o-Y Change
Assets Under Management	43.43cr	9.9cr	339%
Interest Income	4.6cr	1.5cr	207%
Net worth	53.53cr	15.48cr	246%

About DhanSafal Finserve Limited

DhanSafal Finserve Limited is a digitally driven, well-diversified <u>financial services</u> company focused on simplifying credit access across India. With a strong presence in the retail loan sector, we offer flexible and competitive <u>lending</u> solutions stailored to individual needs from personal and

business loans to income-generating credit. Our mission is to bridge the gap between traditional banking and underserved communities through ethical practices, innovative digital platforms, and a relentless customer-first approach. At DhanSafal, we believe that financial empowerment should be accessible to all because with the right support, success is possible for everyone.

Website: www.DhanSafal.com

DhanSafal Finserve Limited

Forward Looking Statement

Some statements in this report related to the future growth of DhanSafal Finserve Limited are forward-looking in nature. These statements are subject to risks and uncertainties that could lead to actual results differing significantly from those anticipated. Any statements that may look like forward looking statements are just estimates and do not constitute an assurance or indication of any future performance result.

