



Dated: 23.05.2025

To
**Department of Corporate
Services, BSE Limited,**
25th Floor, P.J. Towers,
Dalal Street, Mumbai-400001

Scrip Code: 538882

Dear Sir/Madam,

Subject: Intimation under Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

With reference to the above-mentioned subject, Emerald Finance Limited would like to send a press release on-

“Emerald Finance Reports 246% YoY Surge in Q4 FY25 Net Profit”

The copy of the press release is attached for the same.

Please take the above intimation on record and kindly acknowledge.

Yours Sincerely
For Emerald Finance Limited

AMARJEE
T KAUR

Digitally signed by
AMARJEET KAUR
Date: 2025.05.23
13:15:00 +05'30'

(Amarjeet Kaur)
Company Secretary cum Compliance Officer
Membership No. :A17273



Emerald Finance Reports 246% YoY Surge in Q4 FY25 Net Profit

Mumbai 23rd May 2025 – **Emerald Finance Limited (BSE: EMERALD)**, is a dynamic company offering a spectrum of financial products and services including its flagship Earned Wage Access (EWA) in India, announced its Audited Financial Results for Q4 FY25 and FY25.

Key Financial Highlights

	Standalone					
Particulars (₹ Cr)	Q4 FY25	Q4 FY24	YoY	FY25	FY24	YoY
Total Income	4.60	2.02	↑ 127.45%	13.47	7.42	↑ 81.44%
EBITDA	3.60	1.22	↑ 195.44%	10.82	5.08	↑ 113.08%
Net Profit	2.16	0.63	↑ 246.21%	6.44	3.01	↑ 114.36%
Net Profit Margin (%)	47.03	30.90	↑ 1,613 BPS	47.83	40.49	↑ 735 BPS
EPS (₹)	0.63	0.21	↑ 202.42%	1.87	1.00	↑ 87.16%

	Consolidated					
Particulars (₹ Cr)	Q4 FY25	Q4 FY24	YoY	FY25	FY24	YoY
Total Income	6.50	3.90	↑ 66.44%	21.63	13.36	↑ 61.94%
EBITDA	4.53	2.09	↑ 117.02%	15.07	7.02	↑ 114.56%
Net Profit	2.65	1.14	↑ 132.99%	8.89	4.14	↑ 114.83%
Net Profit Margin (%)	40.80	29.15	↑ 1,165 BPS	41.09	30.97	↑ 1,012 BPS
EPS (₹)	0.77	0.38	↑ 103.45%	2.57	1.37	↑ 87.40%

Comment on Financial Performance Mr. Sanjay Aggarwal, Managing Director of Emerald Finance Limited said, “FY25 was a year of strong progress for Emerald Finance, marked by robust financial performance and strategic momentum. The year concluded with a solid Q4, as income grew across interest and fee-based streams, and margins improved on the back of operational efficiency and disciplined cost control.

We maintained a Zero NPA throughout the year, underscoring the strength of our credit underwriting and risk management practices. Our EWA platform gained significant traction in Q4, with 62 corporate clients signed during the financial year and onboarded by year-end. This reinforces the increasing relevance of our salary advance solution in today’s dynamic workforce environment.

We are well-positioned amid India’s fintech transformation, driven by rising credit demand, financial inclusion, and digital adoption. Our strategy focuses on retail and MSME lending, digital innovation, and strong partnerships. We aim to scale our EWA platform, expand SME and invoice discounting services, and grow across 200+ cities, targeting 250 corporate partners by March 2026 with our digital-first approach. Backed by experienced leadership and investors, we remain committed to delivering scalable, inclusive financial solutions that meet India’s evolving needs.”

Q4 FY25 Key Business Highlights of Emerald Finance Limited

Fund Raise	<ul style="list-style-type: none">• Allotted 24 secured, unlisted, unrated, redeemable non-convertible debentures at ₹5,00,000 each, aggregating to ₹1.20 Cr, on a private placement basis.• Allotted 7,65,090 equity shares at ₹131 each (face value ₹10, premium ₹121), increasing fully paid-up equity share capital from ₹33.78 Cr to ₹34.54 Cr. Investors include promoters, Saint Capital Fund (Mauritius), Mr. Rajesh Jain (Founding Partner, KPMG in India & Africa), and Mr. Vishnu Sultania (Advisor to the UN, among India's top 100 CFOs), reinforcing confidence in the company's growth and digital lending strategy.
Added New Clients for Early-Wage Access program	Onboarded 20 corporates in Q4 FY25 for Early Wage Access, a salary advance solution that enables employees to access a portion of their earned salary throughout the month, with recovery via salary deduction.

About Emerald Finance Limited


Emerald Finance Limited previously known as Emerald Leasing Finance and Investment Company Limited, is a Chandigarh-based non-deposit taking NBFC. It focuses on retail and MSME lending and acts as a loan origination platform for over 40 financial institutions through its subsidiary, Eclat Net Advisors Private Limited. Since receiving its NBFC license in 2015, Emerald has broadened its offerings to include personal loans, business loans and Early Wage Access. Emerald's loan origination platform collaborates with numerous financial institutions, serving thousands of customers monthly. Recently, it developed Emerald Early-Wage-Access, a fully digital product providing short-term loans via salary advances, in partnership with employers. This product, inspired by similar trends in the US and Europe, is poised for significant future growth, leveraging Emerald's prior experience in the field.

For Consolidated FY25, the Company has reported Total Income of ₹ 21.63 Cr, EBITDA of ₹ 15.07 Cr & Net Profit of ₹ 8.89 Cr on consolidated basis.

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, technological risks, and many other factors that could cause actual results to differ materially from those contemplated by the relevant forward-looking statements. The Company will not be in any way 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.

For Further Information Please Contact Corporate Communication Advisor

	Kirin Advisors Private Limited Sunil Mudgal – Director sunil@kirinadvisors.com +91 98692 75849 www.kirinadvisors.com
---	---