



Emerald Finance Limited Delivers Strong Consolidated FY26 Results; Total Income Reaches ₹ 31.20 Cr with Net Profit Surging 70%

Mumbai, 27th May 2026 – Emerald Finance Limited (BSE: EMERALD), one of the dynamic company offering a spectrum of financial products and services including its flagship Earned Wage Access (EWA) in India, has announced its Audited Financial Results for Q4 FY26 & FY26.

Key Financial Highlights

Particulars (₹ Cr)	Standalone			Consolidated		
	Q4 FY26	Q4 FY25	YoY	Q4 FY26	Q4 FY25	YoY
Total Income	5.85	4.59	↑ 27.49%	9.76	6.49	↑ 50.44%
EBITDA	4.39	3.46	↑ 26.70%	6.83	4.40	↑ 55.17%
Net Profit	2.78	2.16	↑ 28.66%	4.36	2.65	↑ 64.35%
EPS (₹)	0.81	0.63	↑ 28.57%	1.27	0.76	↑ 67.11%

Particulars (₹ Cr)	Standalone			Consolidated		
	FY26	FY25	YoY	FY26	FY25	YoY
Total Income	20.78	13.47	↑ 54.27%	31.20	21.63	↑ 44.24%
EBITDA	17.41	10.69	↑ 62.87%	23.23	14.93	↑ 55.54%
Net Profit	11.55	6.44	↑ 79.23%	15.15	8.89	↑ 70.41%
EPS (₹)	3.33	1.85	↑ 80%	4.36	2.56	↑ 70.31%

Comment on Financial Performance Mr. Sanjay Aggarwal, Managing Director of Emerald Finance Limited said, “Q4 FY26 has been a strong quarter for Emerald Finance, with meaningful progress across both our core businesses. We successfully onboarded 34 additional corporates onto our EWA platform, reinforcing its growing adoption among employers and expanding our reach within India's formal workforce.

Our gold loan syndication business, operated through our subsidiary Eclat Net Advisors Private Limited, delivered disbursements exceeding ₹375 Cr during the quarter, in partnership with leading institutions including ICICI Bank, HDFC Bank, RBL Bank, and Muthoot Finance.

These results reflect the continued scalability of our asset-light, technology-led model and strengthen our confidence in delivering sustainable growth. With India's financial ecosystem offering significant tailwinds, Emerald Finance remains well positioned to capitalize on emerging opportunities and create long-term value for our stakeholders.”

Q4 FY26 Key Business Highlights

Corporate Partnerships for EWA	<ul style="list-style-type: none">Established partnerships with 34 leading corporatesExpanded presence in the Earned Wage Access (EWA) ecosystem
Gold Loan Disbursement	<ul style="list-style-type: none">Disbursed over ₹375 Cr under Gold Loan segmentStrategic partnerships with ICICI Bank, HDFC Bank, RBL Bank, and Muthoot Finance through Eclat Net Advisors Private Limited

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 FY26, the company has reported Total Income of ₹ 31.20 Cr, EBITDA of ₹ 23.23 Cr & Net Profit of ₹ 15.15 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.

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