Dated: 12.11.2026

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

Subject: Intimation Regarding DSA Appointment with Utkarsh Small Finance Bank – Gold Loan Vertical (Pan India)

Dear Sir/Madam,

We would like to inform you that Emerald Finance Limited has entered into a DSA Agreement with Utkarsh Small Finance Bank for its Gold Loan Vertical.

Under this agreement, Emerald Finance Limited has been appointed as a Direct Selling Agent (DSA) to source Gold Loan business on a Pan India basis.

We are pleased to announce this business association and look forward to expanding our operations across India through this partnership with Utkarsh Small Finance Bank.

This is for your kind information and records.

Yours sincerely
For Emerald Finance Limited

AMARJEET KAUR
Digitally signed by AMARJEET KAUR
Date: 2026.11.12 11:51:38 +05'30'

(Amarjeet Kaur)
Company Secretary cum Compliance Officer
Membership No.: F13755