



Dated: 13.06.2026

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

Sub: Disclosure under Regulation 30 of LODR Regulations, 2015

Sir/Madam,

This is to inform you that the Company has raised a Term Loan of ₹10,00,00,000/- (Rupees Ten Crores Only) from ICICI Bank Limited for further expansion of its business operations.

The funds shall primarily be utilized for onward lending activities, including the Company's Earned Wage Access (EWA) Program. Under this program, employees of leading corporates are provided seamless access to a portion of their earned salaries during the month through short-term credit facilities offered in association with their employers.

With the sanction of this facility, the Company now enjoys banking relationships with two of India's largest public and private sector banks, namely State Bank of India and ICICI Bank Limited. The Company believes that these relationships will further strengthen its funding profile, enhance operational scalability, and support the continued growth of its lending business.

This is for your information and records.

For Emerald Finance Limited

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

