



EMERALD FINANCE LIMITED

POWERING FINANCIAL FLEXIBILITY



For Businesses
Driving Growth



For Employees
Enhancing Well-being



Built on Trust
Driven by Technology



Secure
& Compliant



Fast
& Efficient



Digital First
Experience



BUSINESS LOANS

Fueling Ambitions.
Enabling Growth.



PERSONAL LOANS

Funds for every
moment that matters.



EARLY WAGE ACCESS

Access your earned
wages, anytime.



www.emeraldfin.com

COMPANY OVERVIEW

COMPANY SNAPSHOT. AT A GLANCE.

A diversified financial platform focused on lending, distribution and earned wage access.



Nearly 30 years in financial services

**COMPANY TYPE**

BSE Listed
Non-Banking Financial
Company (NBFC)

**CORE VERTICALS**

- Earned Wage Access (EWA)
- Own Book Lending
- Loan Distribution

**LENDER PARTNERSHIPS**

Works with 50+ Financial
Institutions PAN India

Enabling broad product access
through a strong partner network.

**PLATFORM STRENGTH**

Distribution-led model
Pan-India reach
Technology-enabled execution

KEY PRODUCTS**EARNED WAGE
ACCESS (EWA)**

Access earned
salary anytime

**GOLD LOAN**

Secure loans
against gold

**PERSONAL LOAN**

Quick credit for
personal needs

**BUSINESS LOAN**

Capital for
business growth

**HOME LOAN**

Finance for your
dream home



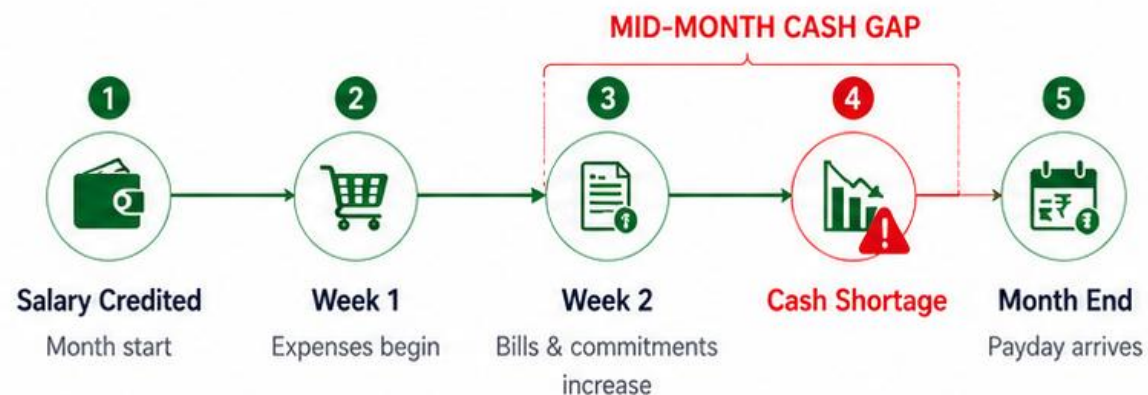
Integrated model. Trusted partnerships. Multiple growth engines.

Emerald Finance combines lending, distribution and EWA to build long-term value.



FROM MID-MONTH CASH GAP TO ON-DEMAND ACCESS

The cash gap is real



Costly Credit

Cards, loans or informal borrowing fill the gap



Financial Stress

Short-term cash pressure affects well-being



Employer Impact

Lower productivity and weaker retention

EWA solves it simply



Instant Access

Get earned salary in real time



100% Digital

Simple, paperless experience



Affordable

Lower cost than informal credit



Secure & Trusted

Employer-linked and transparent



Employees

Better flexibility



Employers

Better retention



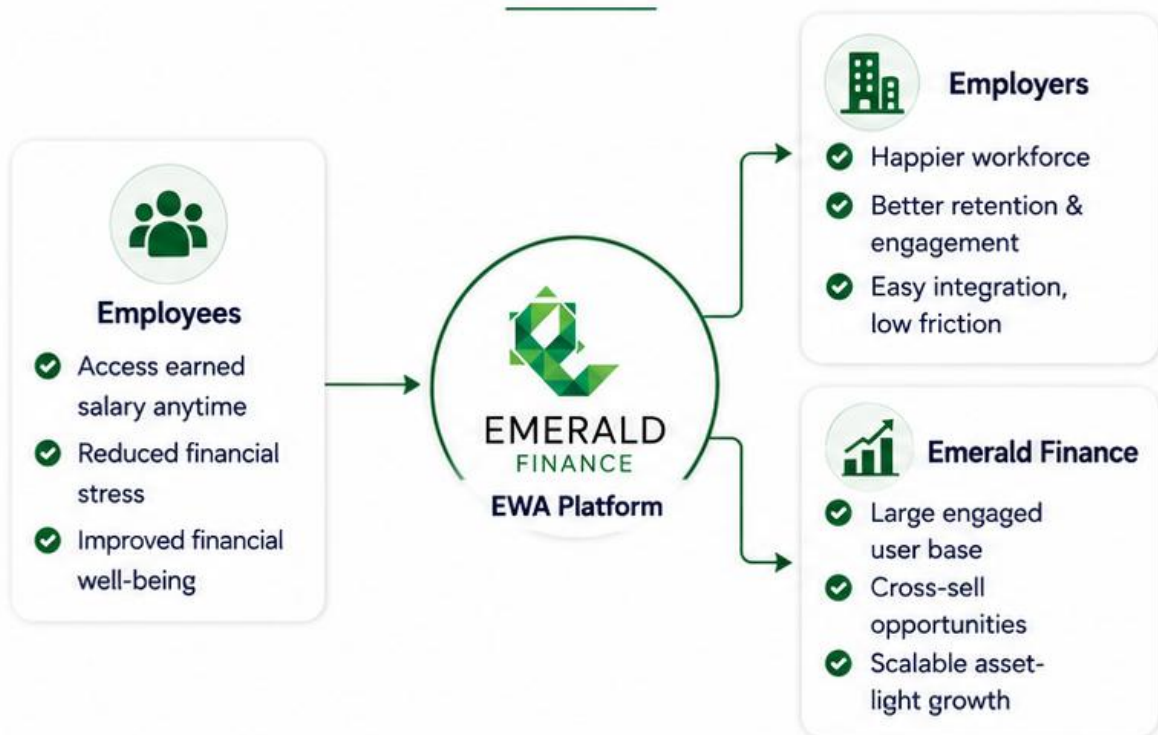
Emerald

Scalable engagement

A simple problem. A digital solution. Better outcomes for **employees**, **employers** and **Emerald Finance**.

SCALE EWA. DEEPEN RELATIONSHIPS. EXPAND VALUE.

The EWA model creates value for all



Embedded Finance Engine



Multiple Revenue Streams



Capital-Light Model



High Engagement Base

How we scale from here

01



Expand EWA Adoption

Grow awareness and employer onboarding.

02



Deepen Employer Partnerships

Build stronger and deeper relationships.

03



Expand Value-Added Services

Offer more products employees need.

04



Scale Distribution

Reach more employers and users efficiently.

05



Build Data & Tech Advantage

Use insights and automation to drive outcomes.

Key Enablers



Trust & Compliance



Strong Partnerships



Technology & Automation



Data & Insights

A proven model. Deeper relationships. More products. **Scalable long-term growth.**



MORE VALUE. MORE PRODUCTS. ONE RELATIONSHIP.

More ways to borrow, invest & protect — all in one relationship.

CROSS-SELLING TO EWA CUSTOMERS

CURRENT PRODUCTS



Personal Loan
Quick access.



Gold Loan
Secure loans.



Home Loan
Affordable financing.



Business Loan
For business growth.



Serving EWA customers
with more ways to
borrow, invest & protect.

UPCOMING PRODUCTS



Health Insurance
Peace of mind.



General Insurance
Smart protection.



Unified Bill Payments
Pay all bills in one place.



Small Ticket Mutual Fund
Invest regularly.



Digital Gold
Invest securely.



Stronger Together



Deeper Relationships



Higher Wallet Share



Sustainable Growth

STRONG MOMENTUM. SCALING FAST.

EWA is our entry point. Distribution is our advantage. Growth is compounding.

EWA + CROSS SELL



26
CRORES
MONTHLY



Powering financial
access at scale.

TOTAL CORPORATES



246
CORPORATES



Strong and diverse
corporate partnerships.

MONTHLY ACTIVE USERS



5,050
USERS



Growing user base
driving engagement.



**A PROVEN MODEL.
STRONG TRACTION. SCALABLE FUTURE.**





Strong Distribution Partnerships

Diverse offerings. Trusted relationships. Scalable execution.



Why Partners Choose Emerald



50+ Lending Relationships

Wide partner network across key retail loan categories.



Multi-Product Reach

Gold, personal, business, education, housing and more.



Efficient Sourcing

Strong customer acquisition and quality lead flow.



Execution at Scale

Process-driven distribution with focus on conversion and service.



Strong partnerships with 50+ lenders

Collaborating with leading lenders to deliver diverse and reliable financial solutions.



Sustainable distribution model

Built on trusted relationships, efficient execution, and scalable growth.



Broad Product Coverage



Trusted Lender Network



Scalable Distribution



Customer-Centric Approach



Built on trust. Driven by partnerships.
Delivering value through strong execution.



STRATEGIC PARTNERSHIPS

STRONG ALLIANCES. WIDER REACH.

Emerald's lending and distribution ecosystem is built on trusted partnerships across India.



Works with **50+**
financial institutions
across India



Diversified
partner base



Pan-India
coverage



Multi-product
distribution



LENDING PARTNERS



... many more



Partnership-led growth. Distribution at scale.

A broad network of lenders and financial institutions strengthens Emerald's reach, product access and execution capability.



Emerald's Lending Business



₹125 Cr+

Total Disbursed
(Cumulative)



18%

Average Lending Rate



₹40 L

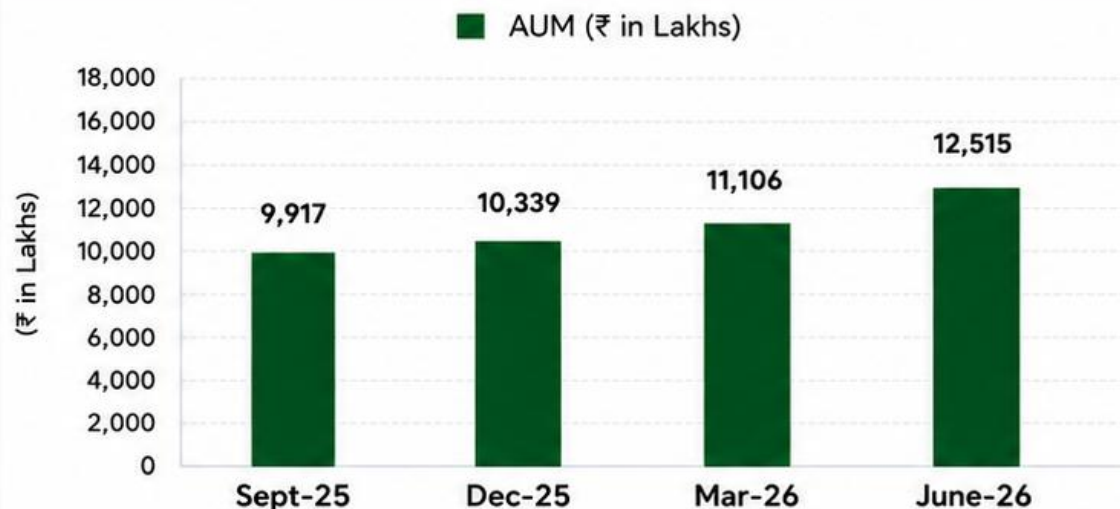
Average Ticket Size



< 0.20%

Historical NPA

AUM TREND (₹ IN LAKHS)



NPA (%)

0.01%

0.04%

0.09%

0.16%

OUR MSME LENDING BUSINESS



Focused on providing unsecured working capital solutions to MSMEs across India.



Strong relationships with our customers resulting in repeat business and long term partnerships.



Flexible and customized financing solutions tailored to diverse business needs.



Experienced team with deep understanding of MSME sector driving prudent growth.



Robust credit appraisal and risk management ensuring sustainable portfolio quality.

DIVERSIFIED GROWTH. STRONG MOMENTUM ACROSS ALL VERTICALS.

Income Trend – Last 8 Quarters (₹ in Lakhs)



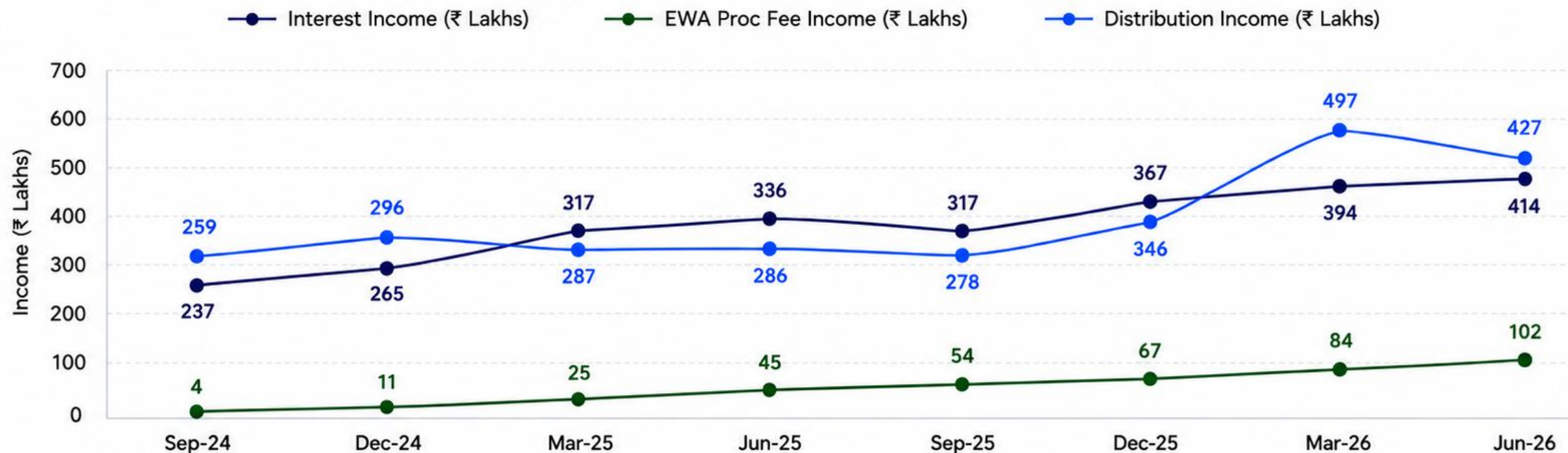
Consistent growth
across core
business verticals



Balanced portfolio
driving sustainable
performance



Strengthening scale
and income quality



Interest Income
grew from ₹237L to ₹414L



EWA Proc Fee Income
grew from ₹4L to ₹102L



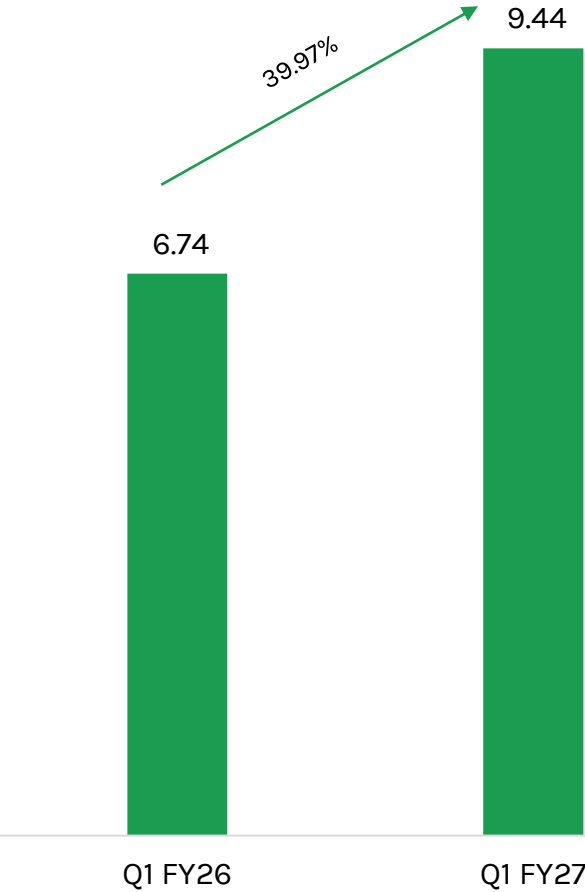
Distribution Income
grew from ₹259L to ₹427L

Note: Figures in ₹ Lakhs

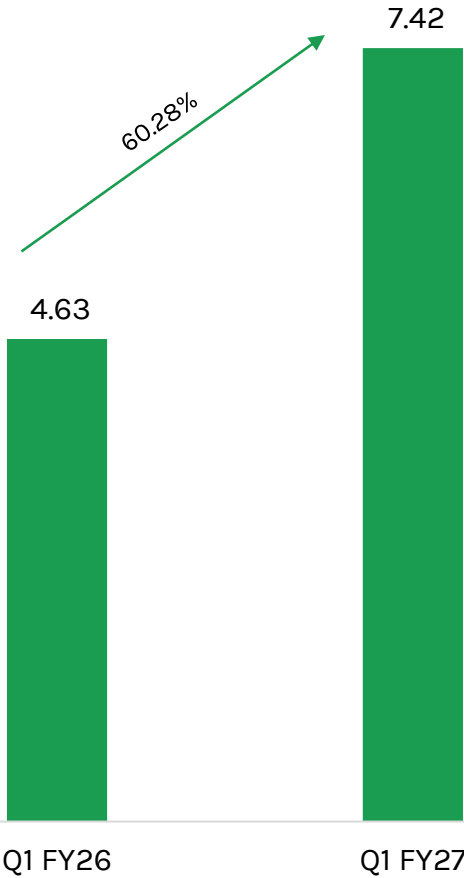
Q1 FY27 Consolidated Financial Highlights



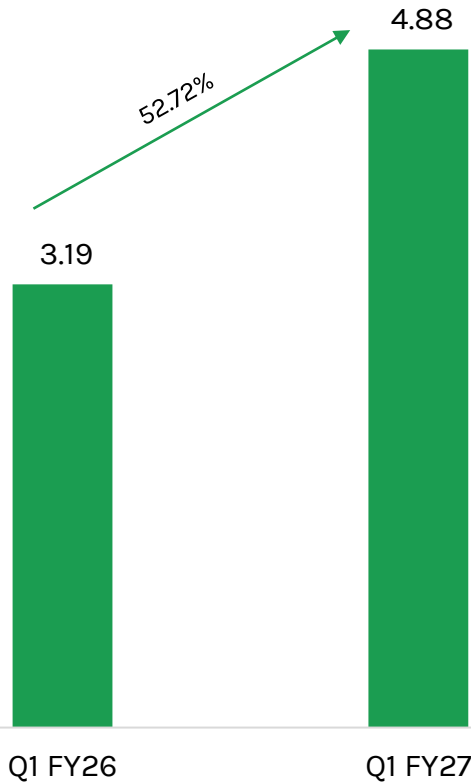
Total Income



EBITDA

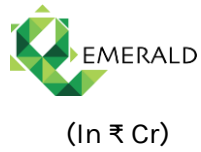


Net Profit



All Amount (in ₹ Cr)

Q1 FY27 Consolidated Profit & Loss Statement

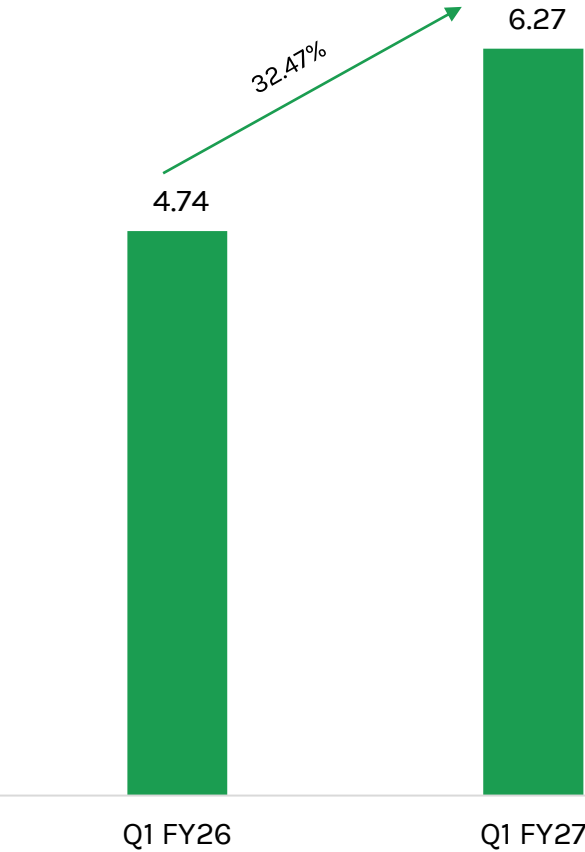


Particulars	Q1 FY27	Q1 FY26	YoY
Net Sales	9.44	6.71	
Other Income	0.00	0.03	
Total Income	9.44	6.74	39.97%
Expenses			
Employee Cost	0.94	1.22	
Other Expenses	1.07	0.89	
Total Expenditure	2.01	2.11	
EBITDA	7.42	4.63	60.28%
Interest	0.82	0.37	
Depreciation	0.07	0.00	
PBT (Profit Before Tax)	6.54	4.27	
Tax Expense (Including Deferred Tax)	1.66	1.07	
Net Profit	4.88	3.19	52.72%

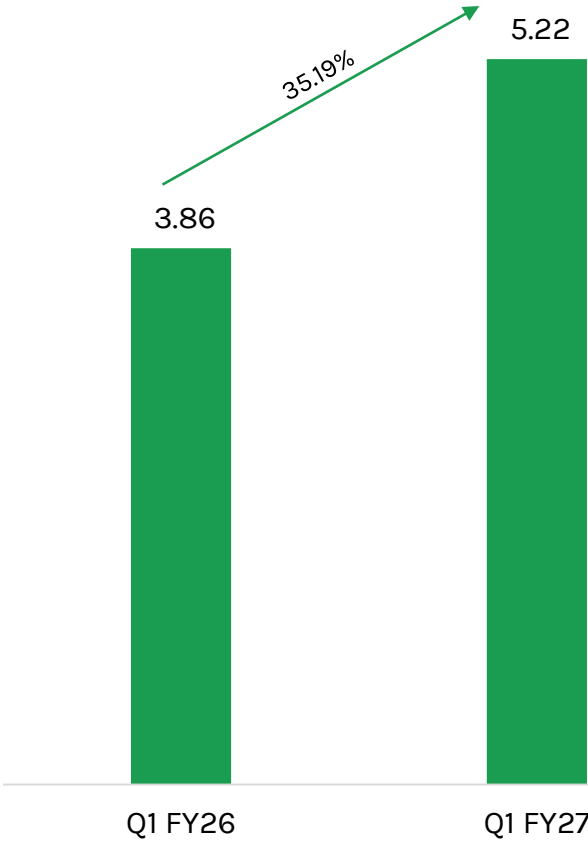
Q1 FY27 Standalone Financial Highlights



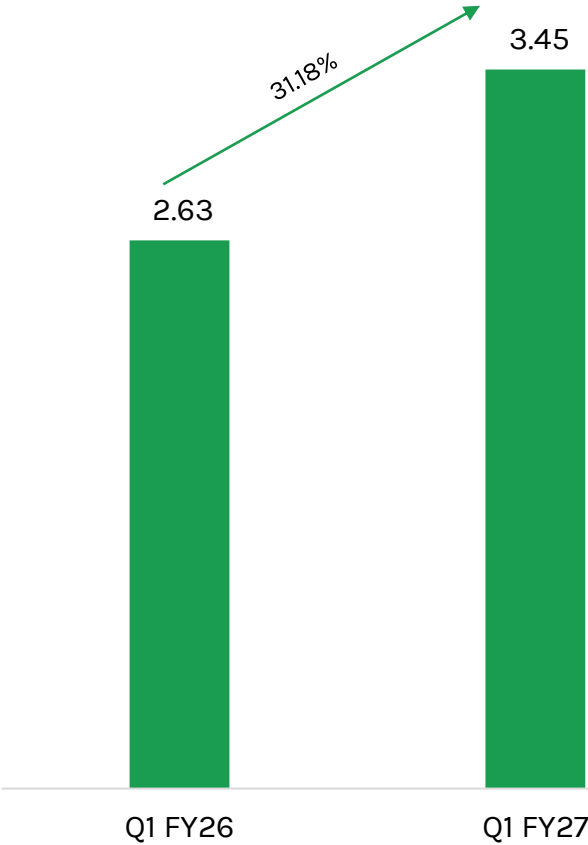
Total Income



EBITDA



Net Profit



All Amount (in ₹ Cr)

Q1 FY27 Standalone Profit & Loss Statement

Particulars	Q1 FY27	Q1 FY26	YoY
Net Sales	6.27	4.71	
Other Income	0.00	0.03	
Total Income	6.27	4.74	32.47%
Expenses			
Employee Cost	0.37	0.45	
Other Expenses	0.68	0.42	
Total Expenditure	1.05	0.87	
EBITDA	5.22	3.86	35.19%
Interest	0.57	0.34	
Depreciation	0.02	0.00	
PBT (Profit Before Tax)	4.63	3.52	
Tax Expense (Including Deferred Tax)	1.18	0.89	
Net Profit	3.45	2.63	31.18%

Technology Backbone

Built for scale. Designed for speed. Engineered for reliability.



API-Driven Infrastructure

Modern, modular APIs power seamless integrations and faster innovation.



Real-Time Disbursement

Instant processing and real-time disbursement for better customer experience.



Scalable Cloud Systems

Secure, resilient, and elastic cloud architecture built to scale with our growth.



Secure. Scalable. Smart.
Technology that drives impact.



Board of Directors: Driving Emerald's Vision

A strong leadership team with diverse expertise, united by a shared commitment to sustainable growth.



Mr. Sanjay Aggarwal
Promoter & Managing Director



Education

Graduate in Commerce, DAV College, Chandigarh; Associate Member, Institute of Chartered Accountants of India (ICAI)



Experience

Over 30 years in project finance, loan syndication, and capital restructuring



Career Highlights

ICICI Bank Ltd, Kotak Mahindra Bank Ltd, HDFC Bank Ltd (Direct Selling Agent)



Mrs. Anubha Aggarwal
Promoter & Director



Education

Bachelor's Degree in Arts and Diploma



Experience

Over 17 years in the finance sector



Career Highlights

Proprietor, Reliance Capital & Financial Services and Eclat Management Services



Mr. Manjeet Kaushik
Director



Education

Commerce Graduate, Delhi University; Master's Degree in Accounting and Finance, The Institute of Chartered Accountants of India.



Experience

Over 9 years in Management, Finance, Accounting, Business Development, and Financial Analysis.



Career Highlights

Managing Partner, MSK & Associates; Expertise in Management, Finance, Accounting, Business Development, and Financial Analysis. Practicing Chartered Accountant since 2012.



Mr. Akshay Agarwal
Director



Education

Chartered Accountant.



Experience

Over 13 years in Audit, Goods & Service Tax, Indirect Taxation, and Management Information Systems.



Career Highlights

Founder, A Akshay & Associates; Director, Satyam Plastic Granules Private Limited since 2015; Expertise in Income Tax Act, Companies Act, Audit, and Accounting Standards.

Key Personnel: Our Core Team

A passionate and experienced leadership team driving execution, innovation and growth.



Mrs. Sheetal Kapoor
Chief Financial Officer (CFO)



Experience

With an MBA in Finance and a CMA, Mrs. Sheetal Kapoor brings over 15 years of finance and accounting experience to her role, overseeing the company's financial operations since 2011.



Mrs. Gurmeet Kaur
Chief Risk Officer (CRO)



Experience

Mrs. Gurmeet Kaur has over 30 years of expertise in Consumer Finance Risk Management, previously working with top institutions like Bajaj Finance, Fullerton India and Citi Financials at senior levels, and was responsible for managing lending risks.



Mr. Talin Aggarwal
Head of Partnerships



Experience

MBA from ISB with more than 5 years of experience in product development and strategy. Leads technology partnerships and drives strategic initiatives for scalable growth.



Mrs. Amarjeet Kaur
Company Secretary



Experience

With over 23 years of experience and a Commerce degree from Panjab University, Mrs. Amarjeet Kaur manages compliance, corporate governance and regulatory matters, having previously worked with several notable companies.



Ms. Amanpreet Sodhi
Business Head



Experience

Over 20 years of banking experience with ICICI Bank and IDBI Bank. Expertise in corporate and retail sales with a proven track record of managing corporate channels and driving business growth.

CSR INITIATIVES

GIVING BACK. CREATING REAL IMPACT.

Our CSR efforts are focused on meaningful support for health, education and underserved communities.



TREATMENT OF CANCER PATIENTS

Supporting access to treatment, care and relief for cancer patients through compassionate and meaningful assistance.



EDUCATION

Promoting learning and opportunity by contributing to education-focused initiatives that help build brighter futures.



DONATION TO THE UNDERSERVED

Extending support to underserved individuals and communities through donations that foster dignity, care and inclusion.



Compassion. Opportunity. Inclusion.

We are committed to creating lasting social impact through responsible and purpose-led initiatives.



THANK YOU. TOGETHER, WE GROW.

Grateful for your trust. Excited for the journey ahead.



STRONG PARTNERSHIPS

Built on trust.
Focused on impact.



SUSTAINABLE GROWTH

Creating long-term
value for all.



INNOVATIVE SOLUTIONS

Technology-led.
Customer-first.



SHARED SUCCESS

Your growth.
Our purpose.



Stronger together. Building a better tomorrow.
Let's continue this journey of growth and impact.