# Emerald Finance Limited Delivers Strong Consolidated Q1 FY27 Results; Total Income Reaches ₹ 9.44 Cr with Net Profit Surging 52.72%

**Mumbai, 25th July 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 Unaudited Financial Results for Q1 FY27.

## Key Financial Highlights

| | Standalone | | | Consolidated | | |
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| **Particulars (₹ Cr)** | **Q1 FY27** | **Q1 FY26** | **YoY** | **Q1 FY27** | **Q1 FY26** | **YoY** |
| Total Income | 6.27 | 4.74 | ↑ 32.47% | 9.44 | 6.74 | ↑ 39.97% |
| EBITDA | 5.22 | 3.86 | ↑ 35.19% | 7.42 | 4.63 | ↑ 60.28% |
| Net Profit | 3.45 | 2.63 | ↑ 31.18% | 4.88 | 3.19 | ↑ 52.72% |
| EPS (₹) | 1.00 | 0.76 | ↑ 31.58% | 1.44 | 0.92 | ↑ 56.52% |

**Comment on Financial Performance Mr. Sanjay Aggarwal, Managing Director of Emerald Finance Limited** said, "We are pleased to begin FY27 with another strong quarter, delivering healthy growth across all key financial parameters. Total Income increased by 39.97% YoY to ₹9.44 Cr, while EBITDA grew by 60.28% YoY to ₹7.42 Cr. Net Profit rose by 52.72% YoY to ₹4.88 Cr, reflecting the strength of our scalable, asset-light business model and disciplined execution.

Our emphasis on innovation, customer-centric solutions, prudent risk management, and technology-driven execution continues to strengthen our business foundation and positions us well to capitalize on emerging opportunities in the financial services sector. As we move forward, we remain committed to enhancing operational efficiency, expanding our product offerings, and delivering sustainable long-term value for our stakeholders."

## Q1 FY27 Key Business Highlights

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| **Corporate Partnerships for EWA** | • Successfully partnered with 32 more prominent corporate organizations |
| **Education Loan Partnership** | • Entered into a strategic alliance with Credila Financial Services Limited for educational loans. |

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| **Gold Loan Partnership** | • Collaborated with AU Small Finance Bank Limited for gold loans. |

## 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 50 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.

## For Further Information Please Contact Corporate Communication Advisor


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