EMERALD

Date: 22.07.2026

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

Scrip Code: 538882

SUB: Submission of Un-audited Financial Results for the quarter ended 30.06.2026

Dear Sir/ Madam,

Pursuant to Regulation 33 read with Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, we wish to inform you that the Board of Directors of Emerald Finance Limited ("the Company"), at its meeting held on Wednesday, July 22, 2026, has, inter alia, considered and approved the Un-audited Financial Results (Standalone and Consolidated) of the Company for the quarter ended June 30, 2026.

Please find enclosed herewith the Un-audited Financial Results (Standalone and Consolidated) for the quarter ended June 30, 2026 ("Financial Results"), along with the Limited Review Report issued by the Statutory Auditors of the Company.

The Financial Results were reviewed and recommended by the Audit Committee and thereafter approved by the Board of Directors at their respective meetings held on July 22, 2026.

The Board Meeting commenced at 1:00 P.M. and concluded at 5:10 P.M.

Kindly take the same on records.

Yours Sincerely
For **Emerald Finance Limited**

AMARJEET KAUR Digitally signed by AMARJEET KAUR Date: 2026.07.22 17:17:11 +05'30'

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

EMERALD

EMERALD FINANCE LIMITED

Regd. Office - SCO 7 Industrial Area Phase 2 Chandigarh 160002

CIN : L65993CH1983PLC041774

Phone No. 01724603859 E-mail: info@emeraldfin.com Website: www.emeraldfin.com

STANDALONE STATEMENT OF UN-AUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30.06.2026

(Rs. in Lakhs)

S.No.	Particulars	Quarter Ended			Period Ended	
		30.06.2026	31.03.2026	30.06.2025	31.03.2026	31.03.2025
		(Un-Audited)	(Audited	(Un-Audited)	(Audited)	(Audited)
1	**Income**					
	Income from Operations					
	a) Interest Income	344.54	334.28	278.44	1,216.63	820.94
	b) Fees Based Income	282.80	251.07	192.34	859.04	521.13
	Total revenue from operations	**627.34**	**585.35**	**470.78**	**2,075.67**	**1,342.07**
	Other Income	-	-	2.79	2.58	5.11
	Total Income	**627.34**	**585.35**	**473.57**	**2,078.25**	**1,347.18**
2	**Expenses**					
	a) Finance Costs	56.71	50.79	34.47	181.97	198.94
	b) Fees and Commission	1.35	7.36	11.39	21.04	18.23
	c) Impairment of Financial Assets	20.01	9.90	-	13.26	7.00
	d) Employees Benefit Expenses	36.70	62.73	45.00	178.90	145.85
	e) Depreciation and Amortisation Expense	2.12	5.98	-	5.98	1.78
	f) Other Expenditure	47.12	66.49	30.93	124.17	107.20
	Total Expenses	**164.01**	**203.25**	**121.79**	**525.32**	**479.00**
3	Profit before Exceptional & extraordinary items (1-2)	**463.33**	**382.10**	**351.78**	**1,552.93**	**868.18**
4	Exceptional Items	-	-	-	-	-
5	**Profit Before Tax (3-4)**	**463.33**	**382.10**	**351.78**	**1,552.93**	**868.18**
6	**Tax Expenses:**					
	a) Current Tax	118.00	106.71	88.54	401.40	223.88
	b) Deferred Tax	-	(3.01)	-	(3.01)	(0.08)
	Total Tax	**118.00**	**103.70**	**88.54**	**398.39**	**223.80**
7	**Profit after Tax (5-6)**	**345.33**	**278.40**	**263.24**	**1,154.54**	**644.38**
8	Other Comprehensive Income					
	(a) (i) Items that will not be reclassified to profit or loss (specify items and amounts)		5.15	-	5.15	-
	(ii) Income tax relating to items that will not be reclassified to profit or loss		(1.30)	-	(1.30)	-
	Sub Total (a)	-	**3.85**	-	**3.85**	-
	(b) (i) Items that will be reclassified to profit or loss (specify items and amounts)	-	-	-	-	-
	(ii) Income tax relating to items that will be reclassified to profit or loss	-	-	-	-	-
	Sub Total (b)	-	-	-	-	-
	Other Comprehensive Income (a+b)	-	**3.85**	-	**3.85**	-
9	**Total Comprehensive Income for the period (7+8) (Comprisig Profit (loss) and other Comprehensive Income for the period)**	**345.33**	**282.25**	**263.24**	**1,158.39**	**644.38**
10	**Paid-up Equity Share Capital (Face Value Rs.10/per share)**	**3,454.03**	**3,454.03**	**3,454.03**	**3,454.03**	**3,454.03**
11	Other Equity	-	-	-	5,132.84	4,056.50
12	**Earning per share (not annualised)**					
	-Basic	1.00	0.82	0.76	3.34	1.87
	-Diluted	1.00	0.81	0.76	3.33	1.85

EMERALD FINANCE LIMITED

Regd. Office - SCO 7 Industrial Area Phase 2 Chandigarh 160002
CIN : L65993CH1983PLC041774
Phone No. 01724603859 E-mail: info@emeraldfin.com Website: www.emeraldfin.com

Notes:

1. The unaudited standalone financial results of the Company have been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard (referred to as'Ind AS') prescribed under Section 133 of the Companies Act, 2013 (lhe'Act') read with relevanl rules issued thereunder and other accounting principles generally accepted in India and in compliance with applicable Regulations of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the'SEBI Listing Regulations'). Any application guidance clarifications/ directions issued by Reserve Bank of India ('RB!') or other regulators are implemented as and when they are issued/ applicable.
These financial results are available on the website of the Company viz. https://www.emeraldfin.com and on the website of BSE Limited ("BSE') (www.bseindia.com)

2. The above Standalone Financial Results have been reviewed and recommended by the Audit Committee and thereafter approved and taken on record by the Board of Directors at the meeting held on July 22, 2026. The Statutory Auditors have reviewed the standalone financial results for the quarter ended 30th June, 2026 and have expressed an unmodified audit opinion.

3. In terms of the requirementas per RBI notification no. RBI/2019-20/170 DOR (NBFC).CC.PD.N0.109122.10.10612019-20 dated 13 March 2020 on implementation of Indian Accounting Standards, Non-Banking Financial Companies ('NBFCS') are required to create an impairment reserve for any shortfall in impairment allowances under Ind AS 109 and Income Recognition Asset Classification and Provisioning (IRACP) norms (including provision on standard assets). The impairment allowances under Ind AS 109 made by the Company exceeds the total provision required under IRACP (including standard assets provisioning), as at 31 March 2026 and accordingly, no amount is required to be transferred to impairment reserve.

4. The Company`s business activity falls within a Single Operating Segment namely "Finances - Non Banking Finance Company", hence the disclosure requirements of Ind AS 108 are not applicable.

5.The figures for the quarter ended 31st March, 2026 are the balancing figures between the audited figures in respect of full financial year and the unaudited published figures upto 31st December 2025.

6. The figures of the previous quarter/year have been regrouped or reclassified wherever necessary to make them comparable with current year figures.

for and on behalf of
the Board of Directors

Sanjay Aggarwal
Managing Director
DIN:02580828

EMERALD FINANCE LIMITED
SCO 7
IDL. AREA
PHASE-2,
CHANDIGARH

Place :Chandigarh
Date:22-07-2026

EMERALD FINANCE LIMITED

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Phone No. 01724603859 E-mail: info@emeraldfin.com Website: www.emeraldfin.com

CONSOLIDATED STATEMENT OF UN-AUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30.06.2026

(Rs. in Lakhs)

S.No.	Particulars	Quarter Ended			Period Ended	
		30.06.2026	31.03.2026	30.06.2025	31.03.2026	31.03.2025
		(Un-Audited)	(Audited	(Un-Audited)	(Audited)	(Audited)
1	**Income**					
	Income from Operations					
	a) Interest Income	414.26	393.72	335.61	1,453.47	1,031.62
	b) Fees Based Income	529.30	581.36	335.78	1,663.35	1,125.81
	Total revenue from operations	**943.56**	**975.08**	**671.39**	**3,116.82**	**2,157.43**
	Other Income	0.09	0.57	2.79	3.62	6.00
	Total Income	**943.65**	**975.65**	**674.18**	**3,120.44**	**2,163.43**
2	**Expenses**					
	a) Finance Costs	81.91	71.49	36.55	269.26	291.66
	b) Fees and Commission	31.29	46.56	31.83	103.10	127.52
	c) Impairment of Financial Assets	21.21	12.38	-	15.74	7.00
	d) Employees Benefit Expenses	93.92	152.44	121.89	517.82	390.26
	e) Depreciation and Amortisation Expense	6.86	16.92	-	16.92	7.58
	f) Other Expenditure	54.89	81.47	57.31	161.07	145.29
	Total Expenses	**290.08**	**381.26**	**247.58**	**1,083.91**	**969.31**
3	Profit before Exceptional & extraordinary items (1-2)	**653.57**	**594.39**	**426.60**	**2,036.53**	**1,194.12**
4	Exceptional Items	-	-	-	-	-
5	**Profit Before Tax (3-4)**	**653.57**	**594.39**	**426.60**	**2,036.53**	**1,194.12**
6	**Tax Expenses:**					
	a) Current Tax	166.45	159.52	107.37	522.52	305.91
	b) Deferred Tax	(0.40)	(0.70)	-	(0.70)	(0.66)
	Total Tax	**166.05**	**158.82**	**107.37**	**521.82**	**305.25**
7	**Profit after Tax (5-6)**	**487.52**	**435.57**	**319.23**	**1,514.71**	**888.87**
8	Other Comprehensive Income					
	(a) (i) Items that will not be reclassified to profit or loss (specify items and amounts)	-	5.15	-	5.15	-
	(ii) Income tax relating to items that will not be reclassified to profit or loss	-	(1.30)	-	(1.30)	-
	Sub Total (a)	-	**3.85**	-	**3.85**	-
	(b) (i) Items that will be reclassified to profit or loss (specify items and amounts)	-	-	-	-	-
	(ii) Income tax relating to items that will be reclassified to profit or loss	-	-	-	-	-
	Sub Total (b)	-	-	-	-	-
	Other Comprehensive Income (a+b)	-	**3.85**	-	**3.85**	-
9	**Total Comprehensive Income for the period (7+8)**	**487.52**	**439.42**	**319.23**	**1,518.56**	**888.87**
10	Profit for the year attributable to					
	- Owners of the Holding Company	**460.87**	**405.38**	**308.74**	**1,447.21**	**843.05**
	- Non-controlling Interest	**26.65**	**30.19**	**10.49**	**67.50**	**45.82**
11	Other Comprehensive Income attributable to					
	- Owners of the Holding Company	-	**3.85**	-	**3.85**	-
	- Non-controlling Interest	-	-	-	-	-
12	Total Comprehensive Income attributable to					
	- Owners of the Holding Company	**460.87**	**409.23**	**308.74**	**1,451.06**	**843.05**
	- Non-controlling Interest	**26.65**	**30.19**	**10.49**	**67.50**	**45.82**
13	**Paid-up Equity Share Capital (Face Value Rs.10/per share)**	**3,454.03**	**3,454.03**	**3,454.03**	**3,454.03**	**3,454.03**
14	Other Equity	-	-	-	6,208.01	4,998.81
15	**Earning per share (not annualised)**					
	-Basic	1.44	1.27	0.92	4.39	2.57
	-Diluted	1.44	1.27	0.92	4.36	2.56

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Notes:

1. The unaudited consolidated financial results of the Company have been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard (referred to as'Ind AS') prescribed under Section 133 of the Companies Act, 2013 (lhe'Act') read with relevanl rules issued thereunder and other accounting principles generally accepted in India and in compliance with applicable Regulations of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the'SEBI Listing Regulations'). Any application guidance clarifications/ directions issued by Reserve Bank of India ('RB!') or other regulators are implemented as and when they are issued/ applicable.
These financial results are available on the website of the Company viz. https://www.emeraldfin.com and on the website of BSE Limited ("BSE') (www.bseindia.com)

2. The above consolidated Financial Results have been reviewed and recommended by the Audit Committee and thereafter approved and taken on record by the Board of Directors at the meeting held on July 22, 2026. The Statutory Auditors have reviewed the consolidated financial results for the quarter ended 30th June, 2026 and have expressed an unmodified audit opinion.

3. In terms of the requirementas per RBI notification no. RBI/2019-20/170 DOR (NBFC).CC.PD.N0.109122.10.10612019-20 dated 13 March 2020 on implementation of Indian Accounting Standards, Non-Banking Financial Companies ('NBFCS') are required to create an impairment reserve for any shortfall in impairment allowances under Ind AS 109 and Income Recognition Asset Classification and Provisioning (IRACP) norms (including provision on standard assets). The impairment allowances under Ind AS 109 made by the Company exceeds the total provision required under IRACP (including standard assets provisioning), as at 31 March 2026 and accordingly, no amount is required to be transferred to impairment reserve.

4. The Company`s business activity falls within a Single Operating Segment namely "Finances - Non Banking Finance Company", hence the disclosure requirements of Ind AS 108 are not applicable.

5. The figures for the quarter ended 31st March, 2026 are the balancing figures between the audited figures in respect of full financial year and the unaudited published figures upto 31st December 2025.

6. The figures of the previous quarter/year have been regrouped or reclassified wherever necessary to make them comparable with current year figures.

for and on behalf of
the Board of Directors

SCO 7
INDL. AREA
PHASE-2.
CHANDIGARH

Sanjay Aggarwal
Managing Director
DIN:02580828

Place :Chandigarh
Date:22-07-2026

SHAM LAL BANSAL
B.Com, FCA, DISA

S.LAL BANSAL & Co.
CHARTERED ACCOUNTANTS
#2825, (1ST FLOOR)
SECTOR 22, CHANDIGARH
160002

CONTACT - 9216616623
Email ID: shamlal2@hotmail.com

Independent Auditor's Review Report

To
Board of Directors,
Emerald Finance Limited
Chandigarh

1. We have reviewed the accompanying statement of unaudited financial results of **Emerald Finance Limited** for the period ended 30th June 2026 attached herewith, being submitted by the Company pursuant to the requirements of Regulation 33 of SEBI (Listing obligation and Disclosure Requirements) Regulation, 2015. This statement is the responsibility of the Company's Management and has been approved by the Board of Directors. Our responsibility is to issue a report on these financial statements based on our review.

2. We conducted our review of the statement in accordance with the Standard on Review Engagement (SRE) 2410," Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provide less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

3. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited financial results prepared in accordance with applicable accounting standards and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Clause 33 of the SEBI (Listing obligation and Disclosure Requirements) Regulation, 2015 including the manner in which it is to be disclosed, or that it contains any material misstatement.

S. Lal Bansal & Company
Chartered Accountants

Shamlal Bansal
Partner
(M. No 081569)
UDIN: 26081569WWFACT8202

Place: Chandigarh
Date: 22/07/2026

SHAM LAL BANSAL
B.Com, FCA, DISA

S.LAL BANSAL & Co.
CHARTERED ACCOUNTANTS
#2825, (1ST FLOOR)
SECTOR 22, CHANDIGARH
160002

CONTACT - 9216616623
Email ID: shamlal2@hotmail.com

Independent Auditor's Review Report On consolidated unaudited quarterly and year to date financial results of the Company Pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

TO THE BOARD OF DIRECTORS OF
Emerald Finance Limited
Chandigarh

1. We have reviewed the accompanying Statement of Consolidated Unaudited Financial Results of **Emerald Finance Limited** ("the Parent") and its subsidiary (the Parent and its subsidiaries together referred to as "the Group"), for the quarter ended 30th June 2026 ("the Statement"), being submitted by the Parent pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended. Attention is drawn to the fact that the consolidated figures for the corresponding quarter ended 30th June 2025 as reported in these financial results have been approved by the Parent's Board of Directors, but have not been subjected to review.

2. This Statement, which is the responsibility of the Parent's Management and approved by the Parent's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind AS 34"), prescribed under Section 133 of the Companies Act, 2013, and other accounting principles generally accepted in India. Our responsibility is to express a conclusion on the Statement based on our review.

3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

We also performed procedures in accordance with the circular issued by the SEBI under Regulation 33 (8) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, to the extent applicable.

4. The Statement includes the results of the following entity: Éclat Net Advisors Private Limited.

5. Based on our review conducted and procedures performed nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Indian Accounting Standard and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI

S. LAL BANSAL & CO. CHANDIGARH Chartered Accountants

IAM LAL BANSAL
.Com, FCA, DISA

S.LAL BANSAL & Co.
CHARTERED ACCOUNTANTS
#2825, (1ST FLOOR)
SECTOR 22, CHANDIGARH
160002

CONTACT - 9216616623
Email ID: shamlal2@hotmail.com

(Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, including the manner in which it is to be disclosed, or that it contains any material misstatement.

6. We have reviewed the interim financial statements/ financial information/ financial results of **One** subsidiary included in the consolidated unaudited financial results, whose interim financial statements/ financial information/ financial results reflect total Fixed assets of INR 80.79 Lacs as at 30th June 2026 and total revenues of INR 316.22 Lacs and total net profit after tax of INR 142.19 Lacs for the quarter ended 30th June 2026 as considered in the consolidated unaudited financial results. These interim financial statements/ financial information/ financial results have been reviewed by us being Auditors of the Parent as well as the subsidiary company.

7. The consolidated unaudited financial results include the interim financial statements/ financial information/ financial results of 1 (one) subsidiary which have also been reviewed by us, reflect total Fixed Assets of INR 146.38 Lacs/- as at 30th June 2026 and total revenue of INR 943.48 Lacs total net profit after tax of INR 487.52 Lacs for the quarter ended 30th June 2026 as considered in the consolidated unaudited financial results.

Our conclusion on the Statement is not modified in respect of the above matter.

S. Lal Bansal & Co.
Chartered Accountants

CA Shamlal Bansal
Partner
(M. No.081569)
UDIN:
26081569WWFACT8202

Place: Chandigarh
Date: 22/07/2026