



IPO : ONEMI TECHNOLOGY SOLUTIONS LIMITED

April 2026

Snapshot

OnEMI Technology Solutions Limited is a technology-driven financial services company incorporated in 2016, operating primarily through its digital platform "Kissh." The company provides consumer lending solutions, including personal loans and point-of-sale financing, targeting underserved and credit-constrained customers across India. Headquartered in Mumbai, it leverages data analytics and technology to enable quick credit assessment and seamless loan disbursal. The company follows a hybrid business model and has built strong partnerships with merchants and financial institutions. It is now launching its initial public offering comprising a fresh issue and offer for sale to support growth and expansion initiatives.

Company Vision

The company's vision is to become a leading digital financial services platform by expanding access to affordable and convenient credit for underserved and emerging customer segments. It aims to leverage advanced technology, data analytics, and customer-centric innovation to simplify lending and enhance financial inclusion across India. The company strives to build a trusted ecosystem by partnering with merchants and financial institutions while maintaining strong risk management practices. Through continuous product innovation and scalable operations, it seeks sustainable growth, improved customer experience, and long-term value creation for stakeholders in an evolving digital economy.

Growth Prospects

The company's growth prospects are supported by rising digital adoption, increasing demand for consumer credit, and a large underserved population in India. With its technology-driven platform, the company is well-positioned to scale operations, expand into new geographies, and diversify product offerings such as personal loans and point-of-sale financing. Strategic partnerships with merchants and financial institutions further enhance its distribution network. Continued investment in data analytics and risk management can improve credit quality and profitability. Additionally, favorable regulatory support and growing fintech acceptance provide a strong foundation for sustainable expansion and long-term value creation.

Opening Date	Thursday, April 30, 2026
Closing Date	Tuesday, May 5, 2026
Price Band	Rs. 162 to Rs. 171 per share
Bid Lot	87 Shares
Face Value	Rs. 1 per share
Issue Size	5,41,47,390 shares (aggregating up to Rs. 926 Cr)
Fresh Issue	4,97,07,602 shares (aggregating up to Rs. 850 Cr)
Offer for Sale	44,39,788 shares (aggregating up to Rs. 76 Cr)
Registrar	Kfin Technologies Ltd.

Key Financials

Amount in cr.	Dec-2025	FY2025	FY2024	FY2023
Assets	3,568.8	2,701.1	1,796.5	1,275.2
Total Income	1,583.9	1,352.7	1,700.3	1,001.5
Profit After Tax	199.3	160.6	197.3	27.7
EBITDA	488.5	403.4	359.0	97.7
NET Worth	1,254.3	1,006.0	804.6	566.2
Reserves and Surplus	1,242.3	995.3	794.5	556.2
Total Borrowing	2,047.5	1,507.6	784.3	387.9

Risk Assessment

The company faces several risks that could impact its performance and growth. As a digital lending platform, it is exposed to credit risk, particularly from borrowers with limited credit history, which may lead to higher defaults. Regulatory changes in the fintech and NBFC space could affect operations and compliance costs. Dependence on technology increases vulnerability to cybersecurity threats and system failures. Intense competition from banks and fintech players may **दबाव** margins. Additionally, reliance on external funding and economic slowdowns could impact loan demand, asset quality, and overall financial stability, affecting long-term sustainability.