

OnEMI Technology Solutions IPO

OnEMI Technology Solutions IPO Price: ₹162 to ₹171 per share

IPO Dates: 30 Apr to 5 May, 2026



**OnEMI Technology
Solutions Limited**

Company Overview

Incorporated in 2016, OnEMI Technology Solutions Limited is a technology-enabled lender in India, primarily offering digital loans through its mobile application for various consumption and business needs.

Business Model

The company operates under the brand names Kissht (digital lending platform) and Ring (payments app). It empowers online and offline merchants with seamless consumer credit solutions and EMI-based payments. Its NBFC partner, Si Creva Capital Services, handles loan disbursement, KYC, and EMI collections.

Scale & Operations

As of Dec 31, 2025, the company has 63.73 million registered users and has served 11.17 million customers. Its Assets Under Management (AUM) stood at ₹59,557.53 million.

Product Portfolio

The company offers:

- Personal loans (for salaried and self-employed individuals)
- Loan against property
- MSME loans for business expansion and working capital requirements

Competitive Strengths

- Large customer base through a diversified multi-channel acquisition strategy
- Strong asset quality driven by advanced risk management systems
- Access to diversified and scalable funding sources
- Scalable, cloud-native and AI-driven technology platform
- Experienced founders and leadership backed by marquee investors

OnEMI Technology Solutions IPO Specifics:

IPO Date	30 Apr to 5 May, 2026
Listing Date	Fri, May 8, 2026 (T)
Face Value	₹1 per share
Price Band	₹162 to ₹171
Lot Size	87 Shares
Sale Type	Fresh capital cum OFS
Issue Type	Bookbuilding IPO
Listing At	BSE, NSE
Total Issue Size	5,41,47,390 shares (agg. up to ₹926 Cr)
Fresh Issue	4,97,07,602 shares (agg. up to ₹850 Cr)
Offer for Sale	44,39,788 shares of ₹1 (agg. up to ₹76 Cr)
Share Holding Pre Issue	11,87,75,420 shares
Share Holding Post Issue	16,84,83,022 shares

Om PoOnEMI Technology Solutions IPO Timetable (Important Dates)

Event	Date
IPO Open	Thu, Apr 30, 2026
IPO Close	Tue, May 5, 2026
Allotment	Wed, May 6, 2026
Refund	Thu, May 7, 2026
Credit of Shares	Thu, May 7, 2026
Listing	Fri, May 8, 2026

OnEMI Technology Solutions IPO Lot Size

Bidders have the opportunity to bid for a minimum of 85 shares, with the option to increase in multiples. The table below outlines the minimum and maximum investment thresholds for both retail investors and High Net Worth Individuals (HNIs), specifying the corresponding number of shares and amounts involved.

Application	Lots	Shares	Amount
Retail (Min)	1	87	₹14,877
Retail (Max)	13	1,131	₹1,93,401
S-HNI (Min)	14	1,218	₹2,08,278
S-HNI (Max)	67	5,829	₹9,96,759
B-HNI (Min)	68	5,916	₹10,11,636

OnEMI Technology Solutions IPO Reservation

QIB Shares Offered	Not more than 50% of the Net Offer
Retail Shares Offered	Not less than 35% of the Net Offer
NII (HNI) Shares Offered	Not less than 15% of the Net Offer

APPLY NOW

OnEMI Technology Solutions IPO Financial Information

Particulars (₹ Cr)	31 Dec 2025	31 Mar 2025	31 Mar 2024	31 Mar 2023
Assets	3,568.78	2,701.10	1,796.53	1,275.20
Total Income	1,583.93	1,352.69	1,700.30	1,001.51
Profit After Tax	199.27	160.62	197.29	27.67
EBITDA	488.45	403.37	358.96	97.71
Net Worth	1,254.34	1,005.99	804.57	566.23
Reserves & Surplus	1,242.32	995.32	794.50	556.17
Total Borrowing	2,047.52	1,507.58	784.30	387.89

Key Performance Indicator - OnEMI Technology Solutions IPO

KPI	Value
ROE	17.74%
Debt/Equity	1.50
RoNW	15.97%
Price to Book Value	0.91
EPS (₹)	13.52
P/E (x)	12.65
Promoter Holding	32.30%
Market Cap	₹2,881.06 Cr.

