KEERTANA FINSERV LIMITED

Published on 21-09-2026

About Bond

Keertana Finserv Limited is an RBI-registered, non-deposit-taking Non-Banking Financial Company (NBFC) specializing in rural and semi-urban retail lending. Headquartered in Hyderabad, Telangana, the firm strategically caters to low- and middle-income households by focusing primarily on asset-backed lending

AUM GROWTH



Total AUM grew ~71.3% YoY, from ₹2,348.5 Cr in FY2025 to ₹4,023.9 Cr in FY2026.

REVENUE GROWTH



Total Revenue grew ~49.4% YoY, from ₹484.7 Cr in FY2025 to ₹724.1 Cr in FY2026.

KEY HIGHLIGHTS

- **Rapid Financial Scaling**: Surpassed **₹4,023.9 crore** in total Assets Under Management (AUM), maintaining a highly productive standalone net profit of **₹77 crore**.
- **Gold Loan Anchored**: Limits systemic default risk by allocating **94%** of its loan portfolio to low-risk, highly liquid gold financing models.
- **Deep Rural Penetration**: Operates a network of **651 branches** across 6 states to deliver targeted, income-generating credit to underserved populations.

CREDIT RATING TRAJECTORY

Year 2024	→	Year 2025	→	Year 2026
BBB		**BBB+**		**A-**

India Ratings provided credit ratings for the company for 2024 (BBB) and 2025 (BBB+), and Acuite Ratings assigned the rating of A- for 2026. This trajectory shows a credit profile across all periods, with Acuite's assessment reflecting continued strong investment grade quality.

ASSET COVERAGE

Principal + Interest

ASET COVERAGIAGE RATIO

= 1.1x

Backed by Gold loans

powered by BondsPe