

Avanse Financial Services Rated ‘IND AA/Stable’ for Bank Loans & NCDs & ‘IND A1+’ for Commercial Paper by India Ratings & Research

Mumbai, February 26, 2026: Avanse Financial Services (Avanse), a leading education-focused non-banking financial company (NBFC) in India, today announced that India Ratings & Research (Ind-Ra) assigned ‘**IND AA/Stable**’ for Bank Loans & Non-Convertible Debentures & ‘**IND A1+**’ for its Commercial Paper. This rating reflects Avanse’s market leadership in the education financing segment and underscores the company’s robust performance and sustained profitability.

Instrument Type	Rating Assigned along with Outlook/Watch	Rating Action
Commercial Paper	IND A1+	Assigned
Bank Loan Facilities	IND AA/Stable	Assigned
NCDs	IND AA/Stable	Assigned

The key drivers for these assigned ratings are the organisation’s specialised capabilities in the education financing space, adequate and timely capitalisation to grow the business, a proven track record of disciplined execution with steady growth, a diversified funding profile, and strong asset-quality performance. Avanse adopts a liability-first approach as a core component of its business strategy. The company has established a robust organisational framework and a high-quality product portfolio designed to proactively meet the expectations of credit rating agencies and liability partners. It maintains a disciplined focus on asset-liability management, ensuring the timely servicing of all financial obligations.

Commenting on this development, **Amit Gainda, Managing Director & CEO, Avanse Financial Services**, said, “It’s a proud moment for team Avanse to receive these ratings from one of India’s leading credit rating agencies. These ratings demonstrate our effective implementation of the Governance, Risk, Compliance & Controllership (GRCC) framework, our liability-first philosophy, and our disciplined approach to financial and risk management. This milestone reinforces our focus on creating value through efficient capital management and responsible lending practices, strengthening our position as a trusted financing partner in empowering students to achieve their academic goals and strengthening the education ecosystem of the country.”

Avanse remains committed to investing in human capital, processes, and technology to build a future-ready organisation. By leveraging data-driven insights and a customer-centric approach, the company aims to simplify and enhance education and education infrastructure financing, enabling students and institutions to access opportunities with greater confidence and efficiency.

As Avanse enters its next phase of growth, it will continue to prioritise responsible lending, disciplined risk management, and prudent capital allocation, driving sustainable expansion while creating long-term value for all stakeholders.

About Avanse Financial Services

Avanse Financial Services Limited is an education-focused non-banking financial company (NBFC) on a mission to make education financing seamless and affordable for every deserving Indian student. The company offers loans across three key segments:

- **Student Loan - International** – customised education financing solutions for Indian students pursuing undergraduate & postgraduate courses overseas
- **Education Loans Domestic** – customised financing solutions for Indian students seeking higher education at domestic institutions. It also includes loans for professionals engaging in executive learning programs, as well as financing for both curriculum fees for students enrolled in accredited schools and non-curriculum fees associated with skilling programs, executive education, and test preparation courses, all in India.
- **Educational Institution Loans** – collateral-backed financing solutions to private educational institutions, generally K-12 schools, located in peripheral areas of tier I cities and in tier II and beyond cities in India

For more information, please click [here](#).

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