IIFL Finance Limited
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IIFL Finance Expands Credit Services to Jammu & Kashmir with Focus on Financial Inclusion

IIFL Finance, a leading non-banking financial company (NBFC) has opened its first branch in the Union Territory of Jammu & Kashmir for expanding its credit services to region with a focus on financial inclusion. This is a timely step towards delivering essential financial services in unbanked and underbanked areas, where access to formal credit has historically been limited. IIFL Finance had received to necessary regulatory approvals for opening branches in May 2025.

Shri Arvind Gupta, Honourable MLA, Jammu West Constituency inaugurated the branch at Talab Tillo in Jammu, in presence of Shri Manish Mayank, Head of Gold Loan Business, IIFL Finance, Shri Ravinder Yadav, Regional Manager, IIFL Finance and Shri Arun Kumar Sharma, Territory Manager, IIFL Finance.

Shri Arvind Gupta, Honourable MLA, Jammu West said, "This is an important development for the region. Access to credit services is essential for small entrepreneurs to fulfil not only their economic ambitions but to support the economy of the region. We welcome IIFL Finance Gold Loan to the region and appreciate their efforts in corporate social responsibility over the last decade."

Mr. Manish Mayank, Head Gold Loan Business, IIFL Finance, said, "Starting our operations in Jammu & Kashmir is a step towards bringing financial access closer to people who have long remained outside the formal system. At a time when many families and small businesses in the region are coping with livelihood challenges, opening our branches gives us the opportunity to stand beside them. With credit solutions shaped around local realities, we hope to help households rebuild and support small enterprises in finding their feet again."

IIFL's presence in Jammu & Kashmir complements its Corporate Social Responsibility activities in the state, including ongoing programs in Kupwara, Baramulla, Srinagar, and other areas that focus on education, skill development, and healthcare and community empowerment. IIFL Foundation has been present in Kashmir since over a decade, when it initially supported with incubator machines at the LD Hospital during Kashmir floods. The foundation has also collaborated with the Indian Army to run a successful skill development program that has created job and entrepreneurship opportunities for over 300 young locals in areas of retail, hospitality, coding, and beautician trade areas with placements across India. The foundation recently donated an ambulance in the inaccessible Lolab Valley for local healthcare support.

About IIFL Finance

IIFL Finance Ltd is one of the leading retail-focused diversified NBFC in India, engaged in the business of loans and mortgages along with its subsidiaries - IIFL Home Finance Limited and IIFL Samasta Finance Limited. IIFL Finance (*along with its subsidiaries*), offers a wide-spectrum of products such as Home loan, Gold loan, Business loan, Microfinance, Capital Market finance and Developer & Construction finance to a vast customer base of over 8 million+ customers, through its pan India network of 4900+ branches and digital channels.

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