**IIFL Capital Services Limited**
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# IIFL Finance Crosses 3,000 Gold Loan Branches, Expanding Access to Formal Credit Across Bharat

**IIFL Finance**, one of India's leading non-banking financial companies (NBFCs), today announced that its dedicated Gold Loan business has crossed the milestone of **3,000 branches** across the country, significantly strengthening its ability to provide timely, transparent and affordable credit to millions of underserved customers.

The milestone reinforces IIFL Finance's commitment to extending formal financial services to India's last mile—serving small entrepreneurs, traders, farmers, artisans, self-employed professionals and households that often have limited access to institutional credit. By enabling customers to unlock the value of their household gold, IIFL Finance is helping them access working capital quickly without disrupting their livelihoods.

The expansion comes amid robust growth in the company's gold loan business, which has emerged as a key growth engine for IIFL Finance. Gold loans now form the largest component of the company's secured lending portfolio, supported by strong asset quality, technology-led underwriting and an expanding branch network across urban, semi-urban and rural India. The company continues to invest in AI-powered operations, digital onboarding and branch productivity tools to deliver faster and more seamless customer experiences.

**Mr. Mayank Sharma, Head – Gold Loan, IIFL Finance, said:**

"Crossing 3,000 dedicated Gold Loan branches is much more than a network milestone—it reflects our commitment to ensuring that every hardworking entrepreneur, farmer, trader and self-employed individual has access to timely institutional credit, regardless of where they live. Across Bharat, millions of families possess gold but remain underserved by the formal financial system. Our expanding branch network enables us to convert this trusted household asset into productive capital that helps customers grow businesses, manage seasonal cash flows and respond to financial needs with confidence.

At IIFL Finance, our mission is to make formal credit accessible, transparent and responsible. By combining a strong physical presence with digital capabilities, AI-led processes and robust risk management, we are creating a gold loan franchise that delivers speed, trust and convenience while advancing India's financial inclusion journey."

IIFL Finance's dedicated Gold Loan network is supported by industry-leading security and governance standards, digital loan origination, paperless onboarding, and rigorous audit and risk management processes. The company also continues to expand through partner-led distribution models to further extend its reach into underserved markets while maintaining high standards of customer service and operational excellence.

With nearly 90% of its overall loan book now secured, IIFL Finance remains focused on building a resilient, capital-efficient lending franchise anchored around gold loans, mortgages and secured MSME lending. The company believes its extensive branch network, deep local relationships and technology-enabled operating model position it well to support India's growing aspirations for entrepreneurship and inclusive economic growth.

**About IIFL Finance Limited**

IIFL Finance Ltd. is one of India's leading retail-focused NBFCs, serving millions of customers through an extensive nationwide distribution network. The company provides a diversified range of financial solutions, including Gold Loans, Home Loans, MSME Loans and Microfinance. Driven by technology, strong governance and a customer-first approach, IIFL Finance is committed to expanding access to formal financial services and enabling inclusive growth across India.

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