IIFL Finance Successfully Raises USD 500 Million through Social Bond from International Markets

Mumbai, [June 04, 2026] — IIFL Finance Limited (“IIFL”) has **successfully raised USD 500 million through a Fixed Rate Senior Secured Social Bond, priced at a rate of 7.60% with a tenor of 3.25 years.** This issuance marks IIFL’s first social bonds issue and re-entry into the international bond markets since March 2025. IIFL Finance had its debut offering in February 2020.

The bond offering which is the first from an Indian corporate since the West Asia Crisis began, witnessed an overwhelming response from global institutional investors across Asia (33%), Europe (24%), and the United States. The final order book stood at about USD 2 billion, with allocations of 33% in Asia, 31% in EMEA (Europe, the Middle East, and Africa), and (36%) in the US. High-quality fund managers accounted for 89% of the allocation, while insurance companies and private banks etc. made up the rest.

The proceeds from this issuance will be used for onward lending to economically weaker section (EWS) borrowers, as per the External Commercial Borrowing (ECB) Guidelines by the Reserve Bank of India (RBI).

The successful issuance comes in the wake of ongoing West Asia Crisis and first such issue after the new External Commercial Borrowing Guidelines came into effect, further strengthening investor confidence. IIFL’s management highlighted its resilient business model, robust processes, and strong risk controls during extensive investor engagements over the last few days.

Commenting on the successful issuance, **Nirmal Jain, Founder and MD of IIFL Finance,** said:

“This USD 500 million Social Bond issuance under our MTN programme is a defining moment — not just for IIFL Finance, but for India’s capital markets. As the first significant international bond offering from India following the recent geopolitical disruption, it reaffirms that India’s established institutions remain credible destinations for long-term global capital — at a time when the country needs it most.

What makes this issuance truly meaningful is where every dollar goes: to first-time borrowers from economically weaker sections and women in rural and semi-urban India — those who have long stood outside the doors of formal credit. Bringing global capital to the cause of grassroots financial inclusion is precisely what IIFL Finance was built to do.”

IIFL Finance is one of India’s largest retail non-banking finance companies with loan assets under management of over Rs 1.8 lac crores as on March 30, 2026 and present across the length and breadth of the country through 4,829 branches, catering primarily to unbanked and underbanked small entrepreneurs.

The bond offering was rated B+ by both S&P and Fitch, with a positive outlook. Leading international banks—**HSBC, Standard Chartered Bank, JP Morgan, and Emirates NBD** —acted as joint book runners for the transaction.

About IIFL Finance Limited

IIFL Finance is one of India’s leading financial services companies, offering a comprehensive suite of products, including gold loans, business loans, home loans, microfinance, and other secured lending solutions. With a strong presence across urban and rural India, IIFL is committed to empowering individuals and businesses through accessible and affordable credit solutions.

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