IIFL Finance Limited
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IIFL Finance Launches Special Gold Loan Scheme for Women Ahead of Independence Day

- **Women borrowers to get interest rates starting at 0.81% per month (9.72% per annum)**
- **Zero processing fee, and the maximum permissible loan-to-value against their gold**

IIFL Finance, a leading non-banking financial company (NBFC), today announced a special gold loan offering for women borrowers in the run-up to Independence Day, designed to help women entrepreneurs and homemakers convert idle household gold into productive capital. The offering is available at IIFL Finance gold loan branches across India.

The scheme offers a **special interest rate starting from 0.81% per month** (9.72% per annum) at **zero processing fees** for women borrowers. The scheme also provides maximum permissible loan value against the customer's gold, within the loan-to-value limits prescribed by the Reserve Bank of India.

Mayank Sharma, Head — Gold Loan, IIFL Finance, said:

"For millions of Indian women, the gold in the cupboard is the most valuable asset they own, and for generations it has done nothing at all. A gold loan changes that, without asking her to part with it — she pledges, she borrows, she repays, and her jewellery comes home. What we have tried to do with this scheme is take away the two things that hold a first-time woman borrower back: the cost of the loan and the cost of applying for it. Zero processing fee is a deliberate signal that a woman borrower is a welcome borrower. In the build-up to Independence Day, that feels like the right conversation to be having — economic independence, for most families in Bharat, begins with a woman deciding to put her own asset to work."

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, MSME Loans and. 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.

Media: Sourav Mishra | sourav.mishra@iifl.com