

IFB Bank: Jain & Hindu Dharma-Aligned Finance

Welcome to a financial institution that honours ancient wisdom whilst embracing modern banking needs. IFB Bank offers a unique approach to wealth management and financial services deeply rooted in Jain and Hindu dharmic principles, creating prosperity that aligns with your spiritual values.



The Ethical Roots of Dharma-Aligned Finance

At IFB Bank, our financial practices are inspired by the core principles of Jain and Hindu dharma that have guided ethical conduct for millennia:

Ahimsa (Non-violence)

Our lending practices avoid exploitation and prevent financial harm to individuals and communities, ensuring mutually beneficial relationships.

Satya (Truth)

We maintain complete transparency in all transactions, with clear terms and no hidden fees or misleading information.

Dharma (Fairness)

Our financial models prioritise social welfare over pure profit, offering interest-free or low-interest loans and ethical investment options.



Historical Legacy and Community Trust



Jain Sahakari Bank Ltd, the foundation of IFB Bank, was established in 1946 by philanthropist Late Mr. Chhotalal Ghelabhai Gandhi with a vision to serve communities through value-driven banking.

75+ Years of Trusted Service

For over two decades, we have remained steadfast in our commitment to providing financial products that align with Jain and Hindu beliefs, building unshakeable community trust.



Capital

FY 2024-25



Reserves

FY 2024-25



Dharma-Aligned Finance: What Makes It Unique?



Avoidance of Exploitative Interest

We offer financing options that minimise or eliminate interest burdens, aligning with traditional Jain and Hindu ethical teachings on money and wealth.



Profit-Loss Sharing Models

Our approach emphasises fair partnership through equitable distribution of risks and rewards in business financing, microfinance initiatives, and community upliftment projects.



Transparent, Fair Dealings

All our transactions respect religious and cultural sensitivities with complete disclosure and adherence to dharmic principles of honesty and integrity.

Product Portfolio Tailored to Dharma Values

Ethical Loan Programmes

- Interest-free education loans for deserving students
- Minimal interest agricultural financing for sustainable farming
- Small business loans with flexible terms for entrepreneurs

Community-Centred Deposit Schemes

- Ethical savings accounts with profits channelled to social causes
- Dharma-aligned pension plans for secure retirement
- Special saving schemes for religious pilgrimages and ceremonies

Social Responsibility Financing

- Temple renovation and maintenance funding
- Community welfare initiative support
- Charitable trust management services



Our products are meticulously designed to serve the financial needs of communities whilst respecting their religious values and promoting collective wellbeing.

Case Study: Jain Sahakari Bank's Community Impact

Supporting Ethical Entrepreneurship

Jain Sahakari Bank has empowered thousands of small entrepreneurs and farmers through ethical credit solutions that align with their religious values whilst fostering sustainable business growth.

4.26%

GNPA Ratio

A remarkably manageable Gross Non-Performing Assets ratio, reflecting the strong trust between the bank and community members.

₹23.19L

Operating Profit

Achieved in FY 2024-25, demonstrating that ethical banking can be both financially sustainable and socially responsible.

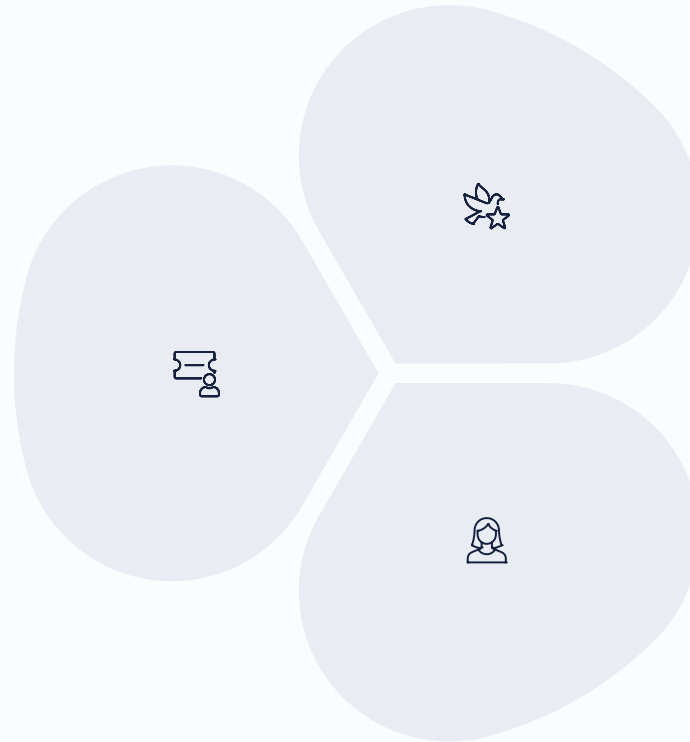


A local business owner receiving ethical financing through IFB Bank

Aligning Finance with Hindu Dharma: Broader Implications

Financial Inclusion

Our specialised approach promotes access to banking for traditionally underserved communities that may avoid conventional interest-based systems due to religious considerations.



Ethical Wealth Creation

We encourage prosperity that remains consistent with Dharma's principles of righteousness (dharma), legitimate wealth acquisition (artha), and responsible enjoyment (kama).

Women's Empowerment

Our microfinance initiatives specifically target women entrepreneurs, helping them establish financial independence whilst maintaining cultural values.



Challenges and Opportunities Ahead

Challenges

- **Regulatory Balance**

Navigating the complex interplay between modern banking regulations and religious finance principles requires continuous adaptation and advocacy.

- **Cultural Authenticity**

Maintaining the integrity of dharmic principles whilst expanding reach to diverse communities demands careful product development and communication.

Opportunities

- **Digital Transformation**

Leveraging technology to create seamless, accessible Dharma-aligned digital banking services that appeal to younger generations.

- **Global Expansion**

Introducing ethical financial products to diaspora communities seeking banking solutions that respect their religious values and cultural heritage.



The Future Vision: Building a Values-Based Financial Ecosystem

1 Ethical Integration

Aligning Jain and Hindu financial principles with global sustainable development goals to create a comprehensive approach to ethical banking that speaks to universal values.

2 Strategic Partnerships

Forming collaborations with community leaders, NGOs, and ethical investors to expand our impact and create a network of like-minded institutions committed to values-based finance.

3 Financial Education

Developing programmes to educate youth on Dharma-aligned financial literacy, ensuring future generations understand how to manage money responsibly whilst honouring their cultural heritage.

Conclusion: Banking That Honors Faith and Fosters Prosperity

IFB Bank's Jain & Hindu Dharma-aligned finance represents more than just banking—it's a movement towards ethical prosperity that honours spiritual values whilst meeting practical financial needs.

Join Our Community

Partner with us to create a financial future rooted in timeless values, community welfare, and shared growth that benefits all stakeholders.

"Together, we can build wealth that respects tradition, upholds dharma, and empowers generations to come."

