

GOVERNMENT OF INDIA  
MINISTRY OF RAILWAYS

**RAJYA SABHA**  
**UNSTARRED QUESTION NO.3305**  
**ANSWERED ON 28.03.2025**

**DIVERSIFICATION OF PORTFOLIO OF IRFC**

3305 SHRI SANT BALBIR SINGH:

Will the Minister of RAILWAYS be pleased to state:

- (a) the sectors or industries Indian Railway Finance Corporation (IRFC) is targeting for expansion to diversify its portfolio;
- (b) the manner in which IRFC is utilizing its financial strength and expertise to penetrate new markets and generate sustainable income;
- (c) the significance of financing infrastructure projects for various Government ministries and organizations in terms of national economic growth; and
- (d) the manner in which IRFC's involvement in funding large-scale infrastructure projects will benefit the broader public sector and stimulate economic development?

**ANSWER**

MINISTER OF RAILWAYS, INFORMATION & BROADCASTING AND  
ELECTRONICS & INFORMATION TECHNOLOGY

(SHRI ASHWINI VAISHNAW)

(a) to (d): Indian Railway Finance Corporation (IRFC) is a financial service company for the development of Rail transport sector. It diversifies its borrowing portfolio by raising funds from the capital market at competitive rates for augmenting railway plan finances.

IRFC's high credit rating in domestic and international markets enables the company to swiftly raise funds efficiently at competitive rates for longer durations. Consequently, IRFC is well-positioned to support long-term infrastructure financing, which typically involves extended gestation periods.

IRFC is actively exploring new business opportunities to sustain revenue growth and leverage its strong financial standing within the ambit of its Memorandum of Association (MoA).

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