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Harley of London India and Gilada launch wellness finance venture

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Joint venture aims to position wellness finance as a dedicated investment category



As India's healthcare financing market moves towards an estimated $10.4 billion opportunity by 2030, a new partnership is seeking to bridge the gap between healthcare accessibility, wellness entrepreneurship and capital markets through what is being positioned as the country's first dedicated Wellness Finance ecosystem.

HARLEY of LONDON INDIA (HOLI) and Gilada Finance & Investments, a BSE-listed and RBI-regulated Non-Banking Financial Company (NBFC), have announced a strategic joint venture backed by the Delamore & Owl Group to architect the HOLNESS Economy™, a framework that brings together health, wellness, lifestyle and innovation under a unified financial and delivery ecosystem.

The partnership seeks to establish Wellness Finance as a new asset class in India, creating structured financing solutions for consumers, wellness-focused enterprises and investors at a time when healthcare affordability remains a pressing concern for millions of households.

According to industry estimates, India's healthcare financing solutions market was valued at more than $6.5 billion in 2024 and is projected to reach $10.4 billion by 2030, growing at a CAGR of 8 percent. Despite this growth, out-of-pocket expenditure continues to account for nearly 62 percent of total healthcare spending, underscoring the need for more accessible and structured financing mechanisms.

The venture will introduce a range of financing instruments including the HOLNESS CareCredit Fund, designed to provide affordable consumer finance for healthcare and wellness access; the HOLNESS SME Growth Fund, focused on supporting the growth of wellness-sector enterprises; and a Convertible Debenture Programme intended to facilitate business expansion while enabling investor participation.

Beyond financing, the initiative is designed to unlock demand for preventive healthcare and lifestyle services, support wellness-focused SMEs, generate employment opportunities and strengthen local economies.

The partners also intend to expand healthcare affordability through easy payment options for medical procedures and treatments, enabling more families to access quality healthcare without immediate financial burden.

Looking beyond India, the partners have outlined plans to expand into GCC, UK and Singapore markets within the next 24 months, supported by analyst engagement and strategic stakeholder outreach.