

Gold Loan Market in India 2016 - 2020



GOLD LOAN MARKET IN INDIA 2016-2020

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The gold loan market is expected to grow at a rate of CAGR 15% YoY during next 5 years. The Gold loans in India have been in existence since centuries, in the form of unorganized institutions such as money lenders and pawn shops, delivering immediate and easy access to loans against gold jewellery, gold coins or gold bars as security. The practice of pawning, redeeming and re-pawning of gold is very prevalent from ages ago. Until a couple of decades ago, the whole market was covered by unorganized private players who would give loan against gold at usurious interest rates. The unorganized players still command almost two-third of the market.

However the entry of formal and organized financial institutions and banks in the gold loan sector has changed the market dynamics completely. Financial institutions have introduced innovative lending against gold services at cheaper costs and provide better customer service. They now command 25% of the gold loan market. The organized gold loan market has witnessed high growth rates in the past decade reaching almost 60% CAGR growth rate at some point of time. The gold loan market has emerged as one of the most reliable and convenient source of credit for low-income individuals and households, compared to other sources of credit available such as loans from Microfinance Institutions, personal loans, loans form self-help groups or community borrowing. Gold loans are available with minimal procedural and documentation requirements. They can be used for various purposes unlike MFI or personal loans thus providing flexibility to gold loans.

Organized segment is fast catching up. It grew around 60% in FY 2011-12 and then 45% in FY 2012-13 but the growth reduced in year FY 2013-14 due to decline in the international gold prices. The market is expected to grow at a rate of CAGR 15% YoY during next 5 years.

The Gold Loan Market in India is the biggest market in the world probably due to large demand of gold by the Indians. Every year India imports around 900 tonnes of gold for consumption and it has the largest gold stock of 22000 tonnes which is privately held by domestic households and temples. The low income groups in India are the major customers of gold loan. Century's old practice of lending money against security of gold has been continuing in India in an unorganized manner. Farmers, peasants buy gold during the months of prosperity and stock it in the form of jewelleryes and ornaments and then pledge it to the local money lender or pawn brokers during tough times to meet their financial requirements. This peculiar phenomenon in India has given rise to the gold loan market.

Spanning over **130 pages and 102 exhibits**, "**Gold Loan Market in India 2016-2020**" report presents an in-depth assessment of the Gold Loan Sector from 2016 till 2020. The report has detailed company profiles including their position in gold loan market value chain, financial performance analysis, product and service wise business strategy, SWOT analysis and **marketing strategies for key players** namely; Muthoot Finance Limited, Manappuram Finance Limited, Muthoot Fincorp

Limited, India Infoline Finance Limited, State Bank of India, Indian Overseas Bank, HDFC Bank and South Indian Bank

Scope of the Gold Loan Market in India 2016-2020 Report

- This report provides detailed information about Gold Loan market including future market forecasts.
- This report identifies the need for focusing on gold loan sector.
- This report provides detailed information on growth forecasts for overall gold loan market up to 2020.
- This report provides detailed information on institution wise (organized and unorganized) growth forecasts for gold loan market in India up to 2020.
- This report provides detailed information on geography wise (North, South, East, and West) growth forecasts for gold loan market up to 2020.
- The report identifies the growth drivers and inhibitors for gold loan market.
- This study also identifies various policies related to gold loan market.
- The report identifies various credit, policy and technical risks associated with gold loan market.
- This report has detailed profiles 8 key players in gold loan market covering their business strategy, financial performance, future forecasts and SWOT analysis.
- This report covers in details the competitive landscape in gold loan market.
- This report covers marketing and advertising strategies followed by the key players in the Gold loan market in India.
- This report identifies key industry bodies and associations and their role in gold loan market.
- This report provides PESTLE (political, economic, social, technological, legal and environmental) analysis for Gold loan market.
- This report provides Porter's Five Forces analysis for Gold Loan market.
- This report provides SWOT (strengths, weakness, opportunities and threats) analysis for Gold loan market.
- This report identifies the key challenges faced by new players in Gold loan market.
- This report provides future trends and opportunities for Gold loan market.
- This report also provides strategic recommendations for policy makers, end users, service providers and investors.

1. Executive Summary

- Scope of the Gold Loan Market in India 2016-2020 Report
- Research Methodology

2. Need for Gold Loan Market in India

3. India Market - Overview

3.1 India's Current Position in Global Gold Loan Market

3.2 Value Chain Analysis of India's Gold Loan Market

4. Market Segments & Forecasts for Gold Loan Industry in India

4.1 Overall Forecast for Gold Loan Market in India 2016-2020

4.2 Institution Wise Forecast for Gold Loan Market in India 2016-2020

4.2.1 Organized Gold Loan Market in India

4.2.2 Unorganized Gold Loan Market in India

4.3 Regional Gold Loan Market in India

5. Growth Drivers and Inhibitors for Gold Loan Market in India

5.1 Growth Drivers

5.2 Growth Inhibitors

6. Policies related to Gold Loan Market in India

7. Risks associated with Gold Loan Market in India

- 7.1 Credit Risk
- 7.2 Policy Risk
- 7.3 Technical Risk

8. Profile of Key Players in Gold Loan Market in India

8.1 Muthoot Finance Limited

- 8.1.1 Company Profile
- 8.1.2 Muthoot Finance in Gold Loan Value Chain
- 8.1.3 Financial Performance of Muthoot Finance
- 8.1.4 Business Strategy
- 8.1.5 SWOT Analysis for Muthoot Finance Limited

8.2 State Bank of India

- 8.2.1 Company Profile
- 8.2.2 State Bank of India in Gold Loan Value Chain
- 8.2.3 Financial Performance of State Bank of India in gold loan segment
- 8.2.4 Business Strategy
- 8.2.5 SWOT Analysis for State Bank of India

8.3 Manappuram Finance Limited

- 8.3.1 Company Profile
- 8.3.2 Manappuram in Gold Loan Value Chain
- 8.3.3 Financial Performance of Manappuram Finance Limited
- 8.3.4 Business Strategy
- 8.3.5 SWOT Analysis for Manappuram Finance Limited

8.4 Muthoot Fincorp Limited

- 8.4.1 Company Profile
- 8.4.2 Muthoot Fincorp in Gold Loan Value Chain
- 8.4.3 Financial Performance of Muthoot Fincorp
- 8.4.4 Business Strategy
- 8.4.5 SWOT Analysis for Muthoot Fincorp Limited

8.5 India Infoline Finance Limited

- 8.5.1 Company Profile
- 8.5.2 IIFL in Gold Loan Value Chain
- 8.5.3 Financial Performance of India Infoline Finance Limited
- 8.5.4 Business Strategy
- 8.5.5 SWOT Analysis for India Infoline Finance Limited

8.6 Indian Overseas Bank

- 8.6.1 Company Profile
- 8.6.2 Indian Overseas Bank Value Chain
- 8.6.3 Financial Performance of Indian Overseas Bank
- 8.6.4 Business Strategy
- 8.6.5 SWOT Analysis for Indian Overseas Bank

8.7 HDFC Bank

- 8.7.1 Company Profile
- 8.7.2 HDFC Value Chain
- 8.7.3 Financial Performance of HDFC
- 8.7.4 Business Strategy
- 8.7.5 SWOT Analysis for HDFC

8.8 South Indian Bank

- 8.8.1 Company Profile
- 8.8.2 South Indian Bank in Gold loan Value Chain
- 8.8.3 Financial Performance of South Indian Bank
- 8.8.4 Business Strategy

8.8.5 SWOT Analysis for South Indian Bank

9. Marketing and Advertising Strategies by Banks and NBFCs for Gold Loan Market in India

- 9.1 Overview
- 9.2 Muthoot Finance Limited
- 9.3 Mannapuram Finance Limited
- 9.4 Muthoot Fincorp Ltd.
- 9.5 Federal Bank
- 9.6 State Bank of India
- 9.7 HDFC
- 9.8 Indian Overseas Bank
- 9.9 South Indian Bank

10. Competitive Landscape of Gold Loan Market in India

11. Industry Associations related to Gold Loan Market in India

11.1 Indian Banks Association

11.2 Association of Gold Loan Companies

12. EXIM Scenario of Gold Market in India

12.1 Gold Imports

12.2 Gold Exports

13. Analysis Models

13.1 PESTLE Analysis

13.2 Porter's Five Forces

13.3 SWOT Analysis

14. Challenges Faced by New Players in Gold Loan Market in India

15. Current and Future Trends in Gold Loan Market in India

16. Case Study

- Mannapuram Finance embracing advanced security

17. Strategic Recommendations

17.1 For Policy Makers

17.2 For End Users

17.3 For Service Providers

17.4 For Investors

List of Exhibits

Notes

Company Information

List of Exhibits

Exhibit 3.1 Value Chain of India' Gold Loan Market

Exhibit 4.1.1 Estimated Gold Loan Market Size from FY 2010-11 to 2014-15 (In INR Billion)

Exhibit 4.1.2 Year Wise Growth Rate of Gold Loan Market from FY 2011-12 to 2014-15(In %)

Exhibit 4.1.3 Forecasted Gold Loan Market Size from FY 2015-16 to 2019-20 (In INR Billion)

Exhibit 4.1.4 Year Wise Forecasted Growth Rate of Gold Loan Market from FY 2015-16 to 2019-20 (In %)

Exhibit 4.2.1 Bifurcation of Gold Loan Market

Exhibit 4.2.2 Organized Gold Loan Market Size from FY 2010-11 to 2014-15 (In INR Billion)

Exhibit 4.2.3 Year Wise growth rate of Organized gold loan market (In %)

Exhibit 4.2.4 Forecasted Organized Gold Loan Market Size from FY 2010-11 to 2014-15 (In INR Billion)

Exhibit 4.2.5 Year Wise forecasted growth rate of Organized gold loan market (In %)

Exhibit 4.2.6 Share of Organized Market Players (In %)
Exhibit 4.3.1 Region Wise Gold Loan Market
Exhibit 5.1 Growth Drivers & Inhibitors for Gold Loan Market
Exhibit 8.1.1 Company Profile – Muthoot Finance
Exhibit 8.1.2 Contact Details – Muthoot Finance
Exhibit 8.1.3 Muthoot Finance in Gold Loan Value Chain
Exhibit 8.1.4 Muthoot Finance Revenue from FY 2010-11 to 2014-15 (in INR Crores)
Exhibit 8.1.5 Year-wise Muthoot Finance Growth Rate from FY 2010-11 to 2014-15 (in %)
Exhibit 8.1.6 Gold Loan Assets of Muthoot Finance from FY 2010-11 to 2014-15 (In INR Crores)
Exhibit 8.1.7 Growth Rate of Gold Loan Assets for Muthoot Finance from FY 2011-12 to 2014-15 (In %)
Exhibit 8.1.8 Estimated Muthoot Finance Revenue from FY 2015-16 to 2019-20 (in INR Crores)
Exhibit 8.1.9 Year Wise Estimated Growth Rate of Muthoot Finance (In %)
Exhibit 8.1.10 SWOT Analysis of Muthoot Finance
Exhibit 8.2.1 Company Profile – STATE BANK OF INDIA
Exhibit 8.2.2 Contact Details – STATE BANK OF INDIA
Exhibit 8.2.3 State Bank of India gold loan Value Chain
Exhibit 8.2.4 State Bank of India Revenue from 2010-11 to 2014-15 (in INR crore)
Exhibit 8.2.5 Year-wise State Bank of India Revenue Growth from 2010-11 to 2014-15 (in %)
Exhibit 8.2.6 Estimated State Bank of India in Revenue from 2015-16 to 2019-20 (in INR crore)
Exhibit 8.2.7 Estimated Year-wise State Bank of India Revenue Growth from 2015-16 to 2019-20(In %)
Exhibit 8.2.8 SWOT Analysis of State Bank of India
Exhibit 8.3.1 Company Profile – Manappuram
Exhibit 8.3.2 Contact Details – Manappuram
Exhibit 8.3.3 Manappuram in Gold Loan Value Chain
Exhibit 8.3.4 Manappuram Revenue from FY 2010-11 to 2014-15 (in Millions INR)
Exhibit 8.3.5 Year-wise Manappuram Revenue Growth from FY 2010-11 to 2014-15 (in %)
Exhibit 8.3.6 AUM for Manappuram from FY 2010-11 to 2014-15 (In INR Million)
Exhibit 8.3.7 Year Wise Growth Rate of AUM for Manappuram from FY 2011-12 to 2014-15 (In %)
Exhibit 8.3.8 Estimated Manappuram Revenue from FY 2015-16 to 2019-20 (in Million INR)
Exhibit 8.3.9 Year Wise Estimated Growth Rate of Manappuram from FY 2015-16 to 2019-20 (In %)
Exhibit 8.3.10 SWOT Analysis of Manappuram
Exhibit 8.4.1 Company Profile – Muthoot Fincorp
Exhibit 8.4.2 Contact Details – Muthoot Fincorp
Exhibit 8.4.3 Muthoot Fincorp in Gold Loan Value Chain
Exhibit 8.4.4 Muthoot Fincorp Revenue from FY 2010-11 to 2014-15 (in INR Lakhs)
Exhibit 8.4.5 Year-wise Muthoot Fincorp Growth Rate from FY 2010-11 to 2014-15 (in %)
Exhibit 8.4.6 Asset under maintenance for Muthoot Fincorp from FY 2010-11 to 2014-15 (In INR Lacs)
Exhibit 8.4.7 Year Wise Growth Rate of Asset under maintenance for Muthoot Fincorp from FY 2010-11 to 2014-15 (In %)
Exhibit 8.4.8 Estimated Muthoot Fincorp Revenue from FY 2015-16 to 2019-20 (in INR Lakhs)
Exhibit 8.4.9 Year Wise Estimated Growth Rate of Muthoot Fincorp (In %)
Exhibit 8.4.10 SWOT Analysis of Muthoot Fincorp
Exhibit 8.5.1 Company Profile – IIFL
Exhibit 8.5.2 Contact Details – IIFL
Exhibit 8.5.3 IIFL in Gold Loan Value Chain
Exhibit 8.5.4 IIFL Revenue from FY 2010-11 to 2014-15 (in Millions INR)
Exhibit 8.5.5 Year-wise Growth Rate of IIFL from FY 2010-11 to 2014-15 (in %)
Exhibit 8.5.6 Estimated IIFL Revenue from FY 2015-16 to 2019-20 (in Million INR)
Exhibit 8.5.7 Year Wise Estimated Growth Rate of IIFL from FY 2015-16 to 2019-20 (In %)
Exhibit 8.5.8 SWOT Analysis of IIFL
Exhibit 8.6.1 Company Profile – INDIAN OVERSEAS BANK

Exhibit 8.6.2 Contact Details – INDIAN OVERSEAS BANK
Exhibit 8.6.3 Indian Overseas Bank Value Chain
Exhibit 8.6.4 Indian Overseas Bank Revenue from 2010-11 to 2014-15 (in INR crore)
Exhibit 8.6.5 Year-wise Indian Overseas Bank Revenue Growth from 2010-11 to 2014-15 (in %)
Exhibit 8.6.6 Estimated Indian Overseas Bank in Revenue from 2015-16 to 2019-20 (in INR crore)
Exhibit 8.6.7 Estimated Year-wise Indian Overseas Bank Revenue Growth from 2015-16 to 2019-20 (In %)
Exhibit 8.6.8 SWOT Analysis of Indian Overseas Bank
Exhibit 8.7.1 Company Profile – HDFC
Exhibit 8.7.2 Contact Details – HDFC
Exhibit 8.7.3 HDFC gold loan Value Chain
Exhibit 8.7.4 HDFC Revenue from 2010-11 to 2014-15 (in INR crore)
Exhibit 8.7.5 Year-wise HDFC Revenue Growth from 2010-11 to 2014-15 (in %)
Exhibit 8.7.6 Estimated HDFC in Revenue from 2015-16 to 2019-20 (in INR crore)
Exhibit 8.7.7 Estimated Year-wise HDFC Revenue Growth from 2015-16 to 2019-20 (In %)
Exhibit 8.7.8 SWOT Analysis of HDFC
Exhibit 8.8.1 Company Profile – SOUTH INDIAN BANK
Exhibit 8.8.2 Contact Details – SOUTH INDIAN BANK
Exhibit 8.8.3 South Indian Bank in Gold Loan Value Chain
Exhibit 8.8.4 South Indian Bank Revenue from 2010-11 to 2014-15 (in INR crore)
Exhibit 8.8.5 Year-wise South Indian Bank Revenue Growth from 2010-11 to 2014-15 (in %)
Exhibit 8.8.6 Estimated South Indian Bank in Revenue from 2015-16 to 2019-20 (in INR crore)
Exhibit 8.8.7 Estimated Year-wise South Indian Bank Revenue Growth from 2015-16 to 2019-20 (In %)
Exhibit 8.8.8 SWOT Analysis of South Indian Bank
Exhibit 9.1 Muthoot Finance advertising and marketing expenses from FY2010-11 to 2014-15 (in Crores INR)
Exhibit 9.2 Muthoot Finance advertising and marketing distribution
Exhibit 9.3 Mannapuram Finance advertising and marketing expenses from FY2010-11 to 2014-15 (in Crores INR)
Exhibit 9.5 Muthoot Fincorp advertising and marketing expenses (in Crores INR)
Exhibit 9.6 Muthoot Fincorp advertising and marketing distribution
Exhibit 9.7 Federal Bank advertising and marketing expenses from FY2010-11 to 2014-15 (in Crores INR)
Exhibit 9.8 Federal Bank advertising and marketing distribution
Exhibit 9.9 HDFC advertising and marketing expenses from FY2010-11 to 2014-15 (in Crores INR)
Exhibit 9.10 HDFC advertising and marketing distribution
Exhibit 9.11 Indian Overseas Bank advertising and marketing expenses from 2010-11 to 2014-15 (in Crores INR)
Exhibit 9.12 Indian Overseas Bank advertising and marketing distribution
Exhibit 9.13 South Indian Bank advertising and marketing expenses (in Crores INR)
Exhibit 10.1 Competitive Landscape of Gold Loan Market
Exhibit 12.1 Quantity of Gold Imported by India (In Kgs)
Exhibit 12.2 Value of Gold Imported by India (In INR Crores)
Exhibit 12.3 Year Wise growth in Import of Gold (In %)
Exhibit 12.4 Value of Gold Exported by India (In INR Crores)
Exhibit 13.1 Porter's 5 forces Model for Gold Loan Market
Exhibit 13.2 SWOT Analysis of Gold Loan Market

- 1. Muthoot Finance Limited**
- 2. Manappuram Finance Limited**
- 3. Muthoot Fincorp Limited**

4. **India Infoline Finance Limited**
5. **State Bank of India**
6. **Indian Overseas Bank**
7. **HDFC Bank**
8. **South Indian Bank**

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