

## 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.

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