

Global Unsecured Business Loans Market Size study & Forecast, by Type (Short Term Loan, Medium Term Loan and Long-Term Loan), by End-Use Industry (BFSI Industry, Retail Industry, IT & Telecom Industry, Healthcare Industry, Manufacturing, Energy & Utility and Others), by Enterprise Size (Large Enterprise and Small & Medium Enterprises) and Regional Analysis, 2022-2029

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Abstracts

Global Unsecured Business Loans Market is valued at approximately USD XX billion in 2021 and is anticipated to grow with a healthy growth rate of more than XX% over the forecast period 2022-2029. Unsecured Business Loan is a type of business loan offered by Banks and Non-banking financial institutions to support business activities. As compared to secure loans these types of loans do not require any security to be mortgaged by banks. There are different kinds of Unsecured Business loans offered by banks such as Working Capital Loan, Term Loan, Overdrafts, Micro Loans, and Loans under government Schemes among others. Unsecured loans have higher interest rates, as these loans are not backed by any sellable assets. The increasing finance needs of SMEs and growing adoption due to Short Loan Application Process as well as strategic initiatives from leading market players are key factors accelerating the market growth.

According to SME Finance Forum estimates – as of 2021, globally over 131 million or 41% of formal MSMEs in developing countries are affected by unmet financing needs. In addition, the current MSME Finance needs in developing countries are estimated at 5 trillion, 1.3 times of the current level of MSME lending. East Asia & Pacific accounts the for highest MSME finance gap globally with 45.03% of MSMEs facing finance gap in the

region. Also, growing emergence of start-up ecosystem and increasing number of Co-lending initiatives from market players would create lucrative growth prospectus for the Market over the forecast period. However, rising concerns over NPAs and high interest rates associated with unsecured loans impede the market growth throughout the forecast period of 2022-2029.

The key regions considered for the Global Unsecured Business Loans Market study include Asia Pacific, North America, Europe, Latin America, and Rest of the World. North America is the leading region in terms of revenue owing to presence of leading banking and financial institutions as well as increasing demand for unsecured business loans in the region. Whereas, Asia Pacific is expected to grow significantly during the forecast period, owing to factors such as rising penetration of private banking groups as well as favorable initiatives from government authorities to influence MSME funding in the region.

Major market players included in this report are:

Deutsche Bank AG
Bank of China Limited
Wells Fargo
Barclays
BNP Paribas SA
Bank of America Corporation
JP Morgan Chase & Co
Royal Bank of Canada
MUFG Bank Ltd
UBS

Recent Developments in the Market:

In November 2020, India based Fintech company Lendingkart Technologies Private Limited Launched Co-Lending SaaS Platform called “Lendingkart 2gthr”. This new platform would enable Banks and NBFCs to on-board within 2 weeks and disburse unsecured loans to MSMEs. This new launch would facilitate efficient loan processing to MSMEs.

In February 2021, American Express launched small businesses unsecured loans in Australia. Under this new product, the bank would offer unsecured loans of capital between USD 5,000 and USD 250,000 to SMEs in Australia at an annual interest rate starting at 10.95%. This launch would enable the company to strengthen its market presence in the Oceania region.

Global Unsecured Business Loans Market Report Scope:

Historical Data 2019-2020-2021

Base Year for Estimation 2021

Forecast period 2022-2029

Report Coverage Revenue forecast, Company Ranking, Competitive Landscape, Growth factors, and Trends

Segments Covered Type, End-Use Industry, Enterprise Size, Region

Regional Scope North America; Europe; Asia Pacific; Latin America; Rest of the World

Customization Scope Free report customization (equivalent up to 8 analyst's working hours) with purchase. Addition or alteration to country, regional & segment scope*

The objective of the study is to define market sizes of different segments & countries in recent years and to forecast the values to the coming years. The report is designed to incorporate both qualitative and quantitative aspects of the industry within countries involved in the study.

The report also caters detailed information about the crucial aspects such as driving factors & challenges which will define the future growth of the market. Additionally, it also incorporates potential opportunities in micro markets for stakeholders to invest along with the detailed analysis of competitive landscape and product offerings of key players. The detailed segments and sub-segment of the market are explained below:

By Type:

Short Term Loan

Medium Term Loan

Long Term Loan

By End-Use Industry:

BFSI Industry

Retail Industry

IT & Telecom Industry

Healthcare Industry

Manufacturing

Energy & Utility

Others

By Enterprise Size:

Large Enterprise

Small & Medium Enterprises

By Region:

North America

U.S.

Canada

Europe

UK

Germany

France

Spain

Italy

ROE

Asia Pacific

China

India

Japan

Australia

South Korea

RoAPAC

Latin America

Brazil

Mexico

Rest of the World

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