

Gold Loan Market in India

<https://marketpublishers.com/r/GD4B308341CEN.html>

Date: May 2012

Pages: 60

Price: US\$ 800.00 (Single User License)

ID: GD4B308341CEN

Abstracts

Gold has always been a valued commodity. Particularly in India, it is considered as auspicious, and used in the form of jewelry, coins and other assets. Due to their high value, people have been taking loans against gold ornaments for centuries. Till about a decade ago, most of such lending activities used to take place in the unorganized sector through pawnbrokers and money lenders. However, the scenario has changed with the entry of organized players. According to our latest report, in the past few years, banks and non-banking finance companies (NBFCs) have made a significant presence in the gold loan market. It is anticipated that the organized gold loan market will grow at a compound annual rate of 25.5% during FY 2012 to FY 2015.

Our comprehensive research report, "Gold Loan Market in India", finds that the organized gold loan market has grown tremendously over a period of time, thanks to the changing consumer perception about gold loan, and rising loan requirements. A new trend of gold financing for purchasing has also been observed in the industry. For providing our clients a deep insight into the Indian gold loan market, we also conducted a primary research that studied the consumer behavior in the market. We found that the consumer outlook is changing as people are increasingly taking gold loans to meet their various short-term needs.

The region-wise analysis revealed that the organized gold loan market is mainly concentrated in the Southern India, while other regions are witnessing a comparatively low presence of organized players. It has been observed that the organized players are exploring the potential, and expanding their networks into North, East and West regions. Our report analyzes the Indian gold loan industry, including its market size, penetration, type of institutions, and share of major players, and presents forecasts. We also studied how the government regulations are impacting the industry. The comprehensive research work covers the competitive landscape, by including the profiles of major public and private banks and specialized NBFCs (Manappuram & Muthoot Finance)

operating in the market.

Contents

1. ANALYST VIEW

2. RESEARCH METHODOLOGY

3. INDIA GOLD FINANCE INDUSTRY - AN OVERVIEW

3.1 Organized and Unorganized

4. ORGANIZED GOLD LOAN MARKET

4.1 Market Size

4.2 By Institution

4.2.1 Public Banks

4.2.2 NBFCs

4.2.3 Private Banks

4.2.4 Cooperatives

4.3 Penetration

4.4 By Players

4.5 By Region

4.6 Future Outlook

5. CONSUMER BEHAVIOR

6. GOLD FINANCING

7. PEST ANALYSIS

8. GOVERNMENT REGULATIONS AND IMPACT

9. COMPETITIVE LANDSCAPE

9.1 Government Banks

9.1.1 Indian Overseas Bank

9.1.2 Indian Bank

9.1.3 South Indian Bank

9.1.4 State Bank of Travancore

9.2 Private Banks

9.2.1 ICICI Bank

9.2.2 HDFC Bank

9.2.3 Federal Bank

9.3 Non-Banking Financial Company (NBFC's)

9.3.1 Manappuram Finance (MAGFIL)

9.3.2 Muthoot Finance Limited

9.3.3 Muthoot Fincorp

List Of Figures

LIST OF FIGURES

Figure 3-1: Share of Organized and Unorganized Gold Loan Market (%), 2011

Figure 4-1: Organized Gold Loan Market by Institutions (%), FY 2009 to FY 2011

Figure 4-2: Organized Gold Loan Market (Billion INR), FY 2010 to FY 2015

Figure 4-3: Forecast for Organized Gold Loan Market by Institutions (%), FY 2015

Figure 4-4: Public Banks - Gold Loan Market (Billion INR), FY 2010 to FY 2015

Figure 4-5: NBFCs - Gold Loan Market (Billion INR), FY 2010 to FY 2015

Figure 4-6: Private Banks - Gold Loan Market (Billion INR), FY 2010 to FY 2015

Figure 4-7: Cooperatives - Gold Loan Market (Billion INR), FY 2010 to FY 2015

Figure 4-8: Share of Gold Loan in Total Value of Gold Stock (FY 2011)

Figure 4-9: Organized Gold Loan Market by Players (%), FY 2011

Figure 4-10: Organized Gold Loan Market by Region (%), FY 2011

Figure 5-1: Respondents by Region (%)

Figure 5-2: Respondents by Age Group (%)

Figure 5-3: Purpose to Avail Gold Loan (%)

List Of Tables

LIST OF TABLES

Table 9-1: Indian Overseas Bank - Key People

Table 9-2: Indian Overseas Bank - Key Financials (Million INR), FY 2010 & FY 2011

Table 9-3: Indian Bank - Key People

Table 9-4: Indian Bank - Key Financials (Million INR), FY 2010 & FY 2011

Table 9-5: South Indian Bank - Key People

Table 9-6: South Indian Bank - Key Financials (Million INR), FY 2010 & FY 2011

Table 9-7: State Bank of Travancore - Key People

Table 9-8: State Bank of Travancore - Key Financials (Million INR), FY 2010 & FY 2011

Table 9-9: ICICI Bank - Key People

Table 9-10: ICICI Bank - Key Financials (Million INR), FY 2010 & FY 2011

Table 9-11: HDFC Bank - Key People

Table 9-12: HDFC Bank - Key Financials (Million INR), FY 2010 & FY 2011

Table 9-13: Federal Bank - Key People

Table 9-14: Federal Bank - Key Financials (Million INR), FY 2010 & FY 2011

Table 9-15: Manappuram Finance Limited - Key People

Table 9-16: Manappuram Finance Limited - Key Financials (Million INR), FY 2010 & FY 2011

Table 9-17: Muthoot Finance Limited - Key People

Table 9-18: Muthoot Finance Limited - Key Financials (Million INR), FY 2010 & FY 2011

Table 9-19: Muthoot Fincorp - Key People

Table 9-20: Muthoot Fincorp - Key Financials (Million INR), FY 2010 & FY 2011

I would like to order

Product name: Gold Loan Market in India

Product link: <https://marketpublishers.com/r/GD4B308341CEN.html>

Price: US\$ 800.00 (Single User License / Electronic Delivery)

If you want to order Corporate License or Hard Copy, please, contact our Customer Service:

info@marketpublishers.com

Payment

To pay by Credit Card (Visa, MasterCard, American Express, PayPal), please, click button on product page <https://marketpublishers.com/r/GD4B308341CEN.html>

To pay by Wire Transfer, please, fill in your contact details in the form below:

First name:
Last name:
Email:
Company:
Address:
City:
Zip code:
Country:
Tel:
Fax:
Your message:

****All fields are required**

Customer signature _____

Please, note that by ordering from marketpublishers.com you are agreeing to our Terms & Conditions at <https://marketpublishers.com/docs/terms.html>

To place an order via fax simply print this form, fill in the information below and fax the completed form to +44 20 7900 3970