

# Gold Loan Market in India

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## 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.

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