

India Home Loan Market, By Customer Type (Salaried, Self-Employed), By Loan Type (Retail, Corporate), By Type (Housing Loan & Non-housing Loan), By Source (Bank & Housing Finance Companies (HFCs)), By Bank Type (Private, Public), By Interest Rate (Fixed Rate & Floating Rate), By Tenure (Up to 5 years; 6-10 years; 11-24 Years & 25-30 Years), By Area of Property (Up to 500 Sq. foot; 501-1000 sq. foot; 1001-2000 sq. foot & Above 2000 sq. foot), By Mode of Purchase, By Customer Profile, By Region, Competition, Forecast & Opportunities, 2026

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Abstracts

India home loan market is anticipated to grow at a CAGR of around 22% during 2021 - 2026 on account of increasing urbanization and affordable mortgage rates. Housing loan rate is low in India when compared with developing economies, presenting opportunities for the growth of home loan market in the country. Moreover, government push towards affordable housing coupled with acute shortage of housing is further expected to drive India home loan over the next five years.

Home loan market in India can be segmented By Customer Type, By Loan Type, By Interest Rate, By Type, By Housing Loan, By Non-Housing Loan, By Source, By Bank Type, By Tenure, By Area of Property, By Mode Of Purchase, By Customer Profile and By Region. In India, banks and housing finance companies (HFCs) are the preferred sources for home loans. Banks dominated the market in 2020 and the trend is likely to continue in the forthcoming years as well. This is due to the fact that banks offer

attractive interest rates when compared with housing finance companies, which are regulated by National Housing Bank. Additionally, banks follow marginal cost of funds-based lending rate (MCLR) model which attracts a lot of customers.

In terms of interest rate, market can be bifurcated into fixed rate and floating rate. Floating interest rate is the preferred choice by majority of Indians as floating interest rate offers many advantages over fixed interest rate. By Customer type, India home loan market is segmented into salaried and self-employed. Salaried segment accounted for around 88% market share in 2020. Major demand for home loan comes from salaried segment as they have limited spending capacity. By Tenure, the market is segmented into up to 5 years, 6-10 years, 11-24 years, and 25-30 years. 11-24 years segment accounts for the highest market share as the most preferred home loan tenure among consumers in India is 20 years.

By Mode of Purchase, the market is segmented into sales executive, online, direct-walk in, third party administrators, and others. The sales executive segment accounts for the highest market share in India home loan market. By Region, India home loan market is segmented into North, South, West, and East. North region accounted for the largest market share in 2020 and the East region is foreseen to witness fastest CAGR during the forecast period.

The key players in India home loan market include SBI Home Loans, PNB Housing Finance, HDFC Housing Finance, LIC Housing Finance, L& T Housing Finance, Indiabulls Housing Finance, DHFL, ICICI Housing Finance, Aadhar Housing Finance Ltd., Edelweiss Housing Finance Ltd, Can Fin, among others. The companies operating in the loan market are offering flexibility in terms of interest rates, service charge & fees and tenure in order to draw customers.

Years considered for this report:

Historical Years: 2016-2019

Base Year: 2020

Estimated Year: 2021

Forecast Period: 2022–2026

Objective of the Study:

- To analyze and forecast the market size of India home loan market.
- To classify and forecast India home loan market based on type, source, interest rate, tenure, area of property and regional distribution.
- To identify drivers and challenges for India home loan market.
- To examine competitive developments such as expansions, new product launches, mergers & acquisitions, etc., in India home loan market.
- To identify and analyze the profile of leading players operating in India home loan market.

TechSci Research performed both primary as well as exhaustive secondary research for this study. Initially, TechSci Research sourced a list of companies across the country. Subsequently, TechSci Research conducted primary research surveys with the identified companies. While interviewing, the respondents were also enquired about their competitors. Through this technique, TechSci Research could include the companies which could not be identified due to the limitations of secondary research.

TechSci Research calculated the market size of India home loan market by using a bottom-up approach, where data for various end-user segments was recorded and forecast for the future years. TechSci Research sourced these values from the industry experts and company representatives and externally validated through analyzing historical data of these product types and applications for getting an appropriate, overall market size. Various secondary sources such as company websites, news articles, press releases, company annual reports, investor presentations and financial reports were also studied by TechSci Research.

Key Target Audience:

- Home loan companies and other stakeholders
- Government bodies such as regulating authorities and policy makers
- Organizations, forums and alliances related to home loan market

Market research and consulting firms

The study is useful in providing answers to several critical questions that are important for the industry stakeholders such as service providers and partners, end users, etc., besides allowing them in strategizing investments and capitalizing on market opportunities.

Report Scope:

In this report, India home loan market has been segmented into following categories, in addition to the industry trends which have also been detailed below:

Market, By Customer Type:

Salaried

Self-Employed

Market, By Loan Type:

Retail

Corporate

Market, By Type:

Housing Loan

Non-housing Loan

Market, By Housing Loan

Home Purchase

Land Purchase

Plot Purchase

Construction

Re-sale

Balance Transfer

Conversion

Improvement & Extension

Market, By Non-Housing Loan

Loan Against Property

Lease Rental Discounting

Non-Residential Premise Loan

Corporate Term Loan

Market, By Source:

Bank

Housing Finance Companies (HFCs)

Market, By Bank Type

Private Banks

Public Banks

Market, By Interest Rate:

Fixed Rate

Floating Rate

Market, By Tenure:

Up to 5 years

6-10 years

11-24 Years

25-30 Years

Market, By Area of Property:

Up to 500 Sq. foot

501-1000 sq. foot

1001-2000 sq. foot

Above 2000 sq. foot

Market, By Mode of Purchase:

Sales Executive

Online

Direct Walk-In

Third Party Administrators

Online

Market, By Customer Profile:

Economically Weaker Section

Low Income Group

Middle Income Group

High Income Group

Market, By Region:

North

South

East

West

Competitive Landscape

Company Profiles: Detailed analysis of the major companies present in India home loan market.

Available Customizations:

With the given market data, TechSci Research offers customizations according to a company's specific needs. The following customization options are available for the report:

Company Information

Detailed analysis and profiling of additional market players (up to five).

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- 3.LIC Housing Finance Limited
- 4.PNB Housing Finance Limited
- 5.L&T Housing Finance Limited
- 6.Housing Development Finance Corporation Limited
- 7.ICICI Home Finance Company Limited
- 8.Can Fin Homes Ltd
- 9.Edelweiss Housing Finance Ltd.
- 10.Aadhar Housing Finance Ltd.

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