

India Loan Against Property Market, By Property Type (Self-occupied residential property, Rented Residential property, Commercial property, Self-owned plot), By Type of Loan (Personal Loan, Business Loan, Building & Construction Loan, Others), By Interest Rate (Fixed Rate; Floating Rate), By Source (Bank & Housing Finance Companies (HFCs)), By Tenure (Upto 5 years; 6-10 years; 11-24 Years; 25-30 Years), By Region, Forecast & Opportunities, FY2026

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Abstracts

India loan against the property market is forecast to grow at a CAGR of over 14% in value terms to reach USD857.87 billion by FY2026. These loans offer large sums with low rates of interest along with longer tenures for repayment, thus driving the market. Loan against property works in favor of the borrower's wishes as the borrower remains the owner of the property by law during the loan tenure and is entitled to repay the loan according to his/her financial condition, further attributing to the growth of the India loan against property market. Furthermore, loan against property can be taken for medical emergencies, education, marriages, starting/expanding business, and other family needs by providing a large amount of money.

India loan against property market is segmented based on property type, type of loan, interest rate, source, tenure, region, and company. Based on the source, the market is further bifurcated into bank and housing finance companies (HFCs). Among these, the bank segment dominated the market in FY2020, and the trend is likely to continue until

FY2026 as they provide lower interest rates along with benefitting the customers with myriad lucrative loan schemes. Based on the type of loans, the market is further fragmented into personal loan, business loan, building & construction loan, and others. Among these, a business loan is expected to dominate the market during the forecast period, closely followed by building & construction loans as most of the small and medium-sized enterprises demand funds for business and capital purposes.

Some of the market players such as Housing Development Finance Corporation Limited (HDFC), Industrial Credit and Investment Corporation of India Bank Limited (ICICI), Life Insurance Corporation Housing Finance Limited (LIC), Punjab National Bank Housing Finance Limited (PNB), State Bank of India, offering loan against property services in Indian banks, are transparent, convenient, secure, and hassle free. They offer various customer focused schemes that enable them to enhance their customer base.

Years considered for this report:

Historical Years: FY2016-FY2019

Base Year: FY2020

Estimated Year: FY2021

Forecast Period: FY2022–FY2026

Objective of the Study:

To analyze the historical market growth in the market size of the India loan against the property market from FY2016 to FY2020.

To estimate and forecast the market size of the India loan against property market from FY2021 to FY2026 and growth rate until FY2026.

To classify and forecast India loan against the property market based on property type, type of loan, interest rate, source, tenure, region, and company.

To identify the dominant region or segment in the India loan against property market.

To identify drivers and challenges for India loan against property market.

To examine competitive developments such as expansions, new product launches, mergers and acquisitions, etc., in the India loan against property market.

To conduct pricing analysis for India loan against property market.

To identify and analyze the profile of leading players operating in the India loan against property market.

To identify key sustainable strategies adopted by market players in the India loan against property market.

TechSci Research performed both primary as well as exhaustive secondary research for this study. Initially, TechSci Research sourced a list of banks 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 banks which could not be identified due to the limitations of secondary research. TechSci Research analyzed the banks, distribution channels, and presence of all major players across the country.

TechSci Research calculated the market size of India loan against the property market using a bottom-up approach, wherein data for various end-user segments were recorded and forecast for the future years. TechSci Research sourced these values from the industry experts and company representatives and externally validated them by 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:

Loan against property banks, end-users, and other stakeholders

Government bodies such as regulating authorities and policymakers

Organizations, forums, and alliances related to loan against property

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 banks, end-users, etc., besides allowing them in strategizing investments and capitalizing on market opportunities.

Report Scope:

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

India Loan Against Property Market, By Property Type:

Self-occupied Residential property

Rented Residential property

Commercial property

Self-owned plot

Others

India Loan Against Property Market, By Type of Loan:

Personal Loan

Business Loan

Building & Construction Loan

Others

India Loan Against Property Market, By Interest Rate:

Fixed Rate

Floating Rate

India Loan Against Property Market, By Source:

Bank

Housing Finance Companies (HFCs)

India Loan Against Property Market, By Tenure:

Up to 5 years

6-10 years

11-24 Years

25-30 Years

India Loan Against Property Market, By Region:

North

East

West

South

Competitive Landscape

Company Profiles: Detailed analysis of the major companies present in the India loan against property 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

India Loan Against Property Market, By Property Type (Self-occupied residential property, Rented Residential p...

report:

Company Information

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

Contents

1. PRODUCT OVERVIEW

2. RESEARCH METHODOLOGY

3. IMPACT OF COVID-19 ON INDIA LOAN AGAINST PROPERTY MARKET

4. EXECUTIVE SUMMARY

5. VOICE OF CUSTOMER

6. INDIA LOAN AGAINST PROPERTY MARKET OUTLOOK

6.1. Market Size & Forecast

6.1.1. By Value

6.2. Market Share & Forecast

6.2.1. By Property Type (Self-occupied residential property, Rented Residential property, Commercial property, Self-owned plot & Others)

6.2.2. By Type of Loan (Personal Loan, Business Loan, Building & Construction Loan, Others)

6.2.3. By Interest Rate (Fixed Rate, Floating Rate)

6.2.4. By Source (Bank & Housing Finance Companies (HFCs))

6.2.5. By Tenure (Upto 5 years, 6-10 years, 11-24 Years, 25-30 Years)

6.2.6. By Region (North, East, West, South)

6.2.7. By Company

6.3. Product Market Map (By Property, By Type of Loan, By Interest Rate, By Source, By Tenure, By Region)

7. NORTH INDIA LOAN AGAINST PROPERTY MARKET OUTLOOK

7.1. Market Size & Forecast

7.1.1. By Value

7.2. Market Share & Forecast

7.2.1. By Property Type

7.2.2. By Interest Rate

7.2.3. By Source

7.2.4. By Tenure

7.2.5. By Top 3 States

8. EAST INDIA LOAN AGAINST PROPERTY MARKET OUTLOOK

8.1. Market Size & Forecast

8.1.1. By Value

8.2. Market Share & Forecast

8.2.1. By Property Type

8.2.2. By Interest Rate

8.2.3. By Source

8.2.4. By Tenure

8.2.5. By Top 3 States

9. WEST INDIA LOAN AGAINST PROPERTY MARKET OUTLOOK

9.1. Market Size & Forecast

9.1.1. By Value

9.2. Market Share & Forecast

9.2.1. By Property Type

9.2.2. By Interest Rate

9.2.3. By Source

9.2.4. By Tenure

9.2.5. By Top 3 States

10. SOUTH INDIA LOAN AGAINST PROPERTY MARKET OUTLOOK

10.1 Market Size & Forecast

10.1.1. By Value

10.2 Market Share & Forecast

10.1.2. By Property Type

10.1.3. By Interest Rate

10.1.4. By Source

10.1.5. By Tenure

10.1.6. By Top 3 States

11. MARKET DYNAMICS

11.1 Drivers

11.2 Challenges

12. MARKET TRENDS & DEVELOPMENTS

13. POLICY & REGULATORY LANDSCAPE

14. INDIA ECONOMIC PROFILE

15. COMPETITIVE LANDSCAPE

15.1 Company Profile

15.1.1 Housing Development Finance Corporation Bank Ltd (HDFC)

15.1.2 Industrial Credit and Investment Corporation of India Bank Limited (ICICI)

15.1.3 Life Insurance Corporation Housing Finance Limited (LIC)

15.1.4 Punjab National Bank Housing Finance Limited (PNB)

15.1.5 State Bank of India (SBI)

15.1.6 South Indian Bank Limited

15.1.7 Indian Bank

15.1.8 Federal Bank Limited

15.1.9 Yes Bank Limited

15.1.10 Axis Bank Limited

16. STRATEGIC RECOMMENDATIONS

17. ABOUT US & DISCLAIMER

(Note: The companies list can be customized based on the client requirements)

List Of Figures

LIST OF FIGURES

Figure 1: India Loan against Property Market Size, By Value (USD Billion), FY2016-FY2026

Figure 2: India Loan against Property Market Share, By Property Type, FY2016-FY2026

Figure 3: India Loan against Property Market Share, By Type of Loan, FY2016- FY2026

Figure 4: India Loan against Property Market Share, By Interest Type, FY2016- FY2026

Figure 5: India Loan against Property Market Share, By Source, FY2016- FY2026

Figure 6: India Loan against Property Market Share, By Tenure, FY2016- FY2026

Figure 7: India Loan against Property Market Share, By Region, FY2016- FY2026

Figure 8: India Loan against Property Market Share, By Company, FY2020

Figure 9: India Loan against Property Market Map, By Property Type - Market Size (USD Billion) & Growth Rate (%), FY2021-FY2026

Figure 10: India Loan against Property Market Map, By Type of Loan - Market Size (USD Billion) & Growth Rate (%), FY2021-FY2026

Figure 11: India Loan against Property Market Map, By Interest Type - Market Size (USD Billion) & Growth Rate (%), FY2021-FY2026

Figure 12: India Loan against Property Market Map, By Source - Market Size (USD Billion) & Growth Rate (%), FY2021-FY2026

Figure 13: India Loan against Property Market Map, By Tenure - Market Size (USD Billion) & Growth Rate (%), FY2021-FY2026

Figure 14: India Loan against Property Market Map, By Region - Market Size (USD Billion) & Growth Rate (%), FY2021-FY2026

Figure 15: North India Loan against Property Market Size, By Value (USD Billion), FY2016- FY2026

Figure 16: North India Loan against Property Market Share, By Property Type, FY2016-FY2026

Figure 17: North India Loan against Property Market Share, By Type of Loan, FY2016-FY2026

Figure 18: North India Loan against Property Market Share, By Interest Type, FY2016-FY2026

Figure 19: North India Loan against Property Market Share, By Source, FY2016-FY2026

Figure 20: North India Loan against Property Market Share, By Tenure, FY2016-FY2026

Figure 21: West India Loan against Property Market Size, By Value (USD Billion),

FY2016- FY2026

Figure 22: West India Loan against Property Market Share, By Type, FY2016- FY2026

Figure 23: West India Loan against Property Market Share, By Type of Loan, FY2016- FY2026

Figure 24: West India Loan against Property Market Share, By Interest Type, FY2016- FY2026

Figure 25: West India Loan against Property Market Share, By Source, FY2016- FY2026

Figure 26: West India Loan against Property Market Share, By Tenure, FY2016- FY2026

Figure 27: South India Loan against Property Market Size, By Value (USD Billion), FY2016- FY2026

Figure 28: South India Loan against Property Market Share, By Type, FY2016- FY2026

Figure 29: South India Loan against Property Market Share, By Type of Loan, FY2016- FY2026

Figure 30: South India Loan against Property Market Share, By Interest Type, FY2016- FY2026

Figure 31: South India Loan against Property Market Share, By Source, FY2016- FY2026

Figure 32: South India Loan against Property Market Share, By Tenure, FY2016- FY2026

Figure 33: East India Loan against Property Market Size, By Value (USD Billion), FY2016- FY2026

Figure 34: East India Loan against Property Market Share, By Type, FY2016- FY2026

Figure 35: East India Loan against Property Market Share, By Type of Loan, FY2016- FY2026

Figure 36: East India Loan against Property Market Share, By Interest Type, FY2016- FY2026

Figure 37: East India Loan against Property Market Share, By Source, FY2016- FY2026

Figure 38: East India Loan against Property Market Share, By Tenure, FY2016- FY2026

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