

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

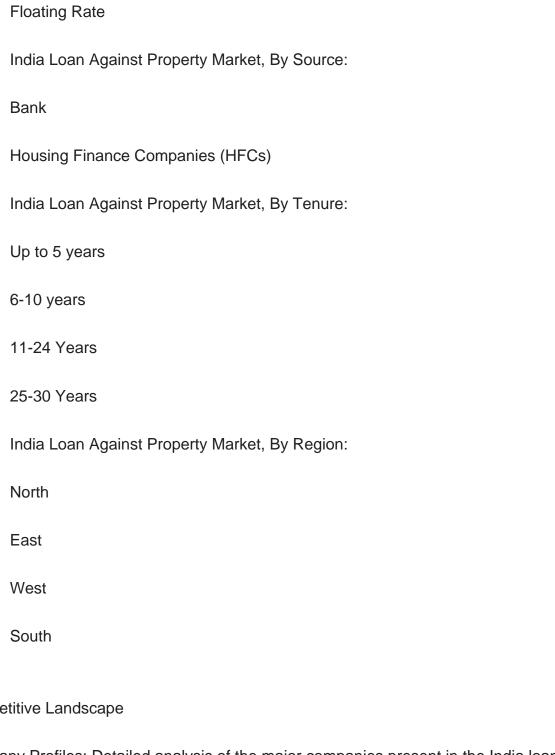
Building & Construction Loan

Others

India Loan Against Property Market, By Interest Rate:

Fixed Rate





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



report:

Company Information

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



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