India Online Loans Market Outlook to 2019 - Industry Transformation by the Advent of Web Aggregators

Description: The report titled “India Online Loans Market Outlook to 2019 - Industry Transformation by the Advent of Web Aggregators” provides a comprehensive analysis of the various aspects such as market size of India online loans industry, market size of different loan segments such as personal loans, home loans, auto loans, education loans and gold loans. The report also covers the market shares of major players in online loans industry in India. Web aggregator business model, funds raised, competitive landscape and market share has also been discussed.

The online loans market has emerged as one of the fastest growing industries in India. This industry has been majorly driven by factors such as growing internet user base, rising awareness among the users and increasing number of banks who offer online services. Due to the absolute transparency provided by online loans, customers can compare the services of various banks easily.

The market has evolved over the years, with metropolitan cities such as Delhi/NCR, Mumbai, Chennai, Pune and Bangalore driving growth in the market. However, low awareness with respect to online loans continues to deter consumers from using online loans.

In recent years, web aggregators have begun to play a crucial role in the online loans industry of India. The USPs of these aggregators is that they provide free comparison of loans provided by different banks online. Additionally, information on fees, taxes, eligibility and documentation are also available on the website. The business model of these web aggregators slightly differs from company to company. Bank Bazaar holds the highest market share in terms of loan disbursal through web aggregators.

The online loans market is at a nascent stage in India, primarily due to low awareness regarding benefits of online loans coupled with low internet penetration in the country. Eventually, Indian customers are expected to get accustomed to the internet thereby leading to a rise in the number of online transactions. This would further facilitate the growth of the online loans market in India. Thus, India has immense potential in the online loans industry. The market is expected to grow in terms of revenue by FY’2019.

Key Topics Covered In The Report:
- The market size of India online loans by loans outstanding, loans disbursed and revenue.
- Market segmentation of the online loans industry on the basis of types of loans (personal, education, gold, home, auto) and major cities (Mumbai, Delhi/NCR, Bangalore, Pune and Others).
- Trends and Development in the Indian online loans industry.
- Competitive landscape and detailed company profiles of the major banks in India online loans industry.
- Mergers and Acquisitions in India online loans industry.
- Future outlook and projections of the India online loans market.
- Role of Web Aggregators in India online loans industry.
- Government Regulations in India online loans industry.
- Future outlook of the overall online loans market and outlook by type of loans.

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