

India Consumer Durable Finance Market By Type (Smart Phone, Washing Machine, Refrigerator, Air Conditioner, Laptop, and Others), By City (Tier 1, Tier 2, and Tier 3), By Region, By Competition Forecast & Opportunities, 2019-2029

Market Report (3 days) | 2024-01-01 | 90 pages | TechSci Research

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Report description:

India Consumer Durable Finance Market was valued at USD 1.21 billion in 2023 and is anticipated to project robust growth in the forecast period with a CAGR of 21.85% through 2029. The India Consumer Durable Finance Market, also known as the consumer electronics finance market, is a vital component of the country's financial sector that facilitates the purchase of various consumer durables and electronics. These include products like refrigerators, washing machines, smartphones, televisions, laptops, and other household and personal electronic items. The consumer durable finance market serves as a bridge between consumers and retailers, enabling consumers to access and afford high-value electronic products. Consumer durable finance provides individuals with the flexibility to spread the cost of purchasing expensive consumer electronics over a defined period. This makes these products more affordable for a broader section of the population.

Banks, non-banking financial companies (NBFCs), and retail companies offer various financing options, including personal loans and Equated Monthly Installments (EMI) schemes. Consumers can choose a repayment plan that best suits their financial situation.

The digital transformation in the finance sector has led to the growth of online and app-based platforms that offer instant approval and paperless loan application processes, making it more convenient for consumers.

Many financial institutions have partnerships with consumer electronics retailers, making it easier for customers to access financing options at the point of purchase.

The market is highly competitive, leading to competitive interest rates and terms. This benefits consumers by providing them with choices and the ability to select the best finance deals.

The consumer durable finance market has evolved to include a wide range of products, from smartphones to high-end home appliances, catering to various consumer needs.

The market has incorporated technological advancements, such as instant credit approval, online application processes, and

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digital signatures, simplifying the financing process. The India Consumer Durable Finance Market is expected to continue growing, driven by increasing consumer aspirations for high-quality electronics and the convenience of flexible financing options. The sector will likely see further digitalization and innovation, making the financing process even more straightforward and accessible to a wider audience. While challenges remain, the market's resilience and adaptability suggest a promising future for consumer durable finance in India.

Key Market Drivers

Rising Consumer Aspirations and Purchasing Power

India's rapidly expanding middle-class population, along with a younger demographic, has led to an increase in consumer aspirations and purchasing power. As more individuals and families seek to improve their quality of life, the demand for consumer durables has surged. This driver is closely linked to urbanization, income growth, and changing lifestyles.

Urbanization: The ongoing urbanization trend in India has resulted in an influx of people to urban centers. In cities and towns, access to a wide range of consumer durables is easier, and consumers often have more disposable income to spend on these products.

Income Growth: The overall growth in income levels, particularly in urban areas, has led to an increased willingness to invest in consumer durables. As disposable income rises, so does the capacity for purchasing these goods, which often require significant financial outlays.

Changing Lifestyles: As lifestyles evolve and become more modern, consumers are increasingly inclined to adopt the latest technology and conveniences, such as smartphones, smart home appliances, and entertainment systems. This trend fuels demand for consumer durables.

Expansion of E-commerce and Retail Sector

The consumer durable finance market in India has been boosted by the expansion of the e-commerce and retail sectors. These channels offer a wide array of consumer durables to a diverse set of customers, often with attractive deals, discounts, and financing options.

E-commerce Boom: The growth of e-commerce platforms, coupled with the convenience of online shopping, has made consumer durables more accessible. Customers can browse and compare products, access detailed information, and enjoy doorstep delivery. Many e-commerce companies offer financing options to make purchases more affordable.

Retail Chain Presence: Leading retail chains and large-format stores have also extended their presence across the country. These stores provide consumers with the opportunity to explore a broad spectrum of consumer durables and often offer in-house financing options.

Financing Partnerships: E-commerce companies and retail chains have formed partnerships with financial institutions to provide attractive financing options, such as no-cost EMIs (equated monthly installments), to entice customers.

Easy Access to Consumer Durable Loans and EMIs

The availability of consumer durable loans and equated monthly installment (EMI) schemes has been a major catalyst for the growth of the consumer durable finance market in India. Financial institutions and non-banking financial companies (NBFCs) have designed specific loan products to make consumer durables more affordable.

Customized Loan Products: Banks and NBFCs offer customized loan products tailored to the purchase of consumer durables. These loans typically have simplified application processes and quick disbursement of funds.

No-Cost EMIs: No-cost EMIs have become a popular financing option. Under these schemes, customers can avail of interest-free EMIs for a specified period, which makes high-value consumer durables more accessible.

Digital and Paperless Processing: The digital transformation in the banking and finance sector has enabled customers to apply for consumer durable loans online. The paperless processing of applications and documentation has simplified the borrowing process.

Competitive Interest Rates: To attract customers, financial institutions often offer competitive interest rates and favorable terms on consumer durable loans. This competitiveness benefits the consumer by providing affordable financing options.

Credit Accessibility: Many financial institutions extend credit to a wide range of customers, including those with varied credit profiles. This inclusive approach enhances access to financing for consumer durables.

Key Market Challenges

Economic Volatility and Affordability

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The affordability and purchasing power of consumers are closely tied to economic conditions. The India Consumer Durable Finance Market is sensitive to economic volatility and income fluctuations, presenting several challenges:

Income Disparities: India is characterized by significant income disparities, with a considerable portion of the population earning low or irregular incomes. This limits their ability to afford durable goods and access financing options.

Economic Uncertainty: Economic fluctuations, such as recessions or inflation, can impact consumers' willingness to make high-value purchases. During economic downturns, consumers tend to postpone or scale down durable goods purchases.

Credit Risk: Lending to consumers with uncertain or variable incomes poses credit risk to financing providers. Defaults on consumer durable loans can increase during economic downturns, affecting the profitability of lenders.

Interest Rates: The cost of financing and interest rates on consumer durable loans can affect affordability. High-interest rates may deter consumers from availing loans and lead to increased debt burden.

Regulatory and Compliance Challenges

The India Consumer Durable Finance Market is subject to regulatory oversight and compliance requirements, which can pose challenges for both lenders and consumers:

Regulatory Changes: The regulatory environment for consumer finance is subject to changes and updates. Adapting to new regulations can be complex and may require changes to lending practices and documentation.

Data Privacy and Security: Safeguarding consumer data and ensuring compliance with data protection regulations, such as the Personal Data Protection Bill, is a critical concern for lenders. Data breaches can result in legal and reputational consequences.

Transparency and Fair Practices: Consumer finance regulations mandate transparent lending practices and the prevention of predatory lending. Ensuring that products are offered ethically and fairly can be challenging for some providers.

Documentation and Compliance Costs: Complying with regulatory requirements often involves substantial documentation, audits, and reporting, which can increase operational costs for lenders and potentially lead to higher borrowing costs for consumers.

Competition and Technological Disruption

The India Consumer Durable Finance Market faces competition from traditional financial institutions, non-banking financial companies (NBFCs), and emerging fintech players, which can create several challenges:

Market Saturation: The market has several players, resulting in intense competition. Lenders must differentiate their offerings to attract and retain customers.

Technological Disruption: Fintech companies are leveraging technology to offer innovative financing solutions, such as "buy now, pay later" (BNPL) options. Traditional lenders must invest in technology to remain competitive and offer convenient, digital-driven experiences.

Customer Expectations: Consumers now expect quick and seamless digital loan application processes and instant approvals. Traditional lenders may struggle to meet these expectations without adopting advanced digital tools and processes.

Risk Management: As digital lending becomes more prevalent, lenders must adapt their risk assessment and underwriting processes to account for the unique challenges and fraud risks associated with online transactions.

Customer Engagement: Engaging with consumers to offer personalized financing solutions and managing customer relationships is crucial. Lenders must use data analytics and customer relationship management tools effectively.

Key Market Trends

Digital Transformation and E-commerce Integration

One of the most significant trends in the India Consumer Durable Finance Market is the digital transformation of both consumers and retailers. This transformation is driven by increased internet penetration, the rise of e-commerce, and the demand for seamless, online shopping experiences.

E-commerce Financing: With the growth of e-commerce platforms, consumers have access to a wide range of consumer durables online. To facilitate purchases, retailers often partner with financial institutions to offer attractive financing options. This trend provides consumers with convenient and flexible payment plans for buying consumer durables.

Online Application and Approval: The application process for consumer durable loans has become more streamlined, with the option to apply and get approval for financing online. This convenience simplifies the purchase process and reduces the time it takes for consumers to acquire the products they desire.

Digital Payments: Integration with digital payment platforms and e-wallets has become common, allowing consumers to make

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down payments and manage their installments digitally. This trend aligns with the broader digital payment ecosystem in India.

Data-Driven Credit Scoring: Lenders are increasingly using data analytics and alternative credit scoring models to assess the creditworthiness of consumers. This allows them to provide loans to a broader range of customers, including those without traditional credit histories.

Rising Demand for Premium and Smart Consumer Durables

As consumer preferences evolve, there is a noticeable trend toward the adoption of premium and smart consumer durables. This includes high-end appliances, smart home devices, and products with advanced features. To cater to this demand, the Consumer Durable Finance Market in India has witnessed several developments:

Extended Loan Tenures: Financing companies offer extended loan tenures to make premium and high-value consumer durables more affordable. This trend allows consumers to spread the cost over a longer period, reducing the burden of high upfront payments.

Product-Specific Financing: Lenders are introducing financing options tailored to specific consumer durables. For instance, consumers can opt for separate financing plans for smartphones, refrigerators, or home theater systems, each with terms and interest rates aligned with the product's price range.

Tech-Enabled Customer Experiences: To match the tech-savvy nature of premium and smart durables, lenders are enhancing their customer experiences through digital interfaces and mobile apps. These platforms provide consumers with easy access to their loan details and payment options.

Warranty and Insurance Bundles: Many financing programs now include options for extended warranties and insurance coverage. This trend provides consumers with added peace of mind when investing in high-value consumer durables.

Partnerships and Customized Financing Programs

The India Consumer Durable Finance Market has seen an increase in partnerships between financial institutions, consumer durable retailers, and e-commerce platforms. These collaborations aim to provide consumers with tailored financing options and reach a broader customer base:

Retailer-Backed Financing: Many consumer durable retailers partner with financial institutions to offer in-house financing options. These customized financing programs are designed to incentivize purchases from specific retailers and can include discounts, special promotions, or zero-interest installment plans.

E-commerce Collaborations: E-commerce platforms collaborate with banks and non-banking financial companies (NBFCs) to offer financing at the point of sale. This trend simplifies the purchase process for consumers and allows them to compare financing options easily.

Flexible Repayment Structures: Customized financing programs often provide consumers with flexible repayment structures. This includes zero or low-interest EMI (Equated Monthly Installment) plans, step-up EMIs, or balloon payments, giving consumers more control over their financial commitments.

Geographical Expansion: To reach a wider customer base, financing companies are expanding their services beyond metropolitan areas and into smaller towns and rural regions. This trend supports financial inclusion and provides access to consumer durables for a broader demographic.

Segmental Insights

Type Insights

Smartphones have become an integral part of daily life for millions of Indians. As a result, they play a significant role in the India Consumer Durable Finance Market. Consumer durable finance, which involves offering credit to consumers for the purchase of durable goods, has seen a notable uptick in the sale of smartphones.

India has experienced a remarkable increase in smartphone penetration. The desire for better connectivity, access to information, and communication drives this penetration.

Smartphone manufacturers in India offer a wide range of devices to cater to various budget segments. This diversity in price points makes smartphones accessible to a broad spectrum of consumers, from budget-conscious buyers to those seeking high-end flagship models.

E-commerce platforms have played a crucial role in driving smartphone sales. Consumers can conveniently compare models, read reviews, and make purchases online. Many e-commerce websites offer attractive financing options that encourage consumers to

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buy smartphones on credit.

The rise of mobile wallets and payment apps in India has further fueled smartphone adoption. Consumers recognize the convenience of using smartphones for payments, which has made owning a smartphone even more desirable.

Consumer durable finance companies and smartphone manufacturers often collaborate to offer attractive financing options to consumers. These financing schemes enable buyers to pay for their smartphones in affordable monthly installments, making high-quality devices more accessible.

Smartphone manufacturers and retailers run trade-in programs that allow consumers to exchange their old devices for discounts on new ones. This approach encourages consumers to upgrade to the latest models.

Continuous technological advancements in smartphones, such as improved camera capabilities, faster processors, and larger displays, attract consumers who seek the latest features and functionalities.

The COVID-19 pandemic has underscored the importance of smartphones for remote work, online education, and telehealth. Many consumers invest in smartphones to support these aspects of their lives.

The availability of a vast app ecosystem for smartphones, including productivity tools, entertainment, and social networking apps, enhances their utility, making them an essential tool for both work and leisure.

City Insights

In the realm of consumer durable finance in India, the market is dynamic and multifaceted. As of my last knowledge update in January 2022, the landscape was marked by the active participation of various players, including financial institutions, non-banking financial companies (NBFCs), and banks. Among these, Tier 1 financial institutions have played a substantial and influential role in shaping the India consumer durable finance market.

Tier 1 financial institutions, which typically include large and well-established banks and NBFCs, have garnered a significant share of the India consumer durable finance market. These entities have a long-standing presence, robust financial capabilities, and extensive networks, allowing them to reach a broad spectrum of consumers.

Network and Reach: Tier 1 financial institutions possess a widespread network of branches and digital channels across the country. This extensive reach enables them to serve urban and rural areas, ensuring that consumer durable finance options are accessible to a diverse customer base.

Brand Trust: Established Tier 1 banks and NBFCs often enjoy a high level of brand trust and credibility. Consumers are more inclined to opt for financing solutions offered by recognized and reputable financial institutions.

Product Diversification: Tier 1 players typically offer a wide range of financial products and services, including consumer durable finance. This diversification allows customers to bundle their financial needs, such as savings, loans, and insurance, with a single institution, enhancing convenience.

Digital Transformation: Many Tier 1 financial institutions have embraced digital transformation, offering online and mobile banking solutions. This digital presence has made it easier for customers to apply for and manage consumer durable loans.

Competitive Interest Rates: Due to their size and access to low-cost funds, Tier 1 institutions can often offer competitive interest rates and terms on consumer durable loans, attracting cost-conscious customers.

Customer Support: Tier 1 players typically invest in robust customer support and service infrastructure, ensuring that consumers have access to assistance and information throughout the financing process.

Regulatory Compliance: Tier 1 institutions are well-versed in regulatory compliance, adhering to guidelines and ensuring that their consumer durable finance products are in line with legal and ethical standards.

Product Offerings:

Consumer durable finance offered by Tier 1 institutions encompasses a wide variety of products and services:

Personal Loans: Tier 1 banks and NBFCs offer personal loans that can be used for purchasing consumer durables, such as electronics, appliances, furniture, and even vehicles.

Credit Cards: Credit cards issued by these institutions often come with attractive offers, including zero or low-interest EMI options, making them a popular choice for consumer durable financing.

E-commerce Partnerships: Many Tier 1 financial institutions collaborate with e-commerce platforms to provide convenient financing options at the point of purchase, especially for online shoppers.

Customized EMI Solutions: These players offer tailored EMI (Equated Monthly Installment) solutions to suit the diverse needs and

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preferences of customers.

Digital Onboarding: The digital transformation efforts of Tier 1 institutions have streamlined the onboarding process for customers, making it simpler and faster to apply for consumer durable financing.

Regional Insights

The South region of India has emerged as a significant player in the country's Consumer Durable Finance Market. This market encompasses a wide range of consumer electronics and appliances, such as smartphones, refrigerators, washing machines, laptops, and more, with consumers seeking financing options to make these purchases more accessible. South India, which includes states like Tamil Nadu, Karnataka, Andhra Pradesh, Telangana, and Kerala, has experienced notable growth and influence in this sector for several reasons:

South India is one of the most economically vibrant regions in the country. It is home to numerous IT and tech hubs, manufacturing clusters, and commercial centers. This economic activity fuels the demand for consumer durables and, subsequently, the need for financing options.

The South region boasts a relatively higher average per capita income compared to other parts of India. This affluence allows consumers in this region to invest in high-value consumer durables, often requiring financing for their purchases.

South India has a highly educated and tech-savvy population that is more inclined to adopt and use the latest consumer electronics and appliances. This tech-savviness extends to exploring digital financing options.

South India features a well-established and thriving retail ecosystem, including both physical and e-commerce platforms. Retailers often collaborate with financial institutions to provide easy financing solutions to customers, encouraging purchases.

The region has experienced significant e-commerce growth, which enables consumers to explore and purchase a wide array of consumer durables online. E-commerce platforms often partner with financial institutions to offer attractive financing deals.

South India is home to numerous banks, non-banking financial companies (NBFCs), and other lending institutions. These entities provide diverse consumer finance options, making it easier for consumers to access credit.

The South region exhibits diverse consumer preferences, with a strong demand for high-end and premium consumer durables. Financing allows consumers to access these products without substantial upfront costs.

South India has a robust education and healthcare sector, leading to demand for laptops, medical equipment, and other consumer durables. Financing options cater to the needs of institutions and individuals in these sectors.

In some states of South India, local governments have introduced initiatives and policies to promote affordable financing for consumer durables, contributing to the growth of the market.

The region's embrace of technological advancements extends to the digital transformation of financial services. Mobile apps and digital platforms facilitate quick and convenient consumer durable financing.

Key Market Players

- Bajaj Capital Limited
- Birla Global Finance Limited
- Housing Development Finance Corporation
- ICICI Group
- LIC Finance Limited
- L & T Finance Limited
- Mahindra & Mahindra Financial Services Limited
- Muthoot Finance Ltd
- Cholamandalam
- Tata Capital Financial Services Ltd

Report Scope:

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

- India Consumer Durable Finance Market, By Type:
 - o Smart Phone
 - o Washing Machine

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- o Refrigerator
- o Air Conditioner
- o Laptop
- o Others

India Consumer Durable Finance Market, By City:

- o Tier 1
- o Tier 2
- o Tier 3

India Consumer Durable Finance Market, By Region:

- o North
- o South
- o East
- o West

Competitive Landscape

Company Profiles: Detailed analysis of the major companies presents in the India consumer durable finance market.

Available Customizations:

India consumer durable finance market report with the given market data, Tech Sci 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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