

Consumer Credit in India

Market Direction | 2024-02-19 | 14 pages | Euromonitor

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Report description:

In 2023, card lending - driven by increasing credit card adoption in India - remained the dominant category within consumer credit in gross lending terms. The adoption of credit cards further increased during the year, primarily as consumers' responsibilities in the form of expenditure grew at a rapid rate. This pushed them to opt for such financial instruments, especially for big-ticket purchases to leverage better flexibility on payments.

Euromonitor International's Consumer Credit in India report establishes the size and structure of the market for ATMs cards, smart cards, credit cards, debit cards, charge cards, pre-paid cards and store cards. It looks at key players in the market (issuers and operators), number of cards in circulation, numbers transactions and value of transactions. It offers strategic analysis of sector forecasts and trends to watch.

Product coverage: Auto Lending, Card Lending, Durables Lending, Education Lending, Home Lending, Other Personal Lending.

Data coverage: market sizes (historic and forecasts), company shares, brand shares and distribution data.

Why buy this report?

- * Get a detailed picture of the Consumer Credit market;
- * Pinpoint growth sectors and identify factors driving change;
- * Understand the competitive environment, the market's major players and leading brands;
- * Use five-year forecasts to assess how the market is predicted to develop.

Euromonitor International has over 40 years' experience of publishing market research reports, business reference books and online information systems. With offices in London, Chicago, Singapore, Shanghai, Vilnius, Dubai, Cape Town, Santiago, Sydney, Tokyo and Bangalore and a network of over 800 analysts worldwide, Euromonitor International has a unique capability to develop reliable information resources to help drive informed strategic planning.

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Card lending continues to dominate consumer credit gross lending

Rising demand for quality higher education stimulates education lending growth

Buy Now Pay Later witnesses slowdown as regulations further tighten

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Alternative financial service providers stand to gain due to easier lending terms and quicker approvals

Growing demand for sports utility vehicles and crossovers set to fuel growth in auto lending

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Summary 1 Research Sources

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