

Unsecured Business Loans Market By Type (Term Business Loan, Overdraft, Loan on Business Credit Cards, Working Capital Loan, Others), By Enterprise Size (Large Enterprises, Small and Medium-sized Enterprises), By Provider (Banks, NBFCs, Credit Unions): Global Opportunity Analysis and Industry Forecast, 2021-2031

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Report description:

Unsecured business loan is a type of loan that is granted to a business without any collateral. Unlike secured loans, which require the borrower to put up assets such as property or inventory as collateral, unsecured loans are granted on the basis of creditworthiness of the borrower and their ability to repay the loan. Unsecured business loans can be used for a variety of purposes such as funding working capital, purchasing inventory, expanding operations, or hiring employees. As there is no collateral involved, unsecured loans typically have higher interest rates and stricter eligibility requirements than secured loans. However, they offer a faster and easier way for businesses to access funding without the risk of losing valuable assets in case of default.

The growth of small and medium-sized enterprises (SMEs) has been a key driver of the unsecured business loans market growth. As SMEs are a critical part of the global economy, accounting for a significant share of employment and GDP in many countries, this has created a significant opportunity for lenders to provide unsecured business loans to SMEs. Moreover, the rise in demand for unsecured business loans can be attributed to the short loan application process. As they do not require collateral and are mostly determined by a borrower's creditworthiness and business financials, unsecured business loans often have a quicker application procedure than conventional secured loans. Thus, such factors are likely to propel the unsecured business loans market to new heights. However, unsecured loans carry a higher risk of default, this is due to the fact that unsecured loans are not backed by collateral, which means that if the borrower defaults on the loan, the lender may have limited options for recouping their losses. Therefore, this factor can hamper the growth of the market. On the contrary, the growth of digital lending platforms is likely to continue in the coming years, driven by advances in technology and changing consumer preferences, which is anticipated to provide an opportunity to scale up unsecured business loans market during the forecast period.

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The unsecured business loans market is segmented on the basis of type, enterprise size, and provider. By type, the market is fragmented into term business loan, overdraft, loan on business credit cards, working capital loan, and others. By enterprise size, it is bifurcated into large enterprises and small & medium-sized enterprises. On the basis of provider, it is classified into banks, NBFCs, and credit unions. By region, it is analyzed across North America, Europe, Asia-Pacific, and LAMEA.

The report analyzes the profiles of key players operating in the unsecured business loans market such as American Express Company, Bajaj Finserv Ltd, Bank of America Corporation, clix capital, Deutsche Bank AG, Funding Circle, HDFC Bank Ltd, National Funding, OnDeck, and Wells Fargo. These players have adopted various strategies to increase their market penetration and strengthen their position in the unsecured business loans industry.

Key Market Segments

By Type

- Term Business Loan
- Overdraft
- Loan on Business Credit Cards
- Working Capital Loan
- Others

By Enterprise Size

- Large Enterprises
- Small and Medium-sized Enterprises

By Provider

- Banks
- NBFCs
- Credit Unions

By Region

- North America
- U.S.
- Canada
- Europe
- UK
- Germany
- France
- Italy
- Spain
- Rest of Europe
- Asia-Pacific
- China
- Japan
- India
- Australia
- South Korea
- Rest of Asia-Pacific
- LAMEA
- Latin America
- Middle East
- Africa
- Key Market Players
- Bajaj Finserv Ltd
- clix capital

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- Deutsche Bank AG
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