

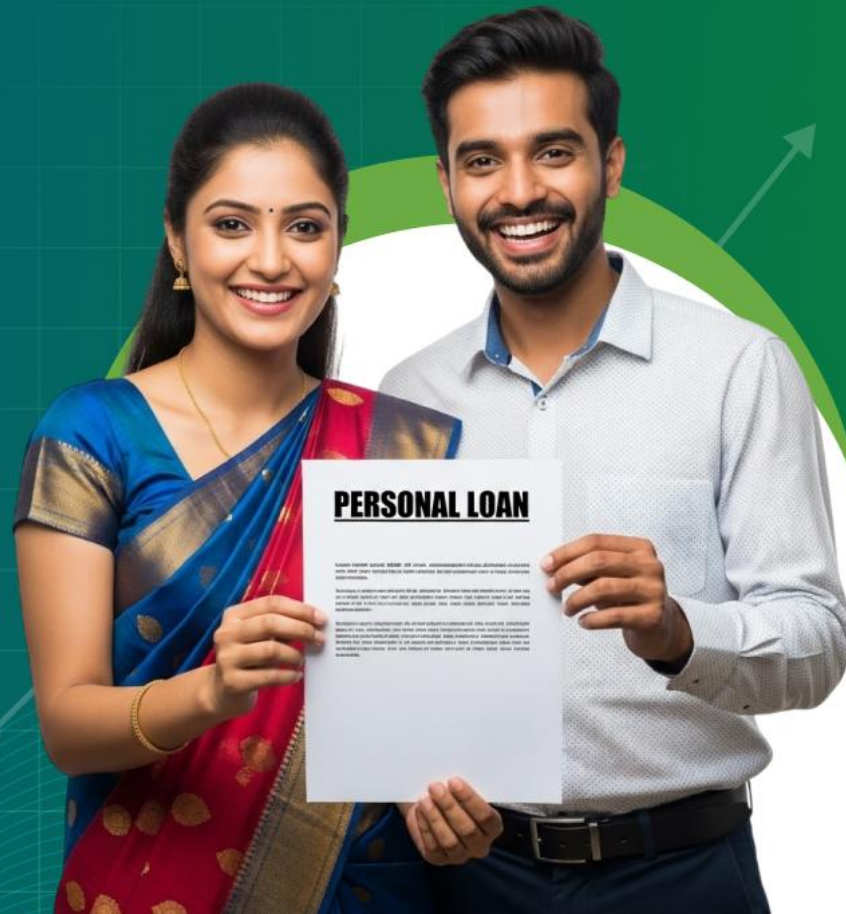
# Personal Loan Search Trends Report FY'25 India



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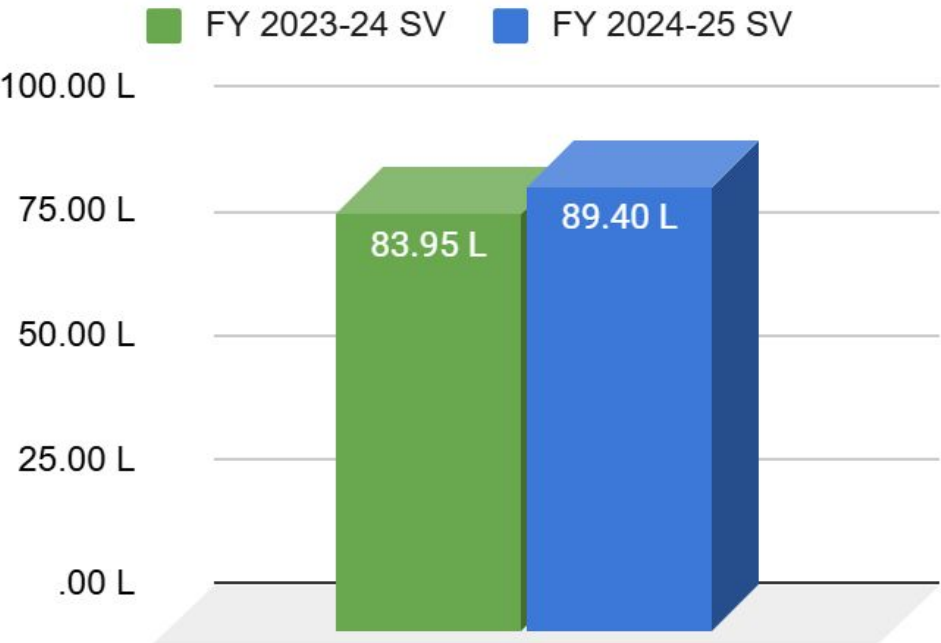


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# Executive Summary

- Most Personal Loan journeys for people **begin with search engines.**
- People run queries on **Personal Loan providers**, compare & contemplate plans, and make investment decisions; which is why a clear understanding of **search behavior** is necessary for a **strong path to better digital marketing.**
- The *Personal Loan Search Trends Report* **examines how customer behavior is evolving** and how your brand can leverage these trends to create a stronger digital presence.
- We investigate the **types of queries, the Brand and non-Brand keywords universe, volume of queries, opportunities for growth**, and so much more.
- We also include a list of **top-performing Personal Loan providers and brands** which capitalized on the potential of search engines and the ones who didn't.

# Personal Loan **Search Trends**



Category	FY 2023-24 SV	FY 2024-25 SV	% Growth
Personal Loan	83.95 L	89.40 L	6.49%

## Search Volume by Query Type

Type of Query	Search Volume FY'24	Search Volume FY'25	Growth %	Market Share
Brand	38.40 L	37.52 L	-2.30%	41.97%
Non-Brand	45.55 L	51.88 L	13.90%	58.03%
Total	83.95 L	89.40 L	6.49%	100.00%

# Top 10 Brands by Search Volume



Brand	Search Volume FY'24	Search Volume FY'25	% Growth	Market Share
HDFC Bank	8.58 L	8.95 L	4.29%	23.86%
SBI	5.87 L	4.62 L	-21.34%	12.30%
Bajaj Finserv	1.43 L	2.76 L	92.27%	7.34%
MoneyView	1.99 L	2.36 L	18.74%	6.30%
Bank of Baroda	2.62 L	2.14 L	-18.37%	5.70%
ICICI Bank	2.33 L	2.08 L	-11.02%	5.53%
Axis Bank	2.20 L	2.07 L	-5.90%	5.52%
Kotak Mahindra Bank	1.37 L	1.40 L	2.03%	3.73%
PNB	1.14 L	.97 L	-15.13%	2.58%
IDFC Bank	.67 L	.71 L	4.78%	1.88%
Others(175)	10.19 L	9.47 L	-7.03%	25.25%
<b>Total</b>	<b>38.40 L</b>	<b>37.52 L</b>	<b>-2.30%</b>	<b>100.00%</b>

# Next 10 Brands by Search Volume

**TATA CAPITAL**  
Count on us



Brand	Search Volume FY'24	Search Volume FY'25	% Growth	Market Share
TATA Capital	70.34 K	54.85 K	-22.02%	1.46%
Kisht	42.02 K	45.70 K	8.76%	1.22%
IndusInd Bank	32.42 K	39.08 K	20.54%	1.04%
PaySense	42.00 K	35.03 K	-16.60%	0.93%
Shriram Finance	39.53 K	34.67 K	-12.29%	0.92%
Bank of India	35.94 K	33.95 K	-5.54%	0.90%
Buddy Loan	43.76 K	33.55 K	-23.33%	0.89%
mPokket	30.79 K	32.61 K	5.91%	0.87%
Indiabulls Dhani	40.65 K	28.06 K	-30.97%	0.75%
Bandhan Bank	23.09 K	27.29 K	18.19%	0.73%
Others(165)	24.21 L	24.40 L	0.78%	65.03%
<b>Total</b>	<b>38.40 L</b>	<b>37.52 L</b>	<b>-2.30%</b>	<b>100.00%</b>

## Search Volume by **Category**

Type of Query	Search Volume FY'24	Search Volume FY'25	Growth %	Market Share
Personal Loan	74.24 L	78.68 L	5.98%	88.01%
Instant Personal Loan	8.84 L	9.63 L	8.88%	10.77%
Personal Loan with Low Credit Score	.87 L	1.09 L	24.82%	1.22%
<b>Total</b>	<b>83.95 L</b>	<b>89.40 L</b>	<b>6.49%</b>	<b>100.00%</b>

# Top 10 Keywords

Keywords	Search Volume FY'24	Search Volume FY'25	% Growth
personal loans	4.46 L	4.50 L	0.86%
loan app	2.29 L	3.01 L	31.44%
emi calculator personal loan	2.34 L	3.01 L	28.54%
पर्सनल लोन	.18 L	1.35 L	647.09%
instant loan	.81 L	1.10 L	36.65%
small loan app	.24 L	.33 L	36.21%
personal loan with low interest	.25 L	.27 L	9.94%
eligibility of personal loan	.17 L	.18 L	8.19%
50000 loan without cibil score	.08 L	.15 L	74.53%
apply for instant personal loan	.11 L	.12 L	10.81%

# Top 10 Personal Loan Buckets

Bucket	Search Volume FY'24	Search Volume FY '25	% Growth	Market Share
EMI	8.41 L	10.39 L	23.64%	11.63%
Interest Rate	6.64 L	6.75 L	1.62%	7.55%
Calculator	5.70 L	6.23 L	9.25%	6.97%
Online	3.39 L	2.21 L	-34.73%	2.47%
Cibil Score	.87 L	1.08 L	24.83%	1.21%
Documentation	.43 L	.41 L	-6.04%	0.46%
Preclosure	.21 L	.21 L	0.53%	0.23%
Offer	.10 L	.10 L	0.61%	0.11%
Unsecured	.09 L	.09 L	-4.22%	0.10%
Tax	.04 L	.04 L	0.47%	0.05%
Others	58.07 L	61.88 L	6.56%	69.22%
<b>Total</b>	<b>83.95 L</b>	<b>89.40 L</b>	<b>6.49%</b>	<b>100.00%</b>

# Top Purposes for Personal Loans

Bucket	Search Volume FY'24	Search Volume FY'25	% Growth	Market Share
Emergency	17.6K	24.0K	36.48%	65.11%
Home	9.6K	9.2K	-4.18%	24.88%
Vehicle	1.1K	1.4K	18.42%	3.66%
Debt	690	1.1K	55.07%	2.90%
Marriage	600	670	11.67%	1.82%
Education	230	280	21.74%	0.76%
Vacation	160	210	31.25%	0.57%
Gadgets	70	110	57.14%	0.30%
<b>Total</b>	<b>30.1K</b>	<b>36.9K</b>	<b>22.68%</b>	<b>100.00%</b>

# City-Wise Search Volumes

Cities	Search Volume FY'24	Search Volume FY'25	% Growth	Market Share
Top 6 Cities	23.14 L	24.16 L	4.41%	27.03%
Next 10 Cities	8.03 L	7.74 L	-3.61%	8.66%
Others	52.78 L	57.50 L	8.93%	64.32%
<b>Total</b>	<b>83.95 L</b>	<b>89.40 L</b>	<b>6.49%</b>	<b>100.00%</b>

# Top 6 Cities

Cities	Search Volume FY'24	Search Volume FY'25	% Growth	Market Share
Bengaluru	6.21 L	6.18 L	-0.48%	25.58%
Delhi	4.52 L	4.71 L	4.20%	19.50%
Chennai	3.81 L	3.79 L	-0.52%	15.69%
Mumbai	3.40 L	3.57 L	5.00%	14.78%
Hyderabad	3.12 L	3.52 L	12.82%	14.57%
Pune	2.08 L	2.39 L	14.90%	9.89%
<b>Total</b>	<b>23.14 L</b>	<b>24.16 L</b>	<b>4.41%</b>	<b>100.00%</b>

# Next 10 Cities

Cities	Search Volume FY'24	Search Volume FY'25	% Growth	Market Share
Jaipur	1.28 L	1.32 L	3.13%	17.06%
Lucknow	1.26 L	1.26 L	0.00%	16.28%
Indore	1.19 L	1.03 L	-13.45%	13.31%
Coimbatore	.98 L	.85 L	-12.51%	11.02%
Surat	.70 L	.72 L	2.84%	9.34%
Visakhapatnam	.53 L	.55 L	3.19%	7.11%
Nagpur	.50 L	.54 L	8.00%	6.98%
Ludhiana	.53 L	.54 L	1.33%	6.91%
Bhopal	.59 L	.47 L	-21.19%	6.01%
Vadodara	.47 L	.46 L	-1.49%	5.98%
<b>Total</b>	<b>8.03 L</b>	<b>7.74 L</b>	<b>-3.61%</b>	<b>100.00%</b>

# "Near-Me" Searches

Category	Search Volume FY'24	Search Volume FY'25	Growth %	Market Share
Brand	0.32 K	0.76 K	137.50%	1.77%
Non-Brand	34.79 K	42.29 K	21.56%	98.23%
<b>Total</b>	<b>35.11 K</b>	<b>43.05 K</b>	<b>22.61%</b>	<b>100.00%</b>

The contribution from non-brand keywords when the term "near me" is included is higher in FY '25.

## Non-Brand keywords include:

- *personal loan in vadodara*
- *personal loans near me*

# Search Volumes for Personal Loan App

Category	Search Volume FY'24	Search Volume FY'25	Growth %	Market Share
Brand	280.21 K	268.94 K	-4.02%	19.55%
Non-Brand	922.47 K	1106.57 K	19.96%	80.45%
Total	1202.68 K	1375.51 K	14.37%	100.00%

The contribution from non-brand keywords when the term “app” is included is higher in FY '25.

## Brand keywords include:

- *sbi personal loan app*
- *home credit personal loan app*

## While Non-Brand keywords include:

- *personal loan apps*
- *best personal loan app*

# Vernacular Search Volumes

Category	Search Volume FY'24	Search Volume FY'25	Growth %	Market Share
Brand	3.29 K	4.25 K	29.18%	2.00%
Non-Brand	66.83 K	208.70 K	212.28%	98.00%
Total	70.12 K	212.95 K	203.69%	100.00%

## Non-Brand keywords include:

- પર્સનલ લોન
- પર્સનલ લોન અપ્લાઈ

# Loan Budget Search Volumes

Keywords	Search Volume FY'24	Search Volume FY '25	% Growth
i need 50000 rupees loan urgently	22.19 K	27.10 K	22.13%
50000 loan without cibil score	8.48 K	14.80 K	74.53%
आधार कार्ड लोन 50 000	5.86 K	8.10 K	38.23%
10000 instant loan	1.84 K	5.40 K	193.48%
personal loan of 50000	2.23 K	2.90 K	30.04%
Others	235.82 K	278.46 K	18.08%
<b>Total</b>	<b>276.42 K</b>	<b>336.76 K</b>	<b>21.83%</b>

## Top 5 Brands **with Highest Share of Voice (SOV)**

	Top Brands	Top 5 SOV
	ICICI bank	51.56%
	Axis Bank	44.16%
	HDFC Bank	41.17%
	Bajaj Finserv	38.04%
	Bank of baroda	18.09%

**SOV = Share of Voice (% of Ranked SV/Total SV)**

**SV = Search Volumes**

*The brands listed here are consistently showing up in the Top 5 listings due to a strong SEO strategy being implemented.*

## Top 5 Brands **with Highest SOV In 'Urgent Loan'**

	Top Brands	Top 5 SOV
	Bajaj Finserv	66.45%
	ICICI bank	35.17%
	Lazypay	34.79%
	Union Bank of India	29.77%
	Bank of baroda	16.17%

**SOV = Share of Voice (% of Ranked SV/Total SV)**

**SV = Search Volumes**

*The brands listed here are consistently showing up in the Top 5 listings due to a strong SEO strategy being implemented.*

## Top 5 Brands **with Highest SOV In 'Interest Rate'**

	Top Brands	Top 5 SOV
	ICICI bank	99.37%
	Axis Bank	99.35%
	Bajaj Finserv	98.59%
	BankBazaar	98.13%
	IDFC Bank	97.66%

**SOV = Share of Voice (% of Ranked SV/Total SV)**

**SV = Search Volumes**

*The brands listed here are consistently showing up in the Top 5 listings due to a strong SEO strategy being implemented.*

# Key Insights

- The personal loan market shows a **6.49%** overall search volume growth from **FY'24 to FY'25**, with **non-branded** loans **increasing by 13.90%** and capturing a larger market **share (58.03%)**
- The personal loan search market shows a decline of 2.30% in brand-related searches, with **HDFC Bank** maintaining the **largest market share**. However, **Bajaj Finserv and MoneyView** saw **significant growth**, indicating a shift towards newer or alternative lenders.
- Notable **increases** in queries related to **EMIs (23.64%)** and **Cibil Scores (24.83%)**. However, searches for **Online loans and Unsecured loans** have **declined**, indicating shifting consumer interests.
- Top **6 Cities** holding steady at **27.03%** market share, while the **Next 10 Cities** saw a **decline of 3.61%**. The **largest growth** came from **Rest of India**, which grew by 8.93% and now holds 64.32% of the market share, highlighting increasing **demand** for personal loans in **smaller cities and rural areas**.

# Data-Collection **Process**

- The research was conducted for FY-24 & FY-25 using Google's Keyword Planner
- The data reflects Pan-India search volumes only, except where city-level data is shown
- Search volumes on Google Web Search for app-related keywords and not Playstore have been taken into account
- Search volumes for vernacular languages - where available - only reflect data for the Hindi language

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