

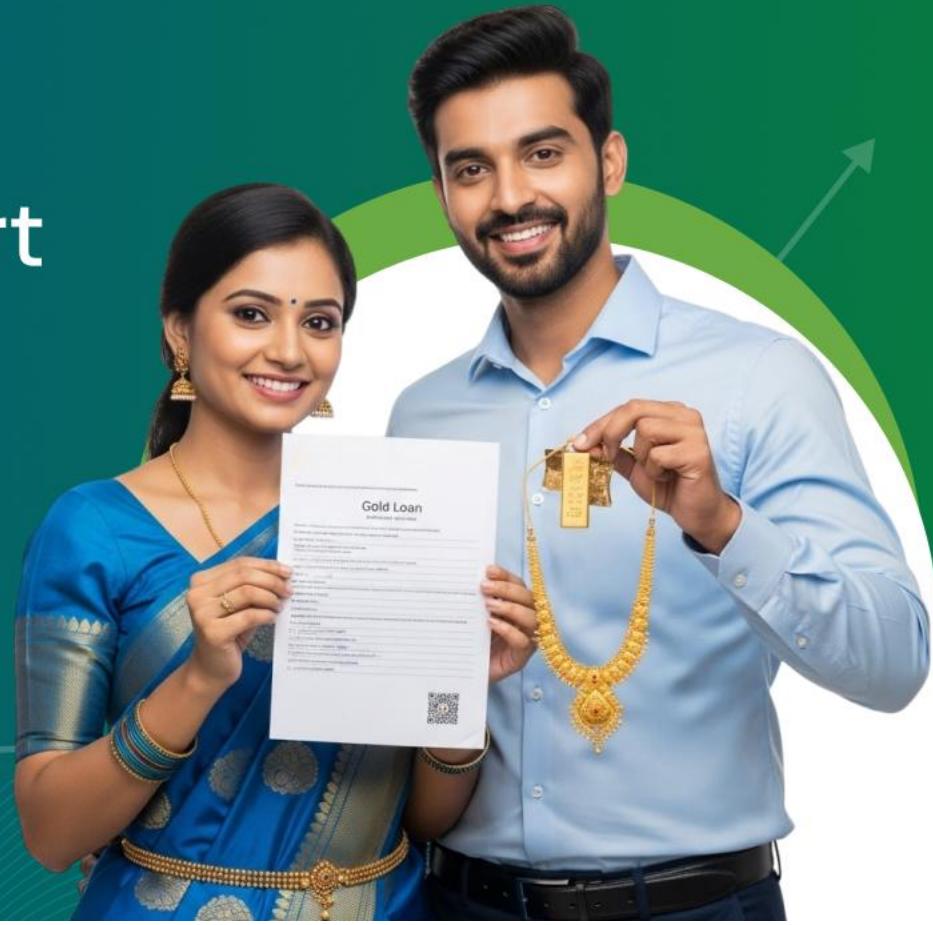
Gold Loan

Search Trends Report

FY'24 India



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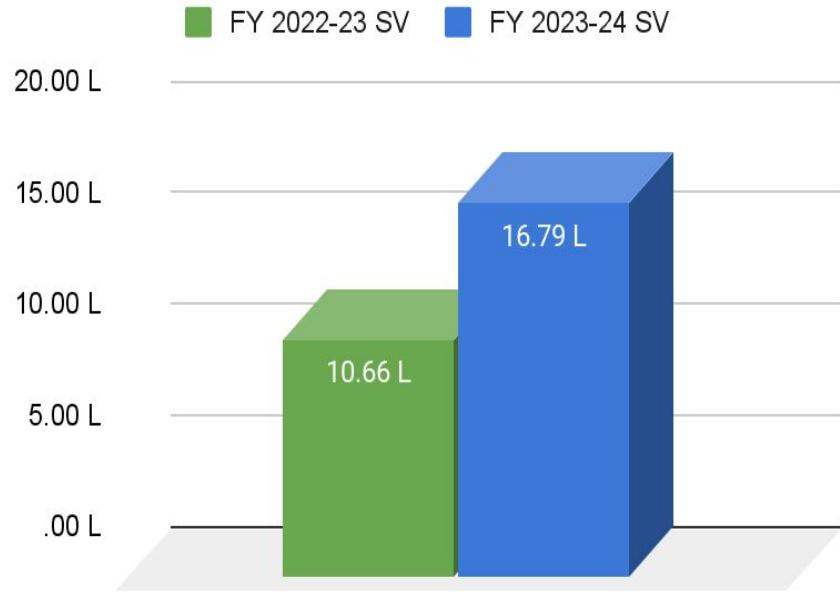
Executive Summary

- In India, most Gold Loan journeys for people **begin with a Google search**.
- People run queries on **Gold Loan providers**, compare & contemplate their options, and make their decisions; which is why a clear understanding of **search behavior** is necessary for a **strong path to better digital marketing**.
- Our *Gold 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 over 1,400 keywords to evaluate the **brand and non-brand keywords, types & volumes of queries, opportunities for growth**, and so much more.
- We also include a list of **top-performing Gold Loan providers** who dominate Google Search.

Overall Search Volumes of the Lending Industry

Loan Type	Search Volume FY 2022-23	Search Volume FY 2023-24	Growth %	Market Share
Home Loan	138.29 L	155.40 L	12.37%	36.48%
Personal Loan	75.89 L	98.93 L	30.36%	23.23%
Auto Loan	55.72 L	62.85 L	12.80%	14.76%
EMI Card	25.44 L	44.03 L	73.07%	10.34%
Business Loan	13.26 L	19.69 L	48.47%	4.62%
Loan against Property	14.93 L	17.80 L	19.23%	4.18%
Gold Loan	10.66 L	16.79 L	57.47%	3.94%
Education Loan	6.55 L	7.02 L	7.28%	1.65%
Loan against Securities	2.52 L	2.34 L	-7.10%	0.55%
Professional Loan	1.03 L	1.09 L	5.93%	0.26%
Total	344.29 L	425.95 L	23.72%	100.00%

Gold Loan **Search Trends**



Category	Search Volume FY 2022-23	Search Volume FY 2023-24	% Growth
Gold Loan	10.66 L	16.79 L	57.47%

Search Volume by **Query Type**

Type of Query	Search Volume FY 2022-23	Search Volume FY 2023-24	Growth %	Market Share
Brand	6.30 L	10.77 L	70.94%	64.13%
Non-Brand	4.36 L	6.02 L	38.03%	35.87%
Total	10.66 L	16.79 L	57.47%	100.00%

Top 10 Brands by Search Volume

Brand	Search Volume FY 2022-23	Search Volume FY 2023-24	% Growth	Market Share
 IIFL	175.5K	468.6K	166.98%	43.52%
 Muthoot Finance	90.7K	162.8K	79.45%	15.12%
 State bank of India	56.5K	76.7K	35.59%	7.12%
 Bank of Baroda	54.6K	64.2K	17.46%	5.96%
 Indian Overseas Bank	41.7K	50.4K	20.74%	4.68%
 HDFC Bank	33.3K	43.9K	32.15%	4.08%
 Manappuram Finance Ltd.	29.1K	31.8K	9.25%	2.95%
 Indian Bank	28.8K	31.8K	10.43%	2.95%
 Union Bank of India	15.6K	25.9K	65.96%	2.41%
 Axis Bank	17.2K	20.0K	16.26%	1.86%
Others(33)	17.2K	20.0K	17.22%	1.86%
Total	629.93K	1076.80K	71.49%	100.00%

Top 10 App Brands by Search Volume

Brand	Search Volume FY 2022-23	Search Volume FY 2023-24	% Growth	Market Share
 Manappuram Finance Ltd.	3.30 K	3.02 K	-8.48%	71.39%
 Muthoot Finance	0.11 K	0.18 K	63.64%	4.26%
 Gold Cash Ltd	0.18 K	0.16 K	-11.11%	3.78%
 IIFL Finance	0.12 K	0.15 K	25.00%	3.55%
 Rupeek	0.22 K	0.13 K	-40.91%	3.07%
 Capri Grahak	0.01 K	0.11 K	1000.00%	2.60%
 State bank of India	0.05 K	0.07 K	40.00%	1.65%
 Gold Man	0.19 K	0.06 K	-68.42%	1.42%
 Paytm	0.03 K	0.05 K	66.67%	1.18%
 Kredit Gold Loan	0.08 K	0.02 K	-75.00%	0.47%
Others (14)	0.27 K	0.21 K	-22.22%	4.96%
Total	4.50 K	4.23 K	-6.00%	100.00%

Top 10 **Keywords**

Keywords	Search Volume FY 2022-23	Search Volume FY 2023-24	% Growth
gold loan rate	60.50 K	90.50 K	49.59%
gold loan interest rate	60.50 K	90.50 K	49.59%
gold loan	40.50 K	49.50 K	22.22%
gold loan calculator	18.10 K	27.10 K	49.72%
gold loan near me	6.60 K	12.10 K	83.33%
gold loan per gram	8.10 K	9.90 K	22.22%
gold loan emi calculator	4.40 K	9.90 K	125.00%
gold loan amount per gram	8.10 K	9.90 K	22.22%
gold loan interest	6.60 K	8.10 K	22.73%
lowest gold loan rate	6.60 K	6.60 K	0.00%
Others	108.81 K	141.69 K	30.22%
Total	436.41 K	602.39 K	38.03%

Top 10 Keywords for **Gold Rates**

Keywords	Search Volume FY 2022-23	Search Volume FY 2023-24	% Growth
gold rate today	50.00 L	61.20 L	22.40%
gold price today	33.50 L	33.50 L	0.00%
gold rate	8.23 L	8.23 L	0.00%
gold price	10.00 L	8.23 L	-17.70%
today gold rate in delhi	3.68 L	3.68 L	0.00%
today gold rate in chennai	5.50 L	3.68 L	-33.09%
gold price today chennai	5.50 L	3.68 L	-33.09%
current gold rate in chennai	5.50 L	3.68 L	-33.09%
gold rate today hyderabad	3.01 L	3.01 L	0.00%
gold rate today bangalore	3.01 L	3.01 L	0.00%
Others	87.57 L	90.35 L	3.18%
Total	215.50 L	222.25 L	3.14%

Top 10 Buckets

Buckets	Search Volume FY 2022-23	Search Volume FY 2023-24	% Growth	Market Share
Interest Rate on Gold Loan	480.2K	664.0K	38.28%	39.55%
Gold Loan Calculator	29.6K	42.6K	43.84%	2.54%
Jewel/Jewellery Loan	15.9K	18.9K	19.10%	1.12%
Gold Loan EMI	5.1K	10.7K	111.22%	0.64%
Gold Loan Eligibility	8.1K	9.9K	22.22%	0.59%
Agriculture Gold Loan	5.6K	8.5K	51.71%	0.50%
Online	7.7K	6.9K	-10.57%	0.41%
Online Gold Loan	2.0K	2.7K	34.52%	0.16%
Gold Loan Documentation	1.4K	1.7K	21.17%	0.10%
Apply Gold Loan	390	780	100.00%	0.05%
Others(7)	510.5K	912.65K	78.77%	54.35%
Total	1066.34K	1679.19K	57.47%	100.00%

Others keywords sample:

- best gold loan offer
- gold loan tax exemption

City-Wise Search Volumes

Cities	Search Volume FY 2022-23	Search Volume FY 2023-24	% Growth	Market Share
Top 6 Cities	364.9K	423.1K	13.75%	25.19%
Next 10 Cities	158.3K	177.5K	10.84%	10.57%
Others	543.2K	1078.60K	98.58%	64.23%
Total	1066.34K	1679.19K	57.47%	100.00%

Top 6 Cities

Cities	Search Volume FY 2022-23	Search Volume FY 2023-24	% Growth	Market Share
Bengaluru	85.17 K	106.16 K	24.64%	25.09%
Chennai	68.12 K	81.48 K	19.61%	19.26%
Hyderabad	66.31 K	78.39 K	18.22%	18.53%
Delhi	55.96 K	58.24 K	4.07%	13.77%
Mumbai	51.44 K	58.43 K	13.59%	13.81%
Pune	37.88 K	40.36 K	6.55%	9.54%
Total	364.88 K	423.06 K	15.94%	100.00%

Next 10 Cities

Cities	Search Volume FY 2022-23	Search Volume FY 2023-24	% Growth	Market Share
Coimbatore	12.6K	28.4K	126.17%	16.01%
Jaipur	22.3K	23.0K	3.14%	12.94%
Indore	18.0K	19.6K	9.24%	11.06%
Lucknow	16.2K	18.9K	16.13%	10.62%
Visakhapatnam	18.1K	18.1K	-0.22%	10.19%
Surat	18.3K	17.7K	-2.95%	9.99%
Nagpur	16.7K	16.7K	0.18%	9.40%
Vadodara	12.6K	12.3K	-2.39%	6.91%
Ludhiana	11.9K	11.6K	-1.94%	6.55%
Bhopal	11.8K	11.2K	-4.42%	6.33%
Total	158.3K	177.5K	12.15%	100.00%

“Near-Me” Searches

Category	Search Volume FY 2022-23	Search Volume FY 2023-24	Growth %	Market Share
Brand	21.90 K	26.78 K	22.28%	55.18%
Non-Brand	13.54 K	21.75 K	60.64%	44.82%
Total	35.44 K	48.53 K	36.94%	100.00%

The contribution from both brand and non-brand keywords, when the term “near me” is included, was higher in FY'2023-24.

Brand keywords include:

- *manappuram gold loan near me*
- *muthoot gold loan near me*

Non Brand keywords include:

- *gold finance near me*
- *gold loan near me*

Search Volumes for Gold Loan App

Category	Search Volume FY 2022-23	Search Volume FY 2023-24	Growth %	Market Share
Brand	4.50 K	4.23 K	-6.00%	70.15%
Non-Brand	0.82 K	1.80 K	119.51%	29.85%
Total	5.32 K	6.03 K	13.35%	100.00%

The contribution from non-brand keywords, when the term “app” is included, was higher in FY'2023-24.

Brand keywords include:

- *manappuram ogl app*
- *rupeek gold loan app*

Non Brand keywords include:

- *gold loan app*
- *best gold loan app*

Vernacular Search Volumes

Category	Search Volume FY 2022-23	Search Volume FY 2023-24	Growth %	Market Share
Brand	0.18 K	0.41 K	127.78%	5.47%
Non-Brand	4.98 K	7.08 K	42.17%	94.53%
Total	5.16 K	7.49 K	45.16%	100.00%

The contribution from both brand and non-brand vernacular keywords, was higher in FY'2023-24.

Sample keywords include:

- एसबीआई गोल्ड लोन (Hindi)
- ગોલ્ડ લોન (Gujarati)
- గోల్డ్ లోన్ (Telugu)
- গোল্ড লোন (Bangla)

Top 5 Brands with Highest Share of Voice (sov) on Google

Top Brands	Top 5 SOV
	BAJAJFINSERV.IN 33.32%
	BANKBAZAAR.COM 27.11%
	MUTHOOTFINCORP.COM 3.28%
	IIFL.COM 2.66%
	PAISABAZAAR.COM 1.74%

Key Insights

- The overall Search Volume of 'Gold Loan' related keywords has **grown by 57.4%** in FY'2023-24
- **IIFL, Muthoot Finance, and Union Bank of India** have demonstrated greater than 50% yearly growth in brand search volumes
- **Gold loan rate** searches have the **highest search volumes** amongst all search buckets
- The **highest volume of searches** came from **Bengaluru**

Data-Collection Process

- The research was conducted for FY'2022-23 & FY'2023-24 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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