

Gold Loan Search Trends Report FY'24 India



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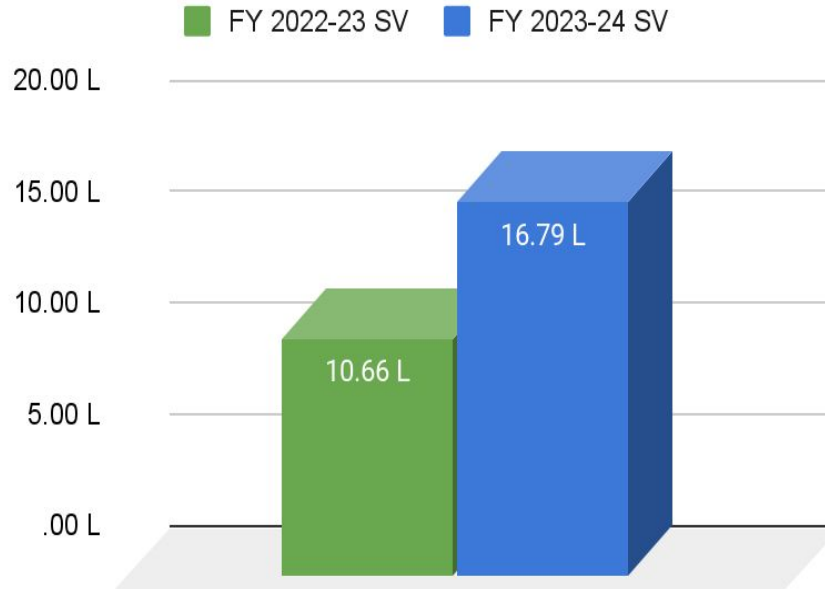
Executive Summary

- 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 ogilvy 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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